

Police Chases, Foreclosures and Access to Information

By [Harrison Barnes](#)

About three years ago, my mother's boyfriend Dave started calling me and threatening to come out to California from Detroit and kill me unless I made my mother sign her house over to him. My mother had moved away from Michigan to be close to my sister in Rochester, New York, a few months previously and had left her house vacant back in Michigan. From what I understood at the time, she had stopped speaking with Dave—but I really could not be sure.

The messages on my answering machine would ramble on sometimes for several minutes. Dave would call me various obscene names and make the kind of violent threats most of us outgrew in elementary school. I didn't take the calls that seriously and generally would delete them after a few seconds.

My mother had been dating Dave on and off for over 10 years. Dave was a well-built, blue collar man who ran a landscape contracting company in Grosse Pointe, Michigan. Dave lived with his mother and son on a run-down farm about 30 minutes outside of Detroit with over 20 large hunting dogs. Most of the dogs slept in Dave's bed with him at night and the interior of the home was apparently full of dog hair since Dave never cleaned it.

Dave's business ran sort of like this:

1. Someone would give him a deposit for plants and materials to do a big landscaping job
2. Dave would promptly spend the money on himself, catching up on bills and who knows what
3. Weeks, if not months, would go by and the work wouldn't be started and the person who gave Dave the money would call threatening to sue him
4. Dave would get another landscaping job deposit from someone else and use this money for himself and to do some of the work from the first job
5. The process would keep repeating itself over and over again.

My mother didn't know how many people were being strung along like this with landscaping work. It could have been 20 people—but it was more likely much more. There were jobs all over Detroit for simple things like putting in some bushes that had been going on for years.

Dave's son was rarely around because he was generally in prison for committing comical crimes. His most recent crime had been stealing a three-wheeled parking attendant scooter and leading the police on a 35-mile an hour chase that was broadcast live by a Detroit news crew in a helicopter.

Prior to this crime, Dave's son had also made the evening news: he had been sitting in the audience of a couple of thousand people in an annual Detroit Medieval festival watching men on horses dressed as knights doing fake dueling and thought it would be fun to get involved. He went to the parking lot, started his car, and drove through various barriers right into the stadium where the dueling was occurring. To the astonishment of the audience, he started chasing the knights on horses around with his car. When the knights dispersed, he proceeded to "go solo" and do donuts and various other stunts for over an hour until the police shot out his tires in front of the audience. If I had been in the audience I certainly would have found this far more interesting than watching the fake jousting.

Unfortunately, Dave's farm was foreclosed on so he moved into another home he had been working on for around seven years in Grosse Pointe that had no running water and had been condemned by the city. That house had been recently foreclosed on as well and Dave had been living there for a month or two waiting for the Sheriff to arrive and formally force him out of the house.

Dave's messages on my cell phone were pretty alarming and I suppose I should have given them to the police, but I did not think that Dave had the energy to travel out to California from Detroit to kill me. He also started calling my office and telling secretaries and others who answered the phone that he was going to kill me.

I knew that Dave had moved into my mother's house the second she left because my mother's neighbor called me.

"I think there is something wrong," she told me. "There are dump trucks and bulldozers parked in the driveway each night. I have not seen your mother in weeks."

"She moved to New York," I told the woman. The woman was understandably concerned because my mother's home was in a very residential neighborhood where dump trucks and bulldozers were typically not parked at night.

The strangest thing happened after that. The woman was only in her mid-30s and a week or so after she called me she was found dead on her couch one morning by her husband. Her heart had apparently stopped in her sleep. I wondered if Dave had killed her.

As the threats on my cell phone continued, I decided it might be a good idea to investigate how much this house was worth. My mother had originally purchased the house for \$120,000 and had mortgaged it over the years so many times that she now owed around \$170,000 on it. I got on Zillow and was astonished to see that the estimated value of the home was only \$28,000. At the time, Detroit-area property values were in a massive free fall and just about every house on her street was for sale.

I called my mother on the phone and told her I recommended that she sign the home over to Dave. If he really wanted the house that bad despite the fact it was worth nothing then I thought it would be a good idea. My mother signing her home over to Dave was the final chapter in a string of bad problems she'd experienced with one set of homes after another.

When I was around 17 years old, my mother was interested in selling the home she owned prior to the one she gave to Dave. She bought the home with life insurance money after my stepfather died and had been raising my sister and myself in

the home.

The home was around 75-years old at the time. It was a nice historical home. It was fairly small but had a much larger lot than other homes in the area and was very well-built and nice inside.

It wasn't easy being a single mother back then. My mother worked in Detroit and had to be in the office each day around 9:00 or so and didn't get home until later. She had to take my younger sister to school and pick her up at after school day care each evening. Then she had to make dinner. It doesn't sound like a lot but when you are also taking care of a big older house, trying to have a social life, and so forth it was a lot for my mother to handle. My mother smoked a few packs of cigarettes each day and I think that helped her cope.

On a weekly basis, things would go wrong with the house. There would be various electrical problems. Parts of old wooden porches would fall down. Lights would break. Tree branches would come down. Paint would peel. Kitchen sinks would break. Washing machines would break.

So many things would go wrong it was difficult to believe. The home was extremely old and, like any house, things wore down and broke.

The previous owner of the home had kept a well organized workbench area in the basement and it looked to me like he was well-equipped to be working on the home on a constant basis. My mother, though, was not so well equipped. Every single time something would go wrong with the home she would need to pick up the Yellow Pages and call someone to have it fixed. When people would arrive to start working on things, they were honest only about 50% of the time.

Repairmen never liked me because I would always watch them carefully. I'd catch them doing things like taking fuses out of a heater then telling my mother she needed a completely new one for a few thousand dollars. As a 12-year old, I rode my bike to the hardware store and got a few new fuses. We never had an issue with the heater again.

I began to resent all of these repairmen taking advantage of my mother because it was just one thing after another. Because I wasn't always there, various things would always be under repair and it became very taxing for my mother. It seemed every time I turned around, a new person was preying on her. There was the decorator who'd been a waitress a year before and was charging her \$100 an hour to talk about work she should do around the house and furniture she should buy. Just about every single sort of person you can imagine came at my mother from one direction or another and, in most cases, they had an agenda that was less than honest.

The final be all and end all came when someone told my mother the house had "liquefaction" and was sinking. There was a leak in the basement that was not too serious but when it rained a lot there would be some dampness in the carpet. I remember listening to someone tell my mother that the house was sinking and that she needed to do something about it that would cost tens of thousands of dollars.

My mother called a real estate agent who recommended selling the house to her friend and moving into the house she eventually gave to Dave. I was very upset about this because it didn't make sense: if the house was sinking, why would the real estate agent want to sell the house to her friend? The price that my mother was selling the house for was sharply discounted and much less than other homes in the neighborhood but still enough that it seemed clear that the house wasn't sinking. Who would want a sinking house!

I went into the real estate agent's office on more than one occasion and sat down with her and started questioning her. The real estate agent was an older blond woman in polyester pants who wore lots of jewelry and was around 75 pounds overweight.

"Your mother's house is sinking and I'm doing everything I can to help her out here," the woman told me.

"If the house is really sinking, why not just put the house on the market and see the best price you can get? I think you might get multiple bids on the home. It doesn't seem fair to be just sell it to your friend without it ever going on the market," I told her.

"I am selling it to my friend because her husband can fix all of the liquefaction. No one will ever buy the house due to this."

We went back and forth like this for some time and I did everything I could to talk my mother out of selling the house, to get more bids for the "liquefaction," and so forth, but everything just happened too fast that she eventually ended up selling the home for around \$100,000 less than it was worth. Since the house was all the money she had in the world and wasn't worth more than a few hundred thousand dollars back then, I was very upset.

A few weeks after the house sold, I went back to the home to pick up a few things I left behind. There were some painters working in the house in the basement. I noticed they were painting the walls.

"What are you guys doing?" I asked them.

"The walls here 'sweat' a bit when it rains. We are just putting a special paint on the walls to seal them," the painter told me.

"After that there will be no water in the basement?" I asked.

"Of course there will be no water. You need to paint these cinder block walls in basements every 20 years or so to keep the water out," the painter told me.

I realized then that the home, of course, had not been sinking at all. In fact, my mother had a significant portion of her life savings taken from her by a scheming real estate agent and fake stories about "liquefaction." I was extremely upset because I wasn't able to defend my mother from all of this.

As the years passed, I began to understand my mother's interest in Dave. He was one of those "crooked contractors" like the type that had taken advantage of my her previously. My mother is highly educated and prior to losing her house, she'd been dating intellectuals with PhDs from Ivy League schools and similar sorts of people--nerdy sorts of guys who couldn't care less about home maintenance. After she lost her house, she started dating guys like Dave.

Dave understood when people were trying to take advantage of my mother and I feel like she went to dating rougher men due to their ability to sniff out home improvement scams and so forth for her. It was as if she realized the advantage of having a "man" around instead of an intellectual. She wanted to be protected from people out there who were taking advantage of her.

People took advantage of my mother and her houses because she was "distracted" and never took the time to understand what was going on. She never had access to information about how things worked and functioned. Because my mother didn't have access to information, she was easily taken advantage of by people all the time. The world took so much

advantage of her lack of information that she was eventually forced from her home and lost most of her life savings.

This is how it works in the world. I see this every day. Someone comes out to my house and says I need to spend \$5,000 to have an automatic gate fixed and rewired. Another person comes out and reconnects a wire and charges me a \$100 service charge to fix it. The world preys on our lack of information and a lack of information can cost you your home, your career, your business, and your life.

Lately, I've been studying the private equity industry. It's really amazing how these people are able to prey on other's lack of information. Private equity businesses go around buying businesses left and right using very little of their own money to purchase these businesses.

1. If a private equity company spends \$50,000,000 on a business that makes \$10,000,000 a year, they may spend no more than \$5,000,000 of their own money to purchase it
2. They go to a bank and get a loan for \$45,000,000 that they pay off with the profits of the business over the next five years
3. To pay off the loan more quickly, they cut the business expenses so it makes more profit
4. After five years, they've recouped their original investment, paid off the loan, and own the business free and clear
5. If the business doesn't make enough money to pay off the loan, they have the business file for bankruptcy
6. Even if the business files for bankruptcy, due to all sorts of fees the private equity company charges the business for "management" and so forth, the private equity company still makes money

While it's hard to feel sorry for a business that sells itself for \$50,000,000, what you need to understand is that all the private equity company is doing is getting a loan. It's their expertise in getting this loan for which the business owner is essentially handing over the company. If the business owner had the knowledge and skill to get the loan then they wouldn't need to sell the company at all: they could just go get the loan and still own the business. Instead, the business owner gives up the entire business.

This is an example of "lack of information" playing out on a big scale but it's playing out everywhere and is a fact of your daily life. When you don't have access to information about circumstances and facts that affect your daily life then you may find yourself in trouble.

A couple of years ago, my wife and I were on a cruise. Cruises like to hold "art auctions" when the cruises are in the middle of the ocean and far from any port. They've been doing these "art auctions" for a long time and have been the subject of lots of scathing investigative journalism because people frequently spend far more money than they should on paintings because they are led to believe by the auctioneers that the paintings are much more valuable than they actually are.

The auction was both comical and sad at the same time because it was very clear the French auctioneer was manipulating many of the retirees and others in the audience who had no idea what anything was worth. While many people on the cruise ship were all sufficiently bored from sitting on a boat in the middle of the ocean to attend the auction, very few people bid enough money on the art for any of it to be sold. The auctioneer had "reserves" for every piece of art he was selling and as each piece came up for auction, it rarely ended up selling.

There was a particular print of a painting that my wife and I liked by an artist called Peter Max. The auctioneer told us that work by this artist was "almost impossible" to find and anyone who purchased this particular piece of art was sure to "leave a legacy" for future generations of their family. Bidding on art at an auction is a little rich for our blood, but we were impressed by the piece and when we returned home, remembered the artist and the piece.

A few months later, we were walking through the Forum Shops in Caesar's Palace and noticed there was a giant store in the mall filled with all sorts of original Peter Max prints. There must have been over 500 prints in the store. We realized right there that we would have been severely taken advantage of had we purchased a painting on the ship. What the auctioneer was banking on, like most people who take advantage of others, was our complete lack of information about Peter Max prints and their wide availability.

One of the biggest mistakes you can make in your career and in your life is to not have access to the correct information. When you are purchasing anything, if you look hard enough, you can generally find a much better price. In your interactions with employers, businesses, and others, many people are trying to take advantage of your lack of information about one thing or another. Not having complete access to information is extremely dangerous and it can even kill you.

One of my favorite television shows is about a brilliant doctor and diagnostician called *House*. Each show is essentially about someone who is sick and dying and the efforts of the doctors to find out what's wrong with the person. The situation is always complicated because the person is never completely forthcoming about what's wrong with them and the doctors have to do all sorts of tests and investigative work, which usually involves going to the person's house to go through their personal effects looking for things that may have caused their sickness, to try and figure out what's wrong. By the end of each episode, the doctors have managed to find one small thing that caused the person's sickness and there's a dramatic reversal and the person gets better.

House is about the importance of having full information and how it can change someone's life.

I started my legal career practicing law in Los Angeles, California. The first law firm I worked for paid me \$90,000 a year and didn't pay bonuses, which was the going rate for top Los Angeles law firms at the time. However, top New York law firms at the time paid much more—around \$155,000 (and \$170,000 with bonuses) if I remember correctly. There were very few jobs with top New York law firms in Los Angeles but they came up now and then. One day, I learned about a job at a top New York law firm in Los Angeles and went to work there. In the space of a few days, just from that one piece of knowledge, I nearly doubled my salary. I purchased a bigger house and it changed my life completely.

This is an example of how knowledge can make a huge difference in your life. If you have access to information, it can literally change your life. In a similar manner, if you don't have access to information it can destroy you.

I saw lack of access to information almost destroy my mother. I have seen access to information change my life. Information is a "game changer" when it comes to your career and life. All you need to do is find the right information.

Around 10 years ago, I worked directly for an attorney who never lost a case.

The attorney was in his 60s and had never lost a case in 40+ years.

He worked for the richest and most powerful people in the world but kept a very low profile. In fact, if I told you who his clients were, you would recognize all of them. He had the sorts of clients who owned private jets the size of commercial airlines, not

those small private jets most "little people" like movie stars, rap moguls, and so forth own.

He charged a lot of money back then—\$1,000 an hour, I think. For his clients, money was never an object.

I worked for him for 12+ hours a day for over a year. It took me over six months to figure out how he won every case.

Most attorneys get a case and just start fighting with the other side. This attorney would step back and research the case from every single possible angle.

I thought it was ridiculous how much we researched stuff. We probably put in 10x as much work as any other law firm on a similar case. Every point and every fact of the case was questioned. The work was incredibly slow, plodding, and boring.

One night around 8:00 pm after weeks of researching an obscure point for him, I was astonished: I came across something I knew would win our case.

Prior to my discovery, the case had seemed completely unwinnable for us. I called him at home to tell him the news.

"Great, now we can move onto another case," he said nonchalantly.

We were on a "class action" and there must have been at least 30 other law firms involved in the case—the largest and most successful law firms in the country. Some of these law firms had been working on the case for years and hadn't discovered this one little point.

Collectively, these firms had probably spent tens of millions of dollars on the case without discovering this little point.

The attorney I worked for led me right to this point.

It was always like this with every single case. This is how he always won.

I learned a lot from this attorney. In fact, I've based my entire career based on what he taught me:

You need to have access to information and find the right information. With the right information you can understand how everything works and win. Without access to the right information you can get "crushed."

There is an incredible power to research and knowing the correct information, more than you may even realize. My current job involves helping people find jobs that no one knows about. I run EmploymentCrossing, LawCrossing, Hound, Vanara, and other companies that help people find jobs by putting every single job from multiple sources in one place. The ability to see every job can make a huge and monumental difference in your life because it gives you the means to make important life decisions with full information.

Your life and your success in life revolves around having access to complete information. The next time you're making an important life decision, whether it be in your career or finances, make sure you have complete access to information. People prey upon your lack of information and you can only succeed if you know all the facts.

THE LESSON

You must have access to complete information for success in your life. In life and business, many people will try to take advantage of your lack of pertinent information about a certain issue. Whenever you're making an important life decision, in any area of your life, make sure you have all of the available information. You can only succeed when you have all of the facts.

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