

Creating Utopia and Breeding Unicorns



Erica Drake's Correspondence with Erick Verbitski

~ July 2021 - October 2022 ~

Utopia is an imagined place or
state of things in which
everything is perfect.

A Corporation with a Valuation
in excess of \$1 Billion Dollars
is called
“A Unicorn”

Table of Contents

PREFACE: SUMMARY OF THE UTOPIAN ISLANDS TEAM’S FIVE-YEAR JOURNEY TO SUCCESS	9
A SUMMARY OVERVIEW – OUR ARDUOUS 5-YEAR CAPITAL RAISING JOURNEY.....	9
DISCLOSURE OF A PARTNER THAT NEEDED TO BE REMOVED FROM THE COMPANY WITH AN ASSET PURCHASE OF SOLARADISE CORPORATION.....	9
DISCLOSURE OF A FORMER NEFARIOUS CONSULTANT TO THE PRIOR CORPORATE ENTITY	9
ENORMOUS EXPANSION OPPORTUNITIES WITHIN THE EXUMA REGION.....	10
SUMMARY OUR CAPITAL RAISE JOURNEY	10
PART I: FREQUENTLY ASKED QUESTIONS (FAQS): RESPONSE TO QUESTIONS REGARDING THE COMPANY POSED BY AN INVESTOR.....	12
SOLARADISE’S \$2.5B CAPITAL RAISE	12
WOULD YOU CONSIDER AN INVESTMENT OF THE FULL \$2.5B IN EQUITY – IF SO, WHAT WOULD BE YOUR TERMS?	13
AN ESOP PROGRAM – WHY?.....	13
HOW WOULD YOU COMPARE YOURSELVES TO OTHER REAL ESTATE DEVELOPERS?	13
WHY DO YOU WANT TO BUILD THIS RESORT DEVELOPMENT? WHAT IS YOUR PERSONAL MISSION STATEMENT?	14
<i>Step #1: Selecting the Islands and Creating the Feasibility Study, Business Plan and Executive Team</i>	<i>16</i>
<i>Step #2: Creating the Capital Structure Strategy and Make the Bahamians our Partners</i>	<i>17</i>
WHAT ARE THE GREATEST RISKS OF THIS PROJECT?	17
<i>The Infamous Baha Mar Resort in Nassau – a Huge Lesson to Us and the Bahamians.....</i>	<i>18</i>
<i>Our Realtor – The Bahamian Island Sales Expert</i>	<i>19</i>
<i>Buying the Islands from their Owners.....</i>	<i>19</i>
<i>Leverage Against the Current Island Owners.....</i>	<i>20</i>
<i>Meeting the Bahamian Investment Authority (BIA)</i>	<i>20</i>
<i>Protecting Our Islands from Being Bought Out from Under Us (Stealing the Project).....</i>	<i>21</i>
HOW CLOSE TO "SHOVEL READY" IS YOUR PROJECT?	22
DO YOU HAVE ALL OF YOUR PERMITS, I ASSUME YOU WILL APPLY AFTER YOU CLOSE?	23
WILL YOU HAVE A ROLLING-CLOSE OR WILL ALL FIVE (5) ISLANDS CLOSE AT ONCE? ARE THERE ANY OPTIONS FOR EXPANSION?.....	23
CREATING OUR STRATEGY AND CAPITAL STRUCTURE	24
PROTECTING OUR NEIGHBORHOOD FOR A 4-PHASED EXPANSION PLANS	24
OUR 4-PHASE EXPANSION STRATEGY FOR CREATING “THE KINGDOM OF SOLARADISE”	25
HAS YOUR EXECUTIVE TEAM DEVELOPED ANY KIND OF REAL ESTATE PROJECT LIKE THIS BEFORE?.....	25
<i>Solaradise’s Founder/President and CMO – Erica Drake (Me).....</i>	<i>26</i>
<i>Captain Jan Solum - Board Member for Solaradise and Solaradise Marine</i>	<i>30</i>
<i>Captain Jan Solum Sr. Chief Operating Officer (COO) – Solaradise and Solaradise Marine and Air Group</i>	<i>30</i>
PART II: SOLARADISE BECOMES THE UTOPIAN ISLANDS – CORRESPONDENCE WITH AN INVESTOR.....	34
AUGUST 10, 2021 – NEGOTIATING TERMS OF DEAL	34
OCTOBER 26, 2021 – TERMS OF 506 PRIVATE OFFERING MEMORANDUM	36
NOVEMBER 1, 2021 – THE HUGE PROBLEM WITH ANDREW FXXXXXXXXX.....	39
THE PROBLEM	39
BACKGROUND	39
THE ESCALATION OF THE PROBLEM.....	40

ASSUMING ANDREW’S ROLE AND RESPONSIBILITIES AS CEO/BOARD MEMBER	41
TWO OPTIONS FOR A SOLUTION	41
<i>Option #1: Create a New Corporate Shell and Move Assets/Team but remove Andrew</i>	<i>41</i>
<i>Option #2: Keep the Company as is and Close the Deal,.....</i>	<i>41</i>
SUMMARY	42
YOUR REQUESTED REPLY.....	42
NOVEMBER 10, 2021 – RESOLUTION OF THE PROBLEM WITH ANDREW FXXXXXXXXX	44
RESOLUTION OF THE PROBLEM	44
MY PLAN TO BE READY TO CLOSE	45
JANUARY 17, 2022 – ERICA DRAKE’S TRIP TO GREAT EXUMA & OUR ISLANDS – DECEMBER 2021	54
SEEING THE LONG-TERM MACRO-VISION	54
CREATING THE MACRO-VISION AND WORKING BACKWARDS.....	55
THE SECRET DIFFERENCE BETWEEN BERMUDA AND THE BAHAMAS	55
PRIVATE BANKING	56
MY OBSERVATIONS FROM OUR DECEMBER 2021 TRIP TO GREAT EXUMA AND OUR ISLANDS.....	57
MY DISLIKE OF THE MASS-MARKET TRAVEL INDUSTRY	57
PROTECTING PARADISE AND ITS PEOPLE FROM THE VERY POWERFUL	58
OVERVIEW & QUICK HISTORY LESSON OF THE EXUMA ISLAND REGION	58
THE FIVE (5) MAJOR PROBLEMS WITHIN THE EXUMA REGION	59
CREATING A POWERFUL ALLY IN THE BAHAMIAN GOVERNMENT & THE RESIDENTS OF EXUMA	60
NEGOTIATING THE UTOPIAN ISLANDS CONCESSIONS.....	61
A FRAGILE GOVERNMENT: THE BAHAMIANS’ LOOMING \$600M DEBT AND THE EXPANSIONISM OF THE CHINESE IN INTO THIS REGION	61
CREATING AN ENORMOUS ALLY BY HELPING THE BAHAMIAN GOVERNMENT REFINANCE THEIR \$600M DEBT WITH YOUR PRIVATE BANK	61
AN ANALYSIS OF THE REAL ESTATE SHOPPING LIST I SENT YOU PRIOR TO MY TRIP	63
MY EXTRAORDINARY TEAM	65
FYI: A QUICK BAHAMIAN HISTORY LESSON	67
JANUARY 19, 2022 – SUPPLEMENTAL LETTER ABOUT CONCESSIONS & ISSUE WITH MARC DXXXXXXXXX.....	70
AN EXAMPLE OF BAHAMIAN ISLAND-SALE CONCESSIONS & THE OPPORTUNITY FOR CHINESE EXPANSIONISM	70
QUICK OVERVIEW OF THE ISLAND EXAMPLE.....	70
CONCESSIONS BY THE BAHAMIAN GOVERNMENT	71
THE POWER OF PRIVATE MONEY	72
THE BUSINESS PLAN FOR PERPETUAL CHARITY	72
CREATING THE VISION OF MY LEGACY COMPANIES	72
MARK DXXXXXXXXX AND MY CREATION OF “PERPETUAL CHARITY” OUT OF MY IDEA FOR OGS	73
<i>A Dangerous Con Artist.....</i>	<i>73</i>
MY FOCUS IS ON THE UTOPIAN ISLANDS.....	74
JANUARY 24, 2022 – DETAILS ABOUT CHALLENGES WITH MARC DXXXXXXXXX AND ANDREW FXXXXXXXXX	76
HOW I THINK	76
MY TWO CHALLENGES	77
PREPARING FOR BATTLE	77
ADDRESSING THE GIANT PINK ELEPHANT IN THE ROOM.....	78
CONFRONTING BULLIES.....	79
WHAT I BELIEVE.....	79

MY VIEW ON MEN, WOMEN AND SEXUAL HARASSMENT AND MY SAS MENTOR’S LESSONS	80
TRAINING MY ENTREPRENEURS ABOUT SHIFTING POWER	81
SUMMARY AND EXAMPLES OF MARC DXXXXXXX’S DECEPTION.....	81
ENDURING UNTIL I HAD PROOF	81
<i>Marc the Impostor: His ‘Special Relationship’ with Tobacco</i>	82
<i>Marc the Manipulator: Using Andrew to Attack me</i>	83
<i>Marc the Womanizer: Me and Kim and the Sexual Harassment and Lies</i>	84
<i>Marc the Thief: Nicole and the \$5K Proof of Marc’s Deception</i>	85
<i>Terminating Solaradise’s Relationship with Marc Dxxxxxxx</i>	87
<i>Summary</i>	88
PART III: THE FOUNDER’S ETHOS THAT FORMED THE STRATEGIC AND PRAGMATIC PLAN TO CREATE UTOPIA AND BREED UNICORNS	90
OCTOBER 16, 2022 – A LETTER TO ERICK AND IRINA VERBITSKI REGARDING AN EXPANSION PLAN	90
WHY I SHARE THESE VERY PERSONAL EXPERIENCES	91
THE UNFORTUNATE RUSSIAN – UKRAINE WAR AND MY FOUR ANGELS	91
THE FOUR ANGELS IN MY LIFE AND IN OUR TEAM	92
MY EARLY YEARS: THE EVENTS AND EMOTIONS THAT DEFINED MY ETHOS.....	96
THE DOUBLE-EDGED SWORD OF INTELLIGENCE	97
TESTING A 3-YEAR OLD’S INTELLECT AND THE LEFT & RIGHT SIDES OF MY BRAIN.....	98
THE BLESSING AND CURSE OF MY MOTHER’S QUEST FOR SPECIALIZED EDUCATION FOR ME.....	98
THE “THE SHORT BUS” AND THE BIBLICAL PARABLE THAT CHANGED MY LIFE	100
MY MOTHER’S ANALOGY AND LESSON (USING A PARABLE), THAT DEFINED MY LIFE AND FAITH.....	100
LEARNING TO STRATEGIZE AND DEVELOP A PLAN	105
CREATING MY LEGACY AND MY GIFT TO GOD.....	105
TRAINING FOR MY SUPER-POWERS	107
MY DREAM BEGINS AT BOLDT CASTLE	108
THE CAR ACCIDENT.....	109
THE 800-PURPLE T-SHIRTS THAT PROMPTED ME TO GRADUATE EARLY	110
THE DARK SIDE TO GROWING-UP IN THE OVER-ACHIEVER FAMILY	111
SIDING WITH THE ENEMY (MY MOTHER).....	112
WORLD WAR III BEGINS IN MY FAMILY	113
CHOOSING TO LIVE ‘IN FAITH OR IN FEAR’	114
MY PERSONAL RENAISSANCE IN EUROPE	117
TWO STORIES FROM MY RENAISSANCE	120
MY VISIT TO EASTERN EUROPE AND MY IMPRESSIONS	120
WALKING BACK INTO HISTORY	123
COLLECTING HEROES IN MY HEART	126
UNDERSTANDING THE DEPTH OF MANKIND’S FIGHT BETWEEN GOOD AND EVIL.....	127
MY TWO PART-TIME JOBS AND A JOB OFFER	127
MY BROTHER KEN’S VISIT TO PARIS.....	128
SUMMARY OF MY RENAISSANCE: CHOOSING TO LIVE ‘IN FAITH’, NOT ‘IN FEAR’	135
THE UTOPIAN RENAISSANCE: MY LIFE’S ULTIMATE MACRO LONG-TERM VISION AND MY STRATEGIC PLAN.....	137
MY LIFE’S QUEST AND LEGACY	137
CREATING THE SEED OF CHANGE: THE UTOPIAN RENAISSANCE	138
THE LIONS AND THE SHEEP: THE LEADERS AND THE FOLLOWERS OF OUR WORLD.....	139

THE WORLD’S COMPLACENCY WITH THE STATUS QUO	139
THE INTERROGATION: WHAT ARE THE PROBLEMS (OR OPPORTUNITIES), AND WHAT ARE YOUR SOLUTIONS?	140
WHY I BELIEVE IN MIRACLES.....	144
SUMMARY OVERVIEW OF MY MARCO-LONG-TERM STRATEGIC PLAN.....	144
<i>The Utopian Islands: Attract our World’s Greatest Lions</i>	144
THE PSYCHOLOGY OF THE LION-HEARTED AND MY FAVORITE TARGET MARKET	146
A FEW PSYCHOLOGICAL OBSERVATIONS OF THE LION-HEARTED.....	147
MY HEROINE, BROWNIE WISE, AND THE POWER OF PEER RECOGNITION AND COMPLETION	147
THEN, HOW DO YOU ATTRACT THE GREATEST LIONS?.....	148
TARGETING THE FINITE MORTALITY OF THE LION-HEARTED - BAITING THESE MEAT-EATERS	150
DARING GREATLY: MY STRATEGY TO UNIFY THE GREATEST LIONS.....	150
OUR WEEK-LONG INAUGURAL CELEBRATION EVENT OF OUR RESORT AND CASTLE.....	151
HOPE ALONE IS NOT A TACTIC!.....	152
MY CONTROVERSIAL HERO: PRESIDENT TRUMP AND THE ABRAHAM ACCORD	153
CREATING THE UTOPIAN ISLANDS’ CASTLE TO BE A GLOBAL SYMBOL	155
MY UNIQUE IDEA FOR OUR CASTLE’S RENOVATIONS AND EXPANSION	156
MY DUBAI TRIP AND THE RESPONSES FROM A CHRISTIAN, A JEW AND MULTIPLE MUSLIMS TO MY CASTLE IDEA	158
CONTROLLING OUR OWN STORYLINE AND NARRATIVE AND ESTABLISHING OUR VALUE.....	162
COMBATTING AGAINST THE POWERS OF PROPAGANDA USING OFFENSIVE AND DEFENSIVE PUBLIC RELATIONS (PR) TACTICS	163
PUBLIC RELATIONS – THE ART OF CONTROLLING THE NARRATIVE AND DISARMING YOUR ENEMIES.....	164
RELIGION VERSES FAITH AND MY BELIEFS.....	164
MACRO VERSUS MICRO; PURE VERSUS POLLUTED.....	166
MY CONCLUSION TO THIS VERY LONG LETTER	167
AN EXPANDED EXECUTIVE SUMMARY.....	169
A WORLD IN CRISIS AND A MACRO SOLUTION THAT TRANSLATES INTO A MICRO STRATEGIC AND PRAGMATIC PLAN.....	169
DARKNESS CAN BE TURNED TO LIGHT – CREATING A UTOPIAN RENAISSANCE OF PASSIONATE PERSPECTIVES	170
THE WORLD’S COMPLACENCY WITH ITS STATUS QUO OF CHAOS	172
CORPORATE OVERVIEW	172
THE PROBLEM: A GLOBAL CRISIS AND A WORLD ON THE BRINK OF DESTROYING ITSELF	173
THE SOLUTIONS: A STRATEGIC AND PRAGMATIC SOLUTION INVOLVING A TWO-FRONT BATTLE	174
<i>Target Market #1: Attract the Lions to the Ultimate Watering-Hole.....</i>	<i>174</i>
<i>Unite and Focus the Lions on a Mutual Goal</i>	<i>175</i>
<i>Create a Private Investment Club to Fund Solutions</i>	<i>176</i>
THE FIVE (5) LEVELS OF THE GLOBAL SOLUTIONS OLYMPICS	177
<i>Maverick Entrepreneurs: Recruit, Train, Motivate and Support Global Entrepreneurs to Seek Solutions</i>	<i>177</i>
<i>Maverick’s Olympic Training Centers</i>	<i>178</i>
<i>The University of Mavericks Certified Mentors</i>	<i>178</i>
<i>Connecting Entrepreneurs to Investors With The CapitalBridge™</i>	<i>179</i>
<i>The Global Solutions Olympics – A Global Entrepreneurial Competition to Create and Fund Viable Global Solutions Companies to Save our World.</i>	<i>181</i>
THE GLOBAL OLYMPIC TRIALS AT CONTINENTAL REGIONAL OLYMPIC CENTERS AND THE ROYAL CASTLES.....	182
<i>The Utopian Renaissance Executive Team</i>	<i>185</i>
CAPITAL REQUIREMENTS AND FINANCIALS AND OUR ENORMOUS EQUITY PORTFOLIO OF UNICORNS	185
FINANCIAL PROJECTIONS AND DIAGRAMS	186

PREFACE: Summary of The Utopian Islands Team's Five-Year Journey to Success

A Summary Overview – Our Arduous 5-Year Capital Raising Journey

I have been creating this company my whole life. In 2012, I wrote an entrepreneurial training text book and created a company to teach entrepreneurs how to raise capital correctly. Thus, this is not my first capital raise, nor is it my first time negotiating a deal. However, raising a \$5M-\$10M and raising \$2.5B are two very different animals! I knew this company's capital-raising journey would be very arduous and very long. Nonetheless, as a pioneer that has never stopped me in the past, nor will it stop me now.

For the past five years, The Utopian Islands, LLC ("TUI" – formerly "Solaradise") has been fighting to raise the capital (correctly) to make this resort a reality. Our problem with closing our capital raise is NOT in finding investors that are interested in our deal – actually the opposite. Most, if not all prospective investors that have seen our deal (and we have been very, very careful to NOT shop the deal), have wanted to fund it, and all seem to have wanted to fund the full \$2.5B, not simply the initial capital raise minimum of \$250M.

Unfortunately, our problem is these investors can never produce the funds they proprot to have – their Proof of Funds (POF). The reasoning why they've been unable to complete the funding have been the following: (1) because they don't have the funds yet but are trying to raise the funds (and don't disclose this to us), (2) they are simply con artists looking for upfront or ridiculous back-end fees, or (3) they desire a debt deal with unacceptable terms that would be very dangerous to the company.

Over the course of the past five years, my team and I had five (5) commitments from international investors with executed term sheets. Each of these investors we've done extensive due diligence on (well, as much as can be done without the POF and their desire to remain confidential), and all five investors, in the end, could not produce the funds they represented to have. Thus, we continue to seek an investor that can actually close a deal with us!

Disclosure of A Partner that Needed to be Removed from the Company with an Asset Purchase of Solaradise Corporation

Unfortunately, during the initial formation of the company, my former business partner with whom I lived with for two years, became a serious problem that needed to be removed. He was removed from office by the majority of the shareholders of Solaradise in November 2021. It was determined, that the best option for the company was to do an Asset Purchase of Solaradise and put all assets into a newly formed holding company (The Utopian Islands, LLC). Additionally, this allowed us to rebrand the company with a stronger name that the team preferred. The removal of this former partner was complete and explained in details within this document.

Disclosure of A former Nefarious Consultant to the Prior Corporate Entity

From April 2019 to September 2020, The Utopian Islands, LLC ("TUI"), which at the time was a different corporate shell, worked with a Swiss financial consultant. Unfortunately, this consultant

was a charlatan and con artist that was just milking us for fees. When we terminated our relationship with him, we called his blackmailing bluff.

Unfortunately, this man became obsessed with me personally. While this consultant has NO claim whatsoever to the company, his continuing obsession with me needs to be mentioned. Our relationship with him and his obsessions with me is described in detail.

Enormous Expansion Opportunities within the Exuma Region

The region of the Exumas is one of the last few virgin-like paradises still left on this earth. That's why our chain of islands is referred to as "Billionaire Row". The island of Great Exuma (larger in size than the country of Bermuda) has enormous opportunities to both support our islands, but to also develop many other very lucrative revenue centers that also help the Bahamian people as well. Moreover, this region represents the perfect place to showcase a fully self-sustaining archipelago with state-of-the art sustainable energy and green solutions.

Summary our Capital Raise Journey

Yes, The Utopian Islands is a very large deal (a Unicorn), but regardless of how an investor looks at our deal, it: (1) is a very strong deal with enormous potential returns, (2) is based upon real estate assets in a niche, highly lucrative market, and (3) has expansion opportunities and a private bank that offer endless opportunities. My extraordinary team and I will not stop until we succeed. We simply refuse to fail!



Frequently Asked Questions (FAQs):
Response to Questions
regarding the Corporation
posed by an Investor

Written by Erica Drake
July 2021



PART I: Frequently Asked Questions (FAQs): Response to Questions regarding the Company posed by an Investor

Regarding our \$2.5B Capital-Raise
(On a \$2.5B Resort Real Estate Project)

By Erica Drake, Co-Founder & President of Solaradise – July 2021

I apologize in advance, as I know that these responses will be long, but I want to be sure to properly explain all the answers to these very important questions. However, to answer these questions I must first give you some background on me and us (Andrew and our team), as it pertains to part of the answers to your questions. Moreover, I believe that it is important that you understand who we are as people, leaders, and most importantly, our ethos and our strategies so that we can hopefully come to a mutually beneficial agreement for a financial structure that will make this resort both wildly successful and financially healthy long-term for everyone involved.



Solaradise's \$2.5B Capital Raise

We initially did a “soft-launch” of our capital raise in September 2020 by only sending our information out to one Saudi billionaire investor, who subsequently made us a 100% debt offer for the whole \$2.5B, (that we politely declined as the terms were not favorable at all). Then in November 2020, we did a small launched of our capital raise and immediately found a billionaire from Qatar that agreed to an equity deal (40% equity for \$800M) with our 506 Private Offering Memorandum. Andrew

and I traveled to meet the investor’s team in Dubai in March 2021. We thought we had the deal done.

However, after waiting over 3 months, this private individual investor from Qatar is still unable to have his funds clear the Central Bank of Qatar. With the real estate market hotter than ever, we knew we could not wait any longer. Therefore, we are now seeking an alternative funding source.

Would you Consider an Investment of the full \$2.5B in Equity – if So, what would be your terms?

Yes, but only under the premises of the below terms or better. We've recently politely turned down an offer for the total \$2.5B in 100% debt from a Saudi Sheikh. We believe that this deal structure is too dangerous in our opinion. We'd rather do the \$250M equity structure and then grow the valuation, (i.e., get construction financing or another round of equity funding) prior to doing the IPO for \$2.5B, than to sell-out the deal to bad terms that are not mutually beneficial and that do not promote the long-term health of the company. However, if an investor is interested in being our long-term equity partner, or up until we all decide to do an IPO, then we will agree to the below basic term's structure:

- 58% Equity for the total capital raise of \$2.5B
- Equity Claw-back provision, whereby 9% equity could be repurchased back by the company on mutually agreeable milestones, that goes to form an Employee Stock Option Plan (ESOP) to promote Good Will with the Bahamians and long-term, dedicated employees
- We maintain controlling seats in the Board of Directors (5 seats to Solaradise's Executive Team; and 4 Seats that will be the choice of the Investor).

An ESOP Program – Why?

We care about our future employees very much and our relationship with the Bahamas. These executives, managers and employees will be our front-line warriors. We are in the service industry – so these employees will be the people who will truly determine our short and long-term success. Furthermore, it's our personal ethos and the right and fair thing to do to reward those that help you climb to the top. Without the unconditional support of the Bahamian people, our private resort project will never truly become what it could be. We strongly believe that we must allow everyone to win and to also feel the sense of ownership and pride in the project – it simply creates a totally different working environment for everyone. While we will cater to and sell to the world's elite, we are not elitist. We believe in creating a team that works as a unit and that means that everyone from top to bottom is important and must feel the elation of Wins!

How would you compare yourselves to other Real Estate Developers?

If you were to compare us to the world's typical resort real estate developers, you would see that I, Andrew and our team have a very different perspective with respect to this resort project. Primarily, we don't just want to build it and then sell it off to some Flag-Hotel Resort Chain for management. We will create our own iconic brand unlike anything in the world for this very niche market.

When Andrew and I began this project 4 years ago, we made a commitment to a long-term financing strategy that we know is a unique capital structure compared to the traditional debt route, in part because we couldn't purchase the islands (we don't have \$250M), and get them to a "shovel ready" status for construction financing. However, our decision to take a different financing route also stems from my understanding of (1) the travel and resort real estate development industries, and their dangers and desires; and (2) our desire to create a long-term financially healthy company with a strong and growing valuation. Moreover, our strategies take into consideration some of the not-so-obvious challenges that can arise in a project of this size, complexity and location. Our team intends to live on the islands and remain living on the islands even after construction is completed to manage it, maintain quality assurance and to enjoy this fabulous paradise ourselves.

Why do you want to Build this Resort Development? What is Your Personal Mission Statement?

My Background and Our Creation of Solaradise

As a third-generation entrepreneur, third-generation real estate developer and third-generation ultra-luxury travel industry executive, I have been designing this resort in my head my whole life (and I'm 55 years old). I literally grew up on the construction sites of my father's and grand-father's massive residential construction projects in upstate NY. Additionally, my mother was the VP of Operations (specializing in ultra-luxury travel) for many of the nation's largest travel agencies (Carlson, Rosenbluth, Omega, AAA, etc.), and her father (my grandfather) owned multiple companies including an ultra-luxury travel company doing luxury group travel to some of the most exotic resorts of the world. I'm not exaggerating when I say that I literally grew up reading my mother's issues of *Travel Weekly* and her ultra-luxury resort brochures while eating my morning bowls of cereal, all the time dreaming about the ideal "Fantasy Island" resort that I was going to create and build.



3rd Generation Real Estate Developer – Erica Drake Age 4 – at my Dad's construction site

I've had three successful careers: (1) as a Travel Industry Executive, (2) as an entrepreneur, and (3) as an Executive Business Coach to entrepreneurs seeking funding. I've created, funded, built and sold three successful travel companies. Moreover, I've been contracted by real estate developers to designed multiple ultra-luxury resorts including creating their entire business models, business plans and feasibility studies. I've designed and written business plans for 100's of other companies in just about every industry. In doing this consulting, I developed a unique methodology to raising capital and training entrepreneurs. I wrote a 360-page textbook and workbook and developed a comprehensive company and global plan to teach all entrepreneurs how to make their dreams come true. However, I made the decision to put this training company "on hold" for 6-8 years after I met Andrew and we decided to create Solaradise together.

In September 2020, it was the first real time we started seeking investors. We had been given a contact that was already interested. So, we started by sending our deal out to only one investor - a Saudi Sheikh who subsequently made us an offer to do 100% debt, which we politely declined. It was during his due diligence of the project that he asked me, "What was my personal mission statement?" I thought it was an important question that needed to be answered, so I'm sharing with you my answer (and the answer indirectly pertains to our story and relationship with the Bahamian government).

"To answer that question, I must speak from my heart and not my head. I believe that we all only get a short period in this life to create our legacy to this world. I am not a money-motivated person. I am not opposed to rewards for success, but I do not seek to value myself by how much money I have accumulated. Many times, as an entrepreneur, I have risked it all to chase my dream. It's no fun to be financially on the edge – but it teaches you to value what's important. I will always trade my money for passion - the passion to chase a dream and to live with the hope of success. I believe you can always work for money, but the internal values of what really gives you happiness – that is what I seek for myself and others. I strongly believe that the only poor man is the man without a dream!

Thus, my legacy to this world is that I want to help people create and realize their dreams – their businesses! I choose not to focus on peoples' differences (philosophical, religious or otherwise), but rather on their similarities and seek to find their real heart – that I call passion. I know that a man (or woman) without dreams will not find joy in their heart from their hard work. I also know that a man given money or riches who did not earn it respectfully will never feel the elation of success. Yes, there are good and bad people in this world. I know I cannot change everything. However, I can help those who have a

dream who don't know how to make it into a reality – that will be my legacy! Yes, I want to change this world – one dreamer at a time (and as you see, I have a plan and two companies to make it happen)!

I believe the most powerful emotion that the heart needs is “hope”. Without hope, we die inside and only exist. Money does not make people happy (despite what they claim to the world). I know many people who have very large bank accounts but are morally bankrupt and miserable as a result. I believe what makes us truly happy is when we are proud of ourselves or when we do something that gives others true joy – these feelings are true wealth! Simply put: Solaradise is my dream project that will eventually allow me to give Maverick to the world as my gift and legacy”.



www.MaverickEntrepreneurs.com

What is Maverick Entrepreneurs?

Maverick Entrepreneurs (“Maverick”) is my entrepreneurial training company (www.MaverickEntrepreneurs.com – See Video) that I’ve put into a holding status. I created the company and its methodologies to help all entrepreneurs make their dreams come true. I have built every aspect of Maverick and it is completely ready to be taken global. However, I made the decision when I met Andrew and we decided to build Solaradise, that I would totally put Maverick on hold while we built and made Solaradise successful.

I am convinced that Maverick will never be successful until two things happen: (1) the world sees that I can do what I say and teach, (by successful funding an iconic project). I’ve already proven this on a small basis – as I’ve helped entrepreneurs raise more than \$400M+, but I really need to have a major win to prove I know what I’m talking about); and (2) Maverick must have access to a substantial global network of real, honest-to-goodness check-writing investors who desire to review Maverick’s virgin vetted deal flow. Without these two things, I’m convinced Maverick’s real success will never happen. So, I put the company into “mothballs”. After Solaradise is completely successful and operating (in 6-8 years), I’ll train a team of people to relaunch this training company globally, funding it myself, and it will become my philanthropic gift and legacy to this world.

Creating Solaradise

I met Andrew at one of my Maverick training classes in 2016. He had a tremendous medical device company – but due to a patent issue, he could not raise capital for this company. However, while working together, we fell in love and moved in together. I was just at the point where I had completed my Proof of Concept for Maverick (I took a random 100 entrepreneurs, trained them, and in one year I got 30% of them term sheets), but I knew raising capital for my training company was going to be very difficult, if not impossible, with the two problems I mentioned above. So, Andrew and I decided to “jump off the cliff together” and create my ultimate resort together - (my dream project that I had been visualizing and creating my whole life).



www.UtopainIslands.com Password: Paradise (c/s)

My first impression of Andrew was that he was a natural entrepreneur who is intelligent and an experienced engineer with a strong passion and background in the capital markets, finance and most importantly, construction and engineering. I knew I had the skills needed, I just wanted someone to go on the journey with me. He jumped at the chance.



When we made a commitment to each other to build Solaradise, we both agreed that no matter what happens with our personal relationship, we will not give up on Solaradise and my long-term strategy. Andrew and I lived together for 4 years, with only a year as a couple, and three years as house-mates and business partners. While we were no longer a couple, we continued living together for the sake of the company. As I use to say, “We have a child together whose name is Solaradise”. However, this relationship and Andrew’s unprofessional behavior became problematic, and would get worse over the years, to the point where the board and the majority shareholders of the company all agreed that Andrew had to be removed from our team and the company!

Step #1: Selecting the Islands and Creating the Feasibility Study, Business Plan and Executive Team

I started out this project with very extensive research into selecting the perfect islands and what was available for a resort of this large size. After months of research, we unanimously concluded that these

islands (Darby, Little Darby, LVC and the two smaller islands) were the ideal location, and there just might even be a potential to expand the archipelago to include a few more islands on the north side of the project (see explanation below). After I had selected and explored the islands, I spent the next two years researching and producing the feasibility study and designing and writing the business plan and financial projections. Then, I started building our world-class executive team.

As you will find, I am enormously opinionated (based upon extensive experience and a lifetime of studying this industry and its building companies) on how the business model is structured for this very unique and very specific target market. I understand how the industry typically works (as I’m one of the experts they come to seeking for me to write them a business plan to match their already poorly designed resort). This is the typical route I’ve seen: A resort is designed and built by a ‘resort real estate developer’ who caters to mass-market luxury or even ultra-luxury markets. These developers more often than not, build the resort to simply sell it off or bring in a major flag-hotel chain (i.e., a brand such as Ritz Carlton, Four Seasons, Six Sense, etc.) to run it within their portfolio of properties.

Unfortunately, it’s very obvious when you see the final product that no one really analyzes the needs and desires of their respective target market – they simple built the same mass-market, contemporary hotel-shaped resorts and threw in all the same amenities as the other resorts, with the hope that their flag (brand) will drive consumers. Their business models, site plans and architectural designs are all very similar to each other. It’s so easy to identify a resort that was designed by a real estate developer verse one designed by an ultra-luxury travel/real estate market expert. There’s a huge difference between the two designs and their respective success levels.

However, few of these typical resort real estate developers have really recognized and accounted for the two major challenges of this industry which will make or break the profitability of a resort: (1) occupancy levels and (2) ADR’s – average daily rate. Because most resorts are built by real estate developers who simply want to resell the real estate, they don’t spend much time analyzing the long-term sales and marketing challenges. And because the market is a very niche market – all these hotel chains are all going after the same limited target market segment – with similar products and they all fall victim to the whims of fluctuating global economic conditions.

Solaradise was designed to be totally different than any of these products – not only by its resort's site plans, but more importantly – its business model. In identifying this untapped market, we specifically designed our business model completely the opposite of all others in the industry. We knew “exclusivity” meant that we could never be “desperately marketing” for customers. Our private resort and archipelago for this niche ultra-luxury market had to not depend on occupancy levels, ADR's and fluctuating economies. If we don't own the inventory, but simply rent it out for its owners



when they desire (the hybrid condo/hotel model we created), we could offer everything we wanted in terms of amenities without the looming fear of being sunk by an economic hurricane of sorts.

Step #2: Creating the Capital Structure Strategy and Make the Bahamians our Partners

It was imperative that we first engage the Bahamians as our partners in this project - as we knew that without the Bahamians' full support on the project, we could end-up with a nightmare situation (See the Baha Mar Resort below). Therefore, we decided our capital structure had to be a step-by-step process from the very beginning that creates a capital structure which rewards the three key players in this project: (1) us – the founders and executive team (2) our investment partners, and (3) our employees (our front-line warriors) and their host government who will determine much of our long-term success.

Moreover, we knew that debt financing was an enormously dangerous route to go. I'm keenly aware of the inherent problems with doing debt funding, particularly for real estate projects (debt always trumps equity in the hierarchy of power). This capital structure immediately creates a contemptuous relationship between the entrepreneurs, investors and the governmental host country.

What are the greatest Risks of this Project?

I can emphatically say that the greatest danger posed to this project will not be its construction or sales of its estates. The greatest danger that could plague this amazing project will not be as a result of failures or unforeseen circumstances, but the risks that arise as a result of our enormous success and the inherent internal power struggles (between the entrepreneurs, its investor partners and its governmental hosts), that often goes along with the success of corporations of this size. I'm not fearful of the tough times and challenges (my team and I are all problem-solvers), but rather, what I fear is when we are wildly successful. It has been my observation that as companies become enormously successful and world-renowned, power-struggles, greed and egos can become problematic. When you have a project of this magnitude and visibility and financial commitment and rewards, there MUST always be a very clear and unanimous consensus from all parties, with regard to both short-term and long-term strategies for the company or the project will self-implode or never reach its true potential. It doesn't take an accredited psychologist to tell you that when you mix egos, emotions, power and billions of dollars together, you can have some very combustible circumstances.

I am not a negative person at all – in fact, I'm the opposite. However, I'm also a pragmatist and one must always address what I call, the 'giant pink elephant in the room'. Therefore, we strongly believe our deal must be a Win/Win/Win for all parties involved (i.e., such things as my proposed ESOP Program). There will be more than enough of everything to satisfy everyone's wildest dreams, however, we MUST not let egos, power and money come between us as partners. To not address these future challenges would be simply naïve and unwise.

The Infamous Baha Mar Resort in Nassau – a Huge Lesson to Us and the Bahamians

Anyone wanting to build a resort in the Bahamas must know this story. If they don't know the story, just about any Bahamian can tell it to you in detail, as it was a real nightmare which directly affected their lives. It is the story of the infamous Baha Mar Resort in Nassau (now a Hyatt Flag Hotel) and what this resort did to the Bahamian economy. See Article: (<https://www.bloomberg.com/news/articles/2016-01-04/the-ghosts-of-baha-mar-how-a-3-5-billion-paradise-went-bust>). It's a very sad story that has tremendous lessons to be learned – by both real estate developers and by the Bahamians.



The Baha Mar Resort - Nassau

Here's the nightmare story in a nutshell: An arrogant son of an Armenian billionaire decides to build the largest mass-market casino hotel on the water in downtown Cable Beach, Nassau. He brings \$900M of daddy's money into the project and flamboyantly tells the Bahamians that he's the "new playboy on the island and take notice". Bahamians hate that attitude! Moreover, this young buck then brought in the Chinese government as his debt partners on this multi-billion-dollar project and promised them that they could bring in all their Chinese labors to build and manage the project. These terms were met with enormous resistance by the Bahamians. It's simple – they know they don't have money – but what they have is power. So,

the Bahamians simply lost the 1,000+ work visa applications (conveniently) which forced the project into massive delays and eventually into bankruptcy.

Needless to say, (it is my opinion) that this was the Chinese's plan and strategy all along (as I've seen this done before with other large real estate projects). They simply took the whole project (100% equity) from the entrepreneur playboy who lost all of his daddy's \$900M. However, when the Chinese brought in their 5,000+ workers (who are known to do inferior construction) to complete the project, they took all the jobs away from the Bahamians, and many Chinese labors stayed behind in the Bahamas. This cause a national uproar – so much so, that it was the major point in the following Prime Ministerial election. The hotel is now in business – but it might as well be located in Las Vegas – there's nothing special about it and it has enormous issues with its poorly done constructions. The Bahamians hate the resort and are not quiet about saying so.

Lesson #1: If you don't make the Bahamians your partners from the very beginning, you will fail very quickly

Lesson #2: Debt is very dangerous in a deal like this, and debt with the Chinese is a very bad idea

Lesson #3: You can't be arrogant and elitist with the Bahamians and expect to be liked by them

Our Bahamian Political Insider

As a result of this infamous true story, the Bahamians elected a new Prime Minister. This PM's Deputy Prime Minister's Chief of Staff is a brilliant Bahamian attorney named Kevin. We met Kevin through one of Solaradise's Executive Team Members who has been best friends with him for years. Mike, who will be in charge of our islands' security and inter-Bahamian relations, is a Lt. Col. in the US Army who is currently running special forces units in Europe. However, for many years Mike was the Head of Security for the US Embassy in the Bahamas. It was during these years that he became close friends with Kevin. It is in part due to this key personal and political relationship that we (Solaradise) have such enormous insight into the desires and needs of the Bahamian people. When Kevin was introduced to Solaradise's project, he immediately flew to meet us at our home in St. Petersburg, Florida. He spent two days with us explaining the importance and power of having the Bahamians on our side for this project. He knows the political, economic and ideological perspectives of the Bahamians. He said to us:

"The average Bahamian's goal in life is to get a job at one of the hotels, work a 40-hour week, and make enough money to buy a bottle of Hennessy and stand at the fish market

with his/her friends on Friday night and shoot-the-shit. They are simple people who want to work and if you take away their jobs, they will not allow you to work in their country! They know they have this power!”

Those are almost the exact words that came from his mouth. Moreover, he explained that there are two political parties, and that Bahamians are very politically charged. He said, “You must show your project to both political parties and respect them both as your partners (or an election change could shut you down). Moreover, you must know what’s important to Bahamians and if you don’t address two critical things, they’ll shut you down. These two things are: (1) job creation and retention for Bahamians; and (2) the ecological preservation of their waters and lands – as this is really their only long-term asset.”

Kevin has agreed to work for us as we move forward to navigate these challenges. He knows and is basically personal friends with everyone who’s anyone in the Bahamian government – it’s a very small community. His boss, the former Deputy Prime Minister, is currently running to be Prime Minister (with the Bahamian elections predicted to be in February 2021). However, regardless of if his boss wins or not, Kevin has agreed to work with us and introduce us to both political parties and all the key people we need to know and respect.

Please keep in mind that the entire population of this country is 400K and 90% of them live together on New Providence (the island where Nassau is located). Kevin said, “The fact that Solaradise is bringing in 2,000 new jobs to the market means that you will be directly affecting our GDP and we will do everything we can to accommodate you”.

Our Realtor – The Bahamian Island Sales Expert

After selecting the islands, we met with our Realtor - John Christie – the Owner of Christie’s International Realty in Nassau. John sells 70% of all island sales in the Bahamas and everyone knows he’s the man you want to go to for buying an island. So, we explained our project and told him who our Bahamian attorneys are (they’re the best law firm in Nassau and are located across the street from John’s office). Needless to say, John loves our project and has agreed to represent us in negotiating the purchase of all of our islands. It’s clear that John knows all the secrets of the ultra-wealthy – his family was part of the aristocracy of the former British control government (that developed these islands and the current government) before the emancipation of slavery.

Buying the Islands from their Owners

Prior to meeting John, we had already spoken with the current island owners of four (4) of the five (5) islands: Darby (the 554-acre island) and Little Darby (the 254-acre island w/house and the additional 2 small 1-acre islands). The owners of these two major islands and two smaller islands are abrasive Americans (to say the least) who live in Miami. From our research, the main guy we spoke to is the son of the former business partner of Pablo Escobar (who died in jail after Pablo was killed and he was arrested). He is the “spokesperson” for their holding company that owns the four islands. We spoke directly with him multiple times. He explained that approximately 20 years+ ago, he needed to monetize his asset when he inherited the islands from his father. So, using an American holding company, he brought in four equal partners (20% each). After a few years, these partners all decided to put Big Darby Island (the 554-acre island) up for sale. They haven’t been able to sell it for the past 20 years. I strongly suspect it’s because no one wants to be neighbors to Little Darby (just 100 yards away) and this totally unpleasant man and his “interesting” friends. Moreover, the owner wants to enact deed restrictions on the new owner, (to protect Little Darby) by dictating what the new owners would be able to do with the islands.

Therefore, we knew we had to buy all four of the islands and totally get these current owners completely out or the islands made no sense at all. I asked this guy if he would sell all four of the islands. His response to me was simple, “My dear Erica, everything’s for sale – including my wife! In fact, I’ll cut her up into pieces for you, if that make me more money.” Isn’t he a charming guy!

So, that's when we decided we had to buy him out totally! While we had initially considered the option of doing seller financing, we quickly realized this option would be a complete nightmare with a guy like this. There was no option for a term sheet or even LOI with these sellers without proof of funds for the whole amount. So, Andrew and I knew we had to take a different approach to locking down the islands.

Leverage Against the Current Island Owners

Since our initial conversations with the islands' owners, we've found out (through our now close friend Kevin) that there is \$14M in back taxes owed on Big Darby Island and the Bahamians can start foreclosing on the property anytime they want (however, they're really slow with this kind of stuff). Regardless, this knowledge puts us into a very strong negotiating position with the island's owners when we have the funds. As for the island's Titles – they are super clean – as there has only been 3 owners, and our colorful island seller friend has the actual original “King's Charter” from the King of England in his possession (communicated to us by him in our initial conversations). These islands are all free hold islands.

We reviewed all this information with John Christie. It was not new news to him at all – and he agreed they were “interesting people”. However, he emphatically said, “We can get these islands quickly – I have all owners' personal numbers and I know how they work. They are all getting older – in their late 70's -- so they want to finally cash-out this asset.” As for the last remaining island, Lignum Vitae Cay (the 75-acre island), it's owned by an American millionaire who is a very close personal friend of John Christie, and he says he can get the island purchased very quickly from him as John knows he wants to sell it.

Meeting the Bahamian Investment Authority (BIA)

After we identified the sellers of the islands, we went to the Bahamian Investment Authority and showed them our business model and business plan. Sitting in the office next to the Prime Minister, the five Bahamian officials asked us detailed questions about our project. Andrew and I could easily answer all their questions. We explained that we will be bringing in close to 2,000 new jobs and opportunities to the Bahamas – the numbers brought huge smiles to their faces. Think: a population of 400K, and we are providing 2K new jobs – that's huge. Moreover, with our ferry transportation between our islands and Nassau and Great Exuma, we can change the entire economy of this region. The Exumas Region (it's treated like a US State) are made of 365 islands, with a total population of 7,000 people! Think about those numbers and what we will do for their economies and lives!

These Bahamian officials were enormously excited and explained the process that we must go through to complete the approval to buy our islands. This process includes:

- 1) Proof of Funds for the Purchase (and development) of the Islands and a copy of the agreed upon Term Sheet with Island Sellers
- 2) A complete Environmental Impact Study (EIA) (TBD) and a comprehensive Feasibility Study (already done)
- 3) A submitted and approved business plan (already done)
- 4) Approval from the Bahamian Official (like the “Governor of the Exumas”) (already arranged and basically done – we just need to meet with him when we have the POF)
- 5) Approval by the local market (in the form of a Town Hall Meeting) (already arranged with the Governor)
- 6) Concession negotiations between us (Solaradise) and the Bahamian Government

In the meeting with the BIA, the Director asked us, “How did you know how to create such an enormous and beautifully thought-out project?” Coincidentally, in the Bahamian newspaper's headlines that very day – it said, “Bahamian Government to invest \$20M in Entrepreneurial Training for its People” – or something similar to that. So, when they asked us, I simply explained to them my background as an executive in the

ultra-luxury travel industry and as a real estate developer, and then I mentioned Maverick and explained how I wrote a text book and that I have trained 1,000's of entrepreneurs how to do these types of things.

When we first sat down with these Bahamian officials, Andrew and I had given them all hard copies of our materials, and in the materials, I had included a copy of my 360-Page entrepreneurial textbook that trains entrepreneurs how to build fundable companies and raise capital. I showed them my book in their materials. Suddenly, the entire conversation of the meeting changed to all of these Bahamian officials asking me if I would train them (meaning the Bahamians). They explained how desperate all Bahamians are to become entrepreneurs and to have the abilities to control their own destiny. (If you think about their history – they've really only gone from slavery to servitude in many cases.) It's quite sad if you really think about it. Their evident excitement to my expertise prompted me to respond to them in this meeting with:

"It will be our gift to the Bahamian people, from me and our Team to provide free entrepreneurial training to all Bahamians who desire to learn how to create their own dreams."

They all suddenly stood-up and literally started clapping and hugging us! Obviously, we had found their real sweet spot! They simply wanted the chance to someday have a dream and hope in their lives too! This simple act of kindness, that is my personal passion, had suddenly elevated us to an even higher status with them.

Please keep in mind that Maverick will NOT be a distraction for us – but rather something that energizes us. It is very easy for me to restart Maverick as it's all done. I just need to bring in a CEO and train some trainers and turn on the marketing – then this new team can run the company and teach the Bahamians and we will just oversee everything. I will always be the one who fights for the underdog – it's just who I am. Every human should have the inalienable right to (at the very least) have "hope" for a better future – and if I can help an entire country achieve that – then I will be creating my desired legacy at the same time as creating Solaradise – my dream project!

So, with that said, we have already developed an enormous strong bond with the Bahamian people. They will be and must remain our partners in this project. It's really the only right thing to do – our future employees and managers also need a dream and to feel the pride of ownership! And, I can tell you, I know for a fact that all of our team members feel the same way as I do. On a side note: I have trained all of our team members – most particularly Jan (COO) and Yara (CFO) in Maverick's methodologies already.

Protecting Our Islands from Being Bought Out from Under Us (Stealing the Project)

Initially, when we started this painstaking process, our greatest fear was: How do we prospect for investors and also secure the islands from someone seeking to steal our project? However, happily we have since learned that there are two ways to secure the islands: (1) by securing them with the seller; and (2) by securing them with the government (you need governmental approval to buy the islands and it's an extensive process to do). We have done the later. By humbly presenting the deal as a Win/Win/Win scenario, the Bahamian people and authorities and government have become our greatest asset and ally.

They love the project and are honored to have us coming in. In fact, two months ago, in September when we were introduced to the Saudi Sheikh, we showed him our project. In doing his due diligence, told us that he actually called both the BIA and, I think, the Prime Minister of the Bahamas. He then shared with us that they were elated about the Solaradise project and anxiously await its start. He also said that they told him, "The Bahamas will roll-out the red carpet for Solaradise – it will be the largest ultra-luxury resort in the world and we're honored to have it in our country."

Therefore, we feel strongly that no one can try to buy these islands without us knowing as it takes at least a month to accomplish the EIA study and we have too many people in the Bahamian government (all the way up to the Prime Minister) who are awaiting our launch and success! It's a wonderful feeling to have this enormous support from such wonderful people. I love the Bahamians – they are really some of the

nicest and kindest people you'll ever meet (and I wouldn't say that about all Caribbean nations). And if someone tried to buy the islands – we'd know almost immediately and we'd simply sue them in Bahamian Court, and this would immediately stop them before they could even start the EIA study (that they need to have done to buy the islands) because the Bahamian authorities knows our project.

It's very sad to say that the COVID-19 pandemic has destroyed the economy of the Bahamas. They are literally starving to death with closed tourism and, in particular, the close of the cruise industry (their bread-and-butter industry). They need our help and we need their help. It's a simple equation that allows us all to win. Recently, (as of a few weeks ago), it was headline news that the Bahamian government was insolvent and had to take a loan from a private lender for \$600M at close to 10% interest. That's how badly they need our business and why they will do everything they can to help us facilitate this tremendous project.

Summary of Background: Therefore, through our strong relationship with the whole Bahamian government, and mostly the BIA and with Kevin's enormous help, we have everything lined up and ready to go. Once we have proof of funds, John Christie will negotiate the island's purchase deal with the interesting island owners of the 4 islands immediately. If they delay – we will strongly remind them of their past-due \$14M in taxes and we'll enlist the help of our new friends in the Bahamian government to help them understand. However, we do not foresee it as an issue - as the five partners are all pretty desperate to sell (each of the five owners are in their mid and late 70's and they want to cash-out their assets).

How close to "Shovel Ready" is your project?

Realistically, we are looking at a 3-month period to acquire the five islands – as we need to complete an EIA study (a one-month process). Right now, on Big Darby you cannot walk into the inside of the island as there are no paths and the trees are too thick. The first thing that we must do is to cut paths into Darby Island to complete the EIA study. Little Darby has a 6,300 s/f house with all the utilities running. We will make this house our initial home base. Little Darby will be the first island to be shovel ready as it's already got utilities – we simply need to bring these utilities around the island, and then transfer the utilities to the other two major islands. We have always intended to have normal utilities (pulled to the other two major islands by an underwater cable) as our back-up form of water and power. However, eventually our main sources of power, water, sewage, etc. will come from our sustainable/green energy solutions.

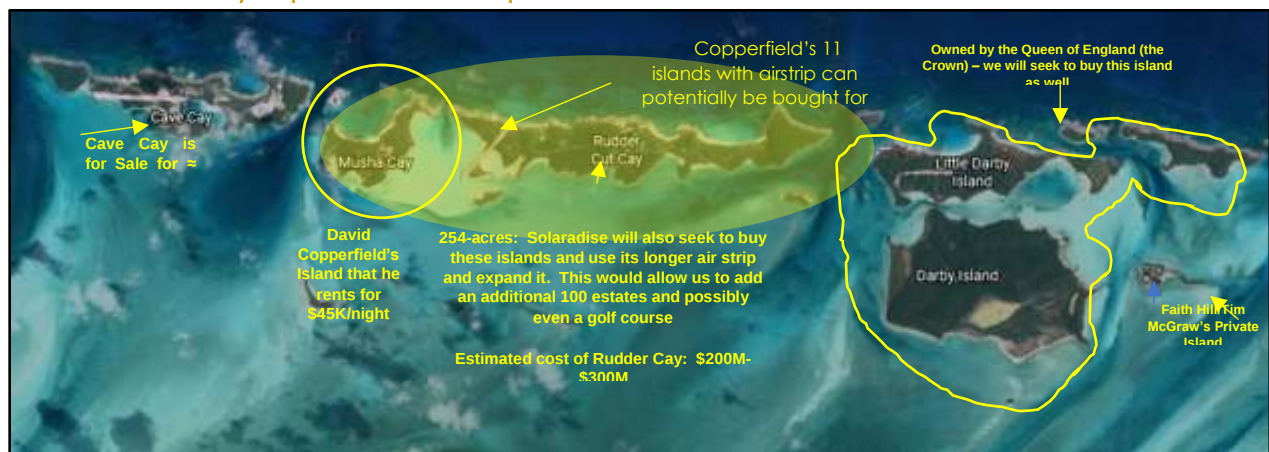
Keep in mind that almost all of the estates will be connected to our 8+ mile long lazy river that will circumnavigate each of our three major islands. When we dig-out this lazy-river, it provides an ideal location to have all of the utilities (water/power, communications and more) attach contiguously to the lazy river's pool-like structure. Therefore, the first steps in our detailed project plan will be to cut the paths into the island and then clear the area for where the lazy rivers will run on each island. Of course, we still need to have all the surveys, architectural designs and site plans done after we complete the EIA. Once we have a deposit down on the islands, we can negotiate into the deal that we can begin clearing these areas, even before the purchase is completed. We have this all outlined in our project plan – but to answer your question, you're looking at approximately 3-months to close on the islands' purchase, and at least 3-months before the first shovel-ready areas are available, starting with Little Darby (254-acres with utilities already), then Big Darby (554-acres) and finally Lignum Vitae Cay (LVC).

Now, keep in mind, at the same time as we are buying the islands, we need to begin buying our used ships – and Logistics' Center in Florida, as it can take 3 months to do surveys and complete the purchase of these ships. Nothing will happen until we have boats and ships at the islands, as there is only a 6,300 s/f house and virtually nothing else on the islands now. We will need to immediately bring everything in from the US market or Nassau, including the construction equipment, materials, food, fuel, etc. Initially, we will likely have to lease/rent a few ships to begin immediately transporting materials to the islands, while we are purchasing the used ships and logistics center.

Do you have all of your permits, I assume you will apply after you close?

Permits can't be obtained until we: (1) own the islands, and (2) have approved architectural designs. We will immediately get all of this lined up to go as soon as we close on the funding. However, so that we can have permits approved immediately – the Bahamians have been very forthcoming with already offering assistance with this matter. After the Bahamas had the nightmare of Baha Mar project, their government changed their laws to be totally transparent with builders – so much so that the new law states that if you apply for a building permit, it must be approved in 2 weeks or it is automatically considered approved on day 14. Additionally, we will have multiple Bahamian officials living on our islands during this whole construction period to make sure that we have no delays.

Will you have a rolling-close or will all five (5) islands close at once?
Are there any options for expansion?



We will purchase 4 islands at once (Darby/Little Darby & two small islands) as they are all owned by the same owner, and 1 island by itself (LVC). Obviously, we will not buy the one island if we can't get the other four.

Additionally, and we don't mention this in our business plan as it's not yet negotiated, and is not common knowledge - we will seek to get "Right of First Refusal" on also buying the island(s) just on the north side of our islands – particularly the island called, "Rudder Cay". This 254-acre undeveloped island is owned right now by David Copperfield, and we have inside knowledge that he may be willing to sell this island and maybe even multiple islands or even all of his islands (he has 11 islands right now – shown in the diagram above). We've been told that due to cash flow problems (COVID-19 has shut down his Las Vegas magician's show and his nightly multimillion-dollar paychecks). We have been told he's opened to selling and he may even be open to selling Musha Cay (his private luxury mansion that he rents out for \$45K/night) as well.

There are multiple reasons we want the island Rudder Cay in particular. The most important reason being that it currently has a fabulous air strip location (that can be expanded) that will better suit our needs and is away from the estates. This would make for a much better location for our airport and reduce noise. With this longer airstrip we can take in larger jets like G5's (this is a major plus to the ultra-luxury market). Additionally, we could be able to possibly add a golf course or at least an addition 100 estates or 50 estates that are even larger in size. The estimated cost of this island would be approximately \$100M. But it would be well worth every cent with the additional \$700M-\$1B in real estate sales from selling more estates. Moreover, it is imperative that we control who are our neighbors and the atmosphere of our "whole neighborhood". This is VERY important as we don't want our quiet, breathtaking islands to be surrounded

by inferior competitors seeking to sponge-off of Solaradise's brand and turn the area into a mass-market circus!

Creating our Strategy and Capital Structure

As you will come to learn about me as your business partners, I am a consummate student of world history, strategy and psychographics (the study of the psychology of our target market and their buying habits). Therefore, in designing both Solaradise's short and long-term vision for our revolutionary ultra-luxury, private island resort, I knew we had to take into consideration three key elements when creating our strategy:

- 1) What are the long-term visions for this company – its products, brand and capital structure?
- 2) Historically, what mistakes have others in this industry made when funding and building their iconic brand that we can avoid with strategic foresight?
- 3) Tactically, how do we “box-out” and flank our future competitors or enemies while protecting our product, brand and our long-term desired capital structure?

Protecting our Neighborhood for a 4-Phased Expansion Plans

The beauty of these islands and their waters, the ideal location and remote environment makes these islands unlike any other location on earth. Andrew and I knew from the very beginning that we had to “control” or own our whole neighborhood to maintain our products' exclusivity and remote, quiet beauty and achieve for its estate owners and guests the mystical experience of escaping into an almost fantasy-like world of tropical luxury and elegant decadence.

To further explain our total rational and strategy, I want to share an important true story and lesson that I learned from an iconic pioneer, Walt Disney, and how Solaradise has taken Walt's lesson to heart and implemented key tactics into our long-term strategy.

When Walt Disney first built “Disneyland” in California, Walt made a devastating mistake when he purchased the real estate for his first amusement park. Unfortunately, he didn't tactically protect his surrounding neighborhoods with added space for growth. Walt only bought enough real estate to build his exact project. Furthermore, without protecting the surrounding areas, Disney could not control who his future neighbors would be. This critical error in strategy became one of Disney's greatest lessons!

Unfortunately, as this true story goes, “Disneyland” instantly became a great success. However, quickly all of the park's surrounding real estate were bought up by low-level motels, fast food franchises and undesirable low-level businesses. Disney had no room for expansion at all!

So, with this hard-earned lesson, when Walt Disney decided to build its sister-park “DisneyWorld” in Orlando, Florida, he secretly put together a team, using corporate shell companies, that began purchasing up all of the cheap swamp land in Orlando (that would later become DisneyWorld). When he was done, Walt had amassed over 5,000 acres of contiguous or nearly contiguous land to build his empire. The day Walt Disney announced “DisneyWorld”, the land surrounding his 5,000 acres went up 500% in price and value.

Therefore, Andrew and I knew when we were first selecting the location for our islands for this iconic resort that we had to not only select our initial desired islands, but we had to also plan ahead and address our expansion plan, as well as how we could protect the entire neighborhood in the future, and pre-plan for our expansion and any potential nefarious competitors. Moreover, to guarantee the strength of the company's valuation long-term, we had to also maintain the atmosphere, beauty and quietness of this breathtaking region of paradise.

Our 4-Phase Expansion Strategy for Creating “The Kingdom of Solaradise”

Our initial and primary focus will be to successfully develop our initial plan of the 900 acres on our 5 islands (per our Business Plan). However, Solaradise cannot wait until this initial Phase is complete to address, negotiate and secure, (lock-down with at least a Right of First Refusal (ROFR)) and/or purchase all of these remaining islands shown in Phases III-IV prior to launching and announcing the project worldwide! I think your team will agree with us that once the world publicly knows of Solaradise's plans, the price of these surrounding islands will go up exponentially.

“Our Secret Sauce” – A Four (4) Phased Expansion Plan

Phase I and Phase II: Develop our first 5 key islands (as described in our business plan) – the initial 900 Acres with 300 estates, as well as, purchase the sixth island - Faith Hill and Tim McGraw's 17-acre private island called “Goat Cay” on the south side of Darby. Please note that in March of 2021 (three months ago), Faith Hill and Tim McGraw decided to put their private island up for sale. Therefore, strategically we knew we had to buy this island first. The island will immediately become Solaradise's Estate Sales Office for pre-selling all of our 300 Estates, as well as our base camp for all of our islands' development.

Pre-Sales of Our 300 Bungalow Estates: Solaradise will lease a superyacht that will be docked at this breathtaking 17-acre island. Interested, pre-qualified prospective Estate Buyers will fly into Nassau (or Great Exuma) and be taken via our superyacht, helicopter or sea plane to this island. Guests will tour our islands to pick out their Estate's lot location (via the yacht) and then return for dinner on the island with our executives to close the sale. The prospective buyers will then spend the night on the superyacht and fly-out the next day. Next client, next sale. See video of island: <https://youtu.be/WPHI82RLOA>

Our Perfect Private Island Estate Sales Office: After all estate sales are complete, Solaradise could convert this gorgeous 17-acre island into an additional 4-5 Grand Estates (for sale like other estates), or we can create another revenue-producing common area building for the resort. This breathtaking island is just 300 yards from Big Darby (you can literally swim between the two islands).

Phase III: Purchase all of David Copperfield's 11 Islands on the north side of Big Darby (an additional 700 acres with an ideal location for an expanded airport). Copperfield's islands would allow for us to add to our Amenities a World-Class Polo Club with fabulous Stables (with additional stables located on Great Exuma), and an additional 50-100 estates with a world-class Polo Club House (Copperfield's personal 11-bedroom mansion located on Musha Cay).

We will likely also seek a ROFR or purchase the half-developed, 220-acre island of Cave Cay (for sale for \$60M) on the northern side of Musha Cay. This larger island will allow extra acreage for an additional marina, additional staffing housing and even 50 more estates.

Phase IV: Purchase Option #1: Young Island and Bock Cay (see Map) or Option #2: Blue Cay (See Map) for additional expansion and amenities. Both islands are about 700 acres and would allow for us to add a Golf Course and another 200-300 Estates, as well as, or another location for a much longer runway and airport for larger private jets (i.e., a G5 or similar).

Solaradise's 4-Phased expansion plan would result in a total private island archipelago and resort of over 20+ islands and 2,500+ acres of pristine, breathtaking paradise and 600-800 private estates!

Has your Executive Team developed any kind of real estate project like this before?

The answer is Yes – absolutely! Many on our team have tremendous experience building major real estate development projects that are similar to Solaradise or at least make up the major sections of this massive

project. I'll just list the top 3-4 executive team members below who have enormous experience. You can see our other Executive Team Member's details in our Bios found in our business plan.



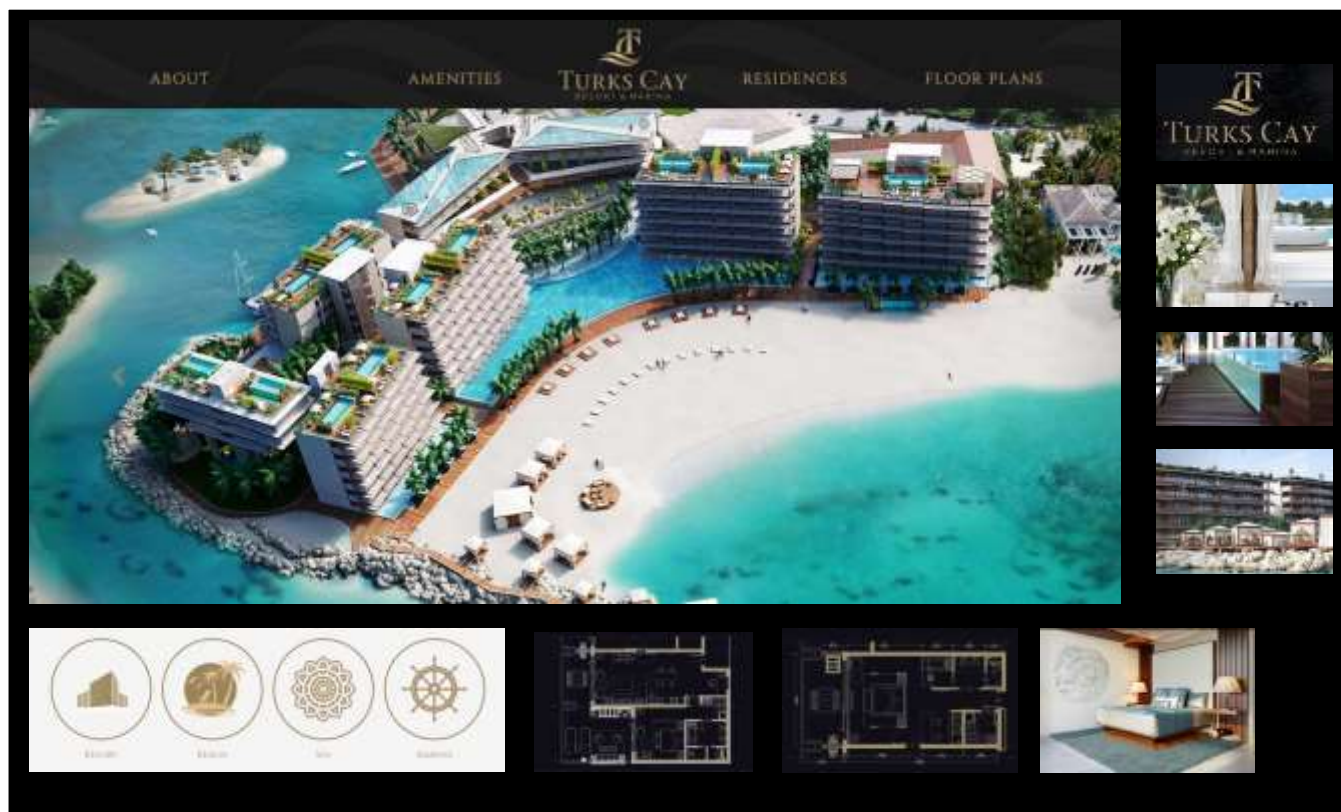
Solaradise's Founder/President and CMO – Erica Drake (Me)

As I mentioned, as a third-generation real estate developer, I grew up on and worked at my father's and grandfather's construction sites which were very large residential development communities. I have a passion for and talent in creating architecturally different real estate projects that often have unique business models with multiple revenue centers.

Many of my opinions listed above about real estate developers stem from being hired by many of them to develop their projects. I have been hired by real estate developers to design 4 different ultra-luxury resorts, two mini-amusement parks, a fractional super-yacht company, and a multi-city ultra-luxury urban-townhome development. I have worked hand-in-hand with the construction executives on each of these designs. On all of these projects, I designed the basic site plans, the total business model and revenue centers and I wrote their business plans and created their budgets and financial projections. I've also been hired to write feasibility studies, sales and marketing plans and to develop their retail organizational chart for their amenities. As you will see, these real estate development projects are almost all in the ultra-luxury industry, and I have used similar themes that I know are desired by this niche market through-out my designs. These themes include: (1) flowing water, waterfalls and lush landscaping intertwined with distinctive architectural designs; and (2) uniquely designed business models that create additional revenue centers while limiting risk exposure to the investors. These projects include:

Turks Cay Resort & Residence on Grace Bay in Turks and Caicos: www.TurksCayResort.com

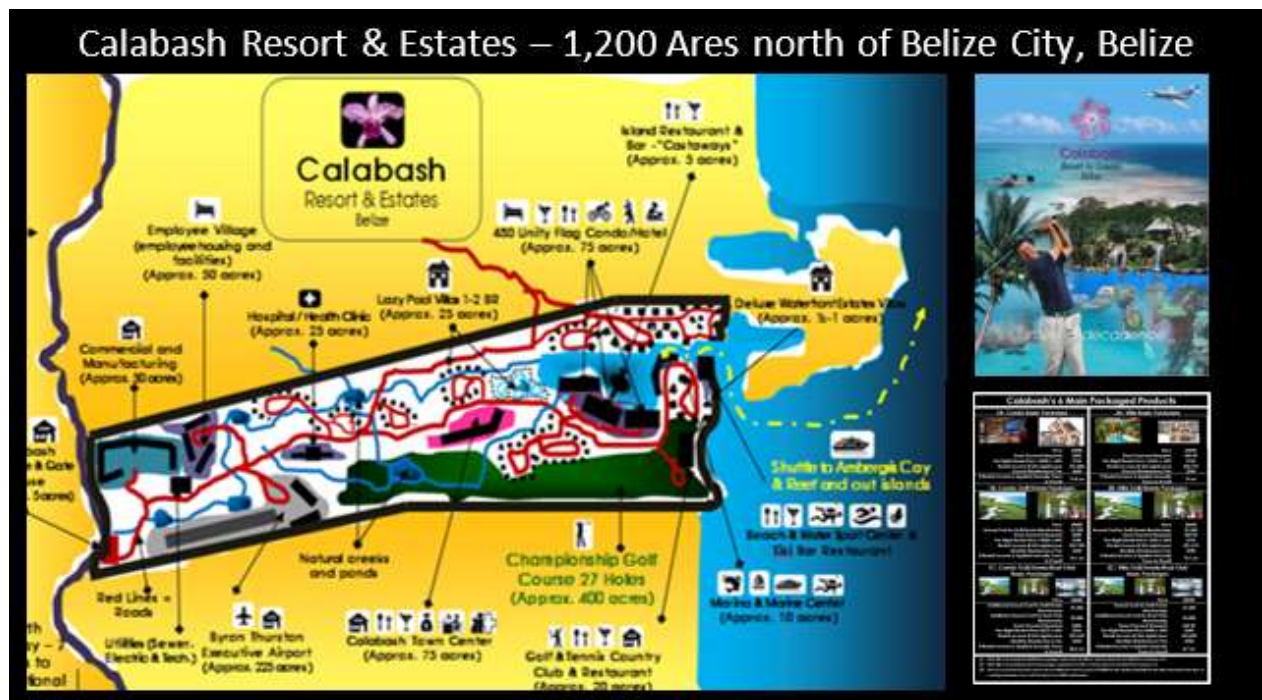
Formally the Third Turtle Club (Inn), I was hired by the real estate developer's founding team to design their business model and write their business plan and detailed sales and marketing plan for this ultra-luxury



resort with a condo/hotel structure. I moved to Turks while I designed and wrote this \$500M+ business plan for this resort. This resort changed its name to Turks Cay Resort prior to sales beginning.

1. Calabash Resort – A Waterfront Ultra-Luxury Community, Belize City, Belize

I was hired to design a site plan, business model and to write a business plan with financial projections for an ultra-luxury community (for an initial capital raise of \$800M++) on 1,200 acres of waterfront real estate in Belize. Unfortunately, the real estate developer/entrepreneur could not get a clean title on the 1,200 acres due to probate problems and governmental corruption despite the fact that funding for this project was secured.



2. Utopia Amusement Park and Luxury Family Resort with a Cond/Hotel Structure, RV Park, Mini-Waterpark and Race Track on the boarder of New Mexico and Texas

I was hired by a real estate developer to designed the business model and write the business plan and financials for a \$1.2B resort and an indoor waterpark in Eastern New Mexico (on the Texas boarder) that is connected to a horse racing track, with a condo/hotel resort and an ultra-luxury RV Park.



3. The Zutai – An Ultra-Luxury, Urban-Townhome Real Estate Development Project for 6 Major Cities Worldwide with a Condo-Hotel Structure

I was hired by a real estate developer to design a unique urban townhome development, to be expanded to six major cities (NYC, LA, Miami, Chicago, Las Vegas and London). These 4/5-story high-rise townhomes were designed with interior 3-story waterfalls, interior glass elevators and a river that flows through the bottom floor. The design includes a signature 12-story waterfall glass atrium entrance, created to be an interior “tropical paradise escape” for major urban cities – some with very cold climates.

The Zutai

A 12-Unit, Ultra-Luxury Urban Townhomes with interior 3-story Waterfalls and A Signature Glass Waterfall Atrium Garden designed with a Condo/Hotel Structure to be built in 6 Major Global Cities

Private Estate Lot Size	Number of Units	Monthly Rent	Total Cost	Per Unit Cost
10,000 sq. ft. - 100,000 sq. ft.	10	\$1,000	\$10,000	\$1,000
10,000 sq. ft. - 100,000 sq. ft.	10	\$1,000	\$10,000	\$1,000
10,000 sq. ft. - 100,000 sq. ft.	10	\$1,000	\$10,000	\$1,000
10,000 sq. ft. - 100,000 sq. ft.	10	\$1,000	\$10,000	\$1,000
10,000 sq. ft. - 100,000 sq. ft.	10	\$1,000	\$10,000	\$1,000
10,000 sq. ft. - 100,000 sq. ft.	10	\$1,000	\$10,000	\$1,000

The Math on Elite's Optional 50/50 Program

Item	Cost	Revenue	Profit
Land & Construction	\$10,000,000		
Operating Expenses	\$1,000,000		
Net Profit		\$9,000,000	\$9,000,000

Elite's Optional 50/50 Program – Rental of the Zen-Estates

Item	Cost	Revenue	Profit
Land & Construction	\$10,000,000		
Operating Expenses	\$1,000,000		
Net Profit		\$9,000,000	\$9,000,000

Overview of The Zutai's Amenities

- Elegant 14-Storey High Glassed Complex
- 4 units of 4,000 sqft Penthouse Zen-Estates; and 8 units of 4,000 sqft Luxury Zen-Estates per complex
- Private Glass Elevators in each Zen-Estate
- Each unit has an interior 4 story Private Waterfall Atrium
- Wandering River in Living room/terrace on 1st Floor
- All have elegantly Fully Furnished Rooms
- Luxury Master Bedroom and bath with walk-in Closets and walk-in shower with soaking tub
- Green Technology & Vitamin D Lighting for Skins
- Each unit has 2 Parking spots and private on-site storage
- Penthouse Zen-Estates have Rooftop Garden with arboretum and private waterfall and plunge pool
- Common Area Rooftop Garden with waterfall, plunge pool and outdoor kitchen/bar

Estimate: \$7.4M COGS – Retail \$ = \$12M = 48 Units
 Penthouse: \$8.2M COGS – Retail \$ = \$15M = 24 Units

4. Yacht Partners – A Superyacht Company with Fractional Ownership (based in Cayman Islands)

I was hired to design a business model and write a business plan for a famous sailboat designer (Ted Irwin). He wanted to design his first multi-million-dollar motor superyacht company. I designed the business model as a fractional ownership (each yacht was set up as a corporation with 1/12th ownership in the yacht). Ten units were sold to investors, thus allowing these owners to use the yacht 3-4 weeks a year; with an HOA-like monthly fee charged to the owners. The remaining un-used unit days were

used to reposition yachts around the Caribbean. The corporation's profits came from of the management fees of the yachts for the owners and by owning two unit's equities in each superyacht.

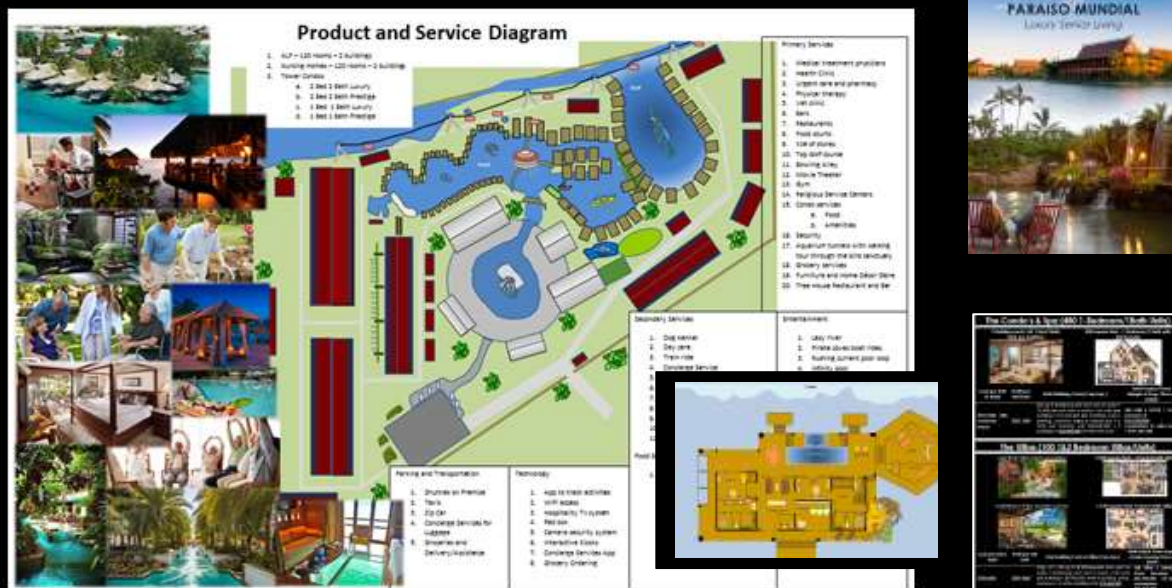
5. Nanshan Development Corporation – A Buddhist Amusement Park in Hainan China

I was hired to design a structure that would allow for a Buddhist Amusement Park (more like a fancy garden and religious site) where by no hotels would be put on the island. Therefore, I arranged for and assisted in the negotiations and sale of multiple used Cruise Ships ($\approx$ \$500M) to act as hotels for the construction period. Then, these ships would be refurbished to act as hotels/floating resorts docked at the park and to transport Chinese visitors from mainland China to the island of Hainan to visit this important religious destination while enjoying a casino and all the amenities found on a cruise ship. This flexibility was very important, as at the time, it was very difficult for a Chinese citizen to get a travel visa outside of the country. By having the ships remain in Chinese waters, the passengers did not need travel visas.

6. Paraiso Mundial – An Ultra-Luxury Assisted Living Community (55+) for Western Florida, USA (Sarasota Area)

Andrew and I were hired to design a business model and business plan for an ultra-luxury assisted living community and nursing home with condo-like units and villa units over a man-made lake for a river-side community (connected to the Gulf of Mexico) near Sarasota, Florida. This business is structured with a condo/hotel model built into it, such that units can be rented-out even after owners pass away as a revenue-producing asset for their heirs.

Paraiso Mundial - An Ultra-Luxury Assisted Living Community with Condos & Villas





Captain Jan Solum - Board Member for Solaradise and Solaradise Marine

Captain Jan Solum is a third-generation shipping Captain, that went on to become the Chief Safety Officer for the world's largest cruise line. While CSO, Jan had 22 Ship's Captains reporting to him directly daily, and the safety of more than 33,000 cruise ship crew members and officers, and over a 100,000 passenger's safety on a daily basis including heading-up and managing the Cruise Line's Crisis Center. Moreover, Jan has managed staffs in excess of 1,000 people reporting to him, and he has been responsible for the safety operations of 22 floating resorts (cruise ships) at sea at any one time. Additionally, Jan has overseen the construction and implementation into service of nine different new cruise ships.

Moreover, Jan's family owns and built Jarlsoe, an ultra-luxury, sustainable energy, private island community in the fjords of Norway (www.jarlsoe.no). Jan and his father, Jan Sr. (also a shipping captain and maritime and construction expert) were instrumental on a daily basis with the total design, operational development, and construction of this highly successful condominium community, with totally sustainable energy (green) solutions.



Captain Jan Solum Sr. Chief Operating Officer (COO) – Solaradise and Solaradise Marine and Air Group

Jan Solum Sr. Co-Founder (with his brother), COO/COD a highly successful Sustainable Energy, Private Island Community in the Fjords of Norway (www.jarlsoe.no). The Jarlso island was purchased in 1994 by the Solum family and was at that time supporting industrial operations, like tank plants, chemical productions, aluminum and metal galvanization and heavy industry (actually the rims for Ferrari were produced there). This was changed in 2004 when it was decided to transform the island into a high-end living community and a new city center for the town of Tonsberg.

Managed and directly supervised the project team for the demolition of 52.000 square meters of industrial buildings and equipment on the island, and the new construction of the first 117 apartments (Building Step 1) of the Jarlso island community and housing development. This development included a nautical underwater survey around the island, developed of a terminal, new piers for boats, a bridge and the roads leading to and on the island. The construction included two Marinas, a docking yard, several outside play areas for children, one white sand artificial beach, below ground parking, storage houses for boat equipment, floating concrete pier arrangements, large ventilation systems, and installation of environmentally friendly heat-exchange systems to use temperature & energy from the oceans to heat up to 2000 households. The construction and all contractors were hired, directly supervised and managed, and all quality cases and improvements/upgrades requested by new apartment owners were handled by the project team. All apartments are designed individually, so none are exactly alike, each with extra high luxury standards, meeting and exceeding Norway's very strict environmental and safety building code requirements. Innovative solutions were selected like: elevator to each apartment from underground heated parking facilities (compliant to handle stretchers), water in the floors to heat each room to selected temperatures, gas fireplaces to create ambient atmosphere, all lawns areas are cut by automatic robots (for ten years now), heating in ground to avoid ice during winter, art is placed at selected locations around on the island including special décor in floors in common areas etc. Special woods were used to ensure long duration and minimal maintenance over time.

Common area has multiple business developments to support the local population needs and includes all days' open grocery store, a café/restaurant, hair dresser, nail salon, exercise health club, car wash, boat repair shop, bunker facilities for private boats & yachts, rope and sail shop, storage facilities for winter for boats, and several offices for different businesses like insurance company, medical services etc.

During building step 2, which was to build 60 apartments, was responsible together with a main development contractor to oversee the development and construction, and to manage all the sub-contractors.

During building step 3, the responsibilities was shifted to more oversee the main development contractor for the high rise building which consists of 30 apartments as part of transition into retirement.

Building step 4 (for 30 apartments) and 5 (for 35 apartments) were predominantly done by a selected main development contractor, and during this time he decided to scale down involvement and enjoy retirement more. Building step 6 (for 54 apartments) is now under development and construction and presale has reached 23 apartments as of June 2019. This is managed by a small core staff in charge that has been trained through the entire development.



JARLSOE

www.Jarlsoe.no
A Private Island, Sustainable Energy
Luxury Community in the Fjord's of
Norway

We have many more team member examples – these a just a few highlights. I hope these detailed answers satisfy your questions regarding Solaradise's investment opportunity. We look forward to hearing back from you in the near future.

All my best,

Erica

Erica Drake

Founder, President and CMO
Solaradise Corporation



PART II

Solaradise
Resort & Estates



The Utopian Islands
Resort & Estates

August 10, 2021
Negotiating Terms of Deal
and Correspondences with our Current Investor
August 2021 – to Present

PART II: Solaradise becomes The Utopian Islands – Correspondence with an Investor

August 10, 2021 – Negotiating Terms of Deal

Mr. Investor,

I hope you had a wonderful week. My team and I are enormously excited about getting your Group's Term Sheet for Solaradise's capital raise. I was elated after our call last week; however, I must share with you that we also have two other funding-groups that are sending Term Sheets as well (in the next week): one is a Canadian Fund that is getting their funds from a TI-Trading Platform, and the other is an American UHNW Family Office (based out of Miami) that has a strong network of Billionaire friends that they like to invest with in deals of this size.

I will tell you that the initial terms that we discussed with you on our video conference last Tuesday (with your wonderful interpreter), \$2.5B for 30% equity in Solaradise, are acceptable terms to us.

The other two funds are discussing the following terms: (1) the Canadians are looking at terms I described in Question #1 my 21-page FAQ PDF. These terms were: \$2.5B for 58% equity with a claw-back provision for 9%; but Solaradise's team controls the board; and (2) the Americans are looking at either doing just the initial \$250M or the whole amount – they have yet to outline their terms.

Comparing the three options: My Board and I unanimously prefer the terms that we discussed with your Group best of all the options! However, please keep in mind that due to the necessity for us (Solaradise) to immediately purchase and protect our initial 5 islands, we need to make a funding decision in the near future.

Therefore, can you please let me know: (1) When will you be able to get us a Term Sheet, and (2) How quickly could we close our deal and have cash to buy the islands?

As I expressed in my initial conversations with you, I have been very careful to not shop Solaradise's deal. However, at the same time, we know we have a company that will become the Ultimate Private Resort in the world, and with that comes not only enormous monetary rewards for all, but also enormous future opportunities for us and our investment partners.

One of my personal mottos, that I always teach my entrepreneurs is: "Remember: He who owns the Consumer, Wins!" Solaradise will own its Consumers – who also happen to be the wealthiest and most powerful consumers in the world. Another one of my personal mottos that I also teach my entrepreneurs (when forming their business models) is: "Why hunt all over the Serengeti for your Prey, why not just go to their watering hole!" The fact is: Solaradise will be their watering hole! Think about the opportunities...

I look forward to hearing back from you in the very near future and to receiving your term sheet and closing this deal.

Warmest regards,

Erica



October 26, 2021
Terms of 506 Private Offering
Memorandum

October 26, 2021 – Terms of 506 Private Offering Memorandum

Mr. Investor,

Please find attached Solaradise's DRAFT Private Offering Memorandum ("POM") for a capital raise of \$2.5B for the agreed price of 30% equity on a fully diluted basis (Per the term sheet dated September 6th, 2021).

It is my understanding that POMs are typically used where there are multiple investors buying into a deal. We drafted the POM for this very reason, as we were not sure whether we would find only one or multiple investors. However, I believe this document structure, while it is longer than what attorneys could redraft, will work for us as well, and be much quicker and less expensive to execute. Thus, I suggest we use this investment document, but instead of having multiple investors, we just have one investor (you/your Holding company), and we simply keep the POM open for a few months, until you complete purchasing all tranches to equal \$2.5B.

Therefore, I have taken this prior draft POM and edited it to reflect your terms using the below calculations. As soon as you have a chance to review it and comment, I will send this version of the POM, with your comments, to our attorneys. Then, together, we can arrive at a final version that's mutually agreeable.

Calculations by Erica Drake for Terms Outlined in Sep 6th Term Sheet

Using the Valuation Equation: Pre-Money Valuation + Money Invested = Post-Money Valuation
(Note: All equations are in USD)

Then, If \$2.5B = 30% Equity, then $\$2.5B / 30\% =$ Post Money Valuation of: \$8,333,333,333.00

Money Invested: \$2,500,000,000.00

Then, Post-Money Valuation (\$8,333,333,333) less (-) Money Invested (\$2,500,000,000) = \$5,833,333,333.00

Therefore, the Pre-Money Valuation = \$5,833,333,333.00

Then,

If the Current Shares Issued to the Founder's Team (on a fully diluted basis) are: 30,000,000

Then, $\$5,833,333,333$ (Pre-Money Valuation) / 30,000,000 = a Share Price of: = \$194.44

Post-Money Valuation for an Investment of \$2.5B for 30% Equity

If 30,000,000 shares equal 70% Equity,

then $30,000,000 / 70\% =$ total shares post funding of = 42,857,143

Less (-) Founders' Team shares of (30,000,000) equals

The Total Shares to be Sold = 12,857,143

To Check these Calculations:

12,857,143 shares x share price of \$194.44 = \$2,500,000,000 (slightly off due to rounding)

(Please Note that "The Utopian Islands, LLC" is now a Delaware Limited Liability Company (LLC), therefore, shares are no longer used, but rather just percentages of ownership – as is appropriate for an LLC, and as shown in our 506C POM now).

I believe I've calculated this correctly, but I defer to the attorneys to check my math and methodologies on these calculations.

You will see that I cut and pasted much of the POM from our Business Plan and Feasibility Study that you have already seen.

Also, please note that the POM does NOT currently reflect the two board seats (out of five board seats) that we are giving you, as well as, the two grand estates (that go with the board seats). I wasn't sure where to insert these two items into the POM, so I suggest we await the attorney's recommendations of where to put this within the POM, OR, we can simply utilize the executed Term Sheet (where these two terms are listed clearly) to memorialize these items.

We look forward to hearing more news from you as you progress with all of your items. I will be sending our new attorney's contact information in the near future. Please don't hesitate to reach-out at any time. I'm very excited to get this deal closed, to meeting you in person on our new islands, and to this extraordinary adventure together! I simply refuse to let us fail!

All my best,

Erica

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November 1, 2021

A Huge Problem with Andrew Fxxxxxxxxxx
& Proposed Solutions

November 1, 2021 – The Huge Problem with Andrew Fxxxxxxxxx

Mr. Investor,

Unfortunately, I need to disclose to you a problem that has escalated, and I also need to then ask for your advice and desired response in how I handle this problem, prior to us closing this deal.

The Problem

My current partner, the co-founder of Solaradise and an officer of the company, Andrew Fxxxxxxxxx, has taken recent actions against the company that are not in the company's best interest, and these actions are causing harm to the company, as well as, an upheaval within my team. It is my strong opinion that he must be removed from the company now or in the very near future.

I believe that trust in any relationship begins with honesty, and it is only through this honesty that one can earn respect. This respect is the foundation of what I consider the ultimate goal, a relationship of mutual admiration. Thus, I must share with you authentically, honestly and with full transparency. I apologize for the length of this letter, but it is my attempt to fully inform you.

Background

In the 21-Page Solaradise "FAQ" that I originally sent you, I shared the story of how Solaradise was created. In this story, I explain that I've been creating this business model and company my whole life. I originally designed and wrote a business plan in 2012, called "Calabash", that I used as the template when I created Solaradise's business model and business plan. I also shared in this FAQ that I met Andrew in 2016 when he was one of my Maverick entrepreneurs. Over months of working together, we fell in love. I decided to put Maverick on-hold and I suggested to him that we build my dream together, and he jumped at the opportunity.

I think I had been holding-off building my dream project for many years, because subconsciously, I wanted someone to go on this long and arduous journey with me. I know that I risk more in my life and fear less than most people, because I am accountable only to myself (as I am single and unfortunately, I have no children). I have never feared the work, because I knew I could and would create and design everything myself – that part comes easy to me. But I guess what I was waiting for was someone to share the journey with me. Unfortunately, this relationship has deteriorated into becoming something that is now very destructive to the company and must be removed.

I am also a person who gives generously to those that I care about. Unfortunately, when we started this company, I gave Andrew half of the equity in Solaradise (as he desired), even though I knew the company was 100% my conception and design, and that I would likely be doing 100% of the work product (which I did). I was willing to carry all of the burden for half of the financial reward, just to have the chance to FINALLY build my dream project.

It has always been my opinion that Andrew does not have the leadership abilities, technical skills, experience, creativity and self-discipline to build, fund, or create Solaradise on his own. He is no threat to me and my skills, experience and passion. When we started Solaradise, I knew Andrew

had never even been to a resort before I took him to see our islands for the first time in 2017. Andrew is twelve years younger than me. For a year prior to our relationship beginning, he was one of my many entrepreneurial trainees. I saw enormous potential in his passion to someday become a strong executive, and having been a mentor and business consultant to many executive entrepreneurs over the decades, I was very comfortable with the role of “leader and teacher”.

Thus, I began to create everything in Solaradise. Our roles have always been that I led the company (from day one) and Andrew observed me or assisted with small tasks. This arrangement and relationship (with me doing all the work and him assisting me occasionally) worked for ONLY the first year of this 4.5-year journey. The turning point came when we started to expand the executive team and to talk with investors. The dynamics of our relationship changed both personally and professionally.

It is my opinion and my observations that the dynamics of our relationship changed drastically because suddenly the rest of the world (including Bahamian officials, island owners, potential investors and our growing new team members) all recognized that I am the only true leader of Solaradise despite Andrew’s titles. It was obvious to everyone, but Andrew.

Unfortunately, as soon as this began happening, Andrew became very verbally abusive with me in private. I immediately ended our personal relationship. However, I felt the company was at too fragile of a stage, so, for the sake of Solaradise, Andrew and I agreed to live together as house-mates until we closed the funding.

Never knowing how long it will take to close funding on a deal of this size, I ended up endured 2.5 years of constant verbal abuse – all the while I am doing 100% of the work for Solaradise. To survive this long battle, I just blocked him out of my head. My whole life became focused on solely getting Solaradise built and funded properly. I refused to let Andrew’s obnoxious and child-like behavior deter me. I was determined to not let anyone harm Solaradise – my dream project that has become the dream of many people.

The Escalation of the Problem

By May 2021, I could no longer live with Andrew. The more I succeeded, the angrier he reacted towards me, and now his negative demeanor was completely obvious to everyone. Since I first met you this past July, Andrew’s behavior has deteriorated. It is now apparent to me and to others on my team that he will not change. Since July 2021, Andrew has made multiple rash and detrimental decisions and actions that are not in the company’s best interests, and my team has noticed, enough so to cause me to write this letter to you.

Thus, I believe there is no healthy solution for the company if Andrew remains part of it, other than as a non-voting right shareholder. I strongly believe, as does most of my other executive team members, that Andrew needs to be removed from his positions as Board member and CEO. If you desire, my team members are willing to share their own concerns with you via a video call.

I have outlined a strategic plan to resolve, and deal with this problem in a matter of hopefully only a few days, which will almost instantly and exponentially create a stronger company and team. Andrew’s attitude and actions have been an enormously negative influence on our whole team, especially recently. For years now, my team members have invested money, time and their hearts into Solaradise. I must protect their investment and the company.

Assuming Andrew's Role and Responsibilities as CEO/Board Member

With the removal of Andrew as CEO and Board Member, I would simply assume the title and roles of both CEO and President, and I would give Andrew's board seat to our CFO, Yara Arias (a CPA formerly with PricewaterhouseCoopers - PwC). I highly respect Yara's talents, skills, professionalism and judgement. The removal of Andrew from his position does not affect our organizational chart in any negative way. In fact, I believe that our team will be exponentially stronger without his negative influence, and we will finally have a clear chain of command.

I will be speaking with attorneys immediately after I hear your reply. However, it is your opinion that I value the most, as I sincerely hope you will become my future business partner creating this extraordinary paradise. Thus, I propose one of two optional solutions below. I would like to know your opinion as to which option you would prefer that I take:

Two Options for a Solution

Option #1: Create a New Corporate Shell and Move Assets/Team but remove Andrew

This option involves creating a new corporate shell, rebranding it with a slightly different name (i.e., "Solaradise International Holdings") and a new bank account. Then, I hold a shareholders' meeting to present the facts and vote for a resolution. I will (1) offer to all team members who have invested money and efforts the same equity percentage (almost a mirror image of the Capitalization Table) in the new company, with the exception of Andrew and some of his family members who have no vested interest at all, and (2) formalize the transfer of the current company's URL (www.Solaradise.com) and all its work product (which I created and have in my possession).

The equity percentages that were in the old corporate shell formerly Andrew's and his family's equity, will go to form an "equity pool" for the Employee Stock Option Plan (ESOP) for Solaradise. This ESOP will provide the company with the ability to hire new super-star executives and employees to join our team post funding, and to also reward its current executives (including Board Members) for their future successes and accomplishments. I am happy to show you a draft of the new Capitalization Table for this new company if you'd like.

Lastly, I will put together an exit (severance) package for Andrew and his family that if accepted, would completely preclude them from any future legal actions against the company or me (i.e., a small percentage of his former equity, in the form of Options from the ESOP pool of equity that ONLY vest over a 10-year period).

Option #2: Keep the Company as is and Close the Deal,

and then when Andrew first Reacts aggressively to me, with the support of your new Board Seats and Shareholder Approval we remove him.

This option is to keep everything the way it is for now, and deal with this problem immediately after we close. Of course, this assumes the basis that Andrew would continue his unprofessional and selfish behavior against the company and disrespectful attitude toward me. However, I believe taking this route will create more issues as the company will be in turmoil as it takes off and it is costly in equity, that is not beneficial to the company in any way.

After I hear back from your reply, both options will be discussed with attorneys and we will immediately come up with a feasible plan of action that we will disclose to you.

Summary

I have devoted my life to the creation, funding and success of Solaradise. If you decide to cancel our proposed deal due to this issue, I will be enormously disappointed, as I am very much looking forward to working with you, but I will understand. I will simply have to restart my funding quest to find a new investor for the new version of this company. However, I hope you elect to bet on me and my real team.

While I know little about you, I respect that you have been successful enough in your professional career to be able to make an investment as enormous as this project, and your actions towards me have only been professional and generous, to say the least.

Thus, it is my goal and my hope that despite this resolvable problem that you and I can go forward and close this deal. I can promise you this, I will never give up fighting for Solaradise – it's my destiny, and it's my opinion that the resolution of this problem will only result in my team becoming stronger for it.

Your Requested Reply

Please reply back to me as soon as possible, with an answer to the two questions below:

- (1) Given the disclosed problem and the execution of a viable solution to resolve this problem, are you still willing to proceed with our deal, with me alone as the leader of Solaradise's team? (Obviously, it is my sincere hope that you will!)
- (2) If "Yes", then of the two options outlined above, which options would you prefer I take?

As soon as I hear back from you, I will be contacting our attorneys and I will begin immediately to take actions to resolve this issue depending on whether you would prefer I do Option #1 or Option #2 listed above. I sincerely hope you will decide to continue to close this deal with me and a slightly revised version of Solaradise.

My warmest regards, and I look forward to your reply as soon as possible.

Erica



November 10, 2021
Resolution of the
Problem with Andrew Fxxxxxxxxx

November 10, 2021 – Resolution of the Problem with Andrew Fxxxxxxxxx

Mr. Investor,

I'm thrilled to share that with the help of my fellow board member, Captain Jan Solum, we have resolved the problem mentioned in my last letter to you, and this already has and will make our team and company exponentially stronger because of it! I wanted to share this with you in writing before we do our call in the next few days.

Resolution of the Problem

When Andrew and I separated from living together last May, I knew his rage would escalate. As I shared with you already, it did, and now his rash actions have continued to escalate, but to me and my team's benefit.

I've shared with you before that I love to study strategy. "Know your enemy like you know yourself, and in a thousand battles you will never lose..." and "Attack his weaknesses" are two of my favorite Sun Tzu quotes. One of the few advantages to having endured 3 years of Andrew's verbal abuse is that I know just how to "poke the Bear so he'll explode." And, he did!

With Jan's support, last week I wrote two new Board resolutions to deal with Andrew's rash behavior and hire our attorneys. I called for an emergency vote to approve these resolutions. Jan and I both voted, "Yes" (thus, giving us the majority vote and approval). I knew if I wrote these resolutions just "so" (admittedly, I knew I was pushing his buttons and he exploded!) Andrew replied to both Jan and myself in a seething, written board response, that was full of his rambling rage, lies and limp logic. The letter was mainly attacking me, but now his rage had turned to also Jan and others. Thus, upon receiving this email, Monday night Jan Solum resigned his Board Seat, as a result of this rageful response.

Then the following morning (yesterday), I sent Andrew and all the Shareholders of Solaradise, my Letter of Resignation from Solaradise as President and Board Member, but I also shared with all the shareholders the reason why I resigned, and that now that both Jan and I had resigned, thus leaving only Andrew as the remaining officer and Board Member for Solaradise.

By the end of the day, my entire team (the majority vote of Solaradise – basically everyone minus Andrew and his family) had called me and pledged their support to start a new company together. Therefore, I in a couple of days, I will arrange an Emergency Shareholder's Meeting for Solaradise, and demand (1) a vote of "No Competency Vote" to remove Andrew as CEO and Board Member of Solaradise, as a result of his actions, and then vote to (2) dissolve all the assets of the company by liquidating them in an auction (which of course, we will buy and put into the new shell corporation) using equity in New Co.

Thus, in my opinion, as well as others, Andrew will have absolutely no recourse against the New Co. ("Solaradise 2.0") or me, and we will have all the assets. Unfortunately, for Andrew, he loses everything – but that was his own choice. He imploded himself! His hubris and greed destroyed him. I always told Andrew, "If you underestimate me, you're just giving me a strategic advantage!" Unfortunately, he's not a good listener!

My Plan to Be Ready to Close

Thus, I am reincorporating the company today, and buying new URL's. I want to rebrand the company, so long as we are starting fresh, with a slightly sexier name that has more depth to it.

My plan is to re-incorporate today the new holding company, "The Utopian Islands, LLC", that will be set-up as a Delaware Limited Liability Company (for tax benefits). "Utopia" in English means "an imagined place or state of things in which everything is perfect". Thus, "Utopian Islands" refers basically to "the perfect place or paradise". I will then rename each of the islands with sexy-Polynesian (to match our architecture) words like, "Polani Moku" which means "Beautiful Island" and "Mau Loa" which means "Forever" in Polynesian, thus creating a more mystical vision within the brand.

In a few months, once funded we will use this shell as just a "pass-through" entity to put all of the capital into our newly formed "Bahamian Corporation", as we will be doing all of our business in the Bahamas, why not take advantage of all the tax benefits. I will also be buying www.TheUtopianIslands.com and www.UtopianIslands.com all the URL's today.

If everything goes as planned, I don't think we'd have any issues continuing with the name "Solaradise" after the assets are purchased from the old shell, but I actually prefer this new name – I think it's sexier and with a Polynesian flair.

I look forward to talking with you in the next few days. I am available any time. Please try to give me an hour so I can be ready. I sincerely hope that you will move forward and close this deal with this improved version of Solaradise, that will be called, "The Utopian Islands, LLC". My team and I will have everything redone and ready for review in a weeks' time, including revising the POM for closing.

Until we talk soon,

Warmest regards,

Erica



January 13, 2022

Solaradise Majority Shareholder's
Written Consent of Asset Purchase
of Solaradise Corporation
by Erica Drake (and New Co.)



Michael P. Brundage

Attorney at law

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Business Law | Corporate | Complex Litigation | Real Estate | Bankruptcy

January 13, 2022

VIA ELECTRONIC MAIL

Mr. Andrew [REDACTED]

Email [REDACTED]

Dear Mr. [REDACTED]

Attached please find the Written Consent of the Shareholders of Solaradise Corporation that has been approved and executed by persons holding 51.43% of the voting shares.

As a result, the two Resolutions under consideration have been approved. Your termination as CEO has been ratified, the Company demands the return of the funds that you took from the corporate bank account. Additionally, the sale of the Company's assets has also been approved.

Very Truly Yours,

BRUNDAGE LAW, P.A.

Michael P. Brundage

Michael Brundage, Esq.

cc: Ms. Erica Drake

**WRITTEN CONSENT OF
THE SHAREHOLDERS
OF
SOLARADISE CORPORATION**

The undersigned, shareholders of SOLARADISE CORPORATION (the "**Corporation**"), acting by written consent without a meeting in accordance with 8 Del C. §228, hereby adopt the following resolutions:

WHEREAS, the undersigned are the holders of the majority of the shares entitled to vote at the Corporation's shareholder meetings and on the following resolutions; and

WHEREAS, the undersigned desire to execute this Written Consent in lieu of formally holding a shareholders' meeting.

NOW THEREFORE LET IT BE:

RESOLVED, that

- A. RESOLUTION #1:** That Andrew [REDACTED] be terminated and removed as CEO and Chairman of the Board effective immediately, and that the Corporation demand and take all reasonable actions necessary to achieve the immediate return of the \$9,500 taken from the corporate bank account by [REDACTED]
- B. RESOLUTION #2:** That the Corporation enter a sale of all Corporate Assets of Solaradise Corporation to a newly formed special purpose entity owned by Erica Drake in exchange for the consideration described in Exhibit "A" attached hereto. The Corporate Assets to be sold include, but are not limited to: (1) all intellectual property, concepts and designs, (2) all work product and contacts, (3) the corporate name and URLs, (4) all investor contacts and other contacts made by the company, and (5) all funds remaining in the corporate bank account to include (a) the return of the \$9,500 taken without Board approval by Andrew [REDACTED], and (b) the \$10,000 refund received from Holland & Knight (that includes Erica Drake's loan to the company of \$1,136.82.).

This Written Consent may be executed in multiple counterparts, each of which shall be considered an original and all of which together shall be deemed one instrument.

The undersigned direct that this Written Consent, including multiple counterparts, be filed with the minutes of the proceedings of the shareholders of the Corporation.

IN WITNESS WHEREOF, the undersigned shareholders have duly executed this Written Consent as of January 12, 2021

**THE WRITTEN CONSENT OF THE MAJORITY SHAREHOLDERS
OF SOLARADISE CORPORATION**

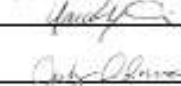
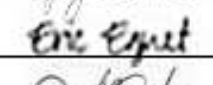
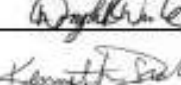
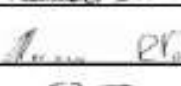
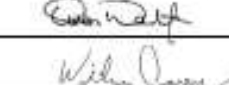
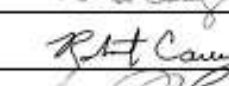
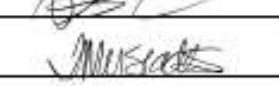
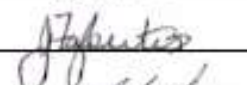
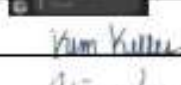
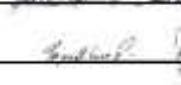
1	Erica Drake	EricaDrake@live.com		1/12/2021
2	Jan and Tamara Solum	jansolum@inportinternational.com		1/12/2021
3	Yara Arias	yara.resolutions@gmail.com		1/12/2021
4	Judy Adamski	Heyjude@kdgstudio.com		1/12/2021
5	Eric Egnat	eric.egnet@trendigm.com		1/12/2021
6	Douglas Drake	ddrake888@gmail.com		1/12/2021
7	Kenneth Drake	ken.drake@outlook.com		1/12/2021
8	Dr. Alan and Rose de Klerk	adeklerk1@outlook.com		1/12/2021
9	Owen Walton	cowjr48@yahoo.com		1/12/2021
10	William Carey	parharlobos@aol.com		1/12/2021
11	Robert Carey	hobcarey@hotmail.com		1/12/2021
12	Richard Carey	tsolum1@outlook.com		1/12/2021
13	Darren Jacklin	darren@darrenjacklin.com		1/12/2021
14	Tatiana Mersiadis	tatiana@darrenjacklin.com		1/12/2021
15	Joanne Fafoutis	joannefafoutis@gmail.com		1/12/2021
16	Robert Jones	righttimepropertiesllc@gmail.com		1/12/2021
17	Martin J. Novak	Via Facebook Messenger		1/12/2021
18	Kim Keller	kimmkeller@sbcglobal.net		1/12/2021
19	Asbjorn Barkve	asbjorn.barkve@hotmail.com		1/12/2021
20	Richard and Catherine Arrona	raronajr@gmail.com		1/12/2021
21	Berger Corvala and Lissette Cedeno Vazques	berger.corvala@gmail.com		1/12/2021
Total % of Vote:			51.43%	
Majority Vote				

EXHIBIT "A" TO WRITTEN CONSENT OF SHAREHOLDERS OF SOLARADISE CORPORATION

1. OVERVIEW OF THE COMPANY:

For the past 4.5 years, Solaradise has been seeking an equity investment in the amount of Two Billion Five Hundred Million Dollars (USD \$2,500,000,000.00) for an ultra-luxury resort development project to be built on five islands in the Bahamas.

2. RECENT EVENTS THAT HAVE LED UP TO THIS SPECIAL EMERGENCY SHAREHOLDER MEETING:

- A. Solaradise is a real estate development company that seeks to purchase five islands in the Exuma archipelago chain of islands in the Bahamas.
- B. Solaradise intends to develop these five islands into an ultra-luxury, private resort with 300 elegant Polynesian-styled Bungalow Estates that cater to the tastes of the rich and famous. Solaradise's business plan includes using a condo-hotel model, a completely eco-friendly island, 8+ miles of lazy river that flows around the circumference of each island, a super yacht marina, a world class casino, airport and helipads, shopping village, spa and medical facilities, sports facility, tropical amphitheater and 15 magnificent restaurants and bars.
- C. Until recently, Solaradise has been led by the Board of Directors consisting of three members: (1) Erica Drake, Co-Founder and President, (2) Jan Solum and (3) Andrew [REDACTED] Co-Founder and CEO.
- D. Over the past six months, Andrew [REDACTED] has refused to participate in or assist in the capital-raising efforts of the Corporation. [REDACTED] has repeatedly failed to attend scheduled investor prospect meetings and multiple important team meetings. Mr. Andrew [REDACTED] has engaged in unprofessional and combative behavior in Board Meetings and in most conversations with Ms. Drake concerning the Corporation's business. This has created a clear division within the Corporation's team and is greatly hindering the company's efforts to close funding.
- E. In July 2021, Erica Drake was contacted by and met with on multiple occasions the Swiss investor prospect [REDACTED] has agreed in principle to acceptable terms to close the \$2.5B investment with Solaradise.
- F. On October 10, 2021, Andrew [REDACTED] withdrawing from the corporate account \$9,500 for himself without the approval and consent of the other two board members. Furthermore, when demanded by the other board members to return the funds, Mr. [REDACTED] responded, "Nope!" Previously in the summer, the Board had agreed that these funds were to be reserved to pay for hiring attorneys to help Solaradise close this pending \$2.5B deal with Mr. [REDACTED]
- G. It appears that Andrew F [REDACTED] breached his fiduciary responsibilities as a Board Member and Officer of the company by acting in his own best interest, and not the best interest of the company. Now the company does not have the funds needed to hire an attorney to close funding.

- H. On October 26, 2021, at the request of [REDACTED] Our investor [REDACTED] Erica Drake sent out the draft copy of Solaradise's 506C Private Offering Memorandum (POM) investment documentation for closing the company's funding within the coming weeks. This POM was drafted by Erica Drake, and must still be reviewed by attorneys prior to any closing of funds.
- I. As a result of: (1) Andrew [REDACTED] unauthorized withdrawal of funds from the Corporation's account on October 10th, (2) his unprofessional behavior, and (3) his negative influence on the company's management team, the Corporation is required by law to notify all investor prospects of these major problems within the Corporation.
- J. As a result of Andrew [REDACTED]'s actions or inactions, Solaradise is going into a deal closing with an investor for a \$2.5B: (1) without the support of an attorney, (2) with no funds in the corporate account to hire an attorney, and (3) with a requirement to inform all future investor prospects that its CEO and Chairman of the Board must be removed from office by the company.
- K. In an effort to resolve these issues and not lose the pending deal, Erica Drake lent the company enough money to hire attorneys.
- L. Furthermore, to limit Andrew [REDACTED] ability to remove additional funds or hurt the Corporation further, the two remaining board members (Erica Drake and Jan Solum) passed two new board resolutions:
(1) to prohibit any spending or removal of corporate funds without the board's approval, and (2) to hire the law firm Holland & Knight to represent the Corporation with respect to incoming investor funding.
- M. On November 8, 2021, Andrew [REDACTED] sent his "Board Response," (concerning matters that had already been approved by the majority vote of Mr. Solum and Ms. Drake). In his Board Response, [REDACTED] made defamatory statements about both board members, Erica Drake and Jan Solum. As a result, on November 8 and 9, respectively, Jan Solum and Erica Drake resigned from the Corporation.

3. DEMAND FOR VOTE OF THE SHAREHOLDERS ON THE FOLLOWING RESOLUTIONS:

- A. **RESOLUTION #1:** That Andrew [REDACTED] be terminated and removed as CEO and Chairman of the Board effective immediately, and that the Corporation demand and take all reasonable actions necessary to achieve the immediate return of the \$9,500 taken from the corporate bank account by [REDACTED].
- B. **RESOLUTION #2:** That the Corporation enter a sale of all Corporate Assets of Solaradise Corporation to a newly formed special purpose entity owned by Erica Drake in exchange for the consideration described below in Section #4. The Corporate Assets to be sold include, but are not limited to: (1) all intellectual property, concepts and designs, (2) all work product and contacts, (3) the corporate name and URLs, (4) all investor contacts and other contacts made by the company, and (5) all funds remaining in the corporate bank account to include (a) the return of the \$9,500 taken without Board approval by Andrew [REDACTED], and (b) the \$10,000 refund received from Holland & Knight (that includes Erica Drake's loan to the company of \$1,136.82.)

4. **COMPENSATION TO SOLARADISE'S SHAREHOLDERS FOR THE ASSET PURCHASE OF SOLARADISE'S MONEY**

Erica Drake has formed "New Co." (name to be withheld in confidence), a company that intends to create a similar version of the business model of Solaradise. She has offered the following terms and compensation to ONLY the shareholders of Solaradise that have invested capital into Solaradise.

- A. New Co. will offer only shareholders that put into Solaradise a "capital contribution" (See designation in attached Capitalization Table). Each Shareholder can choose from the two options offered below:
 - i. **Option #1:** The same equity percentage (or more) as they owned before in Solaradise in New Co. as well as a position on the new team going forward. Please note: that in the equity percentage will be calculated at a rate of 1% equity in New Co for each capital contribution of \$30K. For example: A Shareholder put in a capital contribution of \$75K into Solaradise, this would equal 2.5% equity in New Co.
 - ii. **Option #2:** The return of their exact capital contribution into Solaradise (due only upon the successful closing of at least \$2.5B in funding) with a flat 10% interest added to the principal capital contribution. However, please note should New Co. not be able to raise funding, no funds will be due to the former shareholder by New Co.).
- B. Any shareholders that were "gifted equity", or a portion of their equity, will not have this equity matched in New Co.



Letter to Mr. Investor
January 17, 2022 (Part I & Part II)

Re: Our Trip to Exumas
& Expansion Opportunities



January 17, 2022 – Erica Drake’s Trip to Great Exuma & Our Islands – December 2021

Dear Mr. Investor,

Since I returned from the islands, I can’t think of anything else but going back (as I’ve mentioned many times before in my messages to you)! I want to share with you some of my observations, and the enormous opportunities that I see for us in this region. For I believe to maximize the success of this company long-term, your team and my team need to almost immediately be able to work and think as “partners” – as a total collective. Thus, I believe we have limited time to understand each other, thus I’ve decided to write you my thoughts, and share little more with you about me and who my extraordinary team are as both people and leaders.

Seeing the Long-Term Macro-Vision

I’ve been training entrepreneurs for two decades now. The first thing I teach them is: “Think with the End in Mind”. Then, I teach them to turn their paradigm up-side down, and inside-out. This gives the entrepreneur a much clearer perspective (a three-dimensional perspective) to utilize to build their dream. Now, all the entrepreneur has to do is to simply re-engineering their vision from the end to the beginning.

Additionally, I teach my entrepreneurs to always “play the long-game”. By visualizing and pre-planning every aspect of their project long-term, including understanding the psychology of the key players, the entrepreneur is gifted with a clear step-by-step strategy to follow. This strategy of taking the macro-vision of the project at the End and re-engineering each step to the Beginning is what I have done with The Utopian Islands. Isn’t that what strategy is all about? Seeing the macro-vision long-term (the strategy) and translating it into the micro-vision short-term (the tactics)? The rest of the detailed elements or stages are just tactical maneuvers (or battles) within the whole war (or what I call “problem-solving tasks”).

Moreover, I teach my entrepreneurs that when they have a “First-Mover Advantage” within a marketplace – that this “advantage” can be both a blessing and a curse. I teach them that if they don’t build into their total long-term strategic plan, a distinct tactic to “box-out” their future competitors prior to launching their product or service, that their company may not have enough time to really capture the market share that could have been all their market had they planned correctly.

From personal experience I know that these future competitors often have nefarious intentions. In short, they want to destroy you – simply because of your success. They hate you simply because you came up with the fabulous idea and actually made it a reality, and they didn't. Moreover, when these future competitors are some of the biggest companies and wealthiest and smartest people in the world (with enormous egos, unbridled jealousy and unlimited money), you'd better be prepared for these battles long before launching any campaign.

And finally, I teach my entrepreneurs that they must identify who their potential allies are, as well as their potential enemies – long before they launch their campaign. By identifying allies and setting up strategic partnerships based upon both sides achieving their goals, the entrepreneur becomes enormously stronger from its launch. This initial strength changes all the entrepreneur's opportunities and strategic options at the beginning and thus results in a stronger long-term plan.

What could this project be if I plan now – looking 10-20 years out into the future? However, when I do that, I don't just see in my total vision of what The Utopian Islands could be, I also see what your Private Bank could be as well – even only knowing my rudimentary understand of the revenue centers of private banking. (I will return to this subject).

Creating the Macro-Vision and Working Backwards

The greatest influence in my life was my mother, Carol Drake, who recently passed-away this past April. As a little girl, she told me, "Erica, you can do anything you want with your life - if you want to be the President of the US, you can be - but you must always work hard and never give up!" She later joked to me, "I think I created a monster when I told you that – as now you actually believe you can do anything!"

In the 18-page FAQ that I sent you the first time I sent the project, I explained that I grew up in the travel and real estate development industries. I wasn't exaggerating when I said this. During my early teenage years (13-17), my mother, who was a VP of Operations for a very large travel agency, was responsible for her company's biggest client - the annual Young President's Organization (YPO) convention.

Each year this convention was held at an ultra-luxury resort somewhere in the world and my mother was responsible for planning and managing the 1,000+ millionaires flying in from all over the world for this week-long convention. Thus, each year my mother had to travel to the destination and do "site inspections" of all the ultra-luxury resorts in the region and select the resort (or hotel) for the next year's event. Each and every year I would beg and bribe my mother to take me out of school and let me go with her on this international site inspection trip.

School and learning things always came very easy to me. I was in advanced courses in every subject, so I would bribe my mother by telling her that if she took me with her on the trip to see the luxury resorts, that I would do her "competitive analysis of all the resorts report" for her, and that I would also write a complete report on the destination (including the history, government, demographics and culture diversity of each country) for my teachers at school.

The Secret difference between Bermuda and the Bahamas

I was 13 on my first trip outside of the US to the Bahamas (Nassau) as my mother's unofficial assistant on these luxury resort site inspections. I remember thinking to myself, "it's so beautiful, but their people live so primitively and under very poor conditions – outside of the big resorts of course". This was in the late 1970's, and the Bahamas was a very new country. Bahamians had only gotten their independence from the British in 1973, just 6 years prior, and most, if not all, of their elected officials were under-educated and unskilled labors who were direct decedents of

former slaves. This history totally intrigued me as a teenager. The Bahamian history had so much color to it. There were pirates plundering all throughout the Bahamas; a fight for freedom from slavery and from the British; and the all the passions of paradise mixed up together in this real-life story. I remember telling my mother – “this place has so much potential!”

One of the resorts we visited on this trip was the “Club Med Resort” on Paradise Islands – I remember thinking to myself, this has got to be where James Bond stays when he's in the Bahamas! The waters alone were sexy. I knew then that someday I wanted to create a place that rivaled this Bahamian resort.

The following year, at the age of 14, I went to Bermuda with my mother. When we arrived, I specifically remember thinking, “Where are all the poor people? Like in the Bahamas...?” Bermuda had no poverty. Everything was manicured – every street was painstakingly maintained, as if someone had landscaped the entire island. As I did my research on the island's history, I didn't see much of a difference between the Bermudian history and Bahamian history. At the time I didn't know what GDPs were, but I did notice there was a very stark difference between these two different island nations and I wanted to know why. On the final day of our trip, I asked the taxi driver who was taking us to the airport, “Why is there no poverty in Bermuda? Why are you so different from say the nation of the Bahamas?” The taxi driver said to me, “Young lady, we have a little secret here in Bermuda...but, I'll share it with you... it's all about our Private Banks! You see we keep safe the money for the richest people and companies in the world, and they pay us well for doing it. This in turn makes us rich too!” I never forgot that secret lesson.

Private Banking

Thus, forty years later, I knew the ideal solution to funding my life-long dream would somehow involve a private bank owner. Yesterday when I said to you that “I want to learn from you.” I do – I want you to teach me about Private Banking - not because I want to own or run a bank, but because I want to know how to use them for our company's benefit. I've designed and written hundreds of business plans, for just about every industry – but I've never really understood the international banking industry in detail and what makes it so powerful. It's almost like there's a big secret to private banking and no one knows the answer (or no one will share the secret) 😊.

Nonetheless, what little I know now about private banks, I still believe a private bank on The Utopian Islands (your private bank) will be where the really big money can be made, and where the majority of the power will reside. I've learned over the past few decades, that in this niche big-boys market, it's not just about the money – it's often about the power the money affords.

In 2012 when I wrote my entrepreneurial training book, I said, “At a certain point, the UHNWI stops desiring more money, as they have unlimited. Now, what they desire most is Power!” Thus, while I repeat that I have only a rudimentary understanding of private banking – and I may be totally wrong, I still believe a private bank is where the major power of this deal and company will be – (and that's fine with me). Like I said, I don't want to run or own a bank – I just want a private bank as my partner!

Over the past five years, I've spoken with many investors about this project's funding. Each and every time I hold off in talking to them about the opportunity for a Private Bank until I've explained the whole project to them. I did this because no investor except YOU, Mr. Investor (and the Saudi investor) reacted when I mentioned the private bank option. Either I didn't explain it well, or these other investors simply don't know or understand the “secrets of private banking” themselves.

Nonetheless, Mr. Investor, when you and I had our first video call with Arsen, I specifically remember when I described the private bank to you. I saw by the small smile on your face when I said "private bank" in English, (even before Arsen had translated it to you), that you recognized the opportunity. It was like I had finally said the secret password, and you replied, "We will handle the private bank." I knew at that moment; you saw what I saw with the private bank!

And then in later conversations, you said you own or had owned a bank. That's when I knew you were the perfect investor for our deal. Since then, I've learned only a little more about you personally, but I really like your personality and I'm comfortable being myself around you. You have sincere eyes and I know you see my dream too. Yesterday, when you said that you were looking at buying Darby Island years ago, my heart skipped a beat again. I just can't wait to show it to you in person because I know then, you will really see what I see in the whole vision!

My Observations from Our December 2021 Trip to Great Exuma and Our Islands

The opinions I formed as a teenager on my first trip to the Bahamas have not changed, but rather they're even more reinforced each time I visit this secret paradise. My ritual of writing a report on each destination I visit has become almost instinctual to me.

I am an insatiably curious person who loves learning the history and culture from around the world, specifically from places I go to visit. But what intrigues me most now when I travel, is the psychographics of people, when you actually understand their history, passions and culture.

I first visited Great Exuma in June/July 2017 with Andrew. We had only two days in Great Exuma of which one was spent visiting Darby Islands for the first time. I fell in love with our islands the first second I saw them. I knew we had found one of the last remaining undiscovered paradises left on this earth.

My Dislike of the Mass-Market Travel Industry

After forty years of watching the development of the Caribbean and global ultra-luxury resort market, I have become someone who no longer even enjoys mass-market tourism. I started my career out in the center of this industry working for a Caribbean mass-market tour operator, traveling island to island analyzing each resort – with my specialty being in the ultra-luxury market. Then, in my late twenties I was running a cruise line's sales and marketing department that was totally targeted on mass market luxury vacations. Finally, in my thirties and early forties, I was challenged for the first time when I began funding, building and growing my own three travel companies, again targeted at mass-market travel.

Unfortunately, after more than two and a half decades in the mass-market ultra-luxury travel industry, I now see this market as totally unattractive to me. I've witnessed first-hand how mass-market tourism expansionism into a new untouched area will spread like a locus. Unfortunately, this capitalism will destroy the beauty of everything in this paradise and turn the region into a commercial marketplace or fake version of paradise. It really is horrible to watch.

One of my favorite musical groups, The Eagles, has a song that has been playing in my head for forty years – it's called "The Last Resort." <https://www.youtube.com/watch?v=4ETN21RZwwl>. The lyrics go, "...Some rich man came and raped the land, nobody caught him, put up a bunch of ugly boxes and Jesus' people bought them...they call it Paradise, the place to be...You call some place paradise – kiss it good bye..."

Protecting Paradise and its People from the very Powerful

Thus, my first observation of the island of Great Exuma (and our islands and the surrounding islands of the Exumas) is that this region is one of the last remaining truly “virgin-like tropical paradises left on this earth” that hasn’t been totally ruined and exploited by mass-market tourism. Unfortunately, the Bahamians are simply naïve, financially desperate and extremely vulnerable right now. It is my prediction that the Bahamian region of Exuma will be raped by this plague of mass-market expansion in the near future if we don’t help protect this paradise and its people from their own ignorance, especially when we launch The Utopian Islands! This is why we must truly look 10-20 years out and work backwards if possible. Otherwise, we will just be giving birth to this foreseeable plague of expansionism and assist in ruining this paradise. We must pre-plan and prepare so this does not happen!

Very simply, we will be inviting the wealthiest and most powerful and greedy people in the world down to our paradise (to buy our estates) and use our resort. Many of these brilliant minds will immediately see what you and I see – the endless opportunities. I believe the only reason this expansionism hasn’t happened already to this breath-taking region is that everyone is waiting for solutions to what I see are the “Regions’ (5) Five Major Infrastructure Problems” (that we can easily solve and provide):

Overview & Quick History Lesson of the Exuma Island Region

However, to understand the current Bahamian mentality of those who live in the Exuma region, one must understand their history – as there have NOT been many changes since the late 1800’s in this region. It is still a very poor, uneducated and underdeveloped region of the world.

The Exumas are treated like one of the “states” of the Bahamas. All the islands outside of New Providence (where their capital Nassau is located) are called the “Out-Islands” or “Family Islands” and receive very little help from the Bahamian government due to their small percentage of the country’s total population (The Exuma’s regional population is 7,200 people, with a total population of 400K in the country. This makes the region almost insignificant to the government).

The Exuma region is made of a chain of 365 islands and cays. The largest island is Great Exuma, which is 37 mi (60 km) in length, with a total area of 61 sq mi (158 km²). Great Exuma hosts an international airport. Adjacent to Great Exuma island (on its southern side) is the island of Little Exuma which adds an area of 11 sq mi (29 km²) to the total area of these two islands.

I would say that 98% of the native population of the Exumas are direct descendants of former slaves from the first settler in the late 1700’s. Unfortunately, these people have few real skills and do not make or produce any product or service. There are only two small grocery stores that are poorly provisioned and five gas stations on the island. There is no nightlife what-so-ever on these islands, as there are no street lights on the islands. It’s amazing, the island of Great Exuma becomes very dark, very quickly at nightfall! There is no public transportation on the islands or sidewalks where people can walk. Basically, at 6pm each night, the whole island of Great Exuma shuts down.

The region has only 2-3 ships that come into the tiny dock in the center of the capital (a small village called Georgetown) each week. On Google maps it shows the island has multiple towns. This is not the case – they are not towns. They are simply street signs on the side of the one paved road. Georgetown is really the only center of commerce on the whole islands - a tiny village that consists of only one small grocery store, a liquor store and a gas station.

Georgetown's main city dock is small and rundown. There are no retail shops at all on the island. All residents of Exuma must travel to the US or Nassau to buy any cloths or other supplies, and there are only a few real restaurants on the islands. The food is not good unless you like fish and conche. The few restaurants on the island all have the same menu: fried fish, fried conche fritters and rice and beans. That's pretty much all there is on these islands. Almost all building supplies, fuels, vehicles and other items must be ordered and shipped to the islands at a huge expense.

The Five (5) Major Problems within the Exuma Region

The island of Great Exuma consists of a few small resorts, (a Sandals' All-Inclusive Resort is the largest in the region). There are scattered private luxury homes (nothing spectacular from my quick look). All are built on or near the water's edge. Most are rented out and poorly kept. The Bahamian's homes are very simple hut-like houses (many of which do not seem to have electricity or water). The island's drinking water supply comes from an old desalination plant on the northern side of island of Great Exuma. However, according to our taxi driver (who's cousin runs the water plant on the island), the water-main pipes are in total disrepair. This is why there is no water after 10PM. They shut off water to all homes and resorts at 10PM each night to conserve the water-main systems and its broken pipes. I quickly found-out that everyone who lives on the island is somehow related to someone else on the island.

(1) Basic Infrastructure Needed for the Region's Islands (Great Exuma):

- a) Solar-Powered Street lighting must be installed on the islands' only road, "The Queen's Highway"
- b) A New Desalination Water filtration system and piping for the whole island and its region
- c) An efficient and effective Sustainable (green) Power solution that provides surplus power to sell to all of the surrounding islands, and
- d) Cable/Satellite and other telecommunications utilities

(2) Roads: Repair and re-pavement of the ONLY paved road thoroughfare on the islands "The Queen's Highway" and the completion of the expansion of the international airport. The one road is in horrible conditions with dangerous pot-holes everywhere and no shoulder what-so-ever. Expansion of this paved road must include additional roads, specially to the western side of the island of Great Exuma, and extended north to the northern tip of the island to include Barra-Terra (the deportation for taking a boat to our islands).

(3) Workforce: With a population of only 7,200 people, there is virtually no workforce available that is trained in construction or luxury hospitality services. The island is in great need of a viable and trained work force labor pool. This work force (specifically in the construction, hospitality and shipping industries) must also have reasonable low-cost housing provided for all of them on the island.

(4) Training for this Workforce: Bahamians are the nicest people! However, to compete globally, this workforce must be better trained. There is a cultural problem with the Bahamians' happy-go-lucky attitude, or what is known as "an Island-time mentality". This attitude is why nothing gets done in the Bahamas. Basically, their workforce is untrained, lazy and unfocused. This work ethic problem can be trained out of them, but only if they

are properly motivated and incentivized with good-paying jobs and opportunities for advancement.

Obviously, as I mentioned in my 18-page FAQ, I will also be providing free entrepreneurial training for these locals Exuma residents. As the island's population grows, we will need to help these locals and teach them how to properly fund, build and run successful businesses. Otherwise, this population will always be little more than unskilled laborers. Someone needs to show (those who desire) that they too can make their dreams come true. These Bahamians simply need to be educated in how to do that – and I can do that – that's why I created my company Maverick Entrepreneurs.

(5) Shipping and Inter-Island Transportation: To develop and fix these islands, there must be a shipping company that supports this whole region. Additionally, this shipping company will allow the people of Exuma to finally build a retail market on the islands to service its expansion and population. Moreover, transportation (preferably GREEN transportation options) between this region's islands must be established or no expansion will happen for anyone. I believe the current lack of shipping and supplies to this region is the main reason why these islands have not yet been developed. However, when we do change this status quo, then we need to have a strong and strategic plan already in play.

Creating a Powerful Ally in the Bahamian Government & the Residents of Exuma

As I mentioned above, I believe you must always line up your allies and plan for and prepare for your enemies prior to ever going into any battle. When I wrote the Feasibility Study for the Utopian Islands, I researched extensively the challenges with dealing with each of the respective governments within the Caribbean.

I remember 20+ years ago when I was VP for the cruise lines, I was sailing on-board one of our ships. The ship had just docked in Curacao (an island nation in the southern Caribbean that's very close to South America). Unfortunately, the night prior a crew member had murdered another crew member out of jealousy over a girl. Our Ship's Captain called me in my cabin and requested that I come to the bridge of the ship. He explained the situation to me. He then said, we must have the body removed from the ship, however the government will not clear the ship to disembark passengers until we "deal with this problem". In essence, the Curacao officials expected the cruise line to pay a bribe to the government officials to allow the removal of the body from our ship for transportation back to the US. So, the Captain asked me to go down and negotiate with the officials – unofficially, (of course) which is why the Captain couldn't do it himself to get our ship cleared for our passengers to disembark. Basically, we had to give the corrupt government officials a crate full of alcohol and cigarettes before they would clear the ship and take the body off for transportation back to the US.

This practice of "bribing" officials was how it was done years ago. Now, it's still done, but not as blatantly as I described above. Unfortunately, this is one of the challenges of doing business in a developing nation.

For Example: Belize is a very beautiful Caribbean region with fabulous barrier islands. It's the only other area within the Caribbean that I really like, (other than the US and British Virgin Islands that are unfortunately already over-developed). In Belize, there are still areas of raw, beautiful, untouched islands. However, having designed and written two business plans for resorts in Belize, and then working with the entrepreneurs to close the funding for these deals with the Belizean

government, I know first-hand how corrupt and unstable the government is in Belize! The instability is the worst part, as you never know when the government officials are going to change their minds, or worse, want to renegotiate for “more”.

While the Bahamas is a financially challenged nation, (like most of the island nations in the Caribbean), especially post COVID, the Bahamas has the strongest government within the region. Moreover, the Bahamas is really working diligently on dealing with removing corrupt officials from their ranks. I believe it is naïve to think this has happened completely. However, it is better than before. It is my opinion that we must make the Bahamian government the Utopian islands' main ally if we are to achieve the desired results, we envision for this extraordinary resort archipelago.

Negotiating The Utopian Islands Concessions

In order to purchase our islands, we will need the approval of the Bahamian Investment Authority (BIA) and host a “Town-Hall Meeting” on the island of Great Exuma to have the population vote as well. I have already met with the BIA and they love our project. We must immediately regard (1) the government of the Bahamas and (2) the population of the island of Exuma as our two key allies in this resort.

Prior to closing on the purchase of all of these islands, we will have the opportunity to negotiate our “Concessions” with the government. We must know this required list prior to our negotiations and what we will be willing to give in exchange for what we desire.

Obviously, I have put an enormous amount of thought into The Utopian Islands' desired concessions (i.e., security, exclusivity of the islands, customs requirements, work visas, etc.). However, realistically we don't know what we really want and need from the government in the form of concessions until both your team and my team complete “envisioning our total macro-vision” for this entire project.

A Fragile Government: The Bahamians' Looming \$600M Debt and the Expansionism of the Chinese in into this Region

In the fall of 2020, due to a closed-down tourism industry, including the total halt of the resort and cruise industry, the government of the Bahamas was forced to take a private loan for \$600M as they were insolvent. And to make matters worse, Hurricane Dorian hit the Bahamian northern island chains of Eleuthera and the Abacos, causing over \$7B in damage. Unfortunately, the government is too broke to aid these outer-island groups.

Creating an Enormous Ally by Helping the Bahamian Government refinance their \$600M Debt with your Private Bank

This is just a rough idea that I have been bouncing around in my head, but what if we helped the Bahamians refinance their debt with your private bank using The Utopian Islands future VAT (value added tax – effectively a sales tax) as collateral for the loan?

The Utopian Islands will be selling more than \$2.5B in real estate for our 300 estates. The real estate sales tax (VAT) on this would be 12% I believe. Of course, looking at the Utopian Islands' financial projections, we would just gross-up the assumptions for the cost of this tax (thus not affecting our



A Strategic Challenge for The US: China and The Bahamas

<https://thehill.com/opinion/national-security/581017-a-strategic-challenge-for-the-us-china-and-the-bahamas>

The Bahamas, including a \$30 million grant to build a national stadium; preferential loans to build a \$3 billion mega-port at Freeport; and \$40 million to build a port off the Bahamian island of Abaco. Further, the China EXIM Bank provided over \$54 million in preferential loans to build a four-lane highway and loaned nearly \$3 billion to build the Baha Mar Resort. The China State Engineering Corporation purchased the British Hilton Colonial as part of a \$250 million construction project.

PRC involvement in The Bahamas is not simply about its willingness to invest in the island nation. It is focused on moving The Bahamas away from the U.S. and toward China. Because of recent crises, The Bahamas, a longtime U.S. ally, is more vulnerable to PRC overtures. The Bahamas was devastated in 2019 by Hurricane Dorian. The Inter-American Development Bank (IDB) estimates that the hurricane cost The Bahamas \$3.4 billion, approximately one-fourth of its GDP. Adding economic insult to injury, the World Bank estimates that the COVID-19 pandemic caused an economic contraction of approximately 16.2 percent in 2020."

It's clear the Chinese see what we see as well – and that's what concerns me. To make matters worse, it is my opinion that the US is so politically challenged right now, that I doubt very much positive news will come out of Washington to help the Bahamians curtail the PRC's financial overtures.

bottom line). This future income to the Bahamian government could be used as collateral for the refinancing of this expensive debt the government has with this private lender (which I assume is the Chinese Government – but I do not know for a fact).

The Article to the left shows the expansionism of the Chinese into this strategically located real estate. I believe most people agree that the Chinese are playing the long game, and as I said before, they are both a concern for the Bahamians and the US.

I strongly recommend reading this article about China's advancement into the region.

"Specifically, over the past dozen years, China has made a number of investments in

An Analysis of the Real Estate Shopping List I Sent You Prior to my Trip



Prior to leaving for the Bahamas, I compiled a list of all the real estate and private islands in the area that are currently for sale. Obviously, I've been keeping track of this list for the past five years (watching our islands of course).

Sales of private islands in the region are up 700% since COVID began. When I made this list, the 700-acre island of "Blue Cay" (shown here at the bottom right-hand side of the image) was sold the week we were in Great Exuma. As I mentioned, Faith Hill and Tim McGraw's small 17-acre private island recently sold to an American Doctor (Dr. Michael Hayes for \$35M).

However, the key islands we all desire are currently still up for sale. In my video I showed you "Paradise Bay Beach Resort." I strongly believe we should purchase this resort. This tiny resort is in a key location and has a "billion-dollar private bay" (look up the resort on Instagram and see how amazing it really is). This quite bay is simply one of the most beautiful bays of the sea that I've ever seen.

- The Paradise Bay Beach Resort:** Immediate housing for Executives and Staff of The Utopian Islands to use until our construction is complete. The private bay is breathtaking real estate that can be refurbished after the resort's construction is complete. This cute little Inn has enormous potential for us to use with overflow consultants and our guests coming to our islands when needed. Of course, it can always be resold at a profit should we desire later.

- **The Shipping Company and Port & The Land Needed for It:** Our Shipping company has the strong potential for Expansion to service the entire region of the Exumas and all other Family Island regions that desperately need this transportation. Winds in the region are a steady 10-15 knots and come primarily out of the Southeast. Therefore, purchasing the inexpensive land on the western side of Great Exuma, centrally located on the island and easily accessible to the international airport and town of Georgetown make the most sense. Furthermore, the actual island of Great Exuma protects the shipping port from the counter-clockwise turn of hurricanes that come into the region. With the shallow waters of the western side of the island, the area is naturally protected from mother nature.

Furthermore, there is a tremendous opportunity in the region due to the shortage of ship-building services, and in particular, "Dry Docks" for the cruise ships. (Please note: Every ship at sea must, by international laws, go into dry-dock every 1.5 years for inspection). With the boom in the cruise industry that are rapidly building bigger and more ships, there is a shortage of dry-dock facilities worldwide.

- **Building a Dry-Dock for Cruise Ships to be serviced**
- **Boat Building Yard and Docks for Ships and Super-Yacht Repairs and Service**
- **Development of Eco-friendly, Purpose-Built ships for these specific types of destinations**
- **Fuel Storage and Waste Removal**

Please note that this shipping port/company will provide tremendous job opportunities for Bahamians to be trained and develop a career and industry that fits within their geographic location and that will be a desired and needed industry for this island-based nation.

- **Land for other Support Services for our Resort**
 - Numerous high-end Stables for world-class Horses that will be transported to the Island for our Phase III Polo Club (See our Expansion Plan for Phase III - a World-Class Polo Club on the island of Rudder Cay). These highly expensive horses will be flown into Great Exumas' by their owners via Great Exuma's international airport. There needs to be housing prior to and after any competition at our Polo Club for these horses and their service staff.
 - Expanded housing for Staff
 - Training Facilities for our Staff
 - Inventory and Equipment Storage
- **Land for our Sustainable Energy Solutions**
 - Fuel Storage Facilities for our Islands and Great Exuma and surrounding areas
 - Hydroponics – Vertical Farming
 - A New Water-Desalination Plant and Atmospheric Water Generating Systems as supplemental options
 - Power Plan using Sustainable, Green Technological Solutions

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I greatly appreciated the other day when you said that your team believes in my team. What you don't know about my extraordinary Executive Team, is that they are all my very closest friends in this world – really, they are my chosen family! I talk to all of them every week or multiple times a week.

- Jan Solum and his wife Tamara Solum have both been my best friends for over 17 years – Tamara was my top sales person in my 2nd company
- Judy Adamski (CMO) is my dearest friend (that I currently share a house with until we move to our islands). Judy has worked side by side with me for more than 22 years.
- Yara Arias (CFO) is another one of my closest friends – I have known her for more than 10 years, and

- Doug Drake (my CTO) is my brilliant younger brother technologist (and, it is likely that my older brother Ken (who was the former Chief of Staff for the CIO of Microsoft) will also eventually join my executive team).
- Dr. Alan de Klerk and Dr. Rose de Klerk, I've known now for five years, and Alan is one of the most detail-oriented people I've ever met – he's perfectly skilled for developing our medical services.
- Mike Iwinicki (my Chief Security Officer) who will also handle much of our Bahamian relationships, I've known now for four years. His military background, passion for this region's people and his entrepreneurial mind-set is ideal for his role on my team.
- Our Chief Engineering Officer, Bob Carey, is literally a genius nuclear engineer and sustainable energy expert! He's the nicest guy and he also happens to be Tamara Solum's older brother – thus I've known him for 17 years+ as well.
- And finally, the newest addition to my “C” team is Eric Egnat, my newest superstar! He is truly brilliant, and brings enormous strategic leadership experience to our team. He has already shown to be an invaluable asset to our team's leadership.

I have been assembling these exceptional people and team over the course of the past 30 years. I have been hosting weekly meetings with my team for nearly five years now, so we are cohesive group of passionate people who are ready to attack!

Each and every one of my executive team members is brilliant and has a unique super-power talent with an entrepreneurial filter attached to it. They understand what it means to work hard, to work as a team and to always believe there is a solution to every problem! My team's moral and ethical code is the same as mine. They know how my mind works and they all know me very well. I know they all will have my back if and when I need it!

Moreover, my team complements how I think. They play the key role of counterbalancing me when needed. But most importantly, my executive team knows that I simply refuse to fail - and that I expect them to have the exact same attitude! I lead from the front lines, and I expect all my leaders to do the same, and I know they will!

I believe you'll find my team to be as extraordinary as I do when you meet them in person. On a side note, I decided this past fall not to bring Craig Boddington onto my team. There was simply something I didn't trust about him and he was very greedy with his desires. I don't like greedy people, especially who haven't yet earned their compensation.

I hope this overview has enlightened you about the tremendous opportunities ahead of us. I can't wait to talk to you again this week on the video call. Please let me know what day and time works best for you and I'll send you both a Zoom Link.

Words cannot express my deep appreciation of you. I always use the pronoun “You” when I'm writing to you, as I don't know who your team members are or will be. I look forward to meeting them as well! Nonetheless, I want to thank you personally for believing in me and my team! I'm confident we will exceed your expectation. My team and I look forward to our extraordinary adventure together building this paradise with you and your team!

All my warmest regards – until we talk later this week,

Erica

FYI: A Quick Bahamian History Lesson

This quick history lesson may help you to see why the current Bahamians living in Exuma region have evolved very little from their days of slavery in the mid-1800's. Furthermore, it may help you to see that without our help, the natives Exumians will be very vulnerable to predators seeking to destroy their hidden paradise – much like the true historic story of the Lucayan Indians below

Quick Historical Overview of the Bahamas & Exuma Region: In 1492, Spanish explorer, Christopher Columbus discovered what is now the island of San Salvador in the Exumas (thus going down in American history as the explorer who discover the New World – even though it had been discovered hundreds of years prior by the Vikings). The Bahamas, and specifically the region of the Exumas had native Indians living there when Columbus arrived.

These native Indians were called "The Lucayan Tribe." They were light colored skin, attractive people (what would now be consider "Hispanic/Latin" colored skin). Their total population numbered approximately 40,000 when Columbus arrived. These Indians lived peaceful sea lives, traveling between all of the Bahamian islands in carved out canoes and living off the sea bounty surrounding these beautiful islands. Their houses were "Thatched-Roof-like Huts" similar in design to the Polynesian island-based architectural designs, but with intricate designs carved into them. (Thus, the etymology of our architecture for the Utopian Islands).

Unfortunately, Columbus and his crew brought disease to these untouched islands and captured these peaceful natives and forced them into slavery. They began transporting these enslaved Lucayan Indians to Spain and Cuba. Within 30 years, all 40,000 Lucayan Indians had been removed or killed off from the Bahamian Islands. Claimed by Spain, the Bahamian islands sat empty for more than 150 years, from 1520 to early 1700's.

Then in early 1700's England traded Eastern Florida to Spain for the Bahamas region. However, relations between England and Spain were tumultuous and fragile. The British settlers in Nassau were unable to keep the Spanish fleets from burning down their fledgling capital. Very simply, there was a war between the British claim to new lands of the New World (the Americas and Caribbean) and Spain's claim that the whole New World was theirs alone. The Caribbean became a war zone between the British and Spanish ships.

Over-extended, the British began signing on "Privateers" by issuing out legal letters of "Charters" to any shipping captains who wanted one. Effectively, Britain was buying mercenaries to fight for them. These "Charters" allowed these Privateers to attack and plunder any Spanish ships they wanted to on behalf of the British government. These Privateers went on for years until the war in Europe between Spain and England stopped.

However, when the Spanish-British war stopped in the early 1700's, the British government took back all their "legal letters of Charter" that allowed these "Privateers" to raid and plunder Spanish ships. This resulted in thousands of sailors and ships to be suddenly out of work with nothing to attack! So, left with no other options, these former "Privateers" suddenly became "Pirates" and continued doing the only thing they knew how to do, attack ships – all ships, British and Spanish. These pirates began to build their own kingdom nation in the Bahamas with Nassau as their capital. From approximately 1710-1718 the Bahamas was known as the "Pirates Republic."

As there were enormous slave trading vessels sailing right through the Bahamas from Africa to the colonial America, the pirates were attacking and raiding these ships. They freed these slaves on a regular basis and brought them back to the Bahamian islands to start new lives as free people in the Bahamas, or they were offered the option to become pirates as well.

By 1720, Britain had regained control of the capital of the Bahamas, Nassau and many of the freed slaves. Soon after, the American Revolutionary war began and Colonial Loyalist to Britain fled America to live in the Bahamas.

One of those British loyalists fleeing America was a man by the name of John Rolle, (the 1st Barron Rolle). He established the first cotton plantation on the island of Great Exuma with his slaves. The small town of Georgetown was named in honor of George III. The British King had given the island to John Rolle as he remained a loyalist.

Following the emancipation of slavery, upon his death in 1842, John Rolle, (the British aristocrat) bestowed all of his significant Exuma land holdings to his slaves. As a result, towns on Great Exuma such as Rolleville and Rolletown were named after him. Additionally, as his slaves had no last names, they all assumed the last name of "Rolle." Therefore, a large majority of the Bahamians living in the Exumas have the last name "Rolle" (i.e., our boat Captains name was "Sammy Rolle") and are direct descendants of his slaves.



January 19, 2022

Supplemental Letter about
Government Concessions &
Issue with Marc Dxxxxxxxxx

January 19, 2022 – Supplemental Letter about Concessions & Issue with Marc Dxxxxxxxxx

Mr. Investor,

An Example of Bahamian Island-Sale Concessions & the Opportunity for Chinese Expansionism

I received this email from John Christie yesterday from (our Bahamian Realtor) of a new island that's up for sale. I get John's emails whenever there's a new island for sale or sold. The location of the island is in the Abacos (and for many reasons that I will mention) makes the island NOT at all something that would work for our resort.

However, what is interesting to me about this new real estate listing is two-fold:

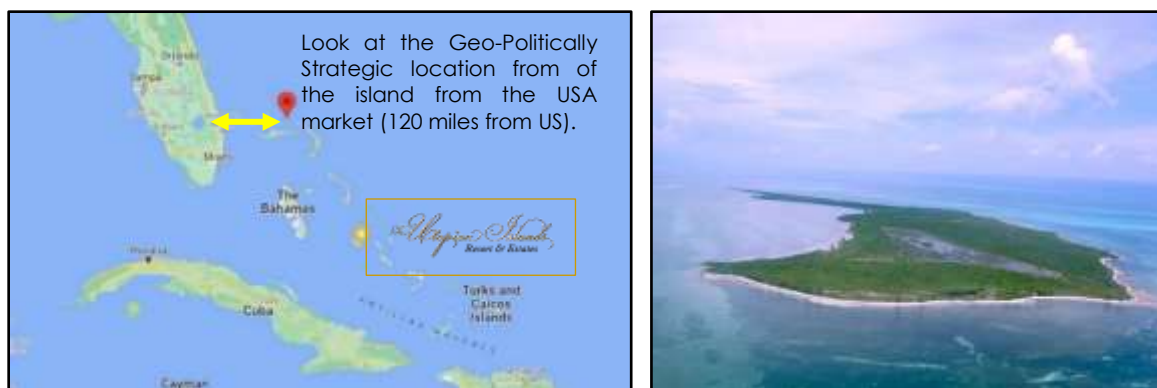
- (1) The "Concessions" that were already granted this current owner for his formerly proposed resort development. This information alone will demonstrate the Bahamian Government's desperate financial situation. They are giving away all their future revenue, just to get jobs for this region.
- (2) The Concerning Geo-Politically Strategic Location of this particular island and the concessions already granted it by the Bahamian Government

Given the article I sent you about the Chinese Expansionism into the Bahamas, and as a patriotic American who has studied extensively the historical and military strategies of, particularly the last World War, (both in the European Campaign and Pacific), as well as the "Cold War" that follow, I would buy this island myself if I could, just to box out the Chinese and keep them away from the US market.

As you will see below, the Bahamian Government, in their desperation, has already approved a 6,000 sq/ft air strip (long enough for most major military planes) and an enclosed marina, (perfect for a submarine port). I may be totally wrong, but if I can see this opportunity, I strongly suspect the Chinese will as well. I mention this to point out only that we must help the Bahamians see how vulnerable they really are to this Chinese expansionism, as the Bahamian Government's decisions will affect much more than our resort and inevitably the region of Exumas, but rather the whole world someday in the future if we don't address what I see as obvious, that "History repeats itself"!

Quick Overview of the Island Example

"Introducing Jwycesska, a stunning 351-acre freehold private island with unprecedented government approval for a 6,000 ft private airstrip, 30-acre marina and commercial use for a resort with Hotel Encouragement Act benefits. Located in the exquisite Abaco region of The Bahamas and home to calm waters, warm breezes and panoramic beauty, this 120-mile-long chain of islands are arguably the best..."



About Jwycessa Island

Introducing Jwycessa, a stunning 351-acre freehold private island with unprecedented government approval for a 6,000 ft private airstrip, 30-acre marina and commercial use for a resort with Hotel Encouragement Act benefits.

Located in the exquisite Abaco region of The Bahamas and home to calm waters, warm breezes and panoramic beauty, this 120-mile-long chain of islands are arguably the best boating, diving, fishing and sailing paradises in the world.

Jwycessa is just 122 miles from Palm Beach, 26 miles from Grand Bahama and just 20 miles from Walkers Cay, recently acquired by superyacht owner, Carl Allen.

Jwycessa has exposure to the Atlantic Ocean to the East with its cobalt blue waters, as well as the calm and shallow turquoise waters of Grand Bahama Bank to the West. With over ten pristine white sandy beaches spread over 5 miles of exquisite coastline, elevations to 50 feet, a large freshwater lake and abundant wildlife, Jwycessa is the jewel in the crown of the Abaco region.

Following the existing owners positive interaction with the Bahamian Government, permission has been approved for:

- a 6,000 ft private airstrip and helipad (the longest private airstrip in The Caribbean);

- a 30-acre hurricane proof and landlocked marina;

- commercial property use for a resort; and

Hotel Encouragement Act benefits enabling duty free imports for the construction and renewal of all buildings, facilities and even furnishings, as well as zero Real Property Tax for the next ten years and with considerably reduced tax thereafter.

Other benefits under the Act also include VAT deferment, work permits for key personnel and no direct taxation against the earnings of the resort for 20 years.

Jwycessa is the perfect development opportunity, enabling the buyer to add their own vision to the island, safe in the knowledge that the key approvals for the airstrip, marina and Hotel Encouragement Act are in place. The island has no old, outdated infrastructure and its natural beauty remains intact, enabling the buyer to create an easily accessible private retreat, or a paradise resort with multiple hotels, residential units, beach and yacht clubs, making it a world-renowned destination.

Concessions by the Bahamian Government

As you will see, the Bahamians are foolishly giving away all their future revenue. While this is extremely good for us as a resort when we are negotiating with the Bahamians for our island concessions, in my opinion, these terms are a totally foolish and desperate move by the Bahamian government.

The Bahamians now have a new Prime Minister in office, and hopefully he sees these very concerning issues posed by the Chinese. However, it is my opinion that if we do not help the Bahamians see long term how these immediate decisions could affect more than the region of the Bahamas (and our resort and your private bank), it may be too late to make a difference.

I know I'm visualizing a very Macro vision now (10-20 years into the future), but I believe it would be foolish not to acknowledge this reality and potential. The beauty of the Exuma's southern region's location is that it is far removed from this potentially politically volatile area (the northern region of the Bahamas), and it has its own little hidden strategic location. This point again is why I believe there's such a potential for your Private Bank to build "a private financial center for the ultra-wealthy in our Exuma region."

The Power of Private Money

In my opinion, private money differs greatly from geo-political funds. Very simply, Private money has more Power. Switzerland proved this strategy better than anyone – they stayed neutral and held the money for all the world while the world tried to destroy itself over egos and the desire for power in the last two world wars. However, I believe that private money can also save our world! We can counter-balance the world's poor decisions with viable solutions and without asking permission!

As long as I've gone this far sharing my unconventional macro vision, I will share with you my total life-long macro vision of what I believe the Exuma region could be for your private bank, our resort and the people of the Exuma region. The reason I share this with you is why I wrote the business plan for "Perpetual Charity." (I will return to this subject.)

If we envision 10-20 years out and the we strategically planned for this long-term vision now, I believe we could quietly and strategically build a private fund of money (held at your private bank) that could fund many, if not all, of our world's critical problems with viable solutions and as a result, try to keep our world from trying to destroy itself again.

The Business Plan for Perpetual Charity

My Personal Vision to Save Our World: (1) The Utopian Island, (2) Maverick Entrepreneurs and (3) OGS

From when I was 45-50, I was briefly married to a really nice man – a chef. He and I were great friends, but we really had no passion and we have nothing in common. I believe now that we were really only meant to be friends. When we divorced five years ago, it was like two friends hugging and we simply moved on after sharing a house together. However, at 45 I had gotten pregnant, but as often happens in late pregnancies, I miscarried. I realized at this point in my life that my chance of having children was improbable.

So, I spent a lot of time soul-searching for what I wanted my life's legacy to be. Thus, as I've already shared with you (in the 18-Page FAQ), my desired legacy is to help others make their dreams come true. However, to do that, we need a world that is thinking about solutions, not about creating problems.

Creating the Vision of my Legacy Companies

Very simply, I knew if I created my life-long dream project (The Utopian Islands), and then relaunched my entrepreneurial training company (Maverick Entrepreneurs), and funded companies that have solutions to the world's problems that I could change the world. But, then my mind kept thinking. If I have the richest, most powerful and brilliant minds of the world on our islands, what could I accomplish?

So, I conceived the idea of "Our Global Solutions (OGS)" – an evergreen company that is funded by the world's wealthiest and smartest people who solve the world's problems using entrepreneurs from around the world and private funding.

Mark Dxxxxxxx and my Creation of "Perpetual Charity" out of my idea for OGS

I met Marc Dxxxxxxx in April of 2019, a year after we started Solaradise. Prior to meeting Marc, I had been introduced to a Bahamian family office that had signed a term sheet with us prior, but I quickly found out that this family office had insufficient funds for my project. Marc contacted me via LinkedIn and temporarily sold me on his solution for funding my deal by using the public market and his "Cascading IPO" solution (A Reg-A+ IPO that funds a full blown S1- IPO).

My expertise has always been in raising capital via the private markets. I understand the game of the public markets, but I guess I'm a little old fashion – I like building companies that actually make money and have valuations based upon assets verses perception.

However, Marc convinced me that I was wrong about that and that the only way to raise capital for my deal was through an IPO. Thus, in late April of 2019, Solaradise signed a 30-day consulting agreement with Marc and his partner (in his partner's company name) to help us raise capital. Marc sold us on his tremendous access to the billionaire market and his magical "Cascading IPO's". Make no mistake, Marc Dxxxxxxx is a very smart, cunning and very dangerous man (in my opinion). He knows how to persuade people by integrating some truth into a lie so that it is extremely difficult to immediately identify it as untrue.

At first, Andrew and I believed Marc really could get us to the billionaire market. We paid his upfront fees (against my better judgement) and traveled to Switzerland twice (three weeks in Geneva) to see Marc and then together we all traveled to Marrakech (Morocco), Los Angeles twice and New York at least three times with him. Each time we paid his fees and travel expense to fly to meet these "billionaires."

A Dangerous Con Artist

After three failed trips with Marc, we recognized he was using us to fund his travel expenses for his other deals and charging us fees which supported his other efforts. Andrew and I found out that all of Marc's "billionaires" we had met, were not even millionaires. His claims of doing 160+ IPO's, is all false (in my opinion) – as during the year plus that we worked with him, he did not do one IPO yet he increased his claims to the world by 10 more IPO's. Everything he says or claims is a well disguised ruse. We did not renew our contractual agreement with him when it expired. However, I had already shared with Marc, on one of our trips to Morocco, my idea and vision to someday (after I complete The Utopian Islands) to create a massive fund that would support all entrepreneurs trying to solve the world's problems – I called it: "Our Global Solutions (OGS)".

Two months later, in March 2020, our deal was ready to be shown to the world. As I no longer had a binding contract with Marc, I could now present it to my own investor leads. However, at the time COVID had just hit the world and everything in the marketplace was impeded. Then one day in April, Marc called me and asked if I would write him a business plan for an idea he had. It was the exact proposal I had described to him months prior in Morocco.

I said, "So you want to build my future company, OGS?" "No, slightly different, as I want it to be funded by a huge IPO – the largest in the world. It's different, Erica!" Marc yelled at me defensively.

Since I was doing nothing at the time but waiting for the world to restart post COVID, I figured why not write the plan. If it gets funded, then the world will benefit. So, I told Marc that I'd create the business model and write the business plan for him for \$100K. He agreed. I spent the next two

months during COVID creating and writing the "XYZ Business Plan". *Please note that this whole business model and business plan are my ideas – NOT Marc's.

Marc loved the plan, but when I asked for payment, he only sent \$45K and told me I must wait for the rest. I explained this was unacceptable! At the time, I was planning on terminating working with him anyways regarding Solaradise's funding, as all he did for the past year was lie to us. He refused to pay me the balance he owed me, so I terminated Solaradise's relationship with Marc in September 2020. This totally infuriated him! He felt he owned me and my deals. He proceeded to threaten me in writing and said he was going to try to buy our islands and destroy my dreams, as well as some other not very nice things!

Marc has never paid me the remaining \$55K that he owes me for the business plan. Additionally, he has cost the company enormous time and money by claiming that he could in fact attain funding for our deal. As such, I have written him out of my life and hope to never see him again.

Thus, I must ask that you not share the business plan "Perpetual Charity" with anyone until I remove Marc Dxxxxxxx and his associates from the plan and change it back to my original plan of "Our Global Solutions".

In my opinion, Marc is vindictive, very cunning and could be a dangerous person. He will not be welcome on our islands. He's the type of guy who bears watching at all times. I know Switzerland is a small place, so if you know him, or know someone who knows him, please do not mention me or my business plan. I know through mutual contacts that "he's been hunting me" – simply because I refuse to work with him.

On a side note, what you need to understand about Marc is that during our acquaintance, he became totally obsessed with me. I believe his feelings for me represent two things: (1) being enormously jealous of my ability to create fundable large deals (he once called me "His Goose that lays the Golden Eggs" – the problem was and is that I'm not "his"); and (2) his sexual attraction to me -- which was NOT reciprocated by me!

I am not a person that worries much about "sexual harassment". I can handle myself. However, Marc is a little scary. Marc directly asked me on numerous occasions, "When are you going to sleep with me?" And I would laugh and directly look him in the eye and say, "NEVER or when hell freezes over!" This would not stop him. His desire to control me became an obsession and I only hope it has now died off.

Thus, I say to you, please do not share this business plan with him or anyone who knows him, as it will open up this battle again in my life that I do not wish! However, if you'd like for me to revise my business plan for Perpetual Charity to be what was originally intended by me "Our Global Solutions" I can and will as I created it to help save our world.

My Focus is on The Utopian Islands

Despite all of this macro thinking in the past 20 pages, I want you and your team to know, me and my team are 1000% focused only on the success of the Utopian Islands, but I shared all of this with you as I do believe we must all look to the future and plan ahead to give us all the greatest strategic advantage. I look forward to talking with you in the week.

All my warmest regards and I look forward to talking with you tomorrow,

Erica



January 24, 2022 –
Details About Challenges with
Marc Dxxxxxxxx and Andrew Fxxxxxxxx

January 24, 2022 – Details About Challenges with Marc Dxxxxxxxx and Andrew

Fxxxxxxxx

Mr. Investor,

I wanted to thank you for your confidentiality with regard to the Marc Dxxxxxxxx subject. Your comment on Thursday's call that I may need to speak to investment bankers at some point about this issue with Marc, is fine – I'm happy to explain anything. As our easiest form of communications right now are these letters, I apologize that this will be another long letter. 😊

You'll find out that I conduct my life as somewhat of an "open-book" with most things. I strongly believe that most relationships are only as sick as their secrets. Furthermore, I believe only knowing part of a story can be a very dangerous thing, as your audience will fill in the unknown parts of the story with their own imagination.

I got the nick-name "The Maverick" back in my 20's when I was a young VP for a cruise line. I will save this story for another day, but suffice to say, I did not name my entrepreneurial training company, "Conformist Entrepreneurs"! I know that my writing you these letters prior to closing a \$2.5B deal is totally unconventional and a risk, but in my heart and my gut, I believe it is the right thing to do.

Furthermore, as I stated to you before, I believe that trust must be built upon a foundation of honesty, respect, and mutual admiration. Additionally, the best part about telling the truth, is that it's easy to remember. As an investor and partner, if I were you, I'd want to know how I, (the leader of the company you intend to invest in), deals with challenging circumstances (like the ones I described to you in my prior letter that I had with Marc Dxxxxxxxx, and of course, my ex-partner Andrew Fxxxxxxxx), especially since I described Marc as "dangerous".

Therefore, I'll summarize the story of Marc Dxxxxxxxx quickly for you and your team. In short, Marc Dxxxxxxxx has absolutely no right or claim to (1) Solaradise, (2) me and, of course, no claim whatsoever to (3) The Utopian Islands LLC (as it's a newly formed corporation and I've told no one but you and my team about the company). However, he did commission me to write the business plan for XYZ Corporation (XYZ), but he never fully paid for it.

If and when I was to ever use any of the elements of XYZ's business plan in a future business, I will simply change the business model (slightly), but enough that it is not the same, and of course, rebrand it. All the ideas were mine in the first place. I'm very good at doing this. As I said, if you and your team like this business model for something else you are doing, I will remove Marc and his team, make some changes and rebrand it, and then it is all mine to give you.

How I Think

My chosen personal path for building any relationship is that I tell you who I am, all the good stories and all the challenging stories, and then I tell you how I dealt with the circumstances, and then if you like me, we're good. If not, we part company, and neither of us has wasted each other's time. I am who I am, like me or dislike me. It's your choice.

Writing is cathartic to me. It helps me sort my brain and emotions. When I state an opinion or I'm teaching something, I always try to give the source of my opinion and whether it is based upon my own personal experience or simply my observations that formed the basis of this opinion. However, I can emphatically say, my greatest lessons learned (or earned) were through my most painful experiences.

Sometimes these lessons were learned because I failed to listen to my own instincts, or simply because I trusted someone that was actually untrustworthy and who was actually just taking advantage of my generosity and kindness. I tell my entrepreneurs that "I wear my battle scars proudly as proof that I never gave up, and that I earned this experience, often through some very painful lessons." In my opinion, a true warrior and leader who always stands on the front line of battle, who doesn't have any scars, has likely not been in many battles!

My Two Challenges

Unfortunately, I have two men in this world who don't like me very much – simply because I won the battles; Marc Dxxxxxxx, (an ex-consultant) and Andrew Fxxxxxxx (an ex-partner). Honestly, I didn't defeat either – they each imploded themselves. I just used their own psychological insecurities against them until they each self-sabotaged. Unfortunately, these battles involved me enduring some very painful experiences until the timing was right.



Marc Dxxxxxxx (58) & Andrew Fxxxxxxx (43)

Sun Tzu's teachings say that the ultimate solution to any war, is no war at all. That's how I defeated Marc. He became obsessed with my deal, with me and with his desire to control me. However, I refused to concede to any of his demands. I simply refused to go to war with him and it infuriated him. By simply walking away from the battle and calling his bluff, I won.

I always tell any man (or woman) who desires to attack me (in any way) that "If you underestimate me, you are only giving me a strategic advantage". I said those exact words to both Marc Dxxxxxxx and to Andrew Fxxxxxxx.

Preparing for Battle

I will not back down from a bully, and I'll win because I will out-think them, out-work them, and I have the truth and moral and ethical high-grounds. However, what I find hardest to combat are blatant lies, and lies are Marc Dxxxxxxx's specialty (as it took me enduring a lot of pain to finally get the proof of his deception). That is what is dangerous about him!

However, that is why I am always careful to prepare for battle, with the hope of avoiding it if possible. More often than not, I will walk away and consider the experience a learning lesson, because I don't want to waste my precious time chasing negative energy that could be replaced with a positive solution. However, if I must go to battle, I know that the timing of the battle is one of the most important elements of any strategic battle campaign.



Marc Dxxxxxxx & Erica Drake (in 2019 at the Beverly Hills Hotel prior to his behavior becoming suspect and eventually abusive)

When I terminated working with Marc Dxxxxxxx, I took a week off to compile 96-pages of typed notes and evidence on Marc, (including correspondences, banking records, witnesses and detailed notes), and of course, much more with Andrew.

If either of these two men wants to go to war with me, I'm fully prepared and I will again defeat both of them! However, I do not expect either of them to have the courage to attack me again, particularly with you as my partner! I know both men – they attack women when

they're alone (when they feel strong), and I know both will be totally intimidated by you!

Mr. Investor, you have a very strong and commanding presence about you (and that's meant as a sincere compliment)! Did you notice when we did the video call with my team, you and Arsen that Andrew never opened his mouth? He was totally intimidated by you! But, Marc, in my opinion, is a different animal. Based on Marc's raging temper (which I have witnesses five times before) and his severe and advanced case of "Napoleonic Complex," he may be far more aggressive when he hears of and sees my success because of his jealousy. However, in my opinion, both men will cower to you as my partner, because deep-down both of them are really just cowards – that's why they prey on women. Unfortunately for both of them, they met me.

Addressing the Giant Pink Elephant in the Room

When I train my entrepreneurs, I often use the American expression, "The Giant Pink Elephant in the Room". I'm not sure if it translates correctly into your language, but it means: "addressing the obvious major subject that everyone is avoiding, or not mentioning, because the subject matter is either (1) a controversial subject, or (2) it is an embarrassing subject." I believe that regardless of what type of relationship one is

starting (i.e., personal, business/professional, otherwise) a lot of wasted time and needless miscommunications can be avoided if all parties just address the obvious "Giant Pink Elephants in the Room" right at the beginning of a relationship, and get any confusions out of the way.

Thus, my hope is that with this candid letter to you about my personal feelings on these uncomfortable subjects such as sexual harassments and the fact that I also happen to be a non-conservative woman leading a multi-billion-dollar company, that I will help to dispel and to dispense of any fears that you and your team may have about me as a leader.



December 2021 – Trip to Visit our Islands & Great Exuma
<https://youtu.be/BBbUE427tMw>

Let me start by being very blunt: I fully recognize that I am a tall, blond, non-conservative female executive (who also happens to wear bikinis when she is at the beach) playing in a primarily “big-boys” marketplace. What you also need to know about me is that I don’t view being a woman in a male-dominated marketplace as a disadvantage (in fact, I see it as a tremendous advantage).

I’m the last woman on this earth who would ever file a sexual harassment charge against a man – why? For three reasons: (1) Because then men wouldn’t allow me play in their arena anymore, (2) Because the perpetrator’s actions have given me a strategic power advantage over him, and (3) Because that would mean that I am admitting that I am a victim – and I’m never a victim! Yes, I have been “victimized” many times in my life by both men and women (as I cannot control the way others act) – but, I have never been a victim! There’s a huge difference!



Erica Drake – Great Exuma, December 2021

Confronting Bullies

When I said that Marc Dxxxxxxx is “dangerous,” it is not because he made sexual advances towards me. Like I said, I laughed at him and shut him down immediately! It is my opinion that Marc could be dangerous because I won the battles and his ego is hurt. Desperate, jealous people make rash decisions and when someone is a pathological liar – that’s what they do to retaliate.

Furthermore, I believe that men who sexually harass or verbally or physically abuse women are weak and insecure! Very simply, they are bullies! And, the worst thing you can ever do with a bully is back-down! I believe you must always stand up to them, and I do and I did! In short, they feel weak, so they attack a woman where they think the person is weakest in an effort to feel powerful. The act of abuse releases an endorphin in the abuser’s brain that makes them suddenly feel powerful. While in reality, bullies are truly just cowards having a temper tantrum!

What I Believe

I was raised in a family that I affectionately call, “the over-achiever family”. My parents were Ivy-League educated and they instilled in me and my two brilliant brothers a drive for greatness. As the middle girl, I was never given any consideration for being a girl when it came to competing against my brothers and I didn’t expect any. I had to fight all my own battles against two 6’4” guys, who were themselves extraordinary people. This sub-conscious competitiveness that we all had between each other, served to only strengthen my bond with my two brothers.

Thus, I grew up competing with men. I was and I am more comfortable competing with men than I am with most women. Women can be far more vicious than men and they can be down-right evil to another woman if they feel threatened.

As a strong woman, one might think that would make me a feminist. I am not a feminist. In fact, I don’t really relate to feminist. I believe much of the feminism movement and media attention

truly hurts woman's chances for advancement more than it helps them and it certainly doesn't make men want to work with women more (think about it)! These movements are indirectly teaching women that they are victims – and I hate that!

I can emphatically say that I do not know one woman who does not want to be considered attractive or alluring by both men and woman. We all desire to be considered attractive, that is why we wear make-up, why we work-out, etc. However, in today's society men are so fearful of sexual harassment charges that few men now feel comfortable giving a woman a simple compliment that she looks attractive or beautiful. I believe this is a total tragedy for our society! Yes, I agree there is a HUGE difference between a gentleman's compliment and a man's cat-call. But for most of the strong women I know, as well as myself, I honestly look at both of them as compliments.

My View on Men, Women and Sexual Harassment and my SAS Mentor's Lessons

Darwinism dictates that the survival of the species depends on its ability to "adapt" to the changing environment. Our world is changing. Thus, we must adapt to survive. One of my dearest friends and mentors for the past 30 years is a man named Alan Cotterill. Alan is one of Britain's most decorated former SAS officers and Special Forces trainers. He also served as Princess Diana's Personal Protection Officer for years prior to her death. He's like a mini-James Bond because he is only about 5'5" tall, and smaller in size than most females.

In the late 90's, Alan went in undercover as a spy into the Irish Republican Army (IRA) in Belfast Ireland for two years. He worked himself into the heart of the IRA's leadership, and as a result, he single-handedly took down the largest cell of the IRA in Britain's history (thus, the reason why he had to be relocated to the US market for his own protection from retaliation from the IRA). When I met Alan, he was #2 at the British Embassy in D.C. to the ambassador from Britain. We quickly became best friends. Alan is 28 years older than me. He became a key mentor to me in my life and career.

Alan and I raced sailboats together every weekend for years on a very competitive all male racing-team. Our races were typically 3–5-day events where we would race the boats point-to-point, then have parties all night with all the other teams, and then race again the next day. 98% of all the racing teams were men – so I was always one of the few women at these crazy events. This was when I was in my 20-30's, so I would always get my fair share of suitors at these events.

In all honesty, it was great fun. But Alan always elected himself as my unofficial protector with any man that approached me, assuming all of the men were predators. He was determined to teach me how to properly protect myself, as he knew me too well. He knew that my destiny was not as a conservative person, and that I intended to play in some very powerful circles.

He would say, "Erica, it's all about psychology. You don't defeat an enemy with your might, but rather your mind. If you want to play in any market competitively, you must understand how men and women think, and then you must always play the long game!"

Alan was the person that helped spark my passion in learning, understanding and utilizing "strategy". He always quoted the teachings of Sun Tzu, "Pretend Inferiority and Encourage their



June 2021 – My two brilliant executive brothers and me at our mother's "Celebration of Life Beach Event"

Arrogance!" he would say to me. "Erica, everything is about the balance of who has the power in the relationship. You attack only when you have the strategic power advantage, and sometimes that means you may have to endure some very painful and unpleasant experiences." I knew Alan was speaking from personal experience.

His words and lessons helped to formulate much of my personal viewpoints on being a female executive in a male dominated world. In all honesty, I have NEVER seen being female as a weakness, but rather a strength. Half of all entrepreneurs that I train are women. I always address the subject of sexual harassment to my female entrepreneurs in front of all my entrepreneurs (both male and female).

Training My Entrepreneurs about Shifting Power

I tell my entrepreneurs, "In my opinion, to close funding with an investor, the entrepreneur must be perceived as strong. Woman can either be victims of sexual harassments, or they can see it as an opportunity for a power-shift!"

I start by telling them, "I have never slept with a man (or woman) to advance my career, nor will I ever. The only reason I will have a sexual relationship with any man is for one reason, because I desire him - not because he forced me, or made me feel uncomfortable with comments." I further share with them all that I have had many sexual comments made towards me throughout my career from male work colleagues, and never once did I cry sexual harassment, nor will I ever! Why? Because, then I would be giving my strategic power advantage away.

I wrote about this subject indirectly in my entrepreneurial training book as well. I describe it as the "Swinging Pendulum of Power" within any relationship. I teach my entrepreneurs what my dear friend Alan taught me, "Look through their words and actions to the psychology of it all," he would say. "Erica, all you have to do is to say "No" to a man who has made a sexual advancement, and now you have all his power. It's a simple equation: most men want what they can't have! It's the hunter-gather mentality of the species. So, when you say "No" -- you suddenly become what he cannot have -- and thus, you become even more desirable. Now you control all his power. You're using his weaknesses against him."

If someone makes a sexual or negative comment towards me that is unwarranted or unwelcome, I typically just laugh at them and then I snap back with a sly remark, but I'm really acknowledging to myself that I now have power over the person who is making the advancements towards me.

Summary and Examples of Marc Dxxxxxxx's Deception

Please note that everything I state in these letters about Marc Dxxxxxxx (and Andrew Fxxxxxxx) are based upon my own personal opinions, and based upon my own personal experience with them and the proof that I have gathered.

I believe Marc Dxxxxxxx to be a sociopathic liar and master manipulator. However, I also recognize that he is an extremely smart man -- which is what makes him dangerous. In the 18 months that I was associated with him, initially, I considered him a friend for the first months until his raging temper, sexual advancements and deception showed their ugly heads.

Enduring until I had Proof

With both Marc and Andrew, I had to endure both of their unprofessional and obnoxious behavior until I had proof of their deception or actions. I had to do what Alan had taught me to do "play the long game, gather all the evidence and proof, and then wait for the right timing". That's what

I did, and as a result, now I have proof with both of them, and witnesses to back up my claims (to be used only as a defense should either of these two men decide to attack me in the future).

As I stated, I have 96-pages of notes and evidence on Marc (that I will share with you if desired), but I will briefly share four stories that will demonstrate the type of man that Marc Dxxxxxxx is in my experience. As I am not sure if you or any of your team happens to know Marc or any of his colleagues, I will give you a brief overview of him.

[Marc Dxxxxxxx Overview:](#) Marc Dxxxxxxx is a Swiss-Tunisian mix who lived in Geneva when Andrew and I met him in 2019-2020. He calls himself a "Non-Bar Lawyer and Financial Expert" (yet he can't create financial statements), nor sit for any Bar exam, as he says, "it would preclude him from doing certain things," but he never specificized what things. Marc signs-up for and pays for every association's award program to make himself look like he's a big deal (effectively he buys himself awards to make himself look good). However, in reality he's an unfocused, unorganized man who looks disheveled all the time.

Moreover, Marc was completely insolvent during the entire 18 months of our association. The guy literally could not buy himself a hotel room for the night because his credit cards would not work (he claimed it was his wife's and daughters' faults). This makes you wonder: How can he be so powerful and successful and yet he can't even buy himself lunch?

Marc the Impostor: His 'Special Relationship' with Tobacco

Marc is a grifter. Once I realized who Marc really was, it was easy to see how he created his charade. However, initially I believed what he told me. In my opinion, Marc has created his own fictitious history to suit his needs. What makes him so good at being an impostor is that he tells everyone around him the same lies and shrouds these lies with the caveat of confidentiality. As everyone has the same unproven story, we assume it to be real. I don't know if Marc even knows the truth of himself. I actually believe he's been lying so long that his sociopathic mind believes his own fictitious stories.

Marc's Special Relationship with The Tobacco Industry: Marc claims that in his career in investment banking, that the Tobacco Industry (worldwide) was his client. He shared how this all transpired in colorful, detailed stories (that I can share if needed). However, in short, he said that he worked his way up and proved his worth to them by achieving great things, and as a result, he became the right-hand man of the leader of the Tobacco Industry (as he called himself "The #2 Guy") in its global consortium. These stories were told to me and Andrew (and his other colleagues) openly over the course of many conversations.

Marc spent hours describing how powerful and wealthy the tobacco industry is. He explained, while they are a completely legal industry that they often get the reputation of being "somewhat mob-like". He shared some stories that he had heard of people being "eliminated", but was careful to say that he had nothing to do with this. He told us that he managed Mr. Reynold's Trillion-Dollar trusts and assets and was the executor of these trillion-dollar estates. Furthermore, he said that the Tobacco industry paid for his legal education, but that they recommended he not sit for any legal Bar, as this legal license would preclude him from accomplishing some of the tasks that they desired of him.

Marc shared that after a few years in this position that he went to the head of Tobacco and told him he had to leave "The Organization" because his two daughters were being told by their mother (Marc's ex-wife) that their father worked for the mob. He said he went to the top guy (Note: he's always very careful to never tell too much) and asked to leave "The Organization" for

his family. He said, "Mr. Reynolds gave him permission to leave" and that should Marc need any "favors" in the future, that Marc would always be considered "part of the family". By creating this relationship with Tobacco - this secret mob-like relationship that he had with this trillion-dollar global industry, Marc made himself very powerful by association with something nearly impossible to check-out. This is his cunning behavior.

Identifying My Weaknesses and Attacking Them

Marc is astute and quickly identified my two weaknesses right away and he targeted them immediately. My first weakness that he identified was my desire to protect our islands from being bought prior to us closing funding. My second weakness was my issues with Andrew's escalating resentment of me (he loved to play Andrew against me – see below).

Leverage his 'Special Relationship with The Tobacco Industry' to Protect Our Islands from Being Bought by a Prospect.

Marc claimed that he went to his friends at top of the Tobacco industry (which he said is secretly located in Nassau, Bahamas) and asked them for a favor (for me) to protect our islands from being bought. He said that Tobacco saw the islands and then instantly they wanted to buy the islands themselves. However, due to Marc's special relationship with them, they would not buy them and protect them from others purchasing them as a favor to Marc.

Therefore, Marc had made himself into "our hero" because of his special relationship with "Tobacco". However, indirectly this is how Marc controlled us – he indirectly was blackmailing us using our islands as his hostage. On numerous occasions, he blatantly threatened or implied that if we don't play by his rules, that Tobacco would immediately buy our islands and destroy our dream.

Marc was (and is) a master manipulator - he found my greatest fear and played to it – it was a very strategic move that initially both Andrew and I believed (as we had no proof otherwise). He was and is a Master Chess Player – but for the evil team. Unf does not involve morals, ethics, much of the truth, and any real people with real dreams. His total lack of empathy to sociopathic (in my opinion).

Marc the Manipulator: Using Andrew to Attack me

When Andrew and I met Marc in April of 2019, we were no longer already tumultuous. On the outside, Andrew and I traveled Marc immediately identified this when we were traveling together. Andrew and I were no longer a couple, also opened up to advancements towards me.

Andrew's temper was much like Marc's (lots of yelling and running head and walk away when either of them yelled at me. At "Wrinkled, Old, Fat, Ugly, Bitch!" I heard this rant from him almost with snips like: "Andrew, you need some new material – this or things you should never say to a woman" – maybe you'll finally stopped him and Marc over-heard it.

I remained strong in appearance, however, if any woman says to a woman, I would challenge their honesty. Nonetheless, I would while strategically using my dear friend Alan's advice of gathering the game).



Andrew Fxxxxxxx & Erica Drake in Marrakech, Morocco with Marc in January 2020 – I put on a facade, but in reality, I was enduring a four-chamber-like existence, created by these two insecure, evil men, until I had the strategic power advantage and proof to defeat both of them!

We Meet Nicole David – The Hollywood Agent

In June 2019 Andrew and I traveled with Marc to Los Angeles to meet his friends (who were all supposed to be billionaires – but weren't).

Nicole (Jaffe) David (https://en.wikipedia.org/wiki/Nicole_Jaffe) has had an incredible career in Hollywood as an actor, but more importantly as the top agent for William and Morris Talent Agency. Her close friends and former clients include the likes of Steven Spielberg, John Travolta, Whitney Houston, Beyonce and Jay Z, and you name it A-list stars. Nicole is now in her 70's and is semi-retired, but she still remains highly connected and active. She's a dynamic person that does not hold any of her punches – she either likes you or not, and she tells how she feels!



Erica Drake, Nicole Jaffe David
& Andrew Fxxxxxxxxx – June 2019

However, the story Andrew and I were told about Nicole from Marc prior to meeting her was that she was herself a billionaire and had access to all of LA's other billionaires, and that Marc, of course, was her closest and best friend. This is not true.

We met Nicole in LA's farmer's market. Marc, Andrew and I sat down with her for lunch. As always, I started our pitch, for at the time, Solaradise. I explained everything to her. Immediately following my pitch, Nicole looked at Andrew and said, "Who are you -- The Pool Boy?!" It took everything in me to not laugh when she said that to Andrew. Of course, Andrew, was totally offended, and responded to Nicole, "No, I'm the CEO!" Nicole smiled

and said, "Of course you are!" with a totally facetious tone.

That was all Marc needed. After that, every time Marc needed to manipulate Andrew to attack me on a subject, (like Marc wanting more fees from us), he would go to Andrew and persuade Andrew that he needed to stand up to me. I once over-heard Marc say to him, "Andrew, you're being a Pool-Boy again – stand up to her (referring to me)!" This just stoked Andrew's abusive behavior.

Marc the Womanizer: Me and Kim and the Sexual Harassment and Lies

Over the 18 months, Marc would randomly ask me when I was going to sleep with him (of course, when Andrew was not around). I always responded to his direct advancements with replies like: "NEVER, oh and did you forget that your wife is in the other room!" Honestly, I never felt threatened by him with these sexual advances -- just annoyed, but it told me a lot about Marc. I can honestly say, he is one of the least desirable men I've ever met. One time when he asked me to sleep with him, I responded, "Marc, if you were the last man on earth, I would become a lesbian! Do I make myself clear – the answer is NO!"

Marc knew that I had no interest in him at all, and that is what infuriated him. One time he'd reply, "Is it because I'm shorter than you?" (I'm 5'9" and always wear 3–4-inch heels. Marc is 5'5" maybe on a tall day). I simply laughed at him, looked him up and down, shook my head and walked away, (acknowledge my total power over him). However, his somewhat friendly and fruitless attempts with me soon turned to anger. He was mad at me that I didn't want to be one of his mistresses and this anger only served to boiled his temper.

On the same trip to LA to meet Nicole, one of my team members, (my SVP of Interior Design), Kim Keller came out to dinner with us (Andrew, me and Marc) one night. You can see who Kim is in the video I sent you of our trip to the see our islands in the December (she's the shortest one in our group).

Kim is a very strong and confident woman in her early 60's who is recently divorced from a very wealthy millionaire, who was also a womanizer for their entire 20-year marriage. Thus, Kim is very familiar with personalities like Marc. I met Kim years ago through her childhood best friend Tamara Solum, who's been my best friend for the past 17 years (Tamara is my SVP of Resort Revenue). I only met Kim 4 years ago, but I have come to simply adore her, and I can't wait to create the designs of The Utopian Islands with her, as she's enormously talented!



Kim Keller & Erica Drake – Exuma in Dec/2021

Marc immediately targeted Kim at dinner. After dinner, Marc comes to me and says, "I want to ask Kim out. Can I get her number from you?" I responded, "Let me call Kim first, and if it's alright with her, I'll give you, her number."

I called Kim and explained the situation. I point blank said to Kim, "You do not have to go out with this guy for the company – he's a predator!" I explained in detail his attempts with me, his crazy wife and his obsession with womanizing. Kim laughed and said, "I can handle myself – remember who I was married to for 20 years! Let's see what this guy has to say. I'll go to dinner with him and then call you."

So, Marc called Kim and they went to dinner together the next night alone. Around 11PM Kim calls me laughing and said, "He didn't even wait until we were served our meals before he asked me to be his mistress!" We both laughed together at Marc's actions and she filled me in on his feeble attempt to sleep with her too.

The next morning at breakfast in the hotel, Andrew and I met with Marc to plan the day's events. Marc says to me, in a totally serious voice, "You have a very huge problem on your team. You must fire Kim right away, and get back all of her equity! She must go or I fear I will never be able to fund the company. Erica, Kim wants me to remove you as President and make her the company's leader! You must take her out now!"

Of course, Andrew and I listened on as Marc made up this totally fabricated version of his evening's events with Kim. Even Andrew laughed later at Marc's total lie. I responded to Marc, "Thank you for your concerns, but I will not fire her, nor will I try to take her equity away. If you can't fund our company because of Kim, so be it – She stays!" I got up and walked away and the conversation ended and Marc never brought it up again.

However, this is why I say (in my opinion) that "Marc Dxxxxxxx can be dangerous!" He will always manipulate the truth to his advantage, and he will try to destroy, particularly women, in an effort to protect his ego.

Marc the Thief: Nicole and the \$5K Proof of Marc's Deception

On our second trip to LA (to meet his supposed billionaire-friends who were not even millionaires) with Marc, he tells us that now Nicole David has a billionaire contact that she will introduce us to, but she requires us to pay her a \$5K fee for making the introduction. He tells us to wire him the

money, and then he'll wire it to Nicole. We wired the money, and then he showed us his wire transfer receipt to Nicole. However, I found out later, that Nicole never charged us this fee...

Nicole becomes My Close Friend

Our second meeting with Nicole was almost a year after our first meeting (when she called Andrew, "The Pool-Boy"). What Marc didn't know and still does not know is that Nicole called me personally after our first meeting because she liked me so much. Nicole said to me on our first call, "Erica, I made a very successful career out of picking super-stars, and I know you are a super-star! What the hell are you doing with someone like Marc Dxxxxxxx representing you?"

All the time that Marc thinks that Nicole loves him so much, when, in fact, she is just playing him because he owes her money! Not only was Marc insolvent the whole time we knew him, but he also owed everyone money – including Nicole! Nicole began calling me to talk almost weekly and we have since become the closest of friends. She adores me and the feeling is mutual. Nicole is my secret weapon to get to all of Hollywood when we are ready to launch the sale of our Bungalow Estates for The Utopian Islands.

Nicole and I compare Notes

About three months after working with Marc, I realized there was something not right. By six months, I knew that he was a con artist. Unfortunately, I did not have proof of it, nor did I really know if his alleged connections to the Tobacco Industry were real or not. Effectively, Marc was holding our islands as hostage with this claim. He reminded both me and Andrew each time he wanted more fees from us that "It was ONLY due to his special relationship with the head of the Tobacco Industry that HE (Marc) was keeping our islands from being bought by them." All this time, I'm sharing all of these issues with Nicole to get her advice, as she's helping me try to figure out if this is a real threat or not by Marc. Is Tobacco real? Once again, I had to have the proof first.

By July 2020, now, a year of working with Marc, all this wasted travel, enormous expenses and Marc's fees, we had absolutely no results! Additionally, I had just spent two months of my life writing a business plan for Marc for Perpetual Charity (that he wouldn't pay me for). I finally decided that I was done working with Marc! I had made the decision that regardless of me having definitive proof of his deception, that I was going to terminate our relationship by September 1st 2020 (when I predicted the investment market would open back up post COVID). If Marc did have connections to Tobacco and they did buy our islands, I would simply have to divert to buying my back-up island choices.

However, then in July Nicole called me, once again, we compared notes. I said, "You charged me \$5K to meet Jobert – why have you never introduced me to this billionaire?" Nicole immediately replied, "I've never charged you any fees, and Jobert is not a billionaire – he's an attorney." I replied, "When I met you the first time, Marc had me wire him \$5K for a fee you were charging us to meet Jobert, and then I saw the wire transfer receipt that it was to you?"

Nicole said, "Erica, that \$5K was paid to me by Marc to pay off a small part of a long-standing debt that Marc has owed to me! Why do you think I still talk with the disgusting man? I want my money that he owes me! Erica, I never charged you anything! He totally lied!" I knew at that moment, that I finally had the proof I needed to defend myself from Marc if he ever tried to attack me in the future! Marc completely lied to me and Andrew. He stole \$5K from us to pay off his debt – and now I had Nicole as proof!

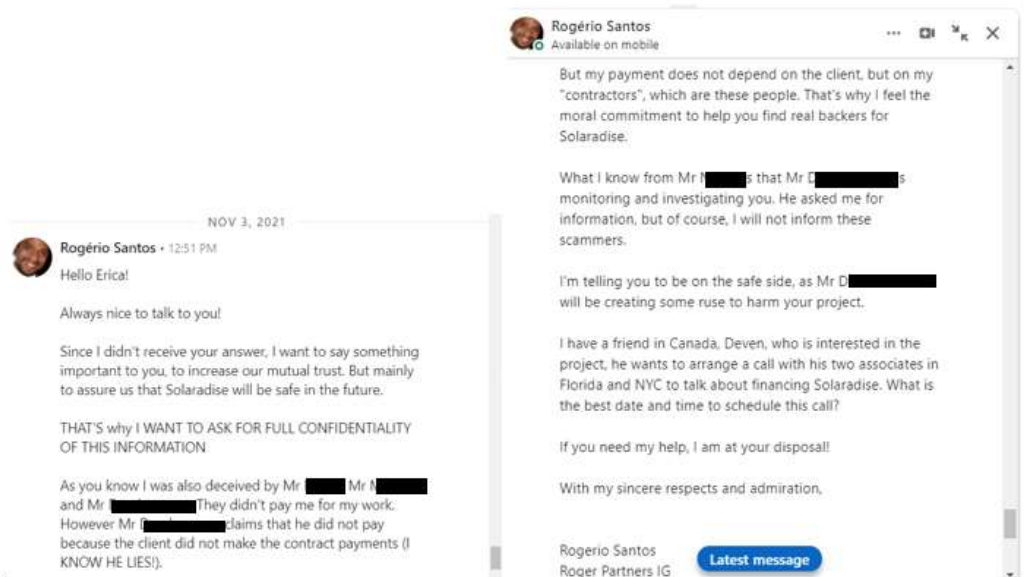
Terminating Solaradise's Relationship with Marc Dxxxxxxxx

At the beginning of September, I sent Marc Dxxxxxxxx a simple termination letter, even though our 60-day contract with him and his partner Manouk had expired over a year prior. The only thing tying us to Marc was his threat that Tobacco would buy our islands if Marc told them to. However, both Andrew and I were in agreement, regardless of Marc's threat, we would call his bluff.

Marc's response letter to me (and Andrew) to my termination letter is below.



LinkedIn Message from the Person who originally introduced me to Marc. As you see with his desire to be confidential as well, Marc is a predator. I never replied as I don't trust him



Thus, now you have the story of Marc Dxxxxxxx and his obsession with me and my project. Marc does not know I have proof of what he did with Nicole and the stolen \$5K, nor does he know I have Kim ready and willing to share her story of sexual harassment by Marc as well.

I do not want to fight Marc, but I do want you to know that he may reappear (in some way) when it is announced that my deal is funded, even though he has no claim and it's a totally new corporation. Clearly, Marc's threat of "Tobacco buying our islands" was also a ruse.

Marc has no claim to Solaradise, and he ABSOLUTELY has no claim to The Utopian Islands! But, as the LinkedIn Message above from my contact Rogerio in Brazil proves, he is a desperate man with an injured ego!

Summary

As partners, you and I will have to defend our islands and project from many predators like Marc. Unfortunately, regardless of how baseless anyone's claims are towards us, I believe simply due to our success, we will have people who want to attack us. Thus, I wanted you and your partners to know how I react when faced with challenging circumstances.

I sincerely hope that you see that I am not someone that cowers to bullies. I don't want to fight Marc or anyone, but if I have to, I will! And, like I said before, I'll win! I sincerely hope this letter will help you to understand me better and that I will never stop fighting to make this dream a reality – even if it means enduring some very painful times. I simply refuse to fail! Please let me know your thoughts on this letter to you.

All my warmest regards, (and I promise to talk about more pleasant subjects in my next correspondence)! 😊

Erica



PART III

The Founder's Ethos that formed
The Strategic and Pragmatic Plan
to Create Utopia and Breed Unicorns

October 16, 2022:
Proposed Ideas for An Expansion Plan to
Creating at a Global Deal-Flow Making
and Funding Machine
to Solve Our World's Perpetual Problems

INTRODUCING:



*The Utopian
Renaissance*

PART III: The Founder's Ethos that formed The Strategic and Pragmatic Plan to Create Utopia and Breed Unicorns

October 16, 2022 – A Letter To Erick and Irina Verbitski Regarding An Expansion Plan

October 16, 2022

Erick and Irina,

In a perfect world, we would all be having dinner together, talking face-to-face and we'd have no language barriers. However, as that is not the case right now, the best I can do is to write these long letters to explain how I feel, honestly and from my fully authentic heart.

Irina, I know that we have not yet met, but I really look forward to meeting you soon, to working with you on this extraordinary project, and to hopefully becoming great friends. I know you both will love all of our team members – they are all kind-hearted but strong, passionate, and absolutely brilliant people, who like me, refuse to fail.

It is important to me that you both know how I think – as I'm asking you to trust me to lead this enormous venture together and I believe it's only fair that you know how and why I feel strongly about certain things.

I know that this is going to be another long letter – in fact, a mini-book. I've been writing this letter to you in my head for the past six months while we waited. Originally, my letter was going to be three separate letters, but I decided there were too many overlapping topics that needed to be combined together – thus, the result is one an extremely long letter or rather the second half of a book.

However, It must be noted thought, that of all the letters I've written to you, I believe in my heart that this letter is the most important, (and undoubtedly, the most intimately personal), as I am sharing my life's mission and my life's masterpiece, that I have literally been working on my whole life. The only way I know how to express to you the depth of my passion, determination and faith, with regard to the subjects of this letter, is to share with you both a sort of mini-autobiography.

I've always said to our team, "I need to write book about this arduous and crazy journey, as no one will ever believe what we've been through to get here", and then I realized that my letters to you over the past year already told most of my story. Now, all I have to do is to finish the story and to win at the end – which means we have to succeed or I wrote a huge book for nothing, (because no one will ever buy and read an inspirational book with a bad ending 😊)!

However, all joking aside, in truth is that this journey has been a very painful endurance test to me – and more so a test of my faith. For some innate reason, this journey has always seemed like it was a sort of test that God is giving to me, to show me how strong I can be against the worst of circumstances; to truly believe that there is always a solution to any problem, (but that it is my responsibility to find it); to allow me to learn to trust others to help me along the way when I need it, and to always trust the voice of God in my head and heart.

Please Note: I am quite sure that if I had a legal team advising me right now, all, if not most, would strongly suggest that I not write this letter to you! However, once again, I trust my heart and instincts that I'm doing the right thing.

Why I Share these Very Personal Experiences

My fascination with psychology and how the human brain thinks, interprets and reacts to everything has meant that I've spent the majority of my life trying to psychoanalyze myself (as I know I am different from most).

I am not embarrassed by sharing many of my most intimate personal experiences, as I truly believe that every human is a product of or is shaped by every single unique event of their life's cumulating experiences. These life experiences, include all of our good or happy experiences, but more importantly or more powerfully, all the bad or difficult events that life has dealt us. I believe it is the combination of these two factors which creates who we are as a person today.

I once had a friend, an older woman who advises me, she said, "Erica, someday you will realize that 'the Bad Stuff is really the Good Stuff!'" It took me a long time to understand her parable, but I came to understand and believe it fully in my heart. I now comprehend that it is really only through conquering adversity and fear (the bad stuff) that we grow and strengthen our character, which then defines our resolve and our life's path and who we are as a person.

The Unfortunate Russian – Ukraine War and My Four Angels

When the war started in the end of February, just when we had planned to finally close on our deal, I knew it was going to impact us closing our deal enormously. I remember saying to you in a message, "Let me know where I can help, I'm a very good problem-solver". When you finally shared the magnitude of the changes that were needed to go forward, I knew that we were adding onto our journey at least another six months.

I was optimistically hoping you could pull off all the arduous tasks that needed to be done, in a world where The Cold War was reignited, in a shorter period of time – but, I knew you had your hands tied trying to make this deal happen. However, with delays and bad news, it always seems to come as a full-blown hurricane into my life, and the ever-present realization of how to keep this dream alive and survive financially until we get to our funding finish line was ever-present in my mind.

The truth is, my team saved me. That's why I call them all "my Angels." However, there are four (4) angels that in particular have been my life-blood and support throughout this epic journey. In the end of May 2022, I wrote a letter to my whole team (40+ people), and in this letter, I speak to how extraordinary these "Angels" are and how much I value them.

(An Excerpt from this Team letter is below)

The Four Angels in My Life and in Our Team

"I want to take this opportunity to point out a few people on our team that define to ME the true meaning of being: (1) an entrepreneur, (2) a leader and (3) a dear and trusted friend.

Few of you know that for the past six months, our company has effectively been completely insolvent (with less than \$10,000 in our bank account). Furthermore, the last time the company was able to give me any living expenses was last July 2021- \$15K. Thus, I've had to keep this company running, (including taking out Andrew and the Asset Purchase) and me alive with little to no financing.

My Challenges: If it's not hard enough to do the seemingly impossible job of raising \$2.5B for a pure start-up...Now, try doing it with a global pandemic, a very dangerous war (where your investor also happens to be originally from country of the enemy), and without any income to support yourself (without me taking on another full-time job) or doing a capital call. Over the past five years, I have sold-off or liquidated every single asset I owned in my life, including very single dollar in my saving to support the creation of Solaradise, and then to form the new company, The Utopian Islands and complete the Asset Purchase, as well as, surviving to get us to the finish line.

The best analogy I can come up with for you all, is that for the past five years of building this company, my life has been like hanging from the edge of a huge cliff, by one arm, (and up until last November – I had my partner (Andrew) violently crushing my last remaining hand, with his hope that I would give up and release my grip). I'm not making this analogy to you all because I desire your sympathy – because I don't. These have just been the circumstances, and I wholeheartedly regret nothing! However, to say that it's been a difficult journey for me, is an understatement.

I have no Regrets - Only Gratitude: God always sends me Angels when I need them! Therefore, I just wanted to point out some of our team members who have truly been an Angel in my life!

I have been blessed by so many of you helping me unconditionally – but I just want to highlight a few now. There are four people that I could not have sustained my grip without their help, both financially, but more importantly, emotionally. These four people are: (1) Judy Adamski, (2) Yara Arias, (3) Jan Solum and (4) Eric Egnet.

I'm not saying others of you have not been there for me, as you know that if you were, I will never forget it. However, these four people are exceptional souls who I cannot help but point out – as they have enabled me, and supported me, and, therefore, supported this team to get us to this point, where we are all within weeks of becoming multi-millionaires and having all, or at least, most of our dreams come true!

- (1) **Judy Adamski (Our Chief Marking Officer, and who I call "My Rock"):** As I'm sure you all know: Judy and I share her house together – she is like my older sister. Her late husband was also one of my dearest friends in life, (who I worked with almost daily for the past 20+ years). What you don't know is that for the past year, Judy has been paying for everything for me to live - the house, the food and all expenses, all out of her own money. Moreover, for the past six months, when needed she has even lent me money to pay my bills.

Additionally, Judy supports me daily (for the better part of most days) in all of my work product by helping me to create it, edit it and polish it. These materials have created our multi-billion-dollar valuation company – The Utopian Islands. It is important to me that you all to know that the only reason I've been able to stay alive and keep this company alive, is because it was Judy who lent

me personally the money to survive. I don't know that I could have gotten us (the company) through this treacherous journey to this amazing turning point where we will finally succeed without Judy's compassion and generosity. For that, I say: "I love you, Judy, and I will never forget!"

- (2) **Yara Arias (Our Chief Financial Officer):** Other than my late mother, Yara is the only person in the world that actually worries about me more than I do myself 😊. Her enormously huge heart, unflinching courage, absolutely brilliant mind, endless generosity and pure faith in this project, is a blessing that melts my heart, and often brings tears to my eyes, every time I think of her passion!

Yara has too has given money to both me and to the company – literally thousands of dollars – to help us survive this journey. Moreover, she has been there for me unconditionally for the past 10 years, as both one of my dearest friends, but also as one of the key leaders of this extraordinary team. Yara calls me multiple times a week to check in on me, to listen to me vent, or even to cry out my frustrations or pain. I know you will all come to see that "Yara is absolutely brilliant and she has a heart bigger than the size of State of Texas"! For that, I say: "I love you, Yara, and I will never forget!"

- (3) **Jan Solum (Board Member and CEO of Utopian Marine & Aviation):** Jan endured the nightmare of Andrew with me. Being the third board member, in between to humans at war is a position that I would not wish upon anyone. However, as always, Jan bore the weight of this unfortunate position with grace and strength. Jan is one of the most generous and caring people I've ever met. I call him, "My #2" to Erick Verbitski, because Jan has a truly amazing "super-power" of remaining totally calm and logical, even in the worst of storms! There's no one I'd rather have steer me through a storm – either be it on a ship, or headed straight into battle. He is a gentle warrior with a heart of gold, a leader with unflinching determination, and one of my dearest and most trusted friends that I have ever had in my life. (Oh, and I think his amazing wife (Tamara) isn't too bad herself – she knows that I love her too! 😊)

Over the past five years, I do not believe that I have ever gone to Tamara and Jan's home, and without asking, I leave with hidden checks or money stuffed secretly into my purse, car or bags. Tamara's and Jan's endless and enormous generosity and emotional support has meant more to me than they will ever know. For that, I say: "I love you, Jan (and Tamara), and I will never forget!"

- (4) **Eric Egnat (Our Chief Strategy and Innovations Officer):** Yes, Eric is the newest member of our team, but to me personally, I feel like I've known Eric for decades. It's as if we are kindred souls that identified with each other immediately. He is without a doubt one of the most naturally intelligent and intuitive leaders that I've ever met in my life!

On Thursday night, without me saying anything to him or asking for any help, somehow Eric intuitively knew that I was suffering and struggling. I haven't been sleeping well, worrying about, "How can I close this deal, hire attorneys to complete the needed corporate structure, and pay to have our Board of Directors travel to Dubai to meet Erick – all when the company is basically broke, and my personal checking account is not much better?"

A month ago, when I was really struggling for solutions, I received an unexpected message from Eric Egnat stating, "I just thought you might need some money, so I wired some money into the company account". Honestly, I cried with joy. He did this again for me on Thursday. He said, "Erica, I know the company and you need money to close this deal, so I'm going to put another chunk of money into the company's account for you." Again, I cried with joy. I can only say that I thank God every day for the blessings of this Angel in my life. Words cannot express how much it means to me that he (Eric) cared about me and this company enough to give without me asking

or begging. Therefore, Eric has given us all the money that we all desperately need to close this deal, and to get to Dubai. We are all in debt to him for he stepped up when others did not!

Eric's intuitive sense and empathy for my plight, as well as his compassion, generosity and understanding of my struggles as this company's leader, define who he is as both a leader and person. For that, I say, "I love you, Eric, and I will never forget!"

You are all my super-stars. Again, words cannot express how much you all have meant to me on this journey – and I will never forget your courage, passion and faith in me and this team. Bravo to you all!"



*The Utopian
Renaissance*

MY EARLY YEARS: THE EVENTS
AND EMOTIONS THAT DEFINED MY ETHOS,
AND
CREATING THE UTOPIAN RENAISSANCE
TO SAVE OUR WORLD

MY EARLY YEARS: THE EVENTS AND EMOTIONS THAT DEFINED MY ETHOS

I grew up in a small blue-collar town in upstate-New York's snow-belt region called Phoenix, New York (which is just North of Syracuse, NY). My family was one of the most affluent families in the town. We were not rich, but well-off. Our little one-traffic light town consisted of primarily factory workers and farmers. My father moved us to Phoenix when I was a toddler to begin his entrepreneurial career and to build his real estate development company.

My father's very large real estate development was adjacent to his father's (my grandfather's) real estate development. In fact, many of my own classmates lived in my families' real estate development.

My mother absolutely hated living in Phoenix. She felt that the general sentiment of its population had no ambition and that this attitude would be a bad influence on me and my two brothers. Many of the people I grew up with have never even been outside of the 30-square mile county that we grew up in. My mother feared that this lack of ambition would affect me and my two brother's aspirations for our own future.

Prior to my mother passing away last year, I was blessed to have the opportunity to discussed in depth these major life events in my life with her. She told me that her greatest wish before she died was to see me fund my dream and make it into a reality – as she knew that it has been my life's mission and that my tenacity and unflinching determination would never allow me to give up on it. I know she is in heaven now whispering in God's ear to help me reach this victory.

"If you know the enemy and you know yourself, you need not fear the results of a hundred battles;

If you know yourself, but not the enemy, for every victory gained, you will also suffer a defeat;

If you know neither the enemy nor yourself, you will succumb in every battle!"

Sun Tzu

My mother, prior to her death jokingly described my childhood to me: "Erica you came out of my womb completely confident and charging forward. You have always been adamantly determined that no one was going to: (1) stop you from your life's quest, nor (2) tell you what to do!"

She laughed as she spoke, "I honestly believe you had your mind all set from day one of your life. It was always very clear to me that you intended to pave your own path in life. Erica, there's a perfectly good yellow-

brick road to follow in life that doesn't involve such stress and anguish – however you've always seemed to want to climb and hang from the highest cliffs of life – it's where you feel most comfortable. You must understand that as a mother, I am always both scared to death for you,

and the proudest mother of you. I know there's no changing you - I just wish you took the easier route once in a while – but, I know that's not who you are!"

The Double-Edged Sword of Intelligence

I was 3 years old when my mother decided to have my intellect tested by professionals. This decision by my mother indirectly changed the trajectory of my life, and as a result had a huge impact on who I became as an adult today. My mother felt strongly that I needed a specialized education – (at least) more than what I was getting with all the other elementary children in our small town's educational system. Honest, I was too young to remember all these detailed events myself. Therefore, what I share with you now, are actually my mother's recounts of these events, combined with a few distinct stories that are engraved in my brain.

My mother told me, "Erica, by the age of 3, it was obvious to me (and your father) that you were clearly developmentally advanced and highly intelligent. However, honestly, I didn't know what to do to help you develop at the speed your brain desired. It's as if you were in an endless race, particularly with your older brother, to learn things faster than he did. As I taught Ken skills, you instantly viewed my lessons with him as a sort of competition to learn these skills faster than he did. Most of the time, I could show you how to do something once, and suddenly you could do it."

"Pioneers never have it easy!
An Entrepreneur must have
the courage to be
misunderstood –
to take the road others
feared or never knew
existed."

She also laughed and said, "Your insatiable desire to learn everything immediately often drove me absolutely crazy. "But, why Mom? Why???" was like a broken recording coming out of your mouth."

I specifically remember her laughing and shaking her head, "Erica, at only 3 years old your curiosity was so voracious, I could no longer contain you. However, I distinctly remember that it was when I first saw your childhood drawings that I finally made the decision to have your intellect tested by education professionals. It was clear by your drawings that you were gifted and not a typical 3-year-old child. I knew then that there was definitely something special going on in your brain."

Education was an imperative to both of my parents. My mother received a full academic scholarship to study Fine Arts at Moore College of Art - a highly acclaimed and prestigious art college in Philadelphia, PA. Her gorgeous drawings, paintings and sculptures always adorned all of our homes and lives. My father did his undergraduate business degree at Dartmouth University. He then went into the military as an officer and became a fighter pilot (F-100 jets). After retiring as a Captain in the US Airforce, my parents met in Philadelphia, when my father returned to get his post-graduate degree (his MBA) from Wharton (The University of Pennsylvania).

Thus, both of my parents highly valued me and my two brother's advanced education. It was never a question of whether we would be going to college or not after high school – It was simply always expected of us.

Testing A 3-Year Old's Intellect and the Left & Right Sides of my Brain

One evening, my mother began sketching a detailed drawing of my grand-parent's 6-bedroom Victorian island-based summer home that we spent each summer at in northern NY. I sat next to her and watched her as she drew this detailed drawing.

A week later, my mother gave me some paper and colored pencils and said, "Draw me some pretty pictures, Erica". Without any prompting, I proceeded to create a nearly identical drawing of my family's summer home to the one my mother had done a week prior. When I was done, I proudly gave my mother my completed drawing.

According to my mother, my drawing was astonishing. It was clearly not as good as my mother's drawing, but it had all her same details in it, including all the shading, that my mother had drawn and shown me a week prior. Thus, it seems that at the age of 3, somehow my brain could already recognize and understand perspective, depth and proportions. Additionally, according to my mother, I had adding details to the drawing that she had not (that I must have remembered from visiting our summer home months prior). Somehow, I was able to remember these tiny details, visualize it in my head, and then replicate an image at the age of 3 years old.

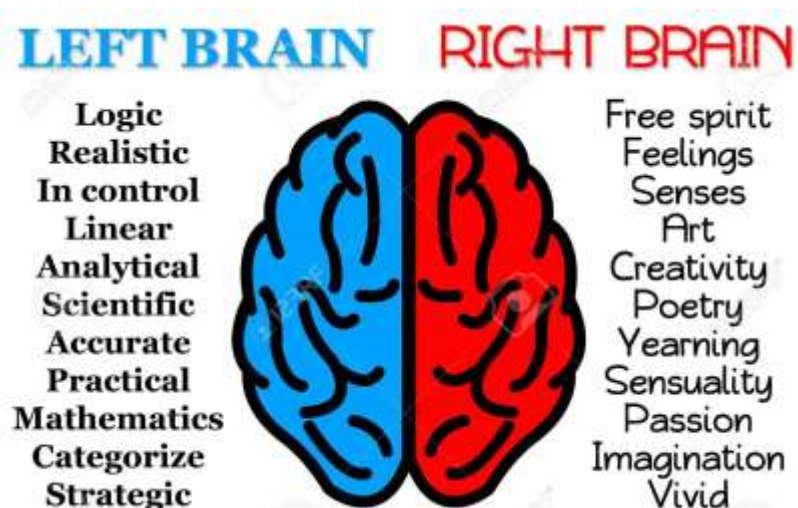
Overwhelmed by my drawing, my mother arranged to have me tested by experts from Syracuse University (SU). My grand-father (my father's father) was a former Principal of the largest high-school in Syracuse. He had become very close friends with many of the Deans at Syracuse University. Therefore, my grandfather arranged to have my mother and I meet with these educational professors to assess my drawings and to see what they thought was the best educational options me.

My mother recounted to me that there were 5-6 different specialists in the room for my test. For two weeks these psychiatrists, psychologists and other developmental educational professionals proceeded to test and study me. I was asked to build things with blocks, do drawings, tell stories and illustrate these stories, and to solve 2 and 3 dimensional puzzles. Obviously, my detailed drawings and articulate stories somehow impressed these specialists.

The Blessing and Curse of My Mother's Quest for Specialized Education for Me

I rarely share this part of the story of my life, as a child. I have always seen it as both a gift and a burden of sorts. However, I have learned as an adult to embrace and accept who I am and that being different – a Maverick of sorts – is simply who I am.

According to my mother, the psychologists, psychiatrists and educational specialists at Syracuse University all had determined that I definitely had genius-level intelligence. However, what particularly

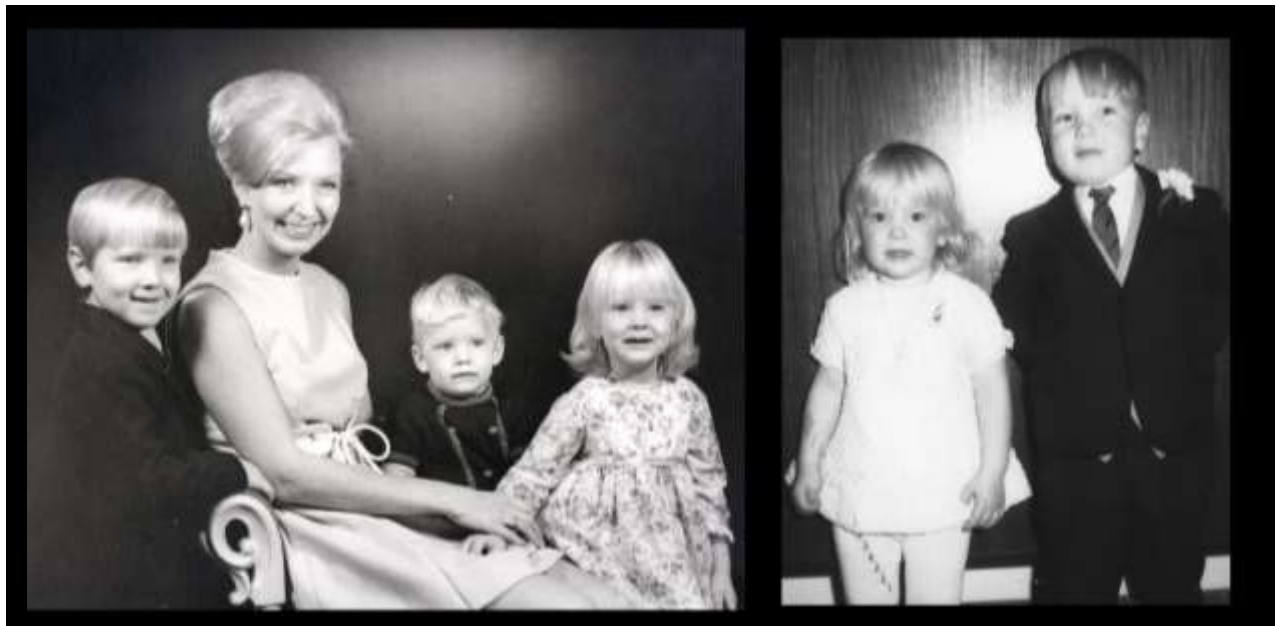


fascinated these experts most about my unique intelligence was that as they said, "My left-side of my brain and my right-side of my brain were equally advanced and equally developed". According to these specialists, this is extremely rare to find in most geniuses.

These experts explained to my mother that most geniuses have a very strong IQ ("Intelligence Quotient" which is a person's reasoning ability). A person's IQ gauges how well someone can use information and logic to answer questions or make predictions. The IQ represents the "left side of the brain". In contrast, the EQ ("Emotional Quotient" or "emotional intelligence" determines an individual's ability to identify emotions, which is typically related to the "right side of the brain". According to my mother, my tests scores determined that my "IQ and EQ" were equally advanced. Furthermore, these professors shared that I had highly advanced visualization and cognitive retention and processing skills.

My mother shared with me that the professionals were totally fascinated by my ability to visualize and remember detailed images in my head, and to also be able to form imagines from a story – my imagination. Please keep in mind, that these tests were done 53 years ago (I'm 56 now), when there wasn't a name for this specialized ability – but, I believe it is now what is referred to by neuropsychologist as "hyperphantasia". Thus, now armed with this knowledge about my unique abilities, my mother set herself out on a mission to get me the proper advanced education that she felt I needed and which was recommended by these experts.

I can emphatically say, my mother was the strongest person I've ever met in my life – and, if the subject matter had anything to do with her three children, her reaction was like a mother grizzly bear protecting her cubs. I have no doubt that mother would have fought to her death to protect any of the three of us. Thus, it does not surprise me that my mother took the report from the experts at SU directly to our small town's Board of Education. She demanded that they provide me with specialized education. Unfortunately, this poor little town had very limited educational resources and nothing to offer me other than the option of skipping grades, which the specialists did not recommend.



Thus, my mother attacked higher up the food chain, and she went to the county's Board of Education and demanded they find a solution for my specialized educational needs. They agreed to a compromised solution. This solution meant that for half of the school day I would be

bussed daily to a much larger town's school (20 miles away) which had a larger budget and specialized tutors available to help me with my advanced education. Then, for the other half of the day, I would return via a bus to my regular classrooms in Phoenix, to study with all the other kids my age.

The "The Short Bus" and the Biblical Parable that Changed my Life

Unfortunately, and fortunately, I vividly remember these events, as if they had just happened to me yesterday). Initially, my mother simply told me that the reason I had to take this second bus to school every day, (unlike my older brother and all the other kids), was because I was "special". I was 4 when I began school, and I had no idea what that meant, but I did what my mother told me. Every day I would take the school bus to the elementary school (like all of the other kids), but then once I got to the school, I had to immediately board another bus - this smaller-bus that would take me to this larger school 20 miles away.

Unfortunately, this miniature bus received a horrible nickname from almost all of the other kids – in particular the 'mean kids' (and there were a lot of them). They called it, "The Retard's Bus." Other than me, all of the children that rode this bus daily were mentally challenged or physically handicapped children who too were also in need of specialized education – but a different kind of specialized education.

Nonetheless, I was grouped into this same category by the general population of children. I strongly believe it was this event in my life that began my feelings of being 'a sort of misfit'. Obviously, I was different from the other kids – but I just didn't understand why.

I hadn't been in school for more than a week when I remember coming home crying hysterically to my mother. I begged her to stop making me have to take this stupid "Short-Bus" every day. I explained that more than half the kids in my class were calling me horrible names like: "Retard Girl" or "The Short-Bus Girl". Sobbing, I pleaded with her, "Mom – but I just wanted to be like all the other kids?" Her response to me was simple, "But, Erica, you're not like the other kids!"

My Mother's Analogy and Lesson (using a Parable), that Defined my Life and Faith

Armed with suggestions from the educational experts at SU on how to best connect with me and teach me, my mother proceeded to explain to me an analogy using a biblical parable and drawings. The experts had explained to her that I could understand complicated concepts best by using drawings – as my mind saw everything in pictures. I will never forget this memory as it is this vivid image that I think of often, and which has come to define not only my life's quest and my unconditional faith, but also my moral and ethical code.

My mother went and grabbed a drawing pad and pen and sat me down on the couch next to her. She said, "Now dry your eyes, Erica! I am going to tell you a 'Parable'. A parable is a special lesson sent from God to teach us how to live our lives in a way that will make Him happy – it's like an example He has given us that we can learn from and apply to our own lives." My mother proceeded to tell me the Parable of the Bags of Gold (found in the Christian Bible: Matthew 25:14-28). As she told me the story, she drew pictures explaining it to me step-by-step.

The Parable of the Bags of Gold

(from the Christian Bible - Matthew 25:14-28)

"Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. To one he gave five bags of gold, to another two bags, and to another one bag each according to his ability. Then he went on his journey. The man who had received five bags of gold went at once and put his money to work and gained five bags more. So also, the one with two bags of gold gained two more.

But the man who had received one bag went off, dug a hole in the ground and hid his master's money. After a long time, the master of those servants returned and settled accounts with them.

The man who had received five bags of gold brought the other five. 'Master,' he said, 'you entrusted me with five bags of gold. See, I have gained five more.' "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

"The man with two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold; see, I have gained two more.' "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

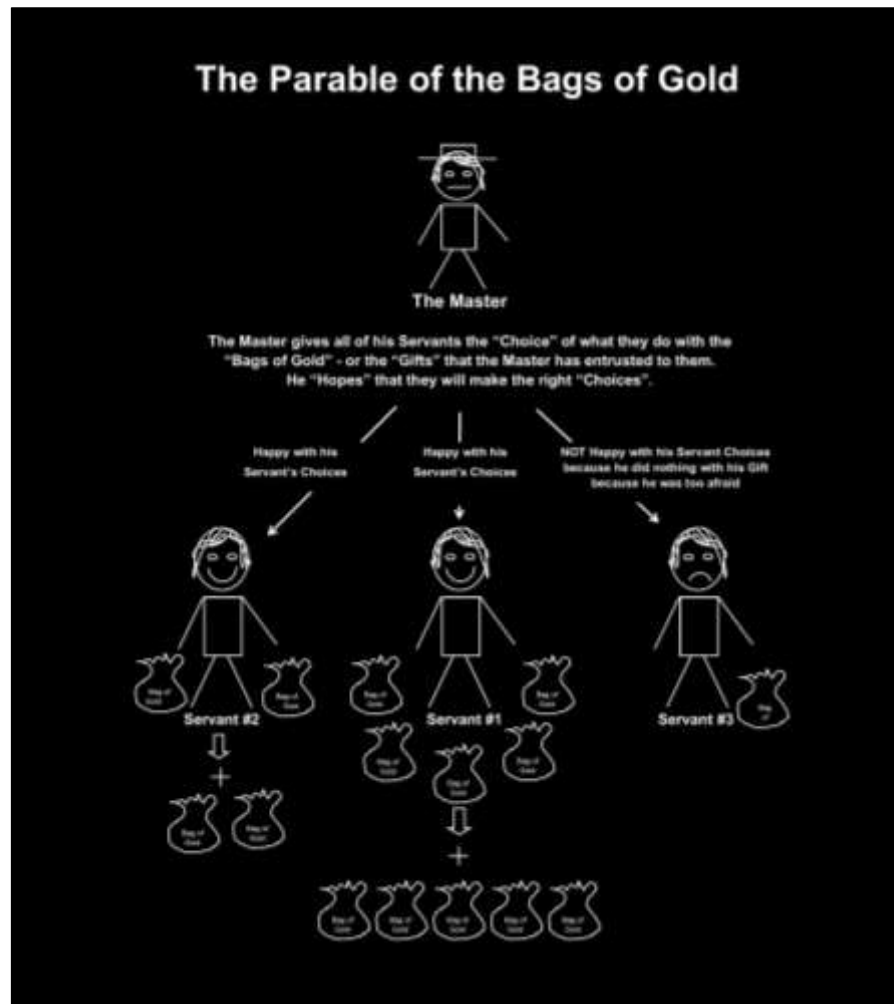
"Then the man who had received one bag of gold came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So, I was afraid and went out and hid your gold in the ground.

See, here is what belongs to you.' "His master replied, 'You wicked, lazy servant! So, you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned, I would have received it back with interest.'

My mother had explained the parable a little bit more simplistic than the actual doctrine so I could understand it. However, as was often my habit (and unfortunately, often still is), I interrupted my mother as she was telling me the parable to blurt-out my pressing questions: "But, why Mom? Why did the Master give more gold to some of the servants than he did he others? But if the "Master" represents God, then why didn't God give them all the same amount of gold?" My mother smiled and replied, "Those are great questions, Erica – but they are not easy ones to answer. Let me see if I can explain it to you in a different way, and let's see if we can even apply it to your life (and she pointed at me while smiling)."

My mother turned to a clean piece of paper and started to drawing a new diagram. This time she started with drawing a big box in the center of the page. She said, "Erica, I want you to think of this box as your life – from the day you were born, until the day you die," (as she spoke, she drew a doubled-edged arrow across the top of the page inside the box). "Now, in your life you are going to meet good or nice people, BUT you are going to also meet a lot of really bad or mean people too." I interrupted her again, "Why are some people good and some bad – why didn't God make us all good people?" My mother smiled again and replied, "Erica, just wait, I'll get to that..."

Then my mother drew a starburst shape above the box at the top of the page, and wrote "God" in capital letters in the starburst. Then underneath the "God" she wrote, "The Master from the Parable".



"Erica, you know that God created everything, right? You know He created our whole world - all the people – all the animals - all the trees – Everything! Right?" "Right!" I replied. "That means that God can do absolutely anything thing he wants (including miracles), because He create everything and is this powerful! Do you understand?" I shook my head in agreement and smiled.

My mother continued, "The Bible tells us 'truths' about God, and He has given us Rules that he wants us to live by – you know them, right?" I replied, "Yes, The Golden Rule." "Yes, Erica, that's right. God wants us to live by these Rules and if we do, He will be happy with us - like when the

Master was happy with his first two servants. These Rules and Truths about God teaches us how he wants us to act to make Him happy and so we can go to heaven when we die. Do you understand?" I nodded in acknowledgement as I listened to her intently.

"If God created you... that means that God is your 'Creator'. He's your real father, right? He created you in my belly, using half of the mold he used to create me, and half of the mold he used to create your dad. That's why you're half me, half your dad? Do you understand?" Again, I nodded my head in acknowledge that I understood.

The Analogy that Defined my Moral Code & Faith

By Erica Drake

2

God sees and hears EVERYTHING that all of us do or say in our life.

He is with us always, therefore you never have to be afraid, because God is with us always protecting us, but He's Invisible. He will only talk to us "secretly" and help us when we ask Him (by praying), and the only way to hear God's answer is to "Listen from our Hearts".

1

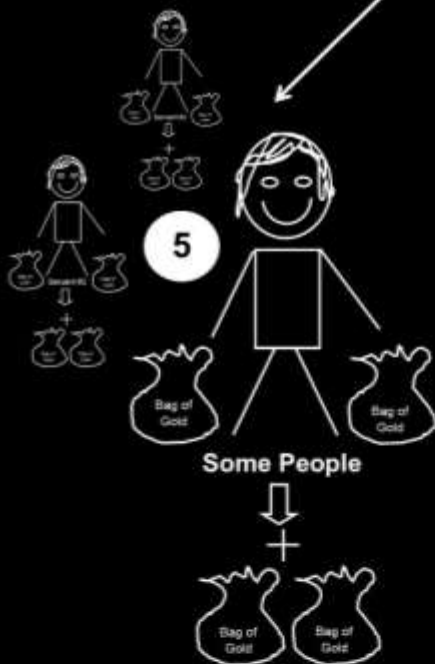


God allows everyone in the World to make their "Own Choices in Life" (like the Master gave to his Servants). However, He has given us on a few simple "Rules" that he wants us to follow, and when we don't follow these Rules, He is Very Unhappy!

Remember: GOD sees EVERYTHING, EVERYWHERE with EVERYONE in the whole world!

3

God is Happy with These People's Life Choices



God's has a lot of "Hope" for You because He gave you 10 Bags of Gold—or "Super-Powers"

4



God is very Unhappy with the Mean People, and He's Sad for those who are too scared To even make Choices

6



It would make God very happy if you helped these people with your "Super-Powers"

9

People are Mean to you or do Bad things because they are Jealous of all of your Super-Powers, Tools & Confidence

7



8

10

Erica—What will you do with Your Life to make God Happy with his decision to give you all the extra "Bags of Gold" or Super-Powers?

What will your "Life's Legacy" be to this world? Think of this "Legacy" like your "Present" or "Masterpiece" to God when you go to Heaven that you leave behind for the world?



EXAMPLES OF WHAT A "BAG OF GOLD" COULD REPRESENT "Your Gifts & Super-Powers"

- You're healthy and attractive Girl
- You have loving parents, family and friends who will help and train you
- You grew up in a great home with all the food and necessities you need
- You are taught good values & morals
- You grew up in a free nation with the freedom to create your own dreams
- You are extremely smart & learn fast

Then my mother moved down the page to the center of the box, she started drawing a female stick figure and labeled it, "Erica". Then my mother drew stick figures on the left side of figure of me (all with smiles on their face), and then about 10 stick figures on the right side of me – all with sad faces.

"Now remember the parable that I just told you – the lesson that God gave us?" I nodded in agreement. "If this person, is you, you were one of the few super-lucky people in the world that God gave not just 5 bags of gold to, but in fact, God believed in YOU so much that he actually gave you an extra 5 bags of gold – Yes, that means God gave you 10 bags of gold! Do you understand, Erica?" My mother pointed to me but I looked perplexed.

My mother saw that I was struggling to understand her point, so she edited her analogy. "OK, let's not call these gifts "bags of gold" but rather special super-powers that God gave you– you know, like Wonder Woman has (I absolutely loved Wonder Woman at the time)?" A big smile came across my face, "You mean I have a lot of special super-powers?" "Yes, you do...my mother smiled back at me – and I'll get back to these super-powers in a second."

My mother then proceeded to draw out two bags of gold each for all the smiling stick figures on the left of me, and only one bag of gold for all the stick figures on the right of me. I immediately said, "I bet these guys over here (pointing to the figures on the right) are sad because they only got one bag of super-powers, right?" My mother shook her head in agreement, "Yes, they are sad, especially when they see that you have more bags of super-powers than they do - it makes them feel badly. Unfortunately, what often makes people good or bad people is determined by whether they are happy or sad inside."

"You see, when someone feels bad or sad or hurts inside, they often get mad at God because He didn't give them as many gifts and super-powers as He did others. Then, these sad people break God's Rules and become "mean or bad" people who try to hurt or attack the people they are jealous of, or who seemed to have received more than what they have -- like the kids at school today did with you. They are trying to pick a fight or battle with anyone who seems to have more than they do. It's very wrong, but unfortunately it is a part of life."

"Erica, you must always remember that unfortunately, there will always be good and bad people in the world. It was God's decision to allow us all to have the ability to choose our own destiny. Think of it like God is testing us to see if we will follow his Rules and believe in Him or not and be bad. You MUST remember that God will never give you more problems that He thinks you can handle." I immediately responded, "Yes, but then how can I make these kids like me, or stop being so mean to me?"

My mother replied, "Well, first – let me ask you this: What do you think the mean kids are hoping you will do when they call you a 'retard'?" I thought a second and replied, "They want to make me cry." "Why do they want to make you cry?" my mother countered. "I think it's because they want to hurt me because they're hurting and if they make me cry, then, they know they succeeded with making me feel bad too – like them," I responded. "Yes, Erica, that's exactly right. And, if they make you cry then they are winning the battle against you, right?" she replied, I shook my head in acknowledgement and smiled as the light went on in my head.

"So, then what could you do to make these kids lose their battle against you?" my mother questioned me. "Not cry!" I said immediately and smiled. "Yes, that's right - because then you win the battle, because they failed to upset you – right?"

"But, Mom, it really hurts when they call me a retard." My mother shook her head in understanding, but responded, "Erica, do you believe you are a retard?" she immediately asked me? "No" I replied firmly. "Exactly – you know you're not – in fact you are a very strong and smart girl. Unfortunately, when people try to hurt you, you just have to pretend it doesn't hurt, and then take that pain and focus it on finding a solution."

Learning to Strategize and Develop a Plan

"So, let's make a plan and find a solution to this problem," my mother prompted me. "How else can you make these kids stop calling you names?" my mother continued probing. "I could tell the teachers on them and get them in trouble," I replied. My mother shook her head in acknowledgement but questioned my response. "Yes, Erica, you could and the result would be these kids will get in big trouble with the teachers. But, do you think that will make the kids suddenly stop and like you after you've got them in big trouble?" she questioned me. "No, they will just hate me more – right?" I replied. "Yes, because now they hurt even more, so they will attack you even more, and next time they might be even meaner to you" she cautioned.



"So, that's not a good option. What else could you do, Erica, to show these kids that you are not a 'retard'?" I smiled with a great idea on my face, "I'll show them – I'll be the smartest person in my school and get the best grades and win all the contests!" My mother laughed and smiled at my new idea, because she already knew me too well, and my innate competitive drive, "Yes, Erica – that's a great idea and I know you can do it. But now you have to make a plan to defeat the mean kids – not hurt them physically or be mean back, but how you can out-smart them? What can you do to out-smart all of these mean kids," my mother prompted me?

I responded immediately, "Well, first of all I'm going to pretend it doesn't hurt me and ignore them – I'm going to never let them know that it hurts me and I'll do like you said Jesus did, 'I'll turn my cheek' (and I demonstrated how I would turn my cheek), and then I'm going to show them all that I am smarter than all of them by building God the best present in the whole world with my superpowers!" My mother smiled and hugged me for arriving at a plan to solve my problem. (This was the begging of my life's quest. It was at this moment that I began planning my life's masterpiece project.)

Creating My Legacy and My Gift to God

"However, I still don't understand why did I get so many super-powers and what are these powers, Mom – I don't feel like I have any special powers?" I said, with a perplexed look on my face. My

mother replied, "We don't know why some people get more super-powers than others? But what God has told us is that He hopes that those He gave more to, will help those who got less. He wants us to do like what the first two servants did," as she pointed to the parable.

"Erica, you have to think of your life like you have to create a huge present to give back to God to thank Him for giving you all the gifts He gave you at birth (and the blessings that He gives you daily). This shows Him that you are not waste His gifts (like the bad servant in the parable). He wants you to use these gifts. Erica, you were given a lot of gifts -- what gift will you give back to God when you die and go to heaven as your Life's Masterpiece? It's just like when the Master returned home to the servants, and he asked them to show him what they had done with their bags of gold. Do you understand now, Erica?"

She continued, "None of us know how long our lives will be, or how much time we have to create this gift for God – only God knows that. Your life and how you live is like a "thank you gift back to God" representing what you created in your life with all the gifts He gave you. We're all just like the servants in the parable."

Then my mother proceeded with her analogy. "Now, Erica do you know why all those kids in school are being mean to you?" "Yes, I think I do – they are mean because they are one of these people (pointing to the sad stick figures on the right), and they see that I received more super-powers than they did, so they are jealous – is that right?" "Yes, Erica that's right.

However, you need to understand that not all people who didn't get a lot of super-powers are bad or mean people. Some, are just sad, but not mean. Some sad people are like the other special kids who ride the small bus with you every morning. Unfortunately, these kids have been given a really tough life situation – they received even fewer bags of gold, than even these guys here," my mother pointed to the mean kids.

"Do you know what I think would make God really happy?" my mother asked me. "I think God hopes that you will use all your special super-powers to protect and to help these poor kids that didn't receive as many gifts as you did, or even the other sad kids. I bet that would make God really happy – I know it would make me very proud of you if you did that!" my mother suggested.

"I can do that – I'm very strong!" I replied showing my mother my muscles.

My mother laughed but stopped me, "No, you can't do that – fighting is never alright unless it's in total defense of yourself or others you love. Only God can punish the mean people and I promise you, He will be very unhappy with their choices! You must always try to protect these kids or anyone who is weaker than you, but not by fighting the other kids, but by out-smarting the other kids."



Training for My Super-Powers

"Yes, but I still don't understand why do I have to take this short-bus every day?" I replied perplexed. My mother continued, "It's because you have to learn how to use all your extra super-powers and you need special teachers that knows how to help you use your unique super powers. Remember, the mean kids are just jealous of you – that's why they are mean to you. Don't forget, they are very sad inside."

I shook my head in acknowledgement, but in reality – my mother's detailed lesson, analogy and parable had defined my life's journey. It suddenly became the starting point of my understanding that the trajectory of my life: (1) was going to be different from the average person, (2) would include God hoping I would do really great things with my so called "super-powers" and life, and

God's Simple Truths & Rules

Originally taught to me at age 4, but which still compose my core Beliefs
(A Summary of my Faith and Moral and Ethical Code)
By Erica Drake

GOD'S TRUTH #1	God is Ever-Powerful! He can do anything He desires—including 'Miracles'. He alone knows sees and hears everything. If we believe in God, and try to follow His Rules, when we die, we will be welcomed into in Heaven (His Home) and we will live eternally (forever) with Him, and all those whom we love, in His ultimate Paradise.
GOD'S TRUTH #2	God created all humans—Every single one of us, and he created everything. Therefore, He alone is our 'Creator, Father and Lord'. He LOVES us all EQUALLY, and He hopes that all of us will love, accept and forgive each other and 'choose' to follow His simple Rules .
GOD'S TRUTH #3	God sees and hears EVERYTHING that all of us do or say in our lives. He is with us always, therefore one need not ever have fear, because God is with us always. However, He is Invisible, but He will talk to us all in our hearts. We can always seek God's help by praying, however, to hear God's answer, we must 'Listen from our Hearts'.
GOD'S TRUTH #4	God has given all of us the ability to make all our own 'Choices' in our lives (our Free Will). However, He 'hopes' that we choose do the right things and follow his Rules. He knows we will all fail at times, but He will forgive us. However, to obtain his forgiveness, we must first: (1) admit that we were wrong, and (2) ask Him for His forgiveness. God will always forgive us, but we must always seek to follow His Rules the best we person we can be.
GOD'S TRUTH #5	God's plan for our Lives (His Will) will always be better than what we wish for ourselves. Life will often be tough and painful, but we must TRUST that God's will is better—and that maybe he seeks to teach us something. He will often test our Faith in Him, but he will always be there to help us, even if it is only to endure the pain until He helps us to solve the problem.
GOD'S TRUTH #6	God alone decides how long each of us will live. We never know how long our lives will be, so we must always try to be the best person we can be (with our life's choices), to make God Happy.
GOD'S TRUTH #7	God alone will judge all of our lives when we die (1) by how we lived our lives (according to his simple Rules or Not), and the choices that we made daily, and (2) by what our 'reciprocal gift to him' or 'legacy' is when we die. Did we make His world a better place with the gifts that He gave us, or did we waste his gifts and our lives? Did we make God Happy or Unhappy by our Life's choices?

 GOD'S RULE #1	THE GOLDEN RULE: DO UNTO OTHERS AS YOU WOULD HAVE OTHER'S DO UNTO YOU. LOVE THY NEIGHBOR.
 GOD'S RULE #2	IT IS <u>NEVER</u> ALRIGHT TO INTENTIONALLY HURT SOMEONE.
 GOD'S RULE #3	IT IS <u>NEVER</u> ALRIGHT TO LIE, CHEAT OR STEAL.
 GOD'S RULE #4	REVENGE (PUNISHMENT) IS BUT FOR GOD ALONE! GOD DESIRES US ALL TO FORGIVE THOSE THAT HAVE HURT US (AS WE DESIRE GOD TO FORGIVE US FOR OUR OWN SINS).
 GOD'S RULE #5	AND, <u>RESPECT EVERYONE</u> : (1) FILL YOUR HEART WITH HOPE, LOVE AND PASSION FOR YOUR LIFE'S QUEST, (2) ALWAYS HAVE GRATITUDE FOR WHAT YOU HAVE BEEN GIVEN, AND (3) TRY TO HELP OTHERS, ESPECIALLY THOSE PEOPLE (OR ANIMALS) WHO ARE LESS FORTUNATE THAN YOU.

that (3) my life would more likely than not, continuously involve many people who will dislike me for no other reason than the fact that who I am irritates their insecurities.

MY DREAM BEGINS



BOLDT CASTLE

ON HEART ISLANDS IN UPSTATE NY, USA

This magnificent Castle sparked the beginning of my life-long passion and dream to create a private island paradise with a Castle at its heart.
(I always referred to it as a child as 'My Castle')

Located
On the St. Lawrence River in the Thousand Islands, between NY State & Canada

My Dream Begins at Boldt Castle

My grandparents (my father's parents) owned a six-bedroom Victorian home in a quaint summer-community on an island in the St. Lawrence River (a river that divides New York State from Canada that is known as "The 1,000 Islands"). This river, as its appropriately named has more than 1,000 beautiful islands that created a fabulous archipelago to explore and enjoy.

Every summer since I was born, my family spent each summer weekend and at least a month each summer at this idyllic summer home. Without fail, every weekend we took our big cruiser boat around the islands and we had picnics and swam and explored the wild islands. And every weekend we would pass Boldt Castle on these boating excursions.

Located on Heart Island – swimming distance from our island (Wellesley Island) this island had become my obsession. At the turn-of-the-century, George C. Boldt, a millionaire proprietor of the world-famous Waldorf Astoria Hotel in New York City, set out to build a full-size Rhineland castle in Alexandria Bay, New York, on picturesque Heart Island. The grandiose structure was to be a display of his love for his wife, Louise. In January 1904, tragedy struck. Boldt telegraphed the island and commanded the workers to immediately "stop all construction." Louise had died suddenly. A broken hearted Boldt could not imagine his dream castle without his beloved. Boldt never returned to the island, leaving behind the structure as a monument of his love.

This love story and the magnificent structure became my first great passion. I would ride my bike 7-miles to the other end of our island to sit on a hill and draw pictures of this castle. I would save my money to take the tour boat over to the island to explore and draw every aspect of the castle. I knew someday, that I too wanted a magnificent castle like Boldt Castle and somehow, I was going to figure out how to build one myself on my own private island. My dream began to take shape.



The Car Accident

Over the next 5-7 years, (ages 4-11), I worked the plan that I had defined and determined with my mother at the age of 4. The abuse from the other kids in school continued but their torment just changed from me being a "retard" to becoming the "teacher's pet", "Miss Smarty-Pants", or whatever name they could come up with to try to hurt me. I endured the kids abuse and said nothing. I would simply walk away and retreat into my head and dreams. I very much became a loner and introvert. I had my two best girlfriends (my two next-door neighbors), my two brothers and a few other misfits as my dearest friends. They were like a bubble of happiness to me. However, I hated going to school because I was always torment, especially by all the popular girls-gangs (or what I called them all "The Mean Girl Gangs").



The Car Accident: Feb 4, 1978

I easily succeeded in proving to everyone that I was the smartest kid in my school, and despite these evil girl gangs that tormented me daily, I was still elected President of the Student Council, The President of The Year book, and I won all the academic awards and contests. Every year I was always voted by the student body, "the student Most likely to Succeed". From an outsider looking in, I had the ideal life, but on the inside, I was a tortured soul and longed only to leave this horrible little town and all the mean people and run away. My escape was to always go to the library and research and read of places far away where I could start building my dreams. In my dreams, I was always happy, in control and I was always the heroine who everyone loved.

Then, unfortunately on February 4, 1978 at 7:43PM, I was in a massive car accident with my mother and my best friend, Julie. We were returning from my mother's travel office in a huge snow storm and we hit 10 inches of sheer

ice on the road and slid directly into an oncoming car. My mother was cut and bruised, and Julie got a big scar down the center of her face. However, I was the one hurt the most. My face hit the car seat in front of me and I broke my upper jaw, the roof of my mouth caved in, and four of my front teeth had been shoved into my nose.

I was 12 years old at the time. These wounds meant that I had to go to see a lot of doctors and dentists, but due to the injuries, I was forced to go to school for six months without any front teeth in my mouth. To say the kids were mean to me and made fun of me would be a gross understatement! I have come to believe there is no more vicious creature on this earth than a 13-year-old insecure girl! Every day I prayed to God to make the abuse stop. I retreated into my head. I had become a total introvert at school, and in my introverted head, God had become the constant voice in my head. "Erica, remember my Rules, and always know that I have a much bigger plan for you – that's why I gave you your special super-powers and your dreams." To everyone on the outside, I was a happy kid and focused, but inside my little world – I cried all the time trying to understand.

The 800-Purple T-Shirts that Prompted me to Graduate Early

However, through all this torture, I grew stronger and more determined that I would not let these small-minded bullies define me. I knew I was different. I had to believe that God must have a bigger plan for me, why else would He make me have to suffer all these horrible circumstances?

Academically, I was already taking advanced college-level courses. School was always very easy to me. I never remembering having to study anything. To stay away from the mean girls, I would get passes from all the teachers to skip class and simply do my studies in the library.

I hated going to school every day. Honestly, if you gave the choice to be subjected to 3 years of a torture chamber, or to repeating high school – I'd take the torture chamber (as that's what it felt like to me). I was counting the days until I graduated. Then in my Junior year (3rd of 4 years), the culmination of my childhood came to a head.

I had gotten a crush on the Capitan of the football team – Mark. He was my first love. However, I was shy and had no idea how to let a guy know that I liked him. He was a year older than me, but I was in his trigonometry (math) class (which was just a review course for me as I had taken the course years prior). One day, Mark approached me and asked me if I would help him with his math homework. I happily agreed. So, basically, "help" meant that he wanted me to do his homework every day. I was happy to comply. So, every day before class I would stop at his hall-locker to give him his completed homework before the class (it had become the highlight of my day).



Erica (Me) Age 17 – Graduated from HightSchool

Unfortunately, at the time, Mark was dating the head cheerleader - Chris (who also happened to be 'the Queen Bee' of the Mean Girl Gang that had tormented me my whole childhood). Unfortunately, she heard about me visiting Mark's locker every day and decided to take action.

It was Christmas vacation break in 1982 when the block-buster science-fiction movie by Steven Spielberg, "Extraterrestrial" or "ET" came out, which had the tagline, "ET Go Home!". After two weeks off, all the students returned to school. Unfortunately, this cheerleader and her gang of mean girls had taken the holiday vacation time to have 800 purple t-shirts (the number of students in the high school) printed up, and as all the students re-entered into the high school after the 2-week break, they handed everyone a free t-shirt. On the t-shirts it said, "ED Go Home - We Hate You!" Of course, as these mean girls who were handing out the t-shirts to each kid as they reentering the school, these evil girls would say to everyone, "Just so you know, 'ED' stands for Erica Drake!".

I silently walked into my first class with tears in my eyes, as most of 800+ kids in the school were walking around the halls of the school were wearing one of these purple t-shirts (as instructed by the 'cool (mean) kids' and many were laughing at me as I walked by.

I remember this event as if it happened yesterday - the principal of the school called into my homeroom class, and asked the teacher to have me immediately come down to his office. He had already called my parents who were on their way into his office to meet with us in his office, but first he said to me, "Erica, I'm sorry but I don't know what to do - I've never been faced with a problem like this before." I calmly responded to him, "Do nothing please. Please DO NOTHING! Let these all these imbeciles wear the t-shirts until they smell and fucking rot off them!!! However, you will graduate me today - right now, and I will walk out of this place and I will never come back! You and every teacher in this school know that I have enough completed credits to almost be graduated from college by this point. Therefore, I've decided I'm done with this stage of my life, and now, so will you!" The principal looked at me with sadness in his eyes and said, "Alright Erica, you're done, and I'm so sorry this happened to you." I walked out of that school and I never looked back.

The Dark Side to Growing-up in the Over-Achiever Family

I always describe my family affectionately as 'The Over-Achiever Family' because that was what was expected of us. My parents never mentioned my specialized education, nor did they differentiate between me and my two brothers. We were all expected to be exceptional, and we were.

However, compliments from my parents were very rare, (at least for me). On the very rare occasion that I got a compliment, the compliment always seemed to come with a qualifier: "Erica you did a great job, 'BUT' I know you can do better...". I strongly suggest there's few things in life more painful than knowing that you are a 'flawed perfectionist.' No matter what I did, I never felt like I was ever good enough.

Never be stingy with your
"compliments" to others!

A simple but sincere
compliment can be
enormously powerful:
it can disarm an enemy,
empower an army
and change a life!

Erica Drake

From the outside looking in, my family looked like the iconic all-American family, but like most illusions, there were dark secrets. And in my family, the dark secrets were that (1) my father had been cheating on my mother for 20+ years (with mistresses living all over the country), and (2) that my father had become a functional alcoholic. His drinking problem had always been obvious to me and my two brothers, but we simply never spoke about it. It was basically the worst kept secret that everyone knew, but never mentioned because my father was successful with his career.

Siding with the Enemy (My Mother)

Thus, I graduated a year and half early. I spent the next year working as a waitress while I applied to colleges. I never returned back to that high school. My father longed for me to seek a military scholarship. He was always obsessed with anything that had to do with the military.

My father was a dynamic 6'4" man who had an enormous ego. Unfortunately, he was very chauvinistic and he was obsessed with trying to please his father. Sadly, both of these two men seemed to believe that whoever dies with the most money in the bank wins. Moreover, despite all my accomplishments, I never seemed to warrant my father's attention. It seemed my only worth to my father was what I looked like. My two brothers played team sports and were Captains of their football, basketball and golf teams. No matter the distance, even in the worst of snow storms, my father never once missed one of my two brother's games. However, for me (who didn't play any team sports), he couldn't even manage to make it to one awards ceremony (except for when I won the national military scholarship).



Erica Drake and Carol Drake (her mother)

My dad called himself, "Big Dick" (Dick being a nickname for "Richard" his name – but in my father's case, he always said it with a sexual connotation). I'll never forget a particular experience with him that best describes how my father valued me.

Both my brothers and I were raised with strong work ethics. We were required to have part-time jobs from our early teens. I was 16 and I ran the swimming pool at our golf country club. I was the head lifeguard and I taught swimming lessons every day. This particular day I was on my way into the club house's snack bar (in my pink string bikini) and ran into my father and three of his golf buddies coming off of the golf course on their way to the bar.

We were always raised to be very polite to everyone. So, I walked over and shook all of their hands and introduced myself. My dad then said to all these men, "This is Erica, my daughter – doesn't she have a great set of tits! I always tell her, "Remember, it's just as easy to marry a rich man as it is to marry a poor man!" and then he proceeded to laugh at his own statement and walk to the bar. I specifically remember thinking to myself, "So that's my worth to my father – Great tits? Really??? Well, screw that - and by the way Dad, I'm going to be the one who's rich – I will never take a dime from any man!"

Unfortunately, I still tried and sought his attention and approval. So, as I applied to colleges, I also applied for military scholarships (as I knew that would get his attention). I selected the major of Aerospace Engineering. As it turns out, I won the full national military scholarship – which basically meant that I could attend any university in the US for free, but then I would need to do 8 years in the military post graduation.

World War III Begins in my Family

As I looked at universities to attend, my parent's deteriorating relationship exploded. My mother had finally found out about all of my father's affairs and mistresses (from his best friend) and his alcoholism had gotten worse. When she found out, my mother immediately left our family home in NY and moved Boston, MA and I went with her. Unfortunately, conniving as he was, my father had prepared for this marital break-up in advance, and he had hidden all of their marital assets (which was quite substantial). Thus, this event marked the beginning of World War III in my life, because obviously I had sided with my mother.

My father's actions totally disgusted me. It was suddenly clear to me that I was going into the military (my scholarship) simply to get my father's attention and to try to please him - not because that is what I wanted in my life. So, a month prior to leaving for college, I declined my military scholarships, and changed my major from "Aerospace Engineering" to "Fine Arts and French". Needless to say, my decisions were not well received by my father! In his opinion, I had sided with the enemy and that meant that I was totally cut off from him – forever!

Almost immediately, I made the decision that I wanted to get as far away from all this pain, and my ignorant small home town as I could possibly get. I had read that Paris was the most beautiful city, and despite having never taken a word of French before, I decided that would be where I went to university. Therefore, I applied to and was accepted at the Sorbonne in Paris. However, as I didn't speak French, I knew I needed to first learn the language a little. Thus, I applied to go to one of the best French language schools, The Institution of Language in Tours, France, to first learn French. I believed that by living with a French family for a semester, who did not speak any English, I could learn the language in 3 months.



From the car accident I had when I was 12, I had been given a large sum of money from the insurance settlements due to my injuries. Unfortunately, my father was the executor of my \$100K+ trust fund while I remained a minor. I always knew I had this money to pay for my own college education. Unfortunately, because of me siding with my mother, my father effectively stole my trust money and refused to give it to me to pay for my college education.

My mother had moved to Boston and took a big travel executive job to support herself as she endured a seven-year vicious divorce war with my father to get her half of their marital assets. She had left just about everything she had in life behind to completely start over and to fight my father for what was rightfully hers. Her courage simply astonished me!

When we learned that my father refused to pay for my education (with my own trust fund money), my mother refusing to not have me go to university. Thus, as a result, she sold everything she had of value (i.e., all her jewelry, etc.) to scrounge up enough money to pay for my first semester at school. Additionally, my two brothers gave me all money they had each earned from summer jobs. You see, my father wasn't punishing them, as they had remained neutral in the war, I had not.

With a starvation-level budget, my family (less my father) had amassed enough money for me to leave for Europe. It was the week before I flew out when I sent a letter to my father. We hadn't spoken since he cut me out of his life months prior. In my letter to him I said, "In case something was to happen to either of us, I want you to know that I will never understand why you choose money over me. And, I will never understand why I was never good enough for you to love? However, I do want you to know that if I never see you again, that I will always love you, however, unfortunately, I just don't like you."

Two days later my father sent the money for me to attend college. He told me that he sent it from my trust fund, but he never apologized. Unfortunately, that was a lie. My father had forged my signature and applied for a massive student loan for me that he never told me about. I didn't find out that he had done this until I graduated from the university and first started receiving loan documents. I only saw my father 4 or 5 more times in my life after that experience because I could never forget what he did to my mother, and to me.

To remind me of my worth to him, forty years later, when my father passed away, it was announced that my father had removed me from his will. My two brothers, who he had kept in his will, felt horrible about what my father had done to me. Both wanted to share with me their inheritance from him. But I was adamant and said "No, I do not want a freaking dime from him! His last wishes speak volumes to me, and for that, I will forever pity him!" Thus, I strongly suggest that this is why I'm not impressed by wealthy people with warped morals, and why money will NEVER be more important to me than love!

Faith and fear both
demand you believe in
something you cannot
see. You choose.

Bob Proctor

Choosing to live 'In Faith or In Fear'

Thus, I left the US and I moved to Tours, France for one semester before I would later move to Paris to begin at the Sorbonne. I moved in with a kind French family (The Passin Family) whose home was a quaint little townhouse on a gorgeous little side street off of Main Street in downtown Tours, France. I had given myself the challenge to learn how to speak French fluently in just three months.

However, considering I had never taken any courses in French before, I had a lot to learn.

Three weeks after arriving, one evening I walked out to Main Street to use the pay phone to do my weekly call home to my mother in Boston. After making the call, I turned back onto the dark little cobblestone street. Cars were parked up on side walk. I weaved myself around them as I made my way back to the Passin's townhome. Suddenly a large French man was walking right behind me. He was frantically trying to whisper something into my ear in French. Vividly scared, I screamed, "Je ne comprend pas - Lessez Moi!" Which means in French, "I don't understand – leave me alone!" The man continued, so I began to start running. Unfortunately, before I could

get away, he grabbed me and hit me over the head from the back (with, what I later found out was back of a gun).

I fell to the street unconscious. Before he hit me, I had made it to the steps just outside of the Passin's home. When I became conscious again a few minutes later, this rapist had gotten my boots, and my tight jeans and underpants off me and he was masturbating himself to rape me. Fortunately, I grew up play-wrestling with my two enormous brothers, who taught me a few tricks - and I am stronger than most women. I immediately kicked my attacker as hard as I could in his groin, hard enough to knock him down screaming violently out in pain. Then with my arms, I able to pulled myself to the home's step and door.

My attacker came back more violently and continued his quest to rape me. He was violently pulling at my legs as I fought him off. I fumbled to get the huge church key into the home's front door. Miraculously, somehow, the door clicked open. With all my strength, I kicked him down one more time and I was able to pull myself into the home. It wasn't until I was inside the door and it was locked behind me that I began sobbing hysterically. Monsieur Passin has heard the man scream out and had come running the two flights of downstairs. When he heard me scream out crying, he was horrified to see my have half-naked body and the bruises and cuts on my face. He immediately knew what had happened to me and called the police immediately. As it turns out, two days later, one of my female classmates was also attacked by the same man - unfortunately, she was brutally raped and mugged and what he hit me over the head with was a gun.

That night, the Police immediately called my mother, who immediately took the next flight out to be with me. I understood that the attack was an act of violence, but having come from a small home town, I never believed that something like this could ever happen to me. I will never forget sobbing to my mother when she arrived. After I told her the whole story and cried until I couldn't cry any more. My mother asked me, "Well, Erica, what you've been through is horrible - an absolutely horrible thing! It's so horrible that no one would blame you if you wanted to come home with me now?... However, I caution you this, that if you leave now with me, the rapist wins."

"Erica, you can choose to live your life "in fear, or in faith". Unfortunately, there will always be evil people who will try to hurt you. Therefore, you can choose to be afraid of everyone and everything, or you can live your life with "Faith: - the Faith that God has and always will protect you? The choice is yours, but this is likely one of the biggest decisions you will make in your life - as it will change the trajectory of your life as you go forward - So, what will you do Erica? Do you choose to live your life "in Fear or in Faith? What you choose now in your life will determine your fate - but it's totally up to you - Do you want to Go Home with me, or Stay?" I remember thinking, I will never let this rapist win - I will not let him change my life and make me live in fear. So, I told her adamantly, "I'm staying right here, Mom!"

Four months later, when I was home for the summer break, I was working at a huge restaurant as a waitress when my older brother Ken surprised me when I came to one of my tables and he was sitting in the booth. "Ken, what are you doing here?" I questioned him immediately. Ken had graduated from college and was working in Washington D.C. "Mom is in Venice right now doing site inspections for her next YPO group - she's not home right now," I said to him. He replied quietly, "Erica, I know. We have to go immediately, there's been an emergency..."

My mother had been in Venice, Italy staying at the Ritz Carlton Hotel and was visiting other hotels in the town as she always did. Unfortunately, one day she was walking just two blocks away from the hotel, and a man grabbed her and threw her into an alley and behind a dumpster, and while he held a knife to her throat, he raped her.

Fortunately, after raping her, he just left her laying in the alley crying. Some people found her and immediately brought her to the hospital in Venice. From the hospital my mother didn't know who to call, and without thinking she just called my father for help. My father replied to her, "Why are you calling me Carol – I'm no longer your husband – call your kids," and hung-up on her. Thus, my mother called my older brother who immediately flew to Boston to meet me so we could both go to the airport to pick her up.

When we got her home, she said very little – just, "I want a long shower and a glass of wine." I sat on her bed waiting for her to finish her shower – not knowing what to say or do. When she finished her shower, she laid in my arms and suddenly began shaking and sobbing. Then she said, "I just prayed to God and said, 'Please God, let me live to see my kids again! I don't care what he does to my body – please, please just let me live to see my kids again...'" I didn't know what to say, so I said nothing and just held her as she shook. Then suddenly, she stopped shaking and sobbing and dried her eyes and sat up and said to me, "Erica, I want you to always remember, rape is an act of violence, not sex! What happened to me is nothing more than if someone had beat me up" she said emphatically.

Faith is taking the
first step even when
you don't see the
whole staircase.

Dr. Martin Luther King

"Now, remember what I told you in Tours a few months back, Erica you must always remember: God has given us the choice to live 'in Fear or in Faith' and I choose Faith! I am alive now because God protected me so that I could see my kids again. My Faith defeated my Fear and because of that, I am alive now here to be with you!" Her astonishing courage and faith at this moment has forever changed my life! Her strength and faith were the greatest super-powers I had ever seen, and I knew I wanted to be just as strong in my life, as this amazing woman, that I was blessed to call both my mother and best friend in life.

It was at that moment that I decided that I was never again going to live my life in fear of the other people's opinions and subsequent bad behaviors. I was going to live my life with Faith – the faith that I could and would take care of myself, with God at my side always! As it turns out, my mother never did let this horrendous experience change her life. She just summed-up this tragedy in her life to, "simply being a very bad trip and an encounter with a really evil man!" However, her courage and faith through this event, and the events of my father, had an enormously powerful lasting impression on me. My mother's strength proved to me that there was only one way that I was going to live my life now, and that was absolutely fearlessly!

MY PERSONAL RENAISSANCE IN EUROPE

"Not until we are lost
do, we begin to
understand
ourselves."

Henry David Thoreau

I returned to Europe to begin my studies at the Sorbonne in Paris, France. For the next 3 years I lived in a beautiful new international hostel that was just a few blocks away from the Seine (the river dividing the two sides of Paris) and the breathtaking cathedral, Notre Dame. The top two floors (where I lived) were dormitories for foreign students studying in Paris. The remaining two bottom floors had huge bunk houses for nightly stays for foreign students traveling through Paris. Thus, every morning I had a new group of people from all over the world to meet and to learn from.

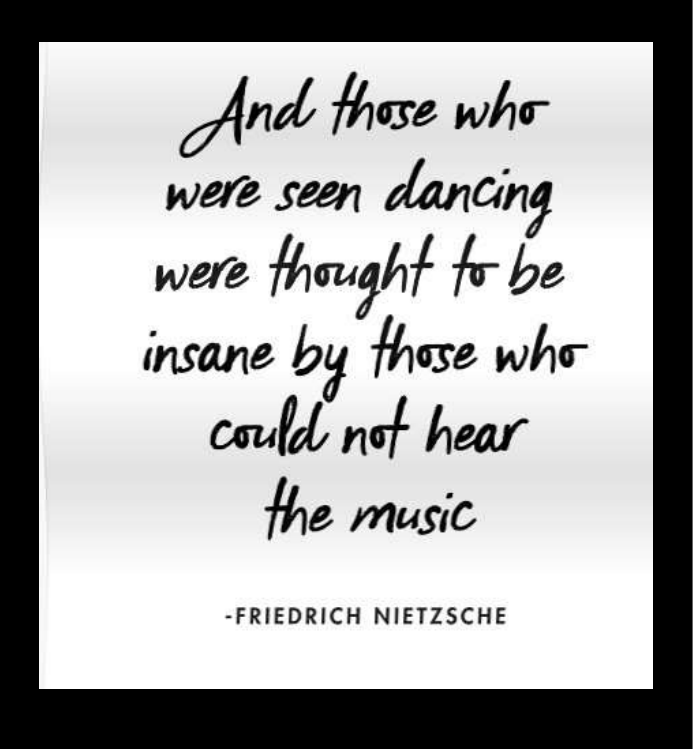
I became like an unsatiable sponge. I wanted to learn everything! I felt like I had been set free – free from my small town's tiny perspective of the world. I fell in love with Europe! It was as if the world had suddenly opened up to me and someone had turned on the light.

My favorite thing to do was to sit in cafes, drink wine and talk to complete strangers (that's really where I learned to speak French). My mother had given me a Eurail Pass for a month of unlimited traveling on the trains. Living in a hostel, with many resourceful and clever poor traveling college students, I had been taught by an Australian guy, for the price of a beer, how to change my Eurail Pass each month to make it last indefinitely (thus, meaning unlimited travel for all three years).

All the students did this to their Eurail Passes, and while we all knew it was wrong, we all also knew that if we were ever caught with this forged pass, the worst thing the conductors would do to us is to throw us off the trains – so the risk seemed nominal to me, and reward was the freedom to travel anywhere, at any time! Freed to travel anywhere now, I began crisscrossing Western Europe every weekend. My college courses were again very easy for me. Thus, for three years, I would skip classes on just about all Fridays and Mondays and travel for a four-day weekends across Europe.

I only had a poverty-level budget, so I learned how to sleep on the trains and to travel on an austere budget. Honestly, I would never have the courage now to do what I did then. I took enormously crazy risks, but I always felt fully protected. God had become my constant travel companion and His voice lived in my head always.

I kept a journal that I wrote in daily where I asked God my endless questions. As I absorbed all of Europe, I became obsessed with its history, tremendous heroes and villains. I longed to someday have the courage of these great heroes. I studied the Ancient Greeks and the Rise and Fall of the Roman Empire; the Middle Ages and the Inquisition; the Protestant Reformation and the Renaissance. I read about the world's greatest leaders and tyrants and I studied the teaching of the world's greatest philosophers, including everyone from Socrates, Plato and Aristotle to Thomas Aquinas and Machiavelli. I studied all the great works of art and I went to see the greatest museums in the world. But my greatest passion was the architecture – I totally had fallen in love with the castles and the cathedrals. My passion, that began at Boldt Castle as a child, had become my obsession.



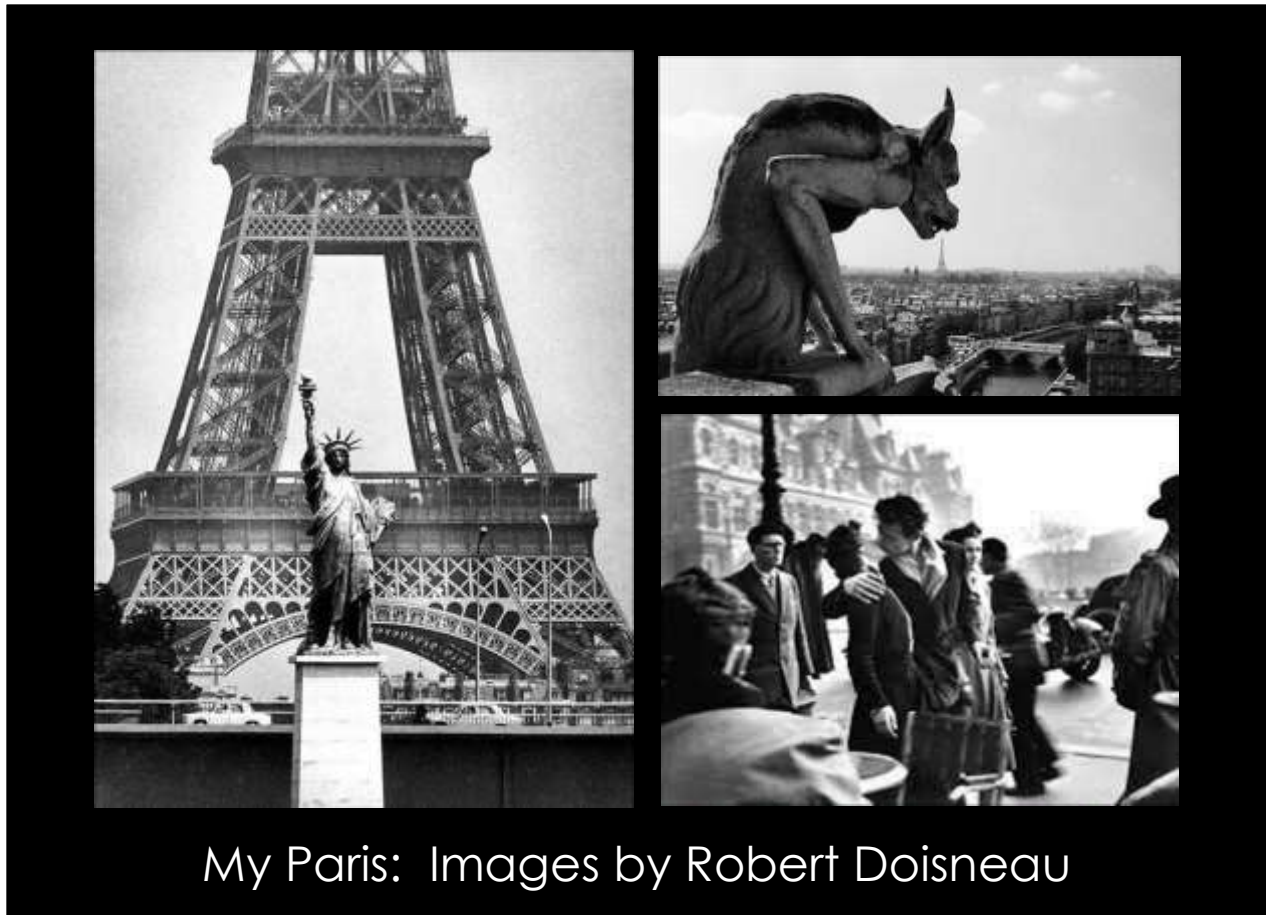
*And those who
were seen dancing
were thought to be
insane by those who
could not hear
the music*

-FRIEDRICH NIETZSCHE

Whenever I arrived into a city, my first two stops were always: (1) the main cathedral, and (2) the city's castles. I had fallen passionately in love with Western Europe's architecture and its magnificent paintings and sculptures. I studied all of the artistic masters, with a particular passion for the Italian Renaissance's greatest - like Leonardo di Vinci, Michelangelo and Raphaelle Santi.

Europe's 2,000+ years of history cannot be described as anything but brutal! Each country was carved out by endless wars where tyrants used religion, ignorance and propaganda as their weapons. However, I also acknowledged to myself that it was this same history that defines our world today.

From the Classical Ancient Greeks to the culmination of evil in World War II, our world's map and religions were defined by, and at times altered to fit, the self-serving desires of only a few humans. These historical facts seemed totally illogical to me. How could generations of people follow blindly the direction of and doctrines that only a few men determined to be valid, especially when these despots were committing such atrocities as mass murder and in some cases, genocide?



My Paris: Images by Robert Doisneau

From a macro perspective, my brain had (and still has) so many questions. The more I learned, the more questions I had. How can millions of people be murdered as a result of one insecure man's tyrannical ego (Hitler)?

How could this one little pathetic man incite an entire nation (with nothing more than propaganda) to justify killing off six million other humans (Jews) in a holocaust and call it right? Moreover, how could the Vatican, a Christian religious body, claim they are acting for God and wage Holy Crusades, that also included horrendous atrocities, such as the Inquisition which was one of the most blood-soaked periods of Medieval history. And yet, they called it "God's will" to burn any free-thinking people at the stake?

None of these actions and reactions seemed logical to me, and they certainly are NOT the beliefs and desires of my God, (who lived actively in my head and heart). My God's rules were simple and would never promote such evil deeds.

Thus, I concluded that the common denominator to all these historical evils, above and beyond narcissism, greed and nefarious ambitions of a few evil men, was that they all seemed to use their religion to justify their own self-serving desires. Only in a state of pure ignorance can anyone (or a population) not see this for what it was and still is – wrong!

Thus, I began to study the origins of each of these three major religions, Christianity (I'm a Christian), Judaism and Islam – what are known today as 'The Abrahamic Religions'. As I researched these three religion's origins (which makes up basically 2/3rds of the world population), I again had more questions than answers. But my biggest question then, which still perplexes me now, is why has no one ever concluded or said to the world, "We need to stop killing each other over our differences, and acknowledge our similarities! We all actually believe in the same basic truths! We are all 'Children of Abraham' who first spoke to God, and from which all of our faiths are derived! Why has no one ever really said this to the world – or promoted this?"

Two Stories from My Renaissance

These four years in Europe truly marked my own personal renaissance. I have many funny and crazy stories of my adventures during this time life, that I know played a pivotal role in both my personal ethos and my personal perspective of the world I lived in, and, more importantly the part that I wanted to play in it.

I often visualize the image of a caged wild stallion being set free to run on a tropical wild beach, like the Unicorn on the cover of this letter (which, I'm not sure if it translates correctly, but within the investment community (in English), a company that has a billion-dollar-plus valuation is called "A Unicorn").

The feeling this magnificent horse feels running on the beach free is what I felt like when I arrived in Europe and decided to live my life 'in faith' verses fear. God was my constant companion and I wrote to Him almost daily in my journal. I went from being an introverted misfit to a fearless extrovert! I began to obsessively talking to everyone I could get to talk to me. I was as comfortable talking to a bum at the train station as I was a billionaire in a cafe. Everyone and everything interested me.

My Visit to Eastern Europe and My Impressions

I had two American friends who lived in Germany that has become my best friends. John McGee (who I am still friends with) was an officer in the Army (a tank commander) and his girlfriend, Mary Ellen



("Mel"). John had gotten a military scholarship and thus he had to serve out his eight years in the military. I first met his girlfriend Mel when I was in Boston the summer before I left for Europe. We barely knew each other for more than a few hours, but she had said she to me that she was going to live with her boyfriend in Germany, and if I ever needed a place to crash (stay), that I should look them up. Of course, as a poor college student, I took her up on her offer.

We all became the best of friends and whenever I was homesick for Americans, I would jump on the next train to Frankfurt to stay with them. They lived in Bad Nauheim, Germany – a beautiful spa village north of Frankfurt and I just loved it there.

It was September 1989, two months prior to the Berlin Wall coming down and the eventual disbanding of the USSR. I was visiting for a long weekend, and John came up with the idea of renting a car and driving from West Germany through East Germany to West Berlin, and then to go through Check-Point Charlie into Eastern Berlin for the day. John was a history major in college and was absolutely obsessed with any history that had to do with World War II.

As absurd as it sounds, culturally Americans were trained to think that if an American were arrested in a Soviets state, that we would likely end-up hidden away in some gulag prison in Siberia. Thus, the thought of 'going behind the enemy lines' wasn't really appealing to me – but, I was curious nonetheless. John refused to take no for an answer.

Determined to sell me on the trip, John proceeded to pitch me on the whole trip: "Don't worry Erica, I've got it all set up so we will all safe and protected at all times. I went to the military offices and got all four of us (John and his girlfriend, Mel, and me and his best friend Tom) invitations via the military to go through Check-Point Charlie in Berlin to cross over into East Berlin. Now, all you have to do is just marry Tom!" he said laughing as he pointing to his best friend who was sitting next to him in the German Pub (that we were drinking in). I started laughing. "So, all I have to do is to marry Tom – Why? Why do I have to marry Tom?" I sarcastically questioned him with a smile on my face. "Because, if you're engaged to someone in the military (a fiancé), and if anything were to happen to you when you're 'Behind the Iron Curtain', you'll be considered a military officer's spouse and receive the full protection of the US Military. Otherwise, I think there's a lot more risk for you. But don't worry - you'll be safe with us" John said, with a smile on his face.

So, I jokingly asked Tom, his nice friend who was also an officer and tank commander, to marry me. However, I adamantly specified to Tom that there would be no consummating prior to the marriage, and that it was highly likely that I will change my mind in four days (which of course, I did). We all laughed about it and headed off on our adventure into Eastern Europe. We first had to cross from West German into East German to get to Western Berlin (the island-like half of Berlin that was still not Soviet controlled). The access road from Western Germany, through to East Germany and to Western Berlin (Marienborn on the Hanover–Berlin autobahn) was a highly regulated and secure road that was patrolled closely by Soviet soldiers. We were given very specific instruction to follow by the military.

We arrived at the Initial check-point. It was an ominous large cement military-like check-point with armed soldiers and cameras everywhere. We pulled up to the first Soviet guards standing at

**"We are twice armed
if we fight with faith"**

Plato

**Ancient Greek (Athenian) Philosopher
(428BC-347BC)**

the entrance check-point. They gave us an application to fill out that stated that we knew that our car was in good working condition and we had enough gas to make the entire journey on the autobahn without stopping.

Then, we pulled forward a quarter mile to the next large group of Soviet soldiers. They were all very large men in the full Soviet military uniforms, complete with their machine guns. The Soviet soldiers walked around our car multiple times. Then, they instructed us to put up our passports to the glass of the car windows. The soldiers walked around and read our passports. We all sat in the car – basically scared to death as these soldiers inspected us.

Suddenly, all the soldiers convened and spoke for a second in Russian and then returned to the car and went over and started pointing at me and pounding on my window in the back seat and motioned to me to get out of the car.

John was driving with Tom in the front seat, and Mel and I were in the seats back. John says, "Erica, I think they want you to get out of the car and go with them." "Me, why Me? Why not one of the two military officers sitting in their military uniforms in the front seat?" I yelled. John responds calmly, "I think it's because you're a blond, American girl and they are thinking of you as the weakest of the bunch, so they are 'Attack where their enemy is weakest!'"

"Oh Great, John - now you're quoting Sun Tzu to me just prior to me going into a dark 'Pill Box' with 4 Soviet soldiers... Well, doesn't that just say it all!" I snapped back at him. "Don't worry Erica, you'll be alright. If needed, of course, Tom and I will come rescue you!" John replied with his calm but concerned voice. "Yeah -- you and Tom are going to save me from the pill-box full of Soviet soldiers? Unfortunately, last time I check, neither of you were James Bond! Just remember Tom, we're engaged!"

I proceeded to unhook my seat belt and ready myself to leave the car. "Just be calm, confident and strong, Erica – I know you can do it!" John instructed. "Yes, but what did we do wrong? We're just trying to get passage rights through East Germany to get to West Berlin - Right? What have we done wrong?"

I reluctantly got out of the car. The four Soviet soldiers surrounded me and lead me into building. Built out of solid cement, the building had only one little sliver of a window and a big metal door. Basically, it looked identical to a German pill-box machine-gun-bunker straight out of World War II. The room we entered was a completely empty room, but with the only exception being a bullet-proof window on the far one wall, with another Soviet soldier standing behind it. I walked to the window, surrounded by the four soldiers, and I slid my passport through the window opening to him (trying my hardest to not show that my hands were visibly shaking).

The soldier slowly reviewed my passport, flipping through all the pages while looking up and down at me. Then, the man behind the glass looks up to one of the four other soldiers standing around me. He then says something in Russian to them. Suddenly, one of the soldiers reaches into his pockets and motions to me to look at what's he's pulling out of his pocket. In his hand, he had all these Soviet military pins and medals – like all the soldiers had on their uniforms.

**"Faith consists in Believing
when it is beyond the
power of reason to believe"**

Voltaire

French Philosopher (1694-1778)

Shocked, scared and perplexed by the soldier's actions, I said nothing. Then the soldiers from behind the glass says to me in broken English, "We give you pins - and you give us American cassettes with music – Ok?" It took a few moments for it to register in me what was really happening, and then suddenly, I realized that what was actually occurring wasn't a political interrogated by the enemy, but rather a transaction between a group of humans with common interests and emotions.

I immediately smiled at them all and said, "Yes, we will gladly give you all of our American music cassettes for your Soviet military pins, but only if you let us pass into Western Berlin as we hoped? Is that, OK?" The soldiers all smiled and nodding in agreement. Then, they handed me back my passport and pointed to the exit door and allowed me to return back to our car. I immediately ran out to the car and said, "John – quick – give me all our music cassettes. I'm cutting a deal with the Soviets to get us into Berlin!"

It had been my first international negotiating experience with a Soviet citizen, and what I immediately realized is that these soldiers were absolutely no different than we were. They were simply humans seeking happiness just like us. Suddenly, I realized that it wasn't the Soviet citizens who were my enemy, but rather our government's opposing ideologies.

Walking Back Into History

We arrived in West Berlin and immediately I felt the culture shock of a city that had become an island in despair in a country divided literally by war. There was graffiti everywhere and the streets were dark and dimly lit. Everywhere and everything was dingy and dirty. The stale air of oppression was everywhere. The following day we were scheduled to go into East Berlin through what was famously called, "Checkpoint Charlie". The two guys (John and Tom) had to be in their military uniforms and Mel and I had to be in nice dresses. We all had to have at least the equivalent of US \$25 to spend completely in East Berlin. It was like the price tag to enter – you had to prove that you spent all \$25 while you were there by showing your receipts upon return to West Berlin later that day.

I remember writing in my journal, "I walked into East Berlin ostentatiously, and returned completely humbled." As we crossed the infamous bridge that divided the two sides, it was like walking back in history from 1989 to the fall of Berlin in 1945 when the Soviets and Americans arrived. Most of the buildings were still all bombed out; rubble and barbed wire were still laying everywhere on the streets. It was a dark and dismal place and the people walked around slowly like zombies through the streets. I felt like I was walking through history just days after the fall of the Third Reich.

We had a taxi driver take us around the bombed-out streets of East Berlin and to a restaurant for lunch. The restaurant was completely empty. After an enormous lunch, with us all having a lot of their best wine, we got the bill for the whole lunch. It was less than five (\$5) US dollars total for all four lunches and drinks! We were simply astonished. We left the server ten dollars as a tip, as we simply felt sorry for the poor man.

Then, we went to a store to try to buy things. Unfortunately, when we walked into shop there was almost nothing to sell – all the shelves were empty. All they had to sell was bottles of Stolichnaya Vodka and woman's felt hats – that's it! With no other options, we all bought a case of Vodka and multiple hats each just to try to spend all of our \$25. However, again, our shopping spree barley cost each of us \$10 each. Our next stop we had planned was to visit the East Berlin History Museum. John was completely obsessed to see how the Soviets portrayed the events of World War II to their citizens. He wanted to compared the two perspectives.

**"Experience hath shewn that
even under the best forms of
government those entrusted
with power have, in time,
and slow operations,
perverted it into tyranny"**

Thomas Jefferson
America's Founding Father
and 3rd President (1743-1826)

John McGee was really the person in my life that sparked my passion for learning and understanding World War II's history, strategies and heroes and villains. John and I have easily spent hundreds of hours discussing every aspect of the war together as we drank beer all over Germany. John said to me on multiple occasions: "Erica, we would all be German right now if it wasn't for the sheer strength and fortitude of the Russian people!"

Therefore, visiting the East Berlin history museum with John was like having a World War II history professor escort you on a personal tour. John said, "Now Erica, remember, in all of WWII the total casualty count of each nation tells the real story. Few know that it was the Chinese who lost the most – some 30M Chinese were killed

by the Japanese – it was a complete slaughter. But, against the Germans (who only lost around 9M), it was Soviet Red Army and the Russian citizens who suffered the greatest losses in WWII by far – with more than 24M deaths!

If you compare that to the total death count for the British, which was just 450K, with the US loses at just 418K – the allies suffered nothing comparable to the Soviet people. Therefore, one cannot help but to be in totally in awe of these enormous sacrifices, not by the leadership of Russia (Stalin), but rather the Russian people themselves! It was the Russian people's unflinching nationalism to protect their motherland, along with their tremendous sacrifices of life, and unyielding internal fortitude that saved us all from becoming German!" John was so passionate about what he was teaching me. We spent more than four hours walking around this empty museum of history in East Berlin. It was a fascinating experience to see both sides of history.

John's history lesson so impressed me, that in just one afternoon walking back into history, I had grown such an enormous respect for the strength of the Soviet people that it changed radically my perspective of the world and who really are my enemies.

John continued on, "Erica, Hitler made a few critical mistakes when he attacked the USSR in 1940 – in what was called, 'Operation Barbarossa'. Hitler knew that his Panzer tanks and Blitzkrieg Attacking tactics were destroying his enemies, with little to no resistance. Poland had fallen in a matter of days. However, as we all know, Hitler's ego was his infamous weakness. Hitler had chosen to fight two battles fronts at the same time (Eastern and Western Europe), thus dividing his troops and resources. Moreover, he then again divided his forces into three major units for his assault on the USSR, (with one battalion, attacking the north, one headed straight for Moscow, and then a southern group that were headed to capture the Baltic's oil fields to fuel his war). Hitler knew he desperately needed the Russian fuel for his war to win."

John's passion and conviction for this part of WWII history was simply contagious. "At the beginning of Hitler's battle campaign, Germany attacked into the Soviet Union with enormous speed. Hitler was headed straight to Moscow, when he made a critically strategic mistake. He decides to hold off on attacking Moscow, stopping just short of the city. Instead, he decided to have his middle battalion head south the help with the acquisition of the oil field in the south first. This was a critical mistake which allowed Stalin to reinforce Moscow with troops from his Eastern front, and for the vicious Soviet cold winter to set into the bones of the enemy. The Soviets could withstand these horrendous weather conditions far better than the Germans – many of whom did not even have winter gear or coats.

Initially, Stalin had left a huge number of his troops on his Eastern front, as he feared an invasion by Japan from the East. However, comfortable that Japan was already busy acquiring the South Pacific islands, Stalin immediately began moving these critically needed troops and supplies to fortify Moscow and to send help the vulnerable cities in the south Baltic regions like Stalingrad (now known as "Volgograd").

**The Battle of Moscow
also reminds us of a truth that many
Americans do not know:
It was the Soviet Union that made
by far the biggest contribution to
the defeat of Nazi Germany.**

Matthew Lenoe
Professor of History at
the University of Rochester, USA

"However, it was the winter of 1941 in the Battle of Moscow that the Russians really won World War II for us all. Two major battles turned the War – The Battle of Moscow and the Battle of Stalingrad!"

John concluded his 3+ hour WWII lesson to us all by saying, "Had the Russian not loved their motherland so much, and held their two main cities against the Nazi's endless barrage of attacks, (during what has been considered the most horrendous weather conditions in the history of the war), the US and Britain would never have been able to achieve

the success of the Allied D-Day invasion June 1944, and we all might be German right now!"

John finished by day's lesson by saying, "You see, Hitler used up all his best troops fighting the Russians. The Russian's winter and mud locked down Hitler's Panzer tanks. Moreover, the battles between the Germans and Russians were brutal beyond what words could describe! Each side was vicious and did not play by the normal rules of war! Neither side had any interest in taking Prisoners of War (POWs), they just starved or killed off each other's captives, including beheadings, rape and carnivorism. It was war at its very worse!"

We finished our museum tour and took our taxi back to Checkpoint Charlie to return back to West Berlin. My day behind the 'Iron Curtain' had changed my perspective totally on who was really my enemy and the deep and lasting respect that I had for the Russian people. However, I was also humbled by the tremendously sad living conditions that the poor East German people were living under. It really felt like I was walking back from 1989 back into 1945 for a day. I suddenly had such an enormous gratitude for my life! Honestly, I was relieved when we finally returned fully to West Germany.

**"I collect Heroes
in my Heart.
They speak to me - and
inspire and advise me in
tough times."**

Erica Drake

Of course, pumped up by our journey into East Berlin, John insisted that before we returned home to the Frankfurt area, that we must make one more stop on "our WWII tour of Germany" visit. He insisted on visiting the concentration camps at Nuremburg. I can honestly say that the images in my head, of what I saw that day in Nuremburg, still haunt me deeply today. It was the worst atrocities' that I have ever seen in my life – and likely ever will!

However, seeing it in real life also brought to the forefront of my mind, the amazing devotion and pure faith of the Jewish community. I repeatedly thought to myself, "Why didn't the Jewish people just lie about their faith and pretend that they were not Jewish - at least long enough to escape?"

However, I now understand why, and I have the ultimate respect the Jewish communities uncompromising refusal to deny their faith! I realized now that it is the Jewish communities unflinching devotion to their faith that I most respected, more than anything else that happened in WWII. I have the utmost respect and admiration for every Jewish person I meet, because I have never seen such devotion to a faith in my life before, and I likely never will again.

Collecting Heroes in My Heart

Anyone that knows me well, knows that I'm an unusual woman in that my favorite movies are war movies – particularly WWII war movies. As crazy as it sounds, these war movies motivate and inspire me. Why? Because in a war movie you see good fight evil, and you see the internal struggles and strengths of people who face the ultimate fear, and yet they persevere nonetheless to victory. Thus, I collect these heroes in my heart to inspire me for when I'm having a tough day.

Above and beyond all the Allied forces (British, American and otherwise), my heroes of WWII include a few key figures:

(1) Winston Churchill: Churchill's steadfast courage, inspiration, leadership and refusal to even consider an amethyst with Hitler always inspires me greatly. Additionally, I loved how Churchill formed of the Special Operations Executive (SOE) (who were basically Allied spies that worked with the French Resistance). This offensive tactic was absolutely brilliant.

(2) I have enormous respect for the Supreme Allied Commander, General Dwight Eisenhower who was adamant that he would not take the job unless he had total control of all Allied forces. He demanded this autonomous position, not because of his ego, but rather because he knew it was the only way that we could successfully pull off the D-Day invasion of the shores of Normandy. His leadership was one of the key factors in the success of this extraordinary "Day of Days".

(3) And, I have enormous respect for the British and American Intelligence community who (a) cracked the German Enigma machine, and (b) the America intelligence community who predicted the Japanese invasion of Midway, which turn the tides of the war in the Pacific.

But, my two greatest heroes of WWII are:

(1) the Russian people – whose internal fortitude to defend their motherland, particularly Moscow and Stalingrad, weaken Hitler's forces, so much so, that he left his whole Western European front vulnerable to the Allied D-Day invasion, and

(2) to the unconditional and pure faith and love of the Jewish community that became the victims of the worst atrocities' this world has ever seen.

"We shall fight on the beaches, we shall fight on the landing grounds, we shall fight in the fields and in the streets, we shall fight in the hills; we shall never surrender..."

Winston Churchill

British Prime Minister in WWII (1874-1965)

Understanding the Depth of Mankind's Fight between Good and Evil

70 million people died in WWII, of which, 6 million were Jews - who died ghastly, horrible deaths simply because of the insecurities and pathological mind of one drug-addicted little mad-man and his evil generals. It was evil living in its purest form – and yet, people chose to follow Hitler out of a desire to blame someone else for their own pain. This fact had and still has a profound effect on me and how I think.

Germany needed someone to hate and to blame for its loss and subsequent plight from losing World War I. Unfortunately, these villainous German leaders chose to target the Jewish community to be their villain, and thus they tried to exterminate an entire faith. My visions of these concentration camps (that I saw in Germany), will likely haunt me the rest of my life! However, as awful as these images are in my head, I'm also glad for it. Because, it is only when we forget history that evil can refuel itself and find a new leader to assemble the power (by preying on the weak and ignorant) to repeat itself.

I sincerely believe that God's heart cries when he sees his children torturing and destroying each other – just like how any sane or rational parent would react to seeing their children killing each other. I do not believe these horrendous actions are what God wanted, nor intended for all of us when he gave us all the 'Gift of Choice and Free Will' in our lives. In fact, I know it's not! Thus, we can never forget how powerful evil can be. We must always celebrate the colossally courageous heroes of history – for it is these heroes who saved us all from pure evil!

Two months after my trip to East Berlin, your Soviet President Gorbachev order that the Berlin Wall be taken down. It was the end of the Cold War era. Thus, for the first time in 40+ years, our nations, and as a result, both of you and I were no longer considered rival enemies from the world's perspective.

My Two Part-Time Jobs and A Job Offer

I was now in my second year at the Sorbonne. Most mornings I would go jogging down the Seine (the river in Paris that divides the right and left banks of the city), and then I would cross over to my finish-line – running under the Eiffel Tower. I would then take the metro back to my hostel

home. One particular day I was in the middle of my final sprint in the park that surrounds the Eiffel Tower, suddenly, an older French woman, who was sitting on one of the benches in the park, stood up and stepped out in front of me. It happened so fast that there was simply no way I could avoid her and I ran right into her and knocked her down.

Immediately, while still breathing very hard, I helped her up and said, "Je suis désolé! Je suis désolé!" which means, "I'm sorry, I'm sorry" in French. The lady immediately said, in French to me that she was alright and not to worry. As I caught my breath and got brushed off, she asks me (in French), "Are you an American?" I replied, "Yes, I'm a student at the Sorbonne." "Wonderful! Can I hire you?" Totally caught off guard, I didn't know what to say. Still breathing hard, I replied, "What do you want to hire me to do?" She said, "Let's go for coffee and I'll tell you what I need help with." So, I agreed.

Sitting in a café, Madame Susan Barlous proceeds to share with me that she is currently France's Minister of Foreign Affairs, and that she was formally the Ambassador to the USSR from France. Additionally, she shared with me that her currently estranged husband is also the equivalent of the head of France's version of a Supreme Court. Madame Barlous shared with me that she wanted to become the Ambassador to the US from France, but in order for her to get the position, she had to learn how to speak English fluently. Thus, she wanted me to come to her official offices a few times a week and teach her English.

**"Power is given only to those
who dare to lower themselves
and pick it up.
Only one thing matters,
one thing; to be able to dare!"**

Fyodor Dostoevsky

Russian Author & Philosopher (1821-1881)

Seeing as I was a very poor and starving college student who loved to travel, having a part-time job like this seemed ideal, I agreed. Over the next months that I worked with Madame Barlous we became great friends. Actually, I felt sorry for her. As powerful as she was, she really had no friends and family in her life. My adventurous escapades around Western Europe became her favorite stories. After about a year of working with her, she got breast cancer. I'll never forget visiting her in the hospital. The nurse caring for her said to me, "I'm so glad you're here – you're the first person to come visit her in the last few weeks." I considered my friendship with her a very special blessing. When I graduated and left Paris, Madame Barlous insisted on writing me an amazing professional letter of recommendation and a separate letter that was addressed to my mother. In the letter to my mother, she said, "If she had a daughter, she would have liked her daughter to be exactly like me."

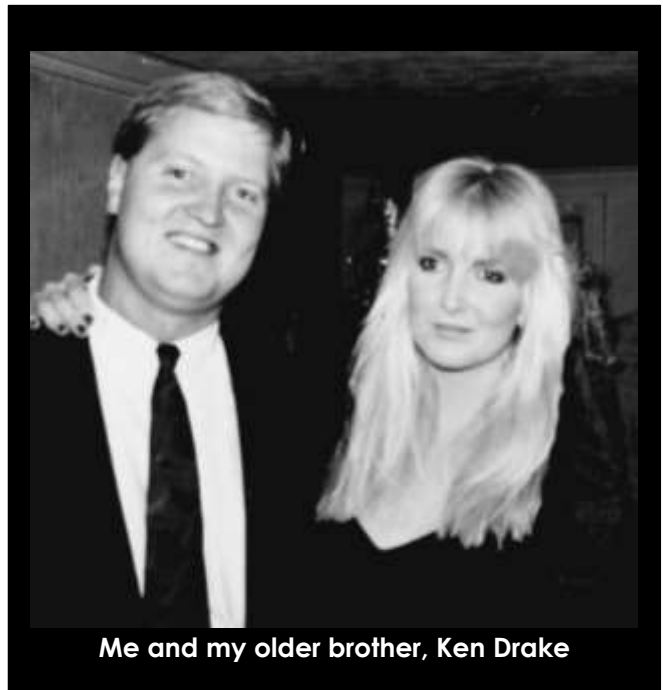
My Brother Ken's Visit to Paris

In addition to working with Madame Barlous, I had gotten another part-time job at the largest Greek restaurant in "Le Quartier Latin" (The Latin Quarter of Paris was a tourist area near Notre Dame), that was also just blocks away from my dorm room. My roommate, Dina, was a gorgeous and voluptuous Greek woman with long, black hair that cascaded down her back. She had an enormous passion for life and together, we were forced to be reckoned with – as neither of us were what one might call 'conservative'.

Dina was a dancing instructor back in Greece. She was here in Paris to learn French (and to have fun). Upon graduation, she was to return back home to Athens to help run her family's Greek restaurant. Dina talked me into working with her at this huge Greek restaurant that was a favorite for all the tourists.

Dina said, "We'll be Bazooka Dancer's. The restaurant will play loud Greek music, we'll dance around all the people as they eat their dinners in our costumes. The other workers will give the tourists clay plates to throw at our feet, as we dance (as a form of applause) and then we'll make tons of tips from all the tourists? Don't worry, I'll teach you how to do the dances! OH, and I negotiated with the restaurant owner that we get all the free food and wine we can eat and drink! It'll be great fun!" So, I agreed.

My older brother, Ken had finished college and he immediately gotten a great job working for the US's Central Intelligence Agency (CIA) as a computer systems analyst. One day, (in my last year in Paris), I get a call from Ken. "Hey Erica, I'm coming to Paris for two weeks for work. The Agency (short for the CIA) is giving me a daily allowance of \$200 a night for a hotel. I thought I'd stay with you and sleep on your dorm floor, and then we'll take the money on the two weekends, and go travel and party around France? What do you think?" I was elated. Ken and I were always the closest of friends – I admired him greatly.



The first night he arrived I had to work at the Greek restaurant and he had to go to some hidden off-site CIA location, so I told him to just meet me at the restaurant. I had told Ken that I worked at a Greek restaurant but I didn't specify to him what I did at the restaurant. He of course assumed I was a waitress. I just told him to get a table and I'd find him when I could but that I had to work. Three other guys from the Agency had decided to join Ken when he announced he was coming to meet me at my restaurant that night. As it turns out, one of the men who came with Ken that night just happened to be the Director of the CIA for all of Western and Eastern Europe.

Needless to say, Ken was very shocked when I came out in front of his work colleague belly dancing around the room to the Greek music in my fancy costume. Bazooka Dancing is just the Greek's form of belly dancing, with the same type of ornate costumes. Dina and I always had quite a few glasses of wine before we danced and then, it was if we were on stage, dancing around everyone, all who were clapping for us as they threw plates at our feet. We would always make a few hundred dollars in tips each night and we always had the greatest time.

After our first set (we usually did two main shows each night), I had an intermission where I could go over and introduce myself to Ken's colleagues and sit with Ken for a moment. The Director of the CIA introduced himself to me as, "John Smith" (which was obviously an alias, but failed to mention his title). However, I knew the game, and said, "Well, John, what did you think of the show tonight?" He laughed and said, "Well Erica, I insist that you come out to dinner with us all

tomorrow night. You're a very interesting woman and I want to hear all about your life here in Paris." So, I agreed.

In all honesty, I think Ken was simply in shock when he first saw me come out dancing in my rather sexy belly-dancing costume. It was totally not what he expected! He recounted to me later that night, "I just remember stared at the Director of the CIA – he was smiling and laughing and watching every move you made. I figured if he's alright with this, I guess I'm alright with this. But I didn't know what to do or say to the Directors, so I just said, 'Yep - That's my sister'!"

**"And those who were seen
dancing were thought to be
insane by those who could not
hear the music."**

Friedrich Nietzsche
German Philosopher (1844-1900)

The following night we went to a fancy restaurant on Isle Saint Louis – which is a very posh location in Paris (it's an island right behind Notre Dame in the middle of the Seine). John Smith, the CIA Director, had me sit next to him. All night long we all drank lots of wine and John asked me questions about my escapes and adventures across Western Europe. He was American, but he spoke impeccable French, so all of our conversations were in French.

After an hour or so of drinking wine and me rambling on about all the countries and cities I had visited, the Director asked me, "How do you pay for all of this travel – it's got to be expensive?" I replied, "No I have a Eurail Pass – and I made the train-pass last indefinitely." The Director looked at me with a sly face and said, "How did you do that?" Uninhibited by the wine, I proceeded to tell the Director of the CIA how I learned how to forge my Eurail pass by buying these simple chemicals at the book store (that act like "white-out" to erase the ink), but instead of covering the ink on the paper, it chemically removes the ink. I explained that an Australian had taught me how to do it, and all you need is these cheap chemicals from the book store, a blow dryer and an iron. I further explained to him that the best part of this process is that it doesn't remove the design on the paper or water marks. The only way a train conductor could possibly see if the Eurail Pass was forged or not was if he had an ultra-violet light, and none of the conductors carry these lights – so we were basically safe.

I continued, "I know, it's a small infraction, but I figure, it's not costing the train company anything more to have me on the train, and I always buy something from their food car (I justified). I will someday make it back up to the world!" I said with a smile on my face.

Ken never heard my conversations with the Director, because we were speaking French, however the Director was laughing a lot as I shared the extravagant stories of my travels. My confidence level was enormous at this time in my life. I was completely fearless and I really didn't care what anyone thought about me.

That night, highly inebriated Ken and I stumbled back laughing to my dorm room where he proceeded to pass-out on the floor of my dorm room. I remember awakening the next morning to the phone in my room ringing. Both of us immediately awoke. I answered the phone – it was the front desk of my hostel calling from downstairs. They told me that a group of men and black cars were waiting for me downstairs, and that I needed to come down immediately.

Panicked (and extremely hung-over), Ken and I proceeded to quickly get dressed and run downstairs. Standing at the door of my hostel, with three large black cars with men standing behind him, was the Director of the CIA again. He says, "Good morning, Ken and Erica – did you guys have fun last night?" Ken was simply terrified. He was sure that he was going to be fired from his job because he was staying at my hostel instead of the planned hotel the CIA had reserved for him. Immediately, Ken jumped in and said, "Mr. Director, so I'm sorry, I had to walk my sister home last night and I ended up just falling asleep in her dorm room floor." "No problem, Ken, we actually came here for Erica – not you."

The Director proceeded to open the back door of the middle car and said, "Erica, I was wondering if we could borrow you for a few hours – you told me some interesting things last night that I'd love to discuss with you further."

I looked at Ken and then turned to the Director and said, "Sure, I'd be happy to go with you, but only if Ken comes along with me." "Absolutely!" the Director snapped. I got into the car and Ken got in next to me. Once everyone was in the cars, the Director turned from the front seat and handed me a black cloth sack and said, "Erica, I'm sorry but would you mind putting this over your head? We are going to a 'black-site' and I can't have you knowing where it is?" Again, I looked at Ken and then back at the Director and said, "Sure, no problem," and I put the bag over my head and grabbed Ken's hand.

After a few minutes in silence, Ken whisper in my ear, "What the hell did you say to the Director of the CIA last night that has him taking you to a black site?" I whispered back, "I have absolutely no idea!"

We arrived at the location outside of Paris. I was instructed that I could remove the bag from my head. It was a big plain-looking building with only a few windows. Men from each of the other two cars got out and opened the door for the Director to escort us in. The Director motion to me to walk with him and Ken followed quietly behind us. We walked down this long empty hall to two doors. The Director opened the door and said, "Erica, please after you." I walked into the room



Notre Dame – Paris, France – My favorite Cathedral (just a block from my former hostel-home)

and it was full of about 5-6 people who were all standing at different card table, each table has a person with a blow dryer and an iron plugged into an extension cord, and each table had a set of the chemicals that I had described the night before to the Director.

The Director began speaking to me Infront of the whole room, "Erica, I was enormously impressed last night with what you told me. You know, with your ingenuity with making your Eurail Pass last. I was wondering if you could teach my team here how you did it? Basically, we want you to teach us how you forged your Eurail Pass. This this little trick you have or rather should I say, 'solution you've invented' could become very helpful in our line of work – if you know what I'm saying?"

So, I spent a few hours teach the CIA how I forge my Eurail Pass. After nearly the entire day at this black site, the Director came to me and said, "Erica, I think you have the skills we need at our Paris office, would you please fill out our application and let's see if we might be able to work together in the long-term basis. I've already had someone fill out most of the application for you, there's just a few questions remaining and only a one-day test. What do you think?" I told him that it sounded interesting and I would read the documentation and likely complete it and let's see what happens.

That night back at my dorm room, Ken and I bought take-out and wine and sat and laughed endlessly about our crazy day. "I can't believe you told the Director of the CIA that you forged your Eurail Pass... and then he brought you in to train his field operatives! This totally blows me away – Erica, you're absolutely crazy – but I guess, crazy in a good way!"

I filled out the application. I had always figured that I could use my language skills as a translator for foreign offices when I first got out of school, at least until I decided what I really wanted to do with my life – because my goal was by no means to be a translator long-term. So, why not try? I sent in the application a week later and I got a call back from the Agency to come take their 1-day test.

**"You can,
if you think you can!"**

Norman Vincent Peale

I was told to go to this undescriptive building in Paris. I went there and they sat me in a completely empty room with only a chair and a TV (turned on) and no instructions. Playing on the TV was a video of some bar and café somewhere, in what looked like Paris.

After two hours of waiting in this barren room with this TV on, I got up and walked outside the room and finally found someone and asked, "Am I in the right place for this test – I've been waiting here for two hours now?" The man replied, "Yes, Erica, someone will be with you soon, please just go back into the room and wait until they come in." I waited at least another hour more, and then finally someone came into the room and said, "Sorry for the long wait Erica, my name is Sam, I work with John Smith. Would you like to first go out and grab a quick lunch?"

Sam and I we went to lunch, but he refused to tell me anything about this test that I would be taking. I returned to the same room, but they had changed the room around. Now, there was a card table set up and the TV had been removed. On the card table was a questionnaire – the test.

The entire test asked me questions about what was happening on in video that had been playing on the TV - the bar and café video. Questions like: "What was the lady in the blue dresses

motives?" "Who in the bar look is most likely to be dangerous and why?" "What time was it in the bar when the man in the hat left the bar?" "What did the couple who were sitting in the far left-hand side table in the corner talking about?"

Suddenly, I realized that the whole morning had actually been an observation test. The CIA was testing my ability to remember insignificant details. Little did they know, God had been given a very special super-power just for this type of test – remember visual details are my specialty. Needless to say, I guess I aced the test because less than a week later I got a call to come in and meet with John Smith, the Director of the CIA again.

This time we met in a nice big office building. John sat behind the desk with a huge folder in front of him. He was happy and jovial with me and I felt completely comfortable. "Well Erica, before I start, what did you think about the three books we gave you to read after you took the test a few weeks ago?"

I replied, "I'm sorry, but I didn't read them." Surprised by my answer, John replied, "Do you mind me asking why?" "Honestly, because they didn't interest me," I responded in a matter-of-fact way. John stopped for a moment, and then said, "Well, that's no problem. I want you to know that we've reviewed your qualification extensively, and we'd like to offer you a job at the CIA, starting immediately upon your graduation from the Sorbonne, to join our elite 'CT Program'. It stands for our "Counter Terrorism Program." You're exactly what we are looking for on our team."

Totally stunned, I started laughing at him, and said "You mean you want me to be a spy for the CIA – is that right?" "Yes, that's exactly what I'm saying. You'd be stationed here in Paris under a State Department cover, and we'd have you working the fancy cocktail party circuit and traveling as a diplomat all over Europe... you'll be traveling the world first-class. We'd also like for you to learn Russian. Don't worry, you'll have the best tutors to help you learn it quickly."

I was in total shock. I had not expected this in any way. I thought I'd maybe be getting an offer to be a translator or something that I could do for a few years until I figured out my long-term quest.

I knew about the program, because my brother, Ken, had always wanted to be in the CT program, but it was a by invitation only position. I said, "Well, I don't know what to say – I'm actually very shocked." John smiled at me and said, "Erica, you've already succeeded more with your natural skills living here in Paris than some of my most seasoned operatives. Do you know that we've been trying to get close to Madame Barlous for nearly a decade now, and without even trying, she already thinks of you like a daughter! You're a natural! This is your calling!"

Again, I was in complete shock – how did they know about Madame Barlous? Then, the Director pushed the huge folder over to me and said, "I'm going to give you a few minutes to review this – and I think you'll see that we've been watching you for a very long time – ever since your brother Ken first applied to the Agency. We are very impressed by you and we know you're 'Our Girl!'" The Director then left the room.

**"Pretend Inferiority and
Encourage his
Arrogance"**

Sun Tzu

I opened the file and in the file were stacks of surveillance photos of me all over Europe. They had photos of me all over Paris, with Madame Barlous, in class at the Sorbonne, and at the Louvre. They had photos of me in Rome, Venice, Frankfurt, Salzburg and even Athens and Crete. They had pictures of me sitting in a café in Munich talking with some Swiss-German guys I had met. They had photos of me sleeping on the train, and they even had photos of me in East Berlin with John at the history museum just months prior. And, they even had photos of me and Dina dancing at the Greek restaurant. It was one of the creepiest things I've ever seen – I was actually sick to my stomach! The CIA had been following me for almost 3 years and I had absolutely no idea it was happening? I was in total shock and somewhat horrified.

“Regard your soldiers as
your children, and they
will follow you into the
deepest valleys; look on
them as your own
beloved sons, and they
will stand by you even
unto death.”

Sun Tzu

About twenty minutes later the Director returned and said, “So, what do you think – do you want to join my team here in Paris? We know you are going to be one of our top operatives! If we didn't believe in you so much, we wouldn't have spent all that money for the past 3 years following you on your great adventures. Your fearlessness and street-smart toughness are amazing! You love to travel, and you know how to take care of yourself – I'm very impressed! You're perfect for this position.” I smiled and looked down, “So that's why you asked me at dinner that night how I could afford to travel so much – it was because you were paying the bill to have someone follow me all over Europe...”, I kept my head bowed, shook my head in disbelief.

I thought for a moment and then I looked the Director directly in his eyes and said, “Thank you, but No thank you! I am deeply honored by your kind offer and interest in me, and I have enormous respect for the work that our intelligence community does, and for the role intelligences plays in our nation's security -- but this position is simply not my life's destiny.”

The Director quickly responded, “Well, why don't you think about it for a few days first before you say no.” I smiled and replied, “Director, over the past three years you've found out just about everything about me except the most important point: You want me to live my life as a lie. You're asking me to deceive and use people and to live my life in secrecy. If you really knew me, you'd know that I am and always will be the direct opposite!

I seek to inspire people to have the courage to stand up for what's right, and to defend against all those with evil desires and intention, like the heroes that live in my heart and inspire me daily. What you're ask me to do, is simply not who I am, nor is it who I want to become. This is not what I want to do with my life! Therefore, again, I say with all certainty, thank you, but NO thank you!” I stood up and put my hand out to shake his hand.

As he shook my hand, the Director said, “Well, then, if you don't mind me asking, Erica, what is that you do want to do with your life?” he asked sincerely. I turned and opened the door to the

office and then turned back to him, a big smile came across my face, "John, my life's quest is very simple: I want to be the heroine of my own story...and of course, also get the fabulous guy in the end!" I winked and then turned back and walked out.

Summary of My Renaissance: Choosing to Live 'In Faith', Not 'In Fear'

The culmination of the first 25 years of my life defined my moral and ethical codes, and help me to see my own desired destiny. My mother's greatest lessons, (1) The Parable of Gold, and (2) to live "In Faith, not in Fear" defines who I am. The rest of my story can be found in my resume and my book. However, it is the Renaissance – a total rebirth of my perspectives towards life and its lessons that propel me forward to help others go through a "renaissance" in their lives as well – that's why I say, we can change the world together...One dreamer at a time.



*The Utopian
Renaissance*

CREATING MY LIFE'S ULTIMATE
MACRO LONG-TERM VISION
AND MY STRATEGIC PLAN:

Creating:

THE UTOPIAN
RENNAISSANCE

THE UTOPIAN RENAISSANCE: MY LIFE'S ULTIMATE MACRO LONG-TERM VISION AND MY STRATEGIC PLAN

My Life's Quest and Legacy

I have never hidden from you my ultimate life's quest: "To Save Our World". However, what's missing in that description are the last few highly important qualifying words: "from Destroying Ourselves."

Trust me – I am keenly aware of how 'absolutely crazy' my life's quest sounds to just about everyone, most of all my family and friends who have always given me that 'look' for most of my life. "Sure, Erica, you're going to go raise a couple billion dollars, build a private luxury resort with 20+ islands, and then save the world from destroying itself... – Ok, whatever you say...". They all think I'm a little crazy – but also know that I refuse to believe otherwise.

"It's always fun
to do the
impossible!"

Walt Disney

Therefore, I have had to learn to simply ignore their disbelief (or at least endure their opinions of me). However, what even those closest to me really don't know about me, is that I really do have some pretty cool super-powers that God has gifted me with to accomplish these mammoth goals. Furthermore, I hear God's voice in my head and heart and I feel His power within me at all times, and I have all my life. This is why I don't fear hanging off of "cliffs" – I live in Faith, not Fear. Moreover, over my lifetime of experiences, I've managed to teach myself how to use my unique super-powers extremely well (at least I think I have), enough so, that I've risked my entire life betting solely on my own abilities and pure faith.

Despite sounding a little crazy to most, I'm actually a very methodical person who is also a steadfast optimistic pragmatist. I believe in always having a strategy, research everything, discipline, a clear chain of command and order. I lead from the front lines, and I always maintain the perspective that there is a solution to every problem, but the solution may involve adapting, improvising and overcoming the problems from some pretty-crazy sounding perspectives. This is why the first thing that I always teach my entrepreneurs (that I have already shared with you in one of my earlier letters), but is worthy of repeating again is:

"Think with the end in mind. I teach my entrepreneurs to turn their paradigm up-side down, and then to turn it inside-out. This gives them a much clearer perspective (a three-dimensional perspective) to utilize to build their dream. Now, all the entrepreneur has to do is to simply re-engineering their vision from the end to the beginning."

However, when you have goals as enormous and complex, as mine are and which have many moving parts that I cannot control (only God can), then you must always address the key variable of time. What is your time frame to complete the project: 5 years, 10 years or 25 years? I am 56 years old right now. The Utopian Islands will take 5-6 years to build and fully launch alone.

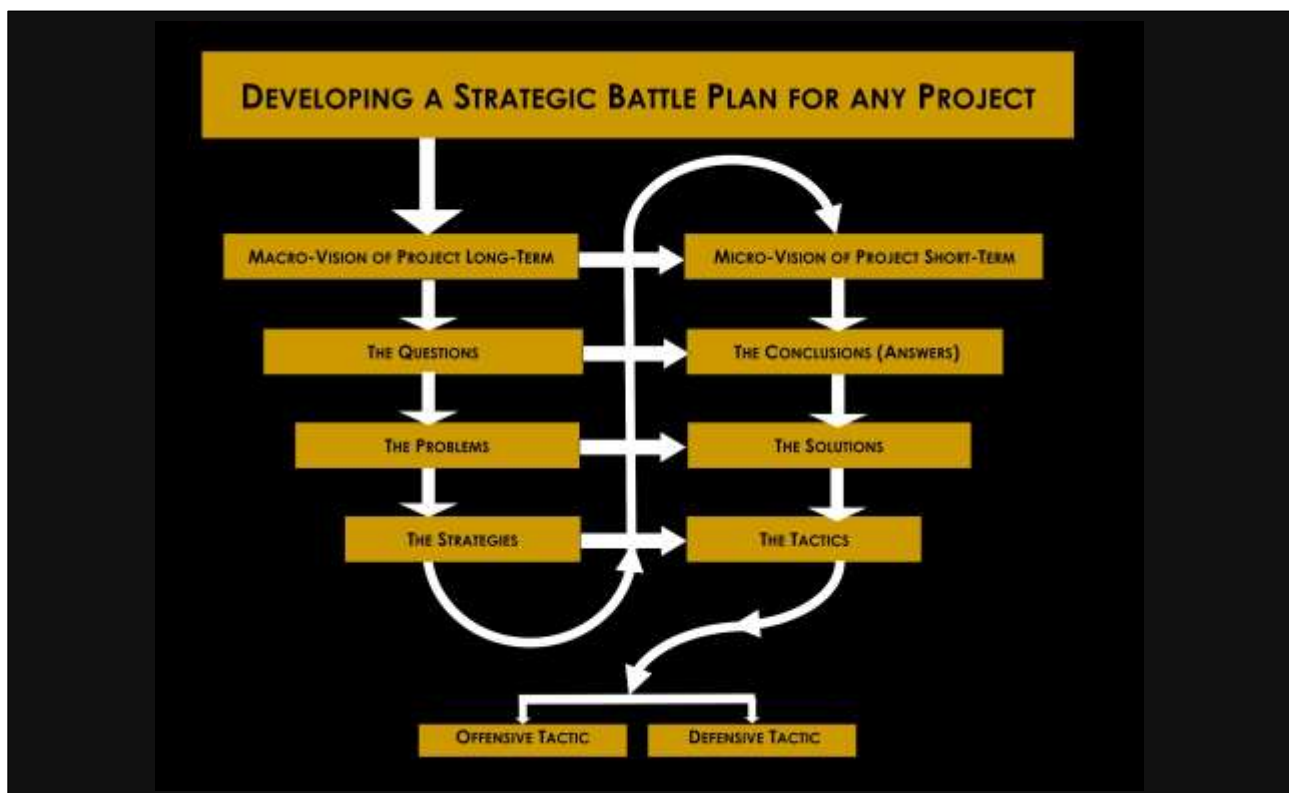
Therefore, to complete the rest of my proposed plan, I have concluded that if I will need to keep charging hard for say another 25+ years. If I'm lucky, I may be able to accomplish my long-term plan within our lifetimes. I know myself too well. I will never really retire – I'll never be happy sitting and doing nothing. I can only relax for short periods, before I get bored to death and need action. I'm a truly lion-hearted person that has no desire to fade away. I believe a true lion-hearted warrior, will always want to die fighting – as this is, in my opinion, the only noble death for a true lion.

"The Seed of every Solution
is found within
the Problem itself."

Norman Vincent Peal

Therefore, after analyzing my planned goal, I realize that my solution may involve multiple generations of lifetimes to truly accomplish any visibly level of success (from a global perspective). I certainly hope I can at least establish the main foundation to allow my plan to foster and propagate itself, before I die. However, I would be a fool to not prepare NOW, just in case my life is cut shorter than I planned, and also to preserve and protect the legacy of my long-term goals.

Creating the Seed of Change: THE UTOPIAN RENAISSANCE



Working Backwards to Prepare, Protect and Plan My Long-Term Plan

Years ago, after learning about many of the absolute horrors of our history (that span 3,000+ years), I knew that I wanted to do something extraordinary with my life - something that would make this world a better place for me having lived in it. As I've mentioned, unfortunately, I have no children. Thus, my legacy had to be something that would last and grow itself after I'm gone. Otherwise, my legacy would be very short-lived, and what did I leave behind in this world to make it better?

So, using my super-powers to analyze my enormous macro-goal, I began to: (1) image the end result I desired, (2) flipped the paradigm up-side down, and then turned it inside out. I then, (3) began working backwards in time (from the end to the beginning); breaking down all the needed parts and their respective sequential milestones. I then asked myself the problem again: "How can I save the world from self-implosion itself?" – my thought being that solving this huge problem would be my gift (my legacy) to God in gratitude to all the gifts He's given unto me, and that hopefully, someday when I enter into HIS heaven, that He will like what I created for Him.

The Lions and the Sheep: The Leaders and The Followers of our World



The World's Complacency with the Status Quo

The world's complacency with the Status Quo of repeated self-destruction and the enormous discrepancy between the wealth and power of the world is almost "feudalistic". It must change or we will finally succeed in destroying our future.

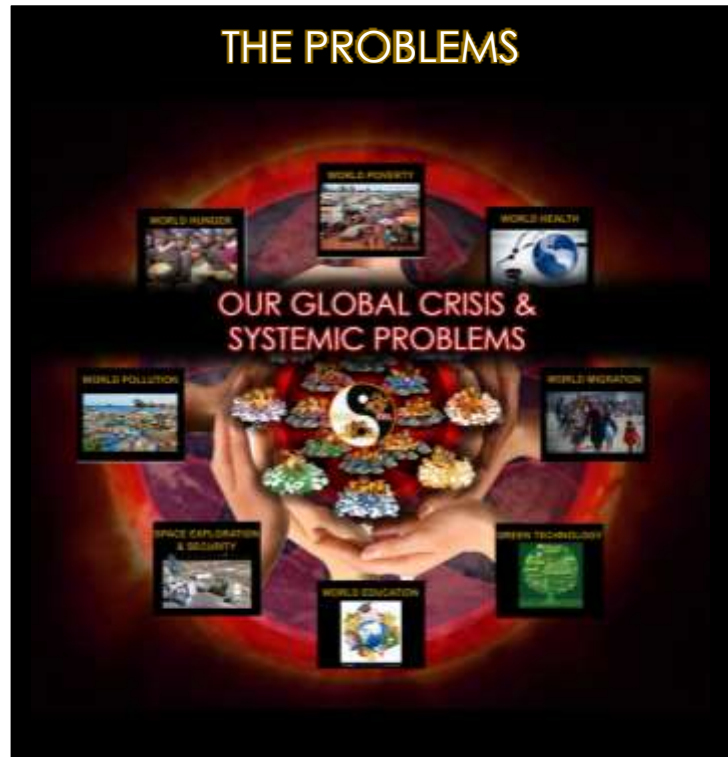
Our world's tribal herds of "Sheep" have become complacent. Sheep include the intellect of our world, and some of the most powerful minds. However, they are sheep, because they "follow rules or regulations promulgated by others to them, even when they don't agree with them". This powerlessness is like a highly addictive slow-acting sedative. Symptoms include: ignorance, fear, and no viable, pragmatic solutions to their pain, causing its victims to rest in a lethargic state that can worsen into a totally catatonic state. The World has lost its hope: its passion – it's ability to believe that you CAN anymore! Our world needs to know emphatically: YOU CAN:

“Make Your Dreams Come True!”

The Interrogation: What are the Problems (or Opportunities), and What are your Solutions?

The second thing I teach my entrepreneurs to do when analyzing their dreams - their projects, (after I get them to imagine their total project fully built and operating, including all the details and the desired results long-term of this project), I ask them series of macro-questions.

Each question descends from macro to the micro-questions (each time I continually keep drilling-down to “the root answer or problem” – like a funnel. Quite often the responses involve psychology – as you are analyzing your target market's psychographics. I always start with the ultimate macro-question:



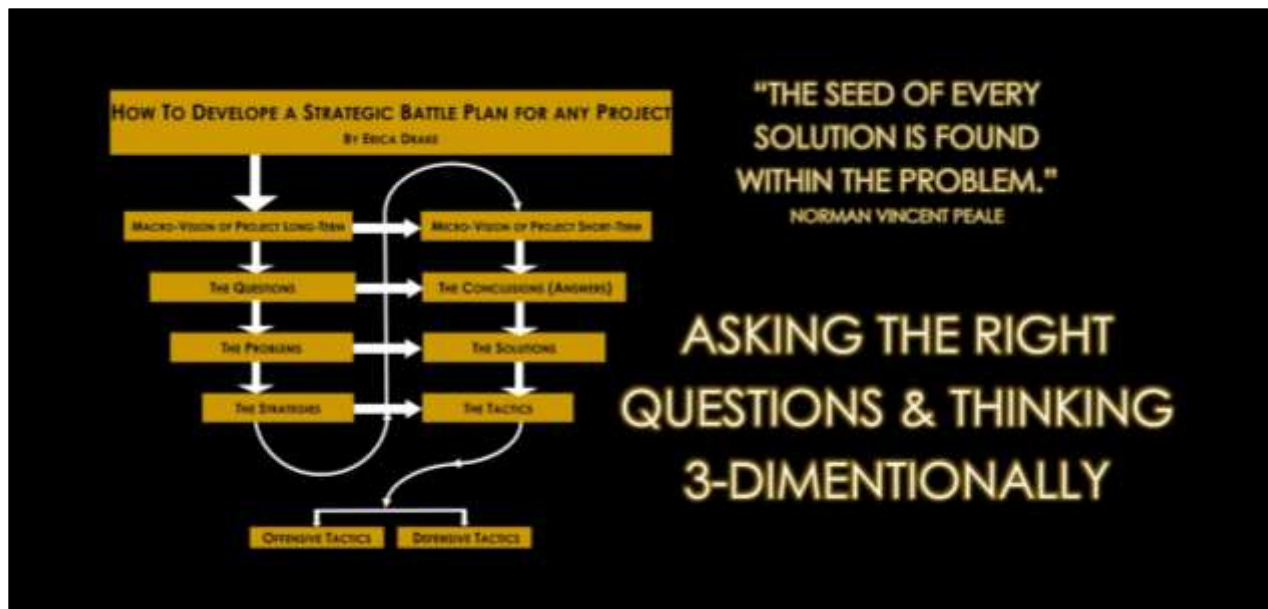
“What are the problems (or opportunities) that you seek to solve or change, and then what are your proposed solutions to achieve your desired end result?”

Thus, over the past 50+ years, I have been asking myself the very macro question: “How can I save the world from destroying itself?” Below are just a few of the questions (problems) and my answers (conclusions). Once I identify the questions and determine my conclusions, I then take these two perspectives (Problems verses Solutions) and I form a long-term strategic battle plan (see image above). Your strategies are defined by your problems, and then your tactics are defined by your conclusions. Therefore, the questions you ask yourself are as important as your answers and your conclusions. Below are just a few of the questions that I’ve been asking myself for years:

1) PROBLEM #1: How do you change a macro, systemic, and deadly problem?

MY CONCLUSION: You must: (1) attack the problem from the inside-out; (2) make a vaccine (or solution) that is both highly contagious and highly addictive to everyone that comes into any contact with it, (even your enemies); and (3) then, you must add the enormously powerful psychological motivators such as: (a) competition, (b) global peer recognition, and (c) the opportunity for almost instant wealth and fame.

Additionally, you cannot only employ offensive tactics, you must also simultaneously, and equally, be utilizing such defensive tactics as: (1) disbursement of the power, (2) take proactive offensive



and defensive tactic simultaneously while approaching and controlling the total narrative of the total storyline (to disarm and debilitate any opposition's propaganda machine), and (3) be continually over-feeding your target markets, while directly speaking to desires and needs of each individual target market. Moreover, you must create pragmatic, empowering solutions that can be easily consumed by the target markets. This will fuel their own personal seeds of hope, and with enough watering and care, these efforts just might inspire them to change, and offer them the greatest gift of all, control over their own destiny.

2) **PROBLEM #2A:** How do you change a globally pessimistic perspective, and turn it into a globally optimistic perspective? How can you unite a world under a common goal?

MY CONCLUSION: It is my opinion that a perspective is based upon the most fundamental emotion of all - HOPE in our species. Thus, it is my conclusion that 'a perspective' defines either the 'lack of' or 'over-abundance of' the hope that one has in their own heart. Then, if hope is the desired common denominator to all humans, then how do you make a global population feel HOPE?

My Solution is that you make HOPE available to everyone who desires it. Furthermore, you give this population, the actual recipe or formula for creating this 'hope' in their own individual lives and homes. This can easily be accomplished through online educational video series (televised for free globally) and localized training (by simply training the trainers). By allowing everyone, everywhere to see and feel the passion of someone chasing their dreams, and succeeding (via televised success stories), you can change a whole world – one dreamer at a time!

PROBLEM #2B: However, where then does HOPE come from? I believe hope comes from "faith". Therefore, if I believe that hope comes from faith, and faith comes from religions or a spiritual awareness, then how can I unite and embolden religions or spirituality to work together to spread this message?

MY CONCLUSION: I must create a global symbol and narrative that "celebrates religions similarities, and does NOT focus on their differences".

3) **PROBLEM #3:** How do you get all nations and all religions worldwide to agree to a plan? How do you get their permission and support for your plan?

MY CONCLUSION: You create a solution that does NOT require that you ask their permission, and THEN, you fund it yourself (with a capital structure - an "Evergreen Company") that perpetually funds its own growth. This hybrid corporation is a For-Profit company, but is unique in design as it has a dedicated portion of its profits that must continually refund the company (like adding a COGS line-item to the financial statements), while dedicating another portion of the profits to humanitarian causes. This corporate structure is designed such that it can still pay dividends to its shareholders, or not and continue to grow the equity's valuation. It all depends on your desired funding avenue (i.e., raise capital through the sale of equity or self-fund the company).

4) **PROBLEM #4:** Who really controls all the power in the world?

MY CONCLUSION: This answer is simple, "The Golden Rule of Financing: He who has the Gold, Rules". It is my opinion that our world is truly controlled by the wealthiest people in the world. It is often those who 'stand behind and fund' the dictators and tyrants (who are often just manageable puppets implanted into power by their funding master) who really have all the power. It's a sad truth, but a truth nonetheless. Unfortunately, just take a quick look at the polarized population of America right now, and you see this happening first-hand. It's incredibly sad.

5) **PROBLEM #5:** Who are your target markets? How will you "sell this idea" to your target market(s)?

MY CONCLUSION: My plan has two very opposite target markets, with two very opposite perspectives and roles in my long-term solution:

- A. Target Market #1: THE LIONS: The Wealthiest, Smartest and most Powerful people on earth (whom I call, "The Lions of the World" or the "lion-hearted" population); and
- B. Target Market #2: THE SHEEP: The Rest of the World (minus) the lions. However, most sheep just are people, professional and otherwise, who follow the rules given to them, (as this is the "right thing to do") regardless of if they believe with these decisions. However, there are two sub-categories of these two target markets that are particularly susceptible to evil leader's ideologies. These two sub-categories are:
 - (a) The Poor Sheep of the World: those who have accepted and resigned themselves to endure their plight, because either they do not know how to actually have HOPE, or they have been told they are not allowed to have it by an overlord of types. Unfortunately, HOPE alone is not a tactic – it requires energy, effort, education and most of all, courage. Like demonstrated by the third servant in the Parable of Gold: some people fear life, so much so, that they simply bury any HOPE that is given to them freely by God or others; and
 - (b) The Bad and Mean Population (both Lions & Sheep) - the nefarious, narcissistic and disenchanted characters of our world who seek to inflict pain and hurt others to achieve temporary (or permanent) power over their subjects to achieve their own selfish desires, all in an attempt to feed their own highly insecure and malformed souls.

6) **PROBLEM #6:** Then, how do you get to the richest people in the world to want save the world, and why would they help me with my plan?

MY CONCLUSION: You absolutely DO NOT hunt them! You must ATTRACT (OR LURE) them, and then play into their egos and their inherent desires for their own long-term legacy and mortality.

All real lions will not allow themselves to be hunted. Real lions almost always feel they are the “Kings” of, at the very least, their own pride. The dominant lion’s main role is to simply defend his position and pride from other stronger lions (or predators) who would challenge him or seek to take over his pride. Thus, in my opinion, one must realize that what a billionaire wants, more than anything, is to have whatever it is that he can’t have or buy. Therefore, you can never hunt a lion – you must always “lure them to you”. You must make the Lion come to you!

7) PROBLEM #7: How do you capitalize and monetize a solution? And then, how do you keep this solution perpetually fueled?

MY CONCLUSION: You create a self-funding entity - it re-funds itself using its own super-charged organic and exponential growth design, which has been designed and built into its own business model. This structure must be design allow everyone to win, on every level, or it will not succeed long-term.

8) PROBLEM #8: How to you keep any one entity from trying to destroy itself (self-implode) or destroy a solution?

MY CONCLUSION: You lock-down the power, but in a fair structure that allows those who desire to leave the entity (exit strategy), to be able to leave; and you must always remove any negative internal threats, because these negative emotions will become like a contagious, deadly pathogen, attacking you internally when you least expect it, while infecting your whole company.

9) PROBLEM #9: Who are your enemies, and who are your allies? What motivates their evil and what motivates their passion?

MY CONCLUSION: This company’s enemies will be obviously all the “bad or mean people” (that I described above), but this company’s enemies will also be the systemic problems of ignorance, poverty, and oppression. Unfortunately, ignorance is bliss to some. It’s easier for some to simply accept their own miserable plight rather than to risk dreaming of more; for if they dream, they risk failure, which is often too painful to contemplate, so they simply do nothing and resign themselves to forever be an abused, helpless sheep.

10) PROBLEM #10: What are the external forces that you cannot control?

MY CONCLUSION: My answer to this is always what I call, “The Risk Factors Section” of my interrogation (i.e., the acts of God such as, weather, war and global plagues). But I cannot also predict how or why someone will be evil. I must always, “expect problems, (pre-plan your defensive tactics, and be ready for battle at all time), then solve them with logic and psychology, and, then move on! Enemies will always exist; therefore, one must always be prepared.”

SUMMARY PROBLEM #11: Then, how do you save the world from destroying itself?

MY SUMMARY CONCLUSION: My conclusion is the attached expanded Executive Summary (and complete business plan and financial projections). My solution has three (3) main parts of plan that acts like a conveyor belt-like machine to help all the entrepreneurs, everywhere globally to create, to fund and to build global solution to save our world. As a holding company entity, I suggest that we create a self-funded holding company which grows organically.

My business model and business plan are universal, and we do not need to ask the world's permission to educate people freely. And, with the power decentralized globally, there can be little internal leadership quarrels, that could be taken over or attacked by narcissistic, political, national or religious groups. We are just teaching people how to make their dreams come true and giving them the opportunity to do it.

Why I Believe in Miracles

When I first met you, Erick, over a year ago, almost immediately I remember thinking to myself, "He's going to be our investor! I see it in his eyes...he understands me, even with the language barrier, and I know he can see my dream too!"

However, from an outsider's perspective looking in at the two of us, one would likely conclude that we were unlikely business partners. There's no denying history: we both grew up in the Cold War era, educated by our nations to think of each other as enemies. How could an American and a Russian; a Westerner and an Easterner; a Christian and a Jew, and a female perspective and a male perspective successfully fund, build and lead a multi-billion-dollar company together? To say the odds were against us, would be an understatement. However, nonetheless, we have both chosen to embrace our similarities, not our differences.

I believe it's because we both have hope in our hearts. I believe it's because we both desire more than simply a return on investment. I further believe that despite our differences, we both see in each other a desire to make our struggling world a better place. I want to celebrate this idea. I want to expand this idea into a global symbol that will inspire and educate our future generations of our world to seek out each other's similarities and celebrate, not wage war over our differences.

Summary Overview of My Marco-Long-term Strategic Plan

The Utopian Islands: Attract our World's Greatest Lions

Obviously, you know my whole plan and all my strategies for The Utopian Islands by this stage. This project will always be my personal passion and be held in my heart as my dream project.

I have always loved and been fascinated by the ultra-luxury resort market. I've wanted to build a tropical island resort ever since I first saw Boldt Castle as a small child. Moreover, I have always loved Polynesian-style architecture, and I loved the Asian influenced architectural styles and designs found through-out the South Pacific. The architectural style I see in my head is: "unconditionally seductive, with a hint of a hedonism and mystery, mixed together with the pure wildness of having the "outside inside the house" (bringing nature into part of the design of the house (estate), and where the actual house is totally open to nature (i.e., a live stone rock wall that is actually part of a cliff). I've seen this unique architectural style in my head my whole life, and I can't wait to work with the world's best designer and architects to create our "Utopian Dreams Signature Style".





COMBINING CARING WITH
CAPITALISM & COMPETITION
TO SAVE OUR WORLD



THE UTOPIAN FAMILY OF COMPANIES



My tropical paradise had to feel like you were in a primitive island village, but with ornate luxuries, all made out of natural materials, such that one would or could find them in paradise. My mystical and magical islands had to have every decadent-dream one could imagine, and my islands had to include breathtaking tropical turquoise waters, with white sand beaches on all sides. My paradise had to have the lure of endless waterfalls and lagoons everywhere with hidden coves and secret caves, all seductively lit by fire-light everywhere. My islands had to have lush, thick tropical gardens that frame everything. The soft warm breezes and sweet floral scents and lite sounds of bird songs fill the air. I can see it all!

Additionally, my paradise had to have an absolutely fabulous Castle to protect it from the world, while symbolizing peace, love and acceptance of all. My castle had to be a fortress built out of ornately carved stone, with huge Roman-styled arches, and the inside of castle would have a huge master staircase descending into a massive lobby. Moreover, there's an enormous elegant library filled with all of the greatest authors in first-edition leather bound books. My Castle had to have secret passage ways to explore, a moat and castle entrance bridge with a magnificent courtyard with a tropical garden with cascading fountains. This vivid and detailed image has been living in my head as an UHD Video on an endless loop for most of my life.

The Psychology of the Lion-Hearted and My Favorite Target Market

My favorite target market has also always been the niche target market of the Uber-Wealthy and Powerful market – or what I call the “World’s Greatest Lions” or “The Lion-Hearted”.

Lions have always been my favorite animal. Ever since childhood, these majestic creatures have always simply fascinated me. I love their regal strength, their self-proclaimed elitist attitude and the posture they take. For lions know they are the King - the apex predator in the jungle and plains. When I was 8 years old, I actually wrote a

long report for myself about lions, simply because I loved them so much, and they fascinated me so much.

Moreover, I love to study how the lion pride functions as a unit – to study each lion's role within the pride. Thus, it's not surprising to me that I have always seen the mental image of lions when I thought of the uber-wealthy and powerful target market. Moreover, I have always known I was a lion. I just happened to grow up with the sheep most of my life.

The uber wealthy business tycoons, (who are extremely powerful), royalty, world leaders and all various categories of Celebrities, (be it Actors, Musicians, or Athletes) compose what I call my target market of “The Greatest Lions of the World” or “The Lion-Hearted” for short. My fascination



with this target market has nothing to do with their money or wealth. I am not an elitist. Yes, I have very rich taste and I promise you I could spend money like the best of them. However, that is not what fascinates me about this uber-elite niche target market.

A Few Psychological Observations of the Lion-hearted

What fascinates me is their psychology. While I've made great money many times in my life with my various successes in my life, I have always immediately just reinvested all my 'winnings' into my next company, on my life-long quest to make all of my dreams come true, and, of course to save the world, too. Thus, I cannot say that I've ever been uber rich – per say – like with millions sitting in my bank account. However, I've always seen myself as one of these uber-wealthy lions – I just had a temporary cash flow problem (😁). Nonetheless, I've always considered myself as an equal to any billionaire (and I do have the same tastes in nice things as they do).

I suspect that this is why I am not intimidated by or nervous when I've spoken to billionaires or extremely powerful people – I just don't feel lesser than them. For some reason, I've always thought of myself as a billionaire, who just happens to be in the process of becoming a billionaire.

My Heroine, Brownie Wise, and the Power of Peer Recognition and Completion

Brownie Mae Humphrey (1913–1992 - who was professionally known as "Brownie Wise") is one of my favorite historical heroines. She was a pioneering American business executive and sales and marketing genius. Brownie Wise was largely responsible for creating the highly successful methodologies and structures of the enormous national and international home products company "Tupperware" (in the 1950's). Through her development of the "party plan" system of marketing (inviting your prospects to you, not hunting them), the \$285 billion-dollar direct sales industry was born.

Wise's party plan methodology of marketing and selling products utilized psychology and social events or "parties" to sell her products. Heralded as a social event, the Host or Hostess invites like-minded peers (their local friends) to a fun home social event in which the sales person presents (1) the products, and (2) the opportunity in the form of a "soft-sell" pitch. The benefits of the products are explained, not by promotion, but by the passionate praises of the 'Hostess of the party' (the common denominator and by examples of current users of the product to all the vulnerable prospects (friends) in the room).

The hostess acts as a sort of "sales plant or spy" for the actual salesperson. Then, to expand their prospect network and reach, the salesperson uses this event or party as a source to harvest new future business, by asking its attendees who ended up purchasing some products, if they too

My Big-Game Hunting Strategy

(Sales & Marketing Strategy)

**You can choose to chase
your Prey all over the Serengeti,
or**

**you can simply go to their 'Watering Hole'
and wait for the lions to come to you!**

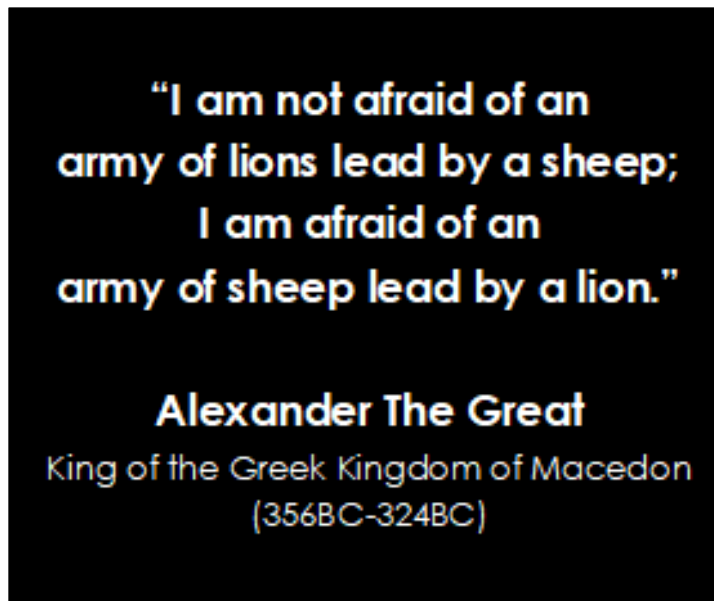
**Now, Imagine if you owned the ultimate
'Lion Watering Hole' in the world...**

**It's highly likely that the
greatest lions of the world
will eventually just come to you.**

Erica Drake

would like to host a party in the future, get free gifts and even to become a salesperson themselves (thus, preying on their own desire for peer recognition).

While these social sales events sound crazy – by design, they are actually a brilliantly conceived psychological methodology for successfully selling, (and selling products that are actually much more expensive than competing brands)! Brownie Wise had identified her target market's greatest psychological needs and proved (by historical self-admittance of her most successful sales professionals, that these sales professionals' greatest desire, second only to monetary compensation, was the recognition of their peers! I have NEVER FORGOTTEN this very powerful message and I use it in all my business designs.



Additionally, Brownie then built into her business model, the expansion of repeat customers. She basically turned her customers into her sales force, with referral marketing and the endless cycle of repeating social event parties. Moreover, Wise developed one of the most powerful sales tactics in marketing. This tactic is called, "edification". This technique involves the Hostess of the Party introducing and promoting the Salesperson to the invitees. The Hostess who invited all the guests, and who is known to all the attendees, introduces and "tells the tremendous success story of the Salesperson" ("edify them"). The hostess has greatly empowered the salesperson, by giving them and their products super-star status.

Furthermore, Brownie Wise identified the enormous power of playing to this "desire for peer recognition" by utilizing massive global sales contests and televising them. The prizes included higher-level titles, symbols and quarterly and annually awards events to recognize the best. However, she always knew the greatest reward they desired, second only to monetary reward was the recognition of their peers! The more she made a big deal out of her best salespeople, the more competitive everyone got which grew the business exponentially – she did this all by studying the psychology of her target market!

Then, How do you Attract the Greatest Lions?

When I train my entrepreneurs, I always tell them my "big-game hunting strategy." I say, "You can chase your prey all over the Serengeti, or you can simply go to their 'Watering Hole'..." Now, given that metaphor, imagine if you owned the ultimate 'Watering Hole' in the world...It's highly likely that these great lions will simply come to you.

My first three companies were travel companies that revolutionized the sale and marketing of travel. As a VP for one of the major suppliers (a cruise line), I realized there was a fundamental problem with the structure of the sales and marketing efforts of all travel – mainly that it was sold by travel agents – who were not salespeople, but rather order takers. So, I developed three different sequential companies that sold cruises, group travel (with a focus on ultra-luxury group travel) and business travel.

What made my business model unique is I realized that my ideal sales forces were people that love to travel or who travel often. So, I turned them into my sales force, and just consolidated and automated all of the operations. Their only role was to refer the new clients to us. For this action, they received a percentage of all the profits from this account and travel industry benefits (which included free or highly discounted vacations and travel).

Therefore, my main challenge was teaching a sales force, who all had varying backgrounds how to prospect leads. Thus, I held major sales seminars across the nation where I would teach these entrepreneurs all the fundamental skills of the sale (I created and provided the marketing materials). However, the hardest thing to teach a fledgling salesperson is to "Think Smartly!"

So, I devised a competition that became the core lesson of the seminar. I realized, the best way to teach this critical path of thinking, was to simply show them all at once.

I always scheduled my sales training events at the most luxurious business hotel in the current regional market. Typically, I would have between 50-100 salespeople in attendance. Prior to the event, I would go to all the travel suppliers and have them sponsor my sales seminar. I also had them donate free trips to be awarded as prizes. I also went to national car rental suppliers and asked them to donate the use of cars for our day's contest.

My sales team never knew that there was going to be a competition. When they arrived, I would announce that we are going to have a team-based sales contest. All the members of the winning team will each be given a free trip for two for a week in Hawaii. However, the winning team, had to beat my sales level, to win the prize – I would compete against the all teams under the same rules.

So, I would have the group of entrepreneurs all count-off into teams of five people. One person would be the team's driver; one person would be what I called, "the eagle-eye" – sitting in the front seat with the driver looking for prospects to stop and visit; one person was the navigator for the driver; one person would be the "pitcher" or sales person, and the final person was the note-taker. They recorded all the sales for the team.

The rules were simple: whichever team came back within 24-hours with "the combined new sales prospects with highest estimated annual travel budget, would win the contest". Then, I'd give them all the keys to their team's rental cars and send them off to go anywhere they choose to prospect - anywhere in the metropolitan area. The following morning, we would then reconvene the teams and groups and see which team had the most business cards, each with an estimated volume of travel for their business. We would then compare the winning team to my own sales prospecting efforts for the same period of time – to see if they beat me.

I always gave all the teams a least a half-day head start. I would either be alone, or I'd have only one entrepreneur who was left-over, or couldn't travel with the others, on my team. My team member would always be pushing me to leave right away and start. You see, if I won the competition, I'd give my team member the free trip – thus they were very excited to win. However, I would generally just go up to my hotel room and take a nap. Then, late afternoon, I'd grab 2-3 luxury resort brochures and tell my teammate to meet me in the luxury hotel's lobby bar. Then, I would tell my teammate to sit far away from me in the bar and just watch me!

I would order coffee or a glass of wine and I'd start looking through my ultra-luxury resort brochures, occasionally looking up to see who was in the busy luxury lobby bar after work. I've taught myself how to initiate a conversation with someone, without it being a sales pitch. I call it, "Opening the

door for yourself” – I taught it to myself when I was traveling in Europe alone, and I wanted to initiate a conversation with an unfamiliar person.

There are two methods I teach my entrepreneurs: offer a person (1) a sincere compliment, (2) or ask a simple question. But both methodologies must be a leading question – something that compels the person to ask you something back to learn more. Such as: “I really like your suit, I can see you have very good taste. I travel a lot and I’ve become somewhat of a connoisseur of men who dress well – because it’s a rare thing...” 99% of the time, these unsuspecting prospects would respond back with something like: “Thank you, hi, I’m John, what do you do that has you traveling so much, I noticed you looking at these beautiful brochures, Do you get to go on these trips too...?”

“Well, actually I’m the founder of one of the largest travel companies in the US. We offer all of our client’s a unique benefit, a sort of bonus that they can use for their sales force’s incentives, or for themselves of free travel (depending on how much their company spends in travel each year). It’s our way of saying thank you to them for doing their business travel with our company. Actually, I’m helping one of my biggest clients right now choose where to go for their annual meeting (I pick up the luxury brochures and pretend like I’m planning a group trip).”

Needless the say, the business executives would then ask me more about what I do, and then starts sharing with me how much his business company does in travel, and how he’s always on the road. Of course, I already knew that – because, I’m sitting in the lobby bar of the most luxurious and the most expensive hotel in the city, so I know that 100% (or 95%) of the people that are in this lobby bar travel, like to travel and they like luxury (which means big travel budgets). I know this fact – because I had a plan of attack before I ever started prospecting!

In all the 15+ years of doing these training seminars, I never once lost the contest against all my sales team. But, more importantly, I taught my sales team to think smartly – to analyze your target markets, and don’t chase them, “lure them to you and make them ask for the sale!”

Targeting the Finite Mortality of the Lion-Hearted - Baiting these Meat-Eaters

I once asked a Swiss billionaire what did he wants more than anything in life? He immediately replied firmly, “Easy - More time! I wish I had more time to enjoy my wealth and power and those I love.” However, he went on to also express that his greatest fear was what his long-term legacy would become after he’s gone.

I am a lion – a truly lion-hearted person. I know the only noble death for a lion is to die fighting for my pride and for what I believe to be right. I can only relax for short periods at a time, especially knowing my time is finite, and my legacy, whatever I make of it, is eternal. Thus, I conclude, the truly lion-hearted will always choose to keep fighting – it’s instinctual to them, as it is to me.

Daring Greatly: My Strategy to Unify the Greatest Lions

How do you unite all the world’s greatest lions and their respective prides to work together towards a common goal? How do you get an apex predator and meat-eater to share his food and combine his pride with others? The answer is: they all need to want to share. But, then why would a meat-eater want to share his meat, no less join his pride with another? The Answer: they must all have a common deadly enemy; an enemy or fate that is more powerful than they are. Who or what then is more apex or powerful than the ‘King of the Jungle’, or what fear or power is more powerful than all these lions together? The Answer: Death and God!

Thus, I conclude that my strategy is the following:

- First and foremost, you must never hunt a them – these lions can smell a predator a mile away; therefore, you must always ATTRACT them by baiting them with an invitation to “The Greatest Private Watering Hole” in the World, where they can all relax, reflect and rejuvenate themselves (The Utopian Islands) in ultimate luxury.
- Second, you surrounded these great lions with only their own peers. They must feel selected, and regally invited due to their greatness, to come to a place so exclusive that only the greatest lions are welcomed. They must be surrounded by peers or lions of equal or rivalling caliber.
- Then you let nature take its course. These territorial Kings will instinctively notice that this ‘watering hole’ is also full of some pretty tasty-looking prey, as well as, all their rival Kings. You then create a subliminal competition between them all by targeting their ego's desire for peer recognition, and finally,

It is at this point where we will introduce The Utopian Renaissance, The Royal Guard, and The Global Solution Olympics, and then we will simply invite them to join our quest.

- And, then you wait... You wait for as long as it takes to allow these great lions to reflect on their own finite mortality and their own legacy as one of the world's greatest lions. Then, you simply offer them the only noble death for a lion-hearted warrior, (to die fighting), and wait until they come to you. A truly great lion will never be able to relax long. They would never be able to or want to just fade away. They must go out fighting, and hopefully they will choose to join our fight - the greatest fight of all - to save the world from its own self-destruction and all the while, they will be memorializing their eternal legacy as a global hero who helped solve our world's problems!

Our Week-Long Inaugural Celebration Event of our Resort and Castle

I envision the day, when our resort will host it's two-week long, multi-million-dollar inaugural event, and all of us (me, with my team and you both, with your teams), stand on the main balcony of our castles, with all the world's most powerful, influential and wealthy people in the world below us in our breath-taking tropical ‘Courtyard with its Fountain of Abraham’, complete with the world press present, and we proclaim the words:

“You CAN make your dreams come true, and miracles DO exist! Standing here today, Erick and I are living proof of miracles. From an outsider's perspective looking in at the two of us, one would likely conclude that we were unlikely business partners. Yes, we are an American and a Russian, a Westerner and an Easterner, a Christian and a Jew, and a female perspective and a male perspective speaking to you together in a very dangerous period of history – in an era where the Cold War may have reignited.

However, Erick and I emphatically know we are NOT each other's enemy – far from it. Our enemies are the narcissistic and nefarious leaders who seek to divide us and who seek to pervert God's purest lessons for their own selfish egoistical desires. We are all simply children of the same God seeking His approval and love. One could

say, "Erick is simply my brother from another mother, reunited together by our common and divine Father."

Therefore, please let this Castle be known as the "Castle of Utopia". It was built as an eternal symbol of God's hope and love for us all. It is not an attempt to consolidate or negate our difference, but rather a global symbol to celebrate our similarities.

There are no political, nationalistic, moral or ethical motives attached to this castle. You can try to pervert the purity of this global symbol, but the simple truth is that it is our tribute, our symbol to all of our God's eternal love and, we believe it will make Him very happy to see all of his children celebrate together. For we know, Paradise without Faith, is not Paradise at all! May God bless you all, and welcome to our living dream-come-true."

Hope Alone Is Not A Tactic!

We must fight evil and ignorance and the plight of life with a pragmatic approach that starts to educate and empower the weakest in our world with a unifying symbol of hope. We must educate and teach the vulnerable souls of the world to truly believe in their own abilities to make miracles happen and to believe in their dreams for a better life. Good can conquer evil; right can prevail over wrong, and the courageous who choose to dare greatly, can change and save our world.

I have shared with you my most intimate life events, experiences and emotions about my faith, family and fears that have formed my total ethos – my moral and ethical code and my unfaltering belief in my loving God. Over the past year, why have I shared these personal things with you? I did so because despite the fact that I know very little about you, I believe in my heart that you too were given 10 bags of Gold from God (like my mother's interpretation of the Parable told to me at age 4 that I shared with you).

I further believe that it was not by coincident that you and I met, but rather that our meeting to create this powerful paradise was divinely inspired. Thus, I believe that our God hopes that you and I will combine our wealth of gifts, blessings and super-powers to create an even larger eternal symbol of His love for us all, and for all, and of all of his children everywhere.

My Controversial Hero: President Trump and The Abraham Accord

Please let me start by saying I am a very patriotic American. However, I can think of no better example than the tragic display of propaganda than America's most recent Presidential election and what is currently polarizing America. It is a sad tragedy in our nation's history. I have never been a political person, however, for the first time in my life – I was deeply moved by one of our Presidential candidates – President Donald Trump.

I know Europe's opinion of him is often very negative

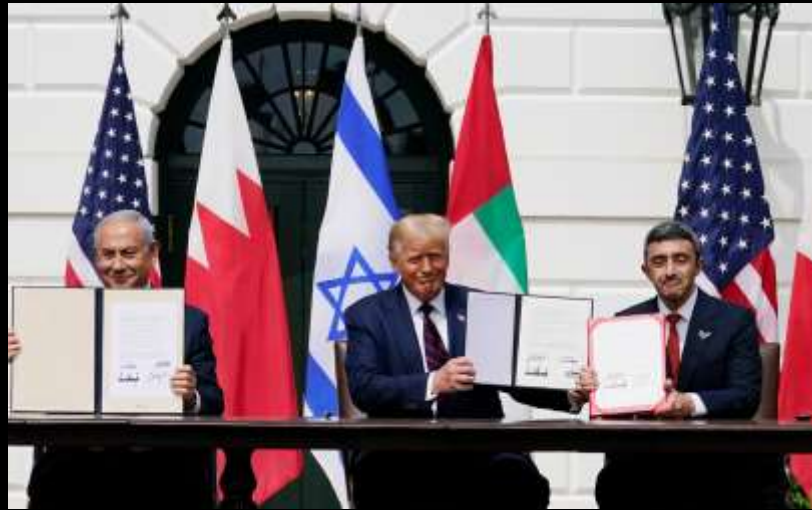
(as I've watched the completely false news of CNN, ABC and MSNBC, as well as all the other liberal news channels many times while in Europe. It is painful to hear, as this so-called news is riddled with completely false statements and outright lies – it's all just propaganda! It's so one-sided (to the liberal or Deep State ideologies). Unfortunately, there's very little truth left in it most of the domestic and international news anymore. I cannot watch the news anymore without becoming incensed and saddened for my beloved nation. Somehow, our world has become so polarized, that one cannot help but have an opinion, and to also fear the escalating tension, in a nation, America, that used to be a global symbol that stood against tyranny and oppression.

In September 2020, President Trump announced to the world a historic middle eastern peace treaty between the USA-Israel and UAE/Bahrain. This treaty is called, "The Abraham Accord". Its name is based upon the three religions (Christianity, Judaism, and Islam) that compose, 'The Abrahamic Religions'. They all have the same origin, the same teachings from Abraham who spoke to the same God!

Few people in the world acknowledge knowing this, but all three religions have the exact same origins. However, for some unknown reason, the world seems to prefer to seek out, focus on, and incite wars over these related religious differences.

Moreover, these evil souls and tyrants will utilize any means possible, including false propaganda to amplify these differences to empower and bolster their own perverse ambitions. They do this to embolden themselves. Then, they prey on the impoverished, lost and desperate souls of the world and provoke fear and pit us all against each other and say: "We are all enemies!" It's time we say, "No, this is Wrong!"

Now, imagine being able to disarm, and destroy these vile despots with a simple symbol? But, how? My ideas and solution are simple: we create a very special Castle which celebrates and unites all of us to remember that we are ALL children created by and from the same loving God!



Israeli Prime Minister Benjamin Netanyahu, American President Donald Trump, and UAE & Bahrain Foreign Ministers.....,

It is my opinion and suggestion that never has any one man been more vilified than President Trump. However, regardless of all these blatant lies, many Americans, like me, have never been more passionate about any one leader. Moreover, his stamina and unflinching strength to persevere, and remain unaffected despite every false accusation thrown at him is astounding to me!

Thus, the liberal leaders who control the mass media, retaliated with a global propaganda campaign to try to destroy him. I fully recognize that President Trump is not a conventional politician to say the least. He is a complete Maverick (which is likely why I like him so much). He is a totally uncensored, unapologetic person that "shoots directly from his hip" at all times, including when he talks publicly. He tells the world exactly how he sees it.

Unfortunately, President Trump's eccentric but confident style of leadership makes for great media sound bites for propaganda campaigns. While some despise this about President Trump's personality, as a very blunt person myself, I find him to be enormously refreshing, absolutely brilliant, often outright funny...but most importantly – President Trump is always logical and unpredictably strategic! He alone has ignited a passionate and powerful movement in America, the likes of which I've never seen before in my lifetime, nor can it be found in the history of America.

In fact, in some ways, Trump often reminds me of one of my favorite eccentric American generals, Four-Star General George S. Patton (an American WWII General). However, I believe Trump is far more brilliant. However, like Trump, Patton was also a character. He was a 'very rough around the edges' military general who also made many politically incorrect blunders, and repeatedly gave the press endless sound-bite fodder to use against him. However, history will prove that there was no military general within all the Allied forces, that Hitler feared more than Patton!

Additionally, like Trump, Patton always led his troops into battle from the front lines. His fearless attitude and uncompromising confidence to embrace any challenge thrown at him and emboldened his troops to ultimate success was unmatched. I believe Trump will someday be seen as even more successful than anyone imagines – he's just Maverick enough.

In 2016, when I first heard that Trump was going to run for President, he immediately had my vote. I was absolutely thrilled to finally see 'A successful and powerful businessman' aspire to our nation's highest office and tackle managing our country with the same perspective and attitude that he used to manage his successful multi-billion-dollar businesses. Imagine, a politician who can read a balance sheet (I say that sarcastically). Trump was and still is exactly the way I visualize a President should be!

Countries are structured just like companies, (and as I've been contracted in the past to design the business plans for micro-nations before), I can tell you the similarities are astounding. Thus, President Trump became one of my heroes – a pioneer of sorts to me who fears no one and

The Abraham Accord

"Thanks to the great courage of the leaders of these three countries, we take a major stride toward a future in which people of all faiths and backgrounds live together in peace and prosperity," Trump said, declaring that, "this accord will serve as the foundation for a comprehensive peace across the entire region."

American President Donald Trump
(September 2020)

nothing. Yes, it takes a huge ego to have that level of confidence, but he has earned this right (in my opinion) through his own personal success. His style of communication is not always my style, and often I wish he didn't say some of the rude things he says, – but overall, I respect his passion, and determination and, in some ways, I admire his unflinching self-worth. Like Patton did, Trump commands the world's attention and always will! Will he be reelected? I do not know, but I respect him as a leader nonetheless (and I know this is a globally polarized opinion but is how I believe, and I want you to know it. However, regardless of if you like Trump or not, he will always be one of my heroes, and I sincerely hope becomes our President again in 2024.

"To all of Israel's friends in the Middle East, those who are with us today and those who will join us tomorrow, I say, 'As-salamu alaykum.' Peace unto thee. Shalom,"

Benjamin Netanyahu
Israeli Prime Minister
(September 2020)

I am a very patriotic American and I recognize that America is very sick right now and suffering greatly under our current President.

Even Biden's strongest allies know that he has been a disaster for our nation. I could go on for 10+ pages about this subject, (as I feel very passionately about this subject), but it is sufficient to say, I intend on inviting President Trump to our islands, as well as the UAE's and Israel's leader to our inaugural celebration. Additionally, when we dedicate and name our Castle, I sincerely hope that that they all will come to our islands and speak at our dedication, as it was Trump's Abraham Accord with these leaders that planted the seed in my head, that eventually birthed this bold castle's design and idea.

Creating The Utopian Islands' Castle to be a Global Symbol

Celebrating our Similarities not Differences: Our Castle will include three houses of worship: a Christian Cathedral, a Jewish Synagogue and an Islamic Mosque (all the 'The Abrahamic Religions'). Imagine a global symbol for 'Hope, Peace & God's Love'. As you will see below, my expansion plans for the castle includes multiple Houses of Worship from three (3) different faiths that will be part of and attached to the original shell castle (which needs total renovations and redesign). I have always been trained to keep the passionate and often controversial topic of "religion" out of business (the division of Church and State).

However, with respect to The Utopian Islands, and my personal beliefs, I do not see how we can leave out the desires of people to practice their "faith" in Houses of Worship from this paradise and what we intend to create with these extraordinary islands. Furthermore, it is my personal belief and question – "Why would we want to?"

As a life-long entrepreneur, my faith has never been stronger than it is now. To be a successful entrepreneur your life-blood emanates from "pure faith" – a faith in yourself that you can endure the arduous journey that a pioneer must experience to make their dreams come true. Obviously, history can prove that leaders of all faiths and races have used their respective religions as weapons to justify their own ambitions for power and nefarious desires – thus is the anxious, emotional reasoning most people feel when the subject of religion encounters business.

In the 18-Page document that I have sent and given to you, "Response to Questions posed by an Investor... by Erica Drake" (what I call our "FAQ"), I shared with you my personal mission statement

and my desired legacy to help all entrepreneurs make their dreams come true. I expressed that I believe that “hope” is the most vital emotion of a human. I believe “hope” is just the emotional term for “faith”. If your faith includes a truly loving Higher Power, then hope must be the essential element of faith.

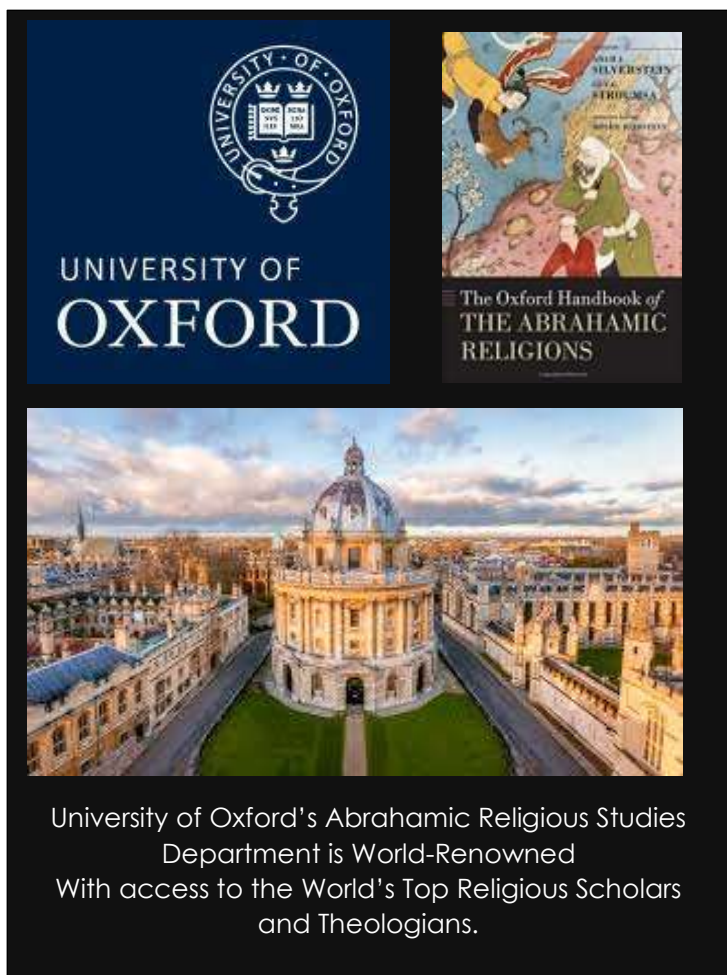
My Unique Idea for our Castle's Renovations and Expansion

By providing the three Houses of Worship, including all of the Abrahamic Religions (Christianity, Judaism and Islam that are adjacent to and attached to each other with flowing water encircling them all), we are creating a small but powerful symbol to the world of our desire to celebrate our faith's similarities, not our differences. It is my hope that this small symbol will someday become a beacon and example for this ethos worldwide. Imagine what we could do as a human race, with our collective hope, faith, ambitions and intelligence... I would very much like to live in that world!

Therefore, it is my great desire and hope that you too will share my vision for this simple Castle and its Houses of Worship on our islands. I know this is a very audacious business decision. But I also believe it is the destiny and burden of the pioneers of the world (1) to forge the way, (2) to lead with passion and conviction despite the pain, and (3) to make the bold, courageous and often difficult decisions that others fear.

I did not come this far in my life to be afraid of being a pioneer and making bold decisions. I have shared with you my most intimate personal thoughts and stories because I wanted you to know the core of my heart – my faith. Therefore, I strongly believe we all have an opportunity to open the world's collective mind to “possibilities”. With this small symbol, together I believe we can open humanity's hearts, perspectives, and viewpoints for the betterment of all mankind.

To better explain this existential idea, I often think of the proverbial question posed to an individual who has been given a glass half-filled with water, “Do you believe this glass to be ‘half-full’, or ‘half-empty?’” To me, the first thought that pops into my head when I hear this question is the follow-up personal question, “What is better for me personally a full glass of water or an empty glass?” The answer is easy – if you want to live happily – it's a full glass. However, my response is based on my personal emotion of hope and desire for abundance that totally stems from my unconditional faith. Therefore, I conclude and it is my personal opinion that faith and the worshiping of one's faith are vital components to many people, and therefore should be offered as a part of this extraordinary project and its amenities.



University of Oxford's Abrahamic Religious Studies
Department is World-Renowned
With access to the World's Top Religious Scholars
and Theologians.

Additionally, in my original FAQ letter to you, I also mentioned that I chose to focus my attention on people's similarities versus their differences (philosophical, religious and otherwise). I am by no means a religious scholar or theologian, but learning and understanding the fundamental beliefs of each faith, intrigues me. This understanding of the macro fundamental elements of each faith only helps me to strengthen my own personal beliefs and ethos.

We all know that bad press gets more attention than good press. Therefore, to platform on faith's differences can often empower nefarious characters seeking to engage the vulnerable population. These susceptible souls are desperately seeking something – anything - to alleviate their own personal pain. Unfortunately, this negative power can breed and spread worse than a global pandemic.

Thus, I chose to focus on the positives and possibilities that life can offer us. I believe that it is my responsibility, based on all the gifts and blessings that my God has given to me, that I lead in a positive direction, with the aspiration of maybe being a small beacon of hope for those in need. However, that means that I, (we as a company), may come under scrutiny by those who chose to take a more negative – “empty glass” view of life.

However, I feel strongly enough about my desire to propose and address this bold idea and explore this subject matter with you. The Utopian Islands will be hosting and home to some of the most powerful, influential and wealthy people in the world. I believe that most, if not all of them, have some sort of faith that was in part the foundation of their enormous success. Like me, I also believe that many of these people will have a desire to worship and thank their Higher Power or God for all of the amazing blessings they have been given.

However, what drives me more than anything is my simple beliefs that, “Paradise without Faith, is not Paradise at all”, and the thought of God seeing all of his children celebrating him together – I think, no I know, --that would make Him very happy!



Designing the Castle's Expansion Together and Oxford University's Department of Abrahamic Religions

- 1) We will hire the world's best Religious Scholars and Theologians on the subject of the Abrahamic Religions (from The University of Oxford University) to oversee the entire design and mediation of the project of the Castle's Design, Architecture and the main message, that of “Celebrating our Similarities, not Dwelling on our Differences”.
- 2) Then, these Academic experts will seek out key religious Leaders from the three Religions (Christianity, Judaism and Islam) to help our architects design each of their own Houses of Worship (within the parameters that we give them for our Castle).
- 3) We will try to maintain a level of confidentiality about this castle and its global symbol until we are totally ready to launch our global PR campaign to the world.

- 4) We will launch our PR campaign with a massive dedication and naming of the Castle. This Dedication Ceremony will include all of our estate owners, and the world press. Only at this time will we establish "our narrative" (backed by the Academic Scholars, Theologians, and the three Religions leaders).

My Dubai Trip and The Responses from a Christian, a Jew and multiple Muslims to my Castle Idea

After I learned of President Trump's Abraham Accord, I was so impressed with its accomplishment and the basis of its symbolism, that the idea to include three (3) semi-connected houses of worship as part of our Castle took shape.

It was January 2021 and I had an executed term sheet from a Qatar Billionaire for \$800M for 30% equity. We scheduled a trip for early March 2020 to meet in person in Dubai and finalize everything. I was excited but also aware of the fact that I was going to a nation that was both culturally and religiously different from the USA. Of course, I always research everything and the more I learned about the Abrahamic religions, the more I realized, we all believe essentially the same thing, but with different words, and symbols, but it was painstakingly obvious that someone needs to follow Trump's pioneering path and continue this strategy of "Celebrating the Similarities, and Not Dwelling on all of our Differences".



Erica Drake at The Palace Hotel in Dubai in March 2021

So, I designed the castle diagrams enclosed below. At the time, Andrew and I were barely talking to each other. It was miserable for me. I did everything, and he committed himself to try to torment me daily, or as much as he could, for any action I took, including just for simply existing.

Nonetheless, I showed Andrew my design idea for our castle with the three (3) houses of worship. I explained Trump's Abraham Accord (he was a Trump fan). At first glance he said, "well, let me think about it, and I'll let you know." (I was not asking his permission.) A few hours later, after he had sent my designs to his father (whom Andrew sought to impress), he replied, "No Way! This is the worst idea I've ever seen! We are not a religious group and I am saying absolutely NO to this" and then proceeded to make some very Aryan-like statements (Andrew was a 2nd generation German-American, and unfortunately, he was raised to have an innate prejudice or bigoted perspective against anyone other than those like him. I had observed this character flaw before and it repulsed me. However, now it was clearly apparent.

So, I said and did nothing. We went to Dubai together to meet with the decision maker for the Qatar Billionaire (who I believe was part of the Qatar Royal Family), and his team. The Billionaire's

representative was named Monsieur Dupont, a sophisticated Swiss-French Banking Executive who had power of attorney (POA) for the Qatar Billionaire. Monsieur Dupont did not speak English, but his assistant, a brilliant Israeli woman named Sarah, was fluent in 7 languages and translated my English letters for him.

Prior to our first meeting, Andrew was nervous. He was pacing in the lobby of this gorgeous hotel where we were staying (The Palace Hotel) in downtown Dubai. I sat quietly drinking my coffee and said, "What are you worried about – I've got this. You don't need to say a word – I'll handle everything as always!" Honestly, I was baiting him to erupt. He was that easy to upset. "Well, whatever you do, don't even think about bringing up the ridiculous castle idea – I forbid it!"

Again, I did not reply. When we arrived at their fancy penthouse-level conference room, Monsieur Dupont (a Swiss-French Christian), Sarah, (a brilliant Israeli Jew) and five (5) Emiratis who were devoted Muslims, were sitting around the conference table.

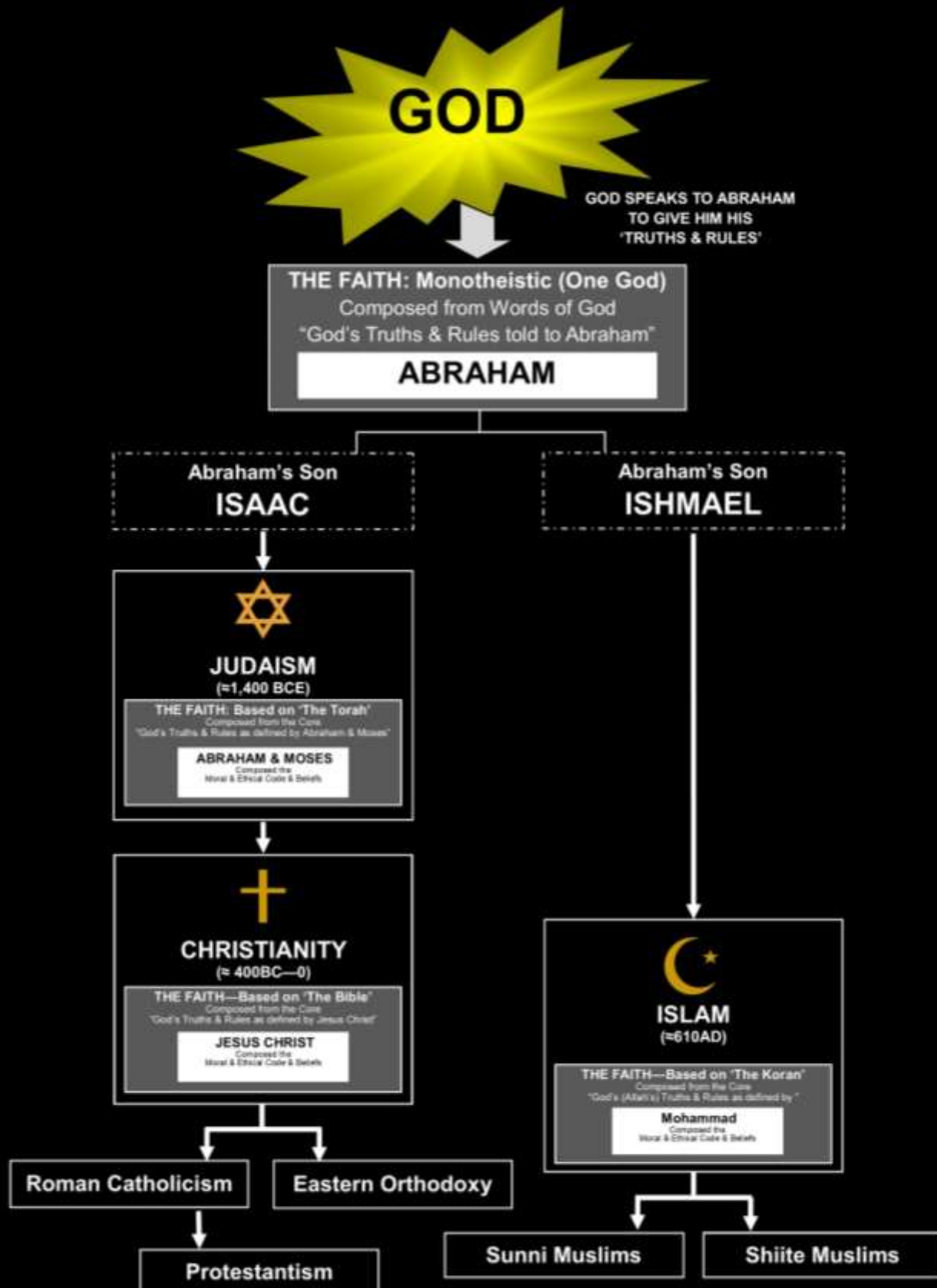
To be polite, I knew Monsieur Dupont would prefer if I spoke to him in French, and I also knew that Andrew didn't speak a word of French. So, I pitched them everything in French. When I got to my ideas for the castle, I explained my idea first, and then I reached downed into my business bag, and pulled out my designs, (all in full color and printed on 11 x 17" paper). I had printed and brought 5 copies, so I got up and passed them all around the conference room. All the while, I was speaking and explaining everything to Monsieur Dupont and the group in French.

Andrew simply leered at me, with his infamous look of complete contempt. However, everyone else in the room proceeded to feverishly look at all the designs and ask me questions. Then, as they all absorbed the idea, suddenly smiles came over all their faces. The first one to speak was one of the Muslim men, who literally stood-up and started clapping, and then said, "This is the most exciting and bold idea I've ever seen before in my life – I absolutely love it!" Sarah, the Jew Israeli was speechless – she just leaned over to me and began hugging me. Monsieur Dupont, suddenly started nodding his head and clapping and quietly whispered into my ear, "Bravo, Erica, Bravo".

Andrew was totally stunned by the day's events. By the end of the meeting, Andrew had to at least pretend to temporarily like the idea, as he was the sole antagonist. Yes, I had backed him into a corner – not because I desired that power. It was just that I was not going to allow his warped mind to affect something potentially great.

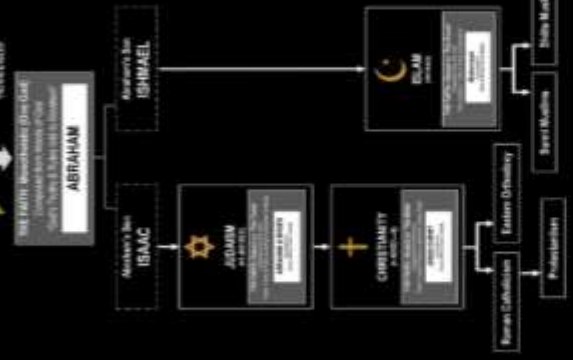
Everyone loved the idea. I had won over the three key target market groups with this concept. I did not care about Andrew's lack of approval! Therefore, I strongly believe if we are careful to always control the narrative, we could not only build a castle. We could start a global movement towards a better, more accepting world.

Understanding the Relationship between The Three (3) Abrahamic Religions





With respect to religion
the world is divided
into three main groups



The Castle of Utopia

CELEBRATING OUR SIMILARITIES, HOPE AND GOD'S LOVE



THE ROYAL LEAGUE



THE ROYAL GUARD OF UTOPIA



THE CASTLE OF UTOPIA



ISLAMIC MOSQUE



JEWISH SYNAGOGUE



CHRISTIAN CHURCH



FOUNTAIN OF ABRAHAM

ISLAMIC MOSQUE
The Islamic Mosque is a place of worship for Muslims. It is a place where Muslims gather to pray and perform their religious duties. The mosque is a symbol of the Islamic faith and is a place of great importance to Muslims.

CHRISTIAN CHURCH
The Christian Church is a place of worship for Christians. It is a place where Christians gather to pray and perform their religious duties. The church is a symbol of the Christian faith and is a place of great importance to Christians.



The Fountain of Abraham

Courtyard of The Castle of Utopia
to Host Special Events (i.e., Weddings, etc.)



Controlling our own Storyline and Narrative and Establishing our Value

"You never get a second chance to make a first impressions!" I drill this into the heads of my entrepreneurs, and yet, many don't understand its importance and the simple fact that their total presentation looks sloppy and half done. In my book, (which I sent you), I repeat this sentiment continually. I say to them, "Investors are not buying or investing purely in your business model. They are buying or investing most of all in YOU and your ability to execute the plan! If you don't sell yourself first, you will never be able to convince them to invest in your business."

For this very reason, one of the first things that I do with my entrepreneurs in Maverick Entrepreneurs' 3-day boot camp training program, is teach them how to "tell their own story". I explain to my students that it's not about verbally telling someone your resume or life's story (like I'm doing in this letter 😊) but, rather about conveying to them (in 5 minutes or less), that you have the internal strength to overcome any adversity and the passion to do so.

The first impression you present to someone is your appearance. How do you carry yourself? What is your confidence level or posture? Do you look polished or sloppy? I could go on and on with examples. However, I say to my students, "Imagine you're the investor and your first impression of an entrepreneur is that he/she looks disheveled or inappropriate and that their business materials and presentation are a mess, and they offer-up to you a limp handshake. What do you think your opinion of that the entrepreneur would be?"

I further share with my entrepreneurs, "My father was adamant about having a firm shake! My two brothers and I literally had our handshakes judged by my father! He once said to me, 'Erica, if you ever bring home a guy to meet me and he doesn't offer his hand to shake to mine first thing,

or he gives me (what father termed) a 'wet-fish handshake' (a limp handshake), you're not leaving the house with him! Do I make myself clear!" That's how strongly this point was drilled into me. Thus, as part of my training to my entrepreneurs I teach them how to give a proper firm handshake. Never negate the smaller things – because it sometimes is the slightest detail of how one presents oneself to an investor (and the general public) that will be noticed the most.

However, the most important thing about "First Impressions" is that it is from this impression that your audience will establish your "VALUE"! You have two choices, (1) set your own value and establish your value proposition, or (2) your audience (or investor) will establish their own opinion of your value for you – and it won't be something you like! Therefore, by controlling the narrative first by setting your own price high, your audience sees how you value both your own self-worth, and your company's value. The worst thing one can do is to undervalue their own worth – because you will never get a second chance to raise your own price!

Combatting Against The Powers of Propaganda using Offensive and Defensive Public Relations (PR) Tactics

Marketing is all about psychology with a small mix of art intertwined (a total right-side of the brain thing – which is why I love it). If you (1) clearly know who your target market is, and (2) you've custom design your marketing campaign correctly (using the psychographics of your target market), and (3) you've already established your "Value", then your products and/or services should simply sell themselves to your consumer.

Propaganda is one of the most powerful and vicious weapons of marketing that any enemy could use. Conversely, Public Relations is the only real defense or deterrent to this vile weaponized (form of marketing). With the internet, social media, and a world with the ability to post false or horrible news at any chosen time, no one can ignore the enormous threat of propaganda. Therefore, one must pro-actively plan a defense against this almost certain impending enemy.

Anyone who succeeds greatly and captures the positive accolades of the public, becomes the target of all those jealous of their success. Unfortunately, I know this all too well. I believe the Millennial generation calls them, "The Haters". Well, I grew up with a whole town of them, and seem to find them wherever I go (because I present myself in a confident way – which I've learned is often interpreted as threatening to insecure people).

Unfortunately, propaganda is a rampantly growing form of negative marketing. It will always be used as a weapon by one's enemies to try to destroy anyone or anything that competes with them. All the instigators of propaganda have to do is: (1) identify (a) what your weaknesses are, and (b) what is the plight of the mass population, and then, (2) tailor their propaganda media campaign to blame (or infer, accuse, or blatantly lie to the public) and say you are the cause of some pain in their lives. This is how evil spreads.

However, propaganda really only works effectively when your enemy instigates the attack first. In this case, "He who speaks first – Wins!" because the general public's first impression is to believe what they have read or heard, and they have a short attention span. The opposing side must overcome the public's first impression, and the task of changing an opinion can be a tough uphill battle – to say the least.

The perfect example of propaganda that still makes my stomach nauseous, was when Hitler incited an entire nation, with his false propaganda and convinced his followers to murder 6M Jewish people because of bigotry and hate.

Unfortunately, it is my belief that post WWII some really smart people identified Hitler's secret weapon: He knew, "He who controls the message (the narrative) to the masses, controls the masses!"

Thus, these strategic people knew that the power of the world's future would be found by whoever owns the media companies. These strategic people then bought or funded all the major media outlets (i.e., TV news, newspapers, and now social media platforms). Unfortunately, that means that our news is no longer unbiased – but rather tainted with the ideologies of those who own these media companies. It really is "fake news" as facts have been polluted by personal opinions, and their own subliminal agendas (which may or may not include nefarious desires).

Public Relations – The Art of Controlling the Narrative and Disarming your Enemies

Conversely, a proactive and planned Public Relations campaign is the most effective defense to propaganda. In any marketing plan, one must always control their own narrative. Moreover, a company should never enter a market until they are fully ready to launch with a massive PR campaign to define the storyline and narrative. The company must outline and prepare their narrative by first trying to predict what the enemy will try to use against them – where will they attack? You have to identify your weakness, and preplan your defenses.

When I'm teaching entrepreneurs to design their strategic "battle plan" for their company's funding and launch, I always remind them of the various tactics that their enemy will use against them. I call it "The Four D's and SSIT". This acronym comes from my understanding of Sun Tzu's teachings. Paraphrased, his teachings say, "When defending from your enemy (or attacking in defense), always "Distract, Divert, Divide and Deceive your enemy", and your greatest weapons will be your "Stealth, Speed, Intelligence (knowledge of the enemy) and the terrain (landscape of the battle)".

Thus, to sell, and to combat future propaganda that will be used against you, one's best defense is a well-thought-out PR offensive campaign to begin the war. This way, your future enemies are already at a disadvantage, and you've established yourself on the high ground. Your enemies' attacks will still come, but their efforts will hopefully fall on deaf ears.

Religion versus Faith and My Beliefs

I believe that 'religion' is mankind's consolidated interpretation, of over hundreds of years of distortion, of God's Truths and Rules (our Faith) put into a form, or governing body, that manages, monetizes and controls the sale of (or spread) of this ideology to its followers (or consumers).

However, it is in 'one's Faith' alone that each person individually accepts and actually believes in a particular set of 'Truths and Rules' or what I call my, "God's Truths and Rules".

Thus, one could make the analogy that religion is like the country or business of faith, and it is the religion that governs the ideologies (or 'truths and rules or the faith') of its followers (or disciples). However, history has proven that whenever there are multiple humans, from multiple generations, interpreting and governing their religion's truths and rules, then there will always be distortion and often corruption of this enormous power.

When I was a child, we played a game where a group of kids would sit in a circle. One person would start by whispering a short story into the ear of the person sitting next to them. Then that person would repeat the story to the next person in the circle, and so on. When the story had gone around to all the people in the circle, we would have the last person tell the final story they

heard, and then we'd all compare the final version of story to the original story told by the very first person.

The two stories were always extremely different and we would all laugh at how distorted the final version of the story had become. However, this childhood game is a perfect example of how warped, convoluted and distorted a story can become with each person's recount and interpretation of what they heard.

History has proven this to be true time and time again. We see these distortions arrive with every new leader of every nation. Additionally, history is always written by the victors (thus, with a biased opinion).

Each new leader interprets what they believe to be the ideologies of their nation or its religion's best interest. However, what inevitably happens is they all add their own beliefs (and/or desires) to this ideology as well. And, when these new leaders have narcissistic and ignoble intentions – our world becomes a brutal battlefield. How many crimes against humanity and people have been murdered through-out mankind's 3,000+ years of history? Repeatedly in history, we witness these perverted leaders with their distorted ideals. It's just wrong on every level and we must recognize this malice for what it is! Only through educating the masses to this pervasive evil can we ever seek to find a cure to save mankind before we self-implode our own world.

History can show us countless examples of where leaders have even altered or changed the original ideologies (truths and rules) to suit their own egotistical and selfish desires. One can see this easily just by looking at Hitler inciting a nation to hate and kill off an entire population due to their faith. Another example is when the English King Henry the 8th started a whole new version of Christianity (The Church of England) when the Holy Roman Catholic Church would not change their rules to allow him to divorce his wife. How many women died simply because one man wanted a divorce? It's total illogical.

Moreover, I regard the historical facts that in 325AD, the Emperor of Rome, Constantine, (who had been a life-long Pagan) decided to unite the Roman Empire under one faith – Christianity. His empire had been divided between both Christians and Pagans, but Christianity was on the rise, so he decided to first set-up the rules for this religion that was to become the official religion of the Roman Empire.

**“The only thing necessary
for the Triumph of Evil
is for good men to do
nothing!”**

Edmond Burke
British Philosopher (1729-1797)

Therefore, Constantine held a meeting called the “Council of Nicaea”, where Christianity's main leaders came together to debate and actually decide on the acceptable laws and rules, by selecting and rejecting the various gospels that would compose the Christian Bible. This interesting fact, however, is also a perfect example to me of how mankind has inserted their own “interpretations” into what was once a straightforward set of rules and truths given by God.

Generation after generation, new leaders have sought power through attacking other nations with political or religious differences. However, these leaders always fail to recognize all of the extensive similarities. Why is this so?

By amplifying their differences to the world, an individual can empower themselves. They blame the pain in the lives, and the lives of their followers, on the actions (or inactions) of whatever body of people opposed them or believed differently. These leaders incite their followers to HATE anyone that does not follow his/her ideologies (the rules this leader likes or dislikes) and anyone who is not a follower of this leader's rules, must then be the cause of all of his loyal follower's pain.

This vile form of perversion and propaganda has been done time and time again throughout history. Again, my greatest example being Hitler's massacre of the Jewish community in WWII; however unfortunately, one can also easily see this contagious form subjugation rampantly occurring even in America today.

Occom Razor's Principal

(also known as the 'Principle of Parsimony' or 'The Law of Parsimony')

This problem-solving principle says:
"When one has competing theories or explanations, the simpler one, for example a model with fewer parameters, is to be preferred."

He believed and advocated that

"When one is presented with competing hypotheses about the same prediction, one should select the solution with the fewest assumptions."

English Franciscan Friar
William of Ockham (c. 1287–1347)
Philosopher and Theologian

Macro versus Micro; Pure versus Polluted

Therefore, my mind struggles to believe blindly – specifically, when it comes to all the minute differences between the various religions and their respective sub-sectors.

In this case, logically, my brain prefers to utilize Occom Razor's Principle (also known as the 'Principle of Parsimony' or 'The Law of Parsimony'). This problem-solving principle says when one has competing theories or explanations, the simpler one (for example a model with fewer parameters) is to be preferred. This principle was developed by the English Franciscan Friar, William of Ockham (c. 1287–1347) who was both a philosopher and theologian. He believed and advocated that when one is presented with competing hypotheses about the same prediction, one should select the solution with the fewest assumptions.

Thus, I chose to keep my faith simple. The more rules and truths that differ, the more I seek out the simplest solution. My brain is in an endless state of sorting 'Macro from Micro', separating 'Pure truth from Polluted truth'. However, I am Not a theologian. Nor am I a religious scholar. In fact, I have purposely chosen to keep my beliefs and faith in God at a 'child-like' level – for I believe, anything else, could be a polluted truth.

I have the deepest respect for pious people of any religion. I respect enormously their devotion and their adhering to their chosen religion's rules and regulations. However, when someone who claims to be 'pious' and then commits an atrocity toward mankind – well, that is when I have deep concerns. I always seem to return to my mother's image of the Parables of Gold – as this simple analogy is as complicated as I choose to allow my faith and God's Rules and Truths to become.

Unfortunately, I believe there are, and there will always be, both good and bad people in this world. God knew this would happen when He gifted us all the ability 'to choose' in our lives (our own free will). He wanted to see which of his children would choose wisely, and which ones would choose poorly (again, the essence of the Parable).

Moreover, my belief in God is the core of who I am as a person. I know God to be real, for He has been my constant companion and the voice in my head and heart my whole life. He has never forsaken me and I know He always hears all my prayers. However, when He chooses that my time is up, and my life in this world is done, my desire, when I enter into heaven, is to be able to give God my life's masterpiece (my legacy).

Thus, my life's creation represents to me God's return on His investment (ROI) for having blessed me and trusted me with His "10 bags of gold (superpowers)". My greatest wish in life is to make God happy and proud of me, and it is for this reason, that I share with you a bold idea that I have for our Castle and my future global masterpiece - The Utopian Renaissance (The company's full business plan, pitch deck, and detailed 10-year financial statements are available online for you).



Linking the Two Brands (The Utopian Islands & The Utopian Renaissance) with a "Coat of Arms" with four mythical creatures representing: Leadership, Imagination, Wisdom and Strength

My Conclusion to this Very Long Letter

I have shared with you my inner most thoughts and a detailed account of the first 25 years of my life which made me who I am today as an adult. I am living proof of a human being who changed her perspective from living in "in fear" to living "in faith" and thus changed the trajectory of my life, my life's mission and how I have impacted this world.

"My Personal Renaissance" proved to me that a person can change their perspectives, they can change their lives, but only by choice! Thus, armed with this knowledge, I believe I have created a global solution that could slowly, (and maybe in some ways quickly) change our world's perceptions from "I can't and it's XYZ's fault (blaming)" to "I can, and I will!"

Dreams and Faith are the only real antidote to our world's most deadly contagion of fear. We can, and we must seek and find solutions. I refuse to do nothing, and I have devoted my life to seeking and building this viable, pragmatic solution.

I sincerely hope that you will join with me and my team in this noble quest! The whole plan is a living business plan, and will always be a "work in progress", but this plan is obtainable and it is an ideal that we can perfect together!

However, if you prefer to only participate in "The Utopian Islands" part of this project, I will respect your choice, and I will wait until we have completed the launch of The Utopian Islands, and then I'll proceed to raise the additional capital myself (through the creation and funding of The Royal Fund) and self-fund the project. I've already figured the methodology and the math. However, honestly, I sincerely hope that both of you will embrace this huge dream and see my vision of how we all can help to save this world, one dreamer at a time. We can save our world – I intend to fighting until my last breath to make it a reality!



The Utopian Renaissance



COMBINING CARING WITH CAPITALISM AND COMPETITION TO SAVE OUR WORLD

A STRATEGIC AND PRAGMATIC PLAN

EXPANDED EXECUTIVE SUMMARY

BY ERICA DRAKE

AN EXPANDED EXECUTIVE SUMMARY

**"WHEN YOU CHANGE
THE WAY YOU LOOK AT THINGS,
THE THINGS YOU LOOK AT
CHANGE!"
DR. WAYNE DYER**

A World in Crisis and a Macro Solution That Translates Into a Micro Strategic and Pragmatic Plan

We are in a global crisis – so great that we are perilously on the verge of World War III. Plagued by a global media that controls the message to the masses, our world's press seems poisoned by propaganda and alternative agendas.

Furthermore, our world's three super-powers (The USA, Russia and China) all have polarized internal political parties, with their respective leaders dividing their populations, each with their own personal agendas (or rather the agendas of their political puppet-masters who are pulling all the strings behind the scenes). No one knows who to trust or who to believe and follow anymore.

The result of this global unfettered chaos is a world rampant with terrorism, crime, drugs and sex trafficking, as well as heart-breaking poverty, starvation, plagues and diseases, and basically the total destruction of our global eco-system with the ever-present global warming signals going unsolved. Yet with all our species' intellect, and even with history as our emphatic mentor, no one has yet to come up with a viable solution to stop this cyclical path of evil that always seems to lead back to global self-destruction.

Why? Why have all the world's greatest minds, leaders and lions failed to devise and implement a viable solution? It is The Utopian Renaissance's opinion that the world's perspectives have been simply too micro and they require the funding and the permission of all these polarized political leaders, whose egos, arrogance and narcissistic actions all too often also include nefarious intentions.

Only when one zooms out macro enough to see our world from a purely simplistic, almost child-like perspective, can we see these global problems clearly and analyze the systemic sources of these perpetual problems – the two polarized target markets.

For it is only through studying these two very different target markets that one can see the issues clearly. Moreover, one must not only sell the proposed solutions to two very different target markets but convince each group to take action and actually change. For more than 3,000 years of mankind's existence no idea has yet been implemented that can achieve any type of permanent results. Unfortunately, history has been screaming out that the cycle of evil will repeat itself and our time is quickly running out to find a solution.



To compound matters, due to the highly sophisticated new military technology our world has created and amassed to destroy our enemies, we all might not survive another world war with each other. That would mean that the only thing we as a species will have accomplished with all the gifts God has given us is to destroy our own future.

We can no longer wait! Evil is winning, and before we obliterate everything mankind has created in this world and kill all our good, we all must finally say, STOP!!! Stop, we have a viable and pragmatic solution if everyone will stop fighting for just long enough to listen!

Darkness Can Be Turned to Light – Creating a Utopian Renaissance of Passionate Perspectives

We can save our world! There is a solution. A solution where everyone wins. It's what we call The Utopian Renaissance - A renaissance of passionate, positive perspectives, energy and ideas that we fully intend on making happen. We intend to save our world - one dreamer at a time.



Imagine our future five years from today when The Utopian Islands Resort is launching its multi-billion-dollar, star-studded, two-week long, archipelago inaugural celebration, with the smartest, wealthiest, and most powerful people in attendance. This celebration will include the naming ceremony for The Castle of Utopia. It will be at this naming ceremony that we will announce to the world our total, long-term plan to save our world and what The Utopian Renaissance really represents: a long-term, strategic and pragmatic global solution that combines caring with capitalism and competition. It is a renaissance of passionate perspectives powered by pragmatic plans.



Our international press releases will announce to the world that we have created a pragmatic, practical path for entrepreneurs and aspiring entrepreneurs around the world to produce viable for-profit solution companies to combat our global problems.

Our challenge will be: We will give one billion dollars to anyone anywhere who can create viable long-term solutions to our world's critical problems. We will announce a competition – a global entrepreneurial Olympics - whereby we fund the 20 best deals in the world with a billion dollars to build these long-term solutions each year, thus empowering our hidden geniuses

holding these solutions and we will tap the total intelligence and passion of our world that has been limited in the past by their inability to find the needed funding for solutions of this magnitude. Furthermore, this streamlined methodology and path will provide these global entrepreneurs with direct access to the support of the best global companies and experts our world has to offer.

The Utopian Renaissance's family of companies will provide these courageous entrepreneurial warriors competing from around the globe with the free training, tools, templates and technology, including a university dedicated only to helping these elite entrepreneurs polish and perfect their deals to make them worthy of a billion-dollar investment.

This revolutionary approach and competition will give our world's most courageous dreamers the power to take on any major problem – even really big problems - and systematically find and create viable, pragmatic solutions. The only parameters of the competition are that these entrepreneurial solutions must be for-profit companies, with business models that are designed to be profitable and which can perpetually refund their own growth and effectiveness.

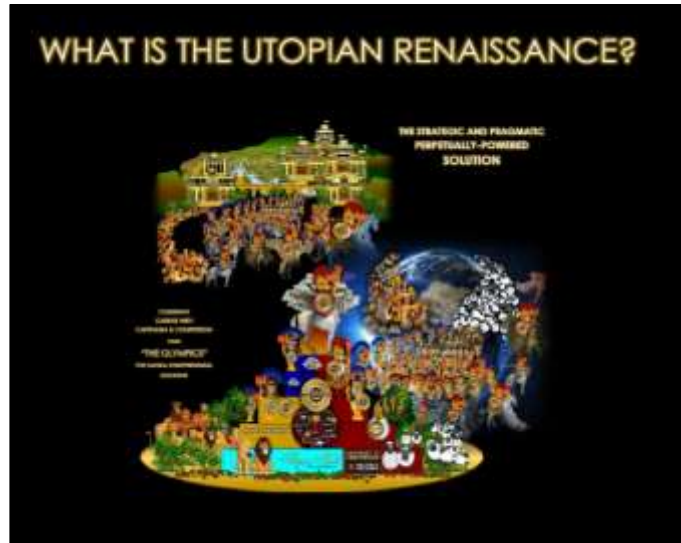
And finally, we explain to the world the exciting part – the magical funding formula called “The Maverick Formula™”.

The Utopian Renaissance (TUR) will utilize its fin-tech website, The CapitalBridge, to explain The Maverick Formula. This corporate valuation formula creates structured rounds of funding, whereby the investors in each round of funding make tremendous profits that are insured and supported by pre-sales. Using valuation justification, this deal structure and terms allows each level of investor and the entrepreneur to make tremendous profits and become global heroes. By explaining this step-by-step, patent-pending methodology of funding billion-dollar deals, we give the world hope, we educate the population, and we can prove mathematically to the world's disbelievers how this solution allows everyone, at every level (most of all the world itself), to benefit from this magical investment methodology.



In conclusion, The Utopian Renaissance is a non-political, non-nationalistic solution and pragmatic plan that is designed to grow exponentially. Our long-term solution does not require anyone or any groups' permission to make it happen. We are simply combining caring with capitalism and competition to create long-term global solutions to our perpetual problems and to finally change the world's attitudes and actions and focus them into a powerful force of ignited passion and courage to not only save our future, but to also improve the lives of all beings on this planet.

Now imagine telling all of mankind that we finally have a solution backed by the collective hearts and minds of the smartest, wealthiest, and most powerful people in the world – in fact, they are ones who are funding it. This is the Utopian Renaissance.



The World's Complacency With its Status Quo of Chaos

The world's complacency with the Status Quo of repeated self-destruction and chaos must change!

Our world's population - or as we call them, "the tribal herds" - have become complacent. This powerlessness is like a highly addictive, slow-acting sedative. Symptoms include: ignorance, fear and force opinions, as well as no viable, pragmatic solutions to alleviate their pain. This contagion leaves its victims completely lethargic and eventually worsens into a totally catatonic state. Our greatest global crisis in our world is that we as a species

have lost our hope, our passion, our dreams. We have forgotten or lost the ability to believe that we can:

"Make Your Dreams Come True!"

((MYDCT) the slogan for the Global Solutions Olympics)

Corporate Overview

The Utopian Renaissance is a Bahamian for-profit holding company of four (4) major subsidiary companies. Each of these subsidiary companies then also has subsidiaries. Please see the corporate organizational chart attached that defines what we call The Utopian Family of Companies.

This corporation's main goal and mission is to save the world by empowering the passion of entrepreneurs around the world with the training, tools and funding they need to create solutions to our world's problems. By analyzing the two major target markets that we call The Lions and The Sheep (Lambs) we can see where the attitudes and actions of these two target markets are the root problems. Thousands of years of cyclical history has proven over and over again that if mankind cannot change their perspectives, attitudes and actions we will be doomed to repeat our violent and destructive behavior and we all might not survive another world war, particularly a nuclear world war. Never in history has it been more important for all humans everywhere to say, "We must find a solution – together!"



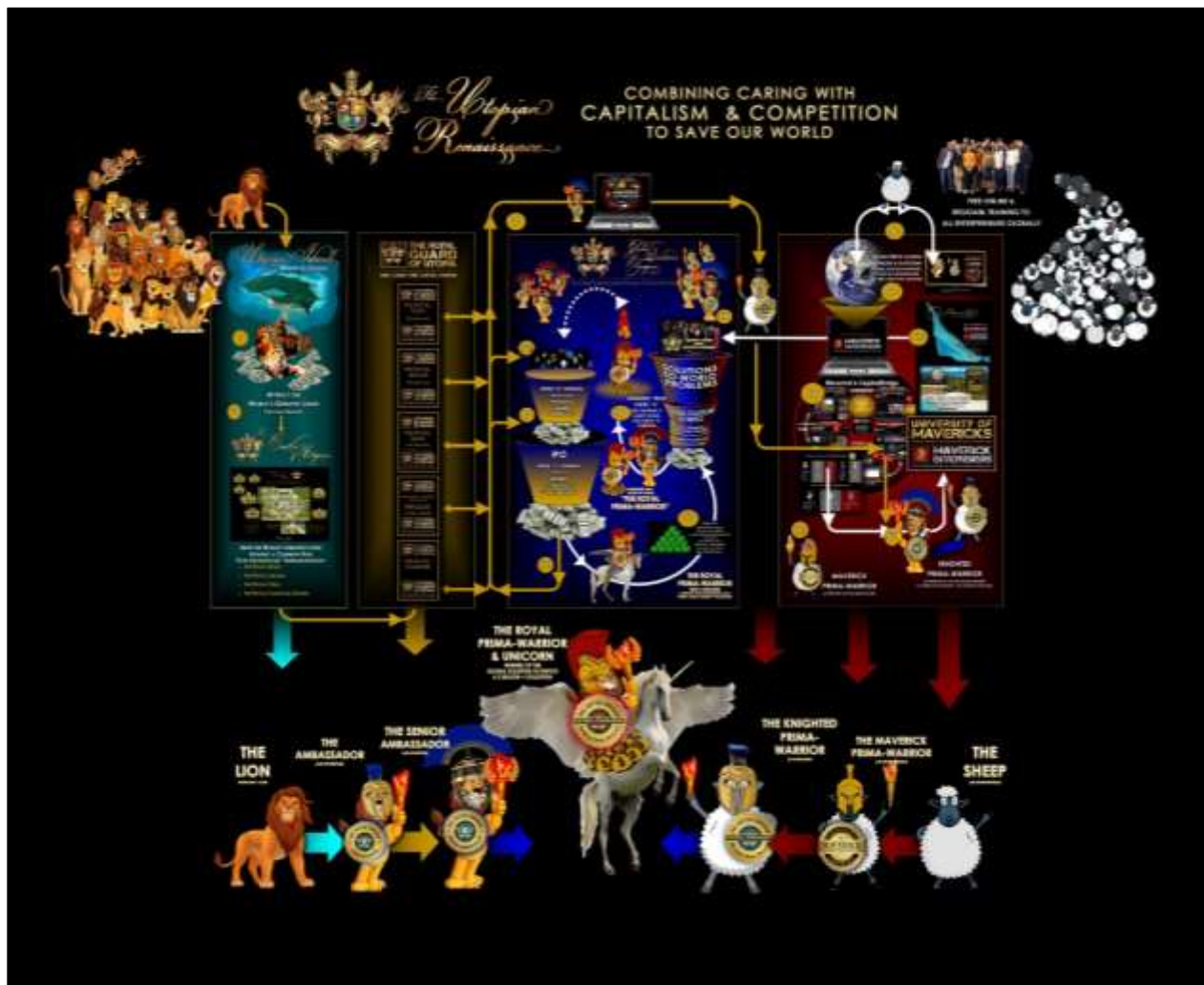
THE ROYAL GUARD'S COAT OF ARMS

The Problem: A Global Crisis and a World on the Brink of Destroying Itself

The global crisis can be broken down into three major problems. However, to clearly identify the root problems, one must analyze the source of these problems – our two distinctly different target markets: (1) The leaders of the world – which make up less than 1% of the world's populations and which we refer to as the lions; and (2) The followers of the world – which make up the remaining 99%+ of the world's population and which we call the sheep.

By analyzing these two target markets, we can see the fundamental issues that plague our population and create the contagion of negative perspectives. Thus, the three major problems that must be addressed are:

- (1) The imbalance of money and power. The lions of our world have all the money and power and decide and determine the destiny of the sheep. Moreover, this imbalance is further exasperated by the fact that there are both good lions and bad lions. It is the bad lions and their instinctual desire to feed their egos and arrogance that lead us to fear total destruction.
- (2) No one has ever corralled or gathered all the greatest "Good Lions" in the world to work together to find viable solutions.



- (3) The current efforts of governments, global organizations, and charities are totally ineffective. All of these current efforts to solve global issues are funded by their nationalistic members (the governments of the world who all have their own ulterior motives). Moreover, due to the lack of available major funding for billion-dollar solutions, our world has never been trained to “think BIG!” Small solutions to mega problems will never work. We must train our future generations to dream big – to see a vision and create its solution regardless of how much capital is required. If it's a viable and profitable solution, it will find its funding – investors of this world are too addicted to high ROIs not to fund them.

The Solutions: A Strategic and Pragmatic Solution Involving a Two-Front Battle

The Utopian Renaissance has created a pragmatic plan that involves a two-front battle campaign to change the world's perspectives from negative to positive. We have created a global deal-flow-making machine that in turn creates viable for-profit companies to solve global problems. Moreover, this deal-flow machine allows everyone, at all stages, funding, profits and benefits from this methodology. Then to feed this magical machine with viable ideas, we have created a global training platform and methodology. This online fin-tech platform, our CapitalBridge, includes all the tools, templates, training and technology our world's courageous entrepreneurs need to successfully create viable, fully vetted, virgin deals that can systemically solve our global problems permanently (because these corporate solution companies have business models that were specifically designed to perpetually refund their own growth).

And, finally, we have created an exclusive private investment fund, whereby the greatest lions of the world (the wealthiest, smartest, and most powerful people in the world) can exclusively invest in these deals and make enormous profits while becoming global heroes. Moreover, it allows the global public to participate in funding our global solutions. Darwinism dictates the survival of the species determined by the species ability to adapt to the changing environment. As a species we must adapt. Therefore, The Utopian Renaissance is really the rebirth of hope for our world, plagued by pain, pessimism and passivism and a viable solution that everyone can adapt to and benefit from.

Target Market #1: Attract the Lions to the Ultimate Watering-Hole

How do you attract the greatest lions of the world to invest in your solution? You can try hunting them all over the Serengeti but you'll likely not succeed. Why not just go to where you know all lions go eventually, to their watering holes? Or better yet, why not create the greatest watering hole in the



world and wait for all the lions to come to you? This is what TUR has created, the greatest lion watering hole in the world – The Utopian Islands Resort and Estates – the ultimate private island archipelago in the Bahamas exclusively for our estate owners and Utopian WorldClub™ Members.

CASTLE OF UTOPIA: A GLOBAL SYMBOL OF HOPE & LOVE



The Castle of Utopia: A Global Symbol with 3 Abrahamic Houses of Worship

(1) A Christian Church, (2) A Jewish Synagogue, and (3) An Islamic Mosque, that surrounds a tropical courtyard with a magnificent fountain and waterfalls called, "The Fountain of Abraham" to "Celebrate our Similarities and God's hope and love for all of us and not to dwell on our differences".

"Global Symbol of Hope, Peace and God's Love for us All"

Unite and Focus the Lions on a Mutual Goal

Lions only fear rival lions or their supreme higher-power – their God (if they have one). Thus, to unite these lions we must appeal to something that unites and ignites their moral and ethical codes, as well as each lion's own finite mortality.

To do this, TUR will renovate and expand its castle, to be renamed The Castle of Utopia, and in it we will add three houses of worship to include all of the Abrahamic religions of the world, Christianity, Judaism and Islam. All three religions believe in the same mono-theistic God and stem from the same beliefs. Despite the perversion of propaganda, we are all sons and daughters of Abraham. Therefore, why not celebrate our similarities and hope and love of God, and not dwell

on our difference and try to destroy each other. To that end The Utopian Renaissance will have three houses of worship in its castle's courtyard with a magnificent fountain called The Fountain of Abraham. We will dedicate this global symbol to the world as our first step in paving the path to celebrate our hope, love of God, and gratitude for the gifts he's given all of us.

Create a Private Investment Club to Fund Solutions

Now, with an archipelago of the wealthiest, smartest, and most powerful people, TUR will give private invitations to these lions to join The Royal Guard – a very special group of the elite lions that desire to help this world change its perspectives and save this precious world we live in.

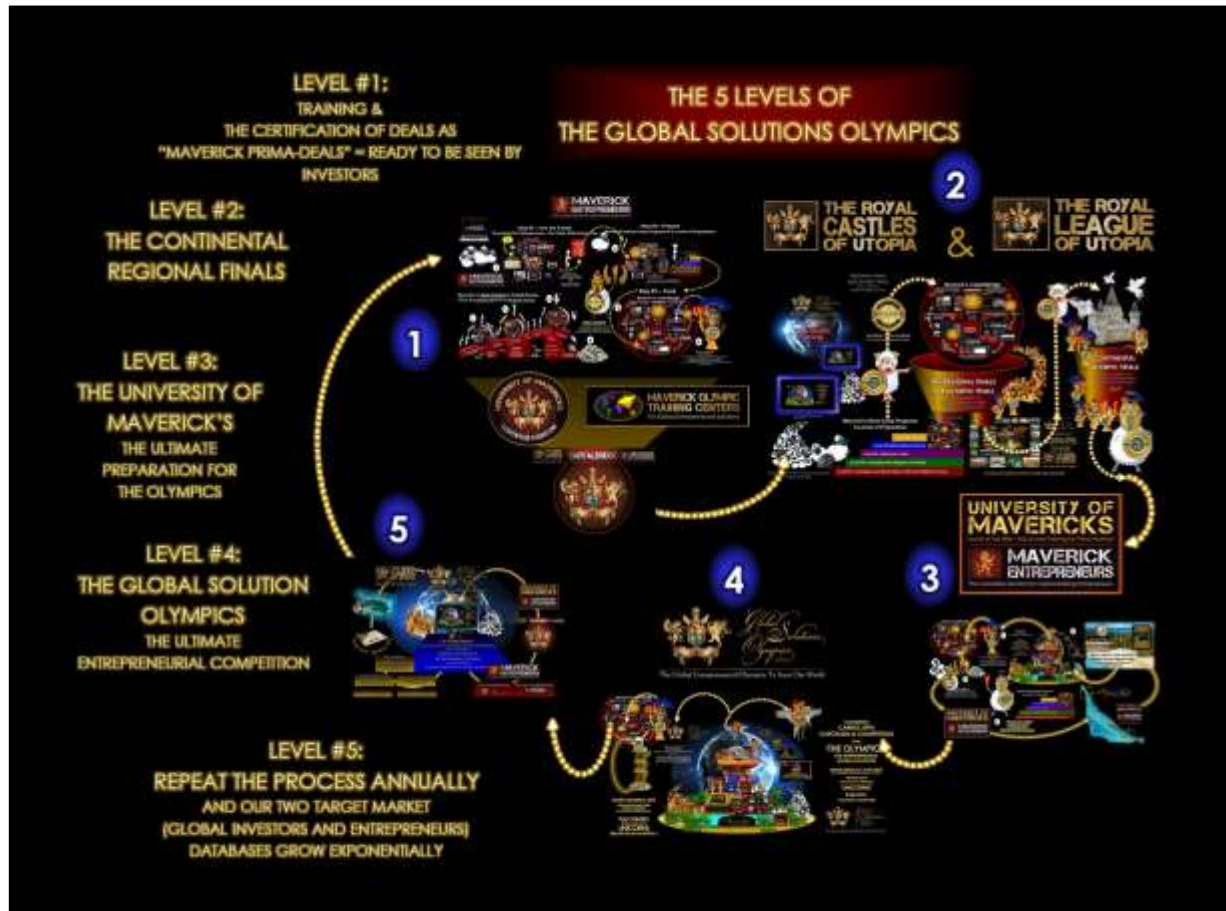
The Royal Guard will be designated as the judges for the Global Solutions Olympics. Its structure has multiple sub-brand companies each playing a critical role in TUR's total strategic plan:

- 1) **The Royal Bank** – the ultimate private bank for TUR estate owners, Utopian WorldClub™ and its Unicorns (winners of the Global Solution Olympics).
- 2) **The Royal League** – an exclusive private investment club that has exclusive rights to review all new viable, vetted and virgin deals, with a tiered hierarchy based upon each investor's investment appetite. Moreover, it will be The Royal League's members who will be the judges for the Global Solutions Olympics (See below).
 - a. **The Royal Charity:** A non-profit organization that funds the training program (education) for any entrepreneur in the world that can't afford the nominal fee for Maverick Entrepreneurs, and
 - i. **The Global League of Charities:** A consortium of global charities, managed via our fin-tech platform, that supports the needs, effectiveness, and efficiencies of the best global charities in the world to provide immediate triage for critical issues.
 - ii. **The Global League of Corporate Sponsors:** A consortium of global companies that are willing to donate a small percentage of their annual profits to support charity efforts – what we call the Adopt a Charity program.
- 3) **The Royal Fund** – a private equity fund, funded by both TUR and the investments of its Royal League members. This fund will divide its capital investments into two categories:
 - a. **The Royal Castles:** 50% of The Royal Fund's investments will buy revenue-producing real estate in the form of castles and grand luxury estates through-out the world. These magnificent castles and historic estates will be refurbished and rented out only to the Royal Guard members (or what we will call Embassies of the Royal Guard), for use by the GS Olympics for its final competition, and for the investments into the deals competing in the GS Olympics.



- b. **The Royal Index:** 50% of the funds will invest in the GS Olympics and build an enormous equity portfolio of the greatest new solutions for our world. This equity will be set up as an exclusive private equity index.
- 4) **The Royal Villages** – The Royal Guard will choose the top ten international corporations that provide support services for corporations. These companies will seek to support the needs of all the solution-companies entered in the GS Olympics.

THE FIVE (5) LEVELS OF THE GLOBAL SOLUTIONS OLYMPICS



Maverick Entrepreneurs: Recruit, Train, Motivate and Support Global Entrepreneurs to Seek Solutions

Maverick Entrepreneurs ("Maverick") is an entrepreneurial training company that has developed a proven methodology to train entrepreneurs to build fundable business models and business plans and to fully prepare these strategic plans to qualify for funding with investors.

This systematic program is designed to spread globally with online training webinars and local workshop groups in every continent. Using a comprehensive textbook, workbook, and its revolutionary CapitalBridge™, Maverick will teach entrepreneurs and aspiring entrepreneurs all of

the fundamental aspects needed to compete globally for funding and to achieve success with their businesses. Maverick works with deals at every stage of development from start-ups to pre-IPO. It has two main training programs, (1) a signature 3-day boot camp with its investor pitch day and (2) a 28-hour webinar course that is also designed to be taught in Maverick's Mentor Universities.



Maverick's Olympic Training Centers

Maverick will have dedicated Olympic training centers in six continents and include 30 comprehensive training centers for each of these continental regions. These training centers will host advanced training seminars for each of the regions as well as manage the training teams and



support services needed for each region. Additionally, it is at these Olympic training centers that each year's semi-final regional competitions will take place for the Global Solutions Olympics with our Royal Guard members as the judges (each in their respective continents).



50+ top universities around the globe will be licensed by Maverick to provide its training program. These professors will be required to be trained by Maverick at our University to learn how we train Entrepreneurus. Students can earn college accredited courses at their universities and compete representing their own university in the GS Olympics. The advantage over self-study is having the support of their professors.

The University of Mavericks Certified Mentors

Maverick will contract with select elite universities around the globe to offer its training programs through their universities taught by their university's entrepreneurial professors. Using Maverick's proven methodology of creating viable deal flow and Maverick's webinar program and technology, these university professors will first be

trained in Maverick's methodologies by coming to the university and assisting our training teams in the preparation of these elite deals for the Olympic competition. These professors will then go

back to their universities and provide Maverick training as an accredited course for their students to compete in the Global Solution Olympics, representing their university globally in the Olympic competition.



Connecting Entrepreneurs to Investors With The CapitalBridge™

The CapitalBridge™ is Maverick's revolutionary, closed-network fin-tech platform that links entrepreneurs and accredited investors together in a confidential platform. Think of the platform like it's a confidential dating platform for entrepreneurs and investors. No entrepreneur can see other entrepreneurs' deals, and no investor can see other investors.

Entrepreneurs cannot have access to our investor network until they are deemed Certified Deals – in other

words, they have completed Maverick's Due Diligence Checklist™, a comprehensive list of all the items an investor would need to see to close a funding deal. Maverick does not determine if the deal is worthy of being funded, but rather that the deal has all of the items needed to be reviewed. However, all deals are scrutinized by Maverick's trainers prior to reaching this point. Therefore, poorly conceived ideas and ideas that are not fundable will not make it to this point before they make at least logical sense. When a deal is certified, the entrepreneurial founder is now called a Prima-Warrior and their deal is now called a Prima-Deal, meaning it is qualified for funding.

FREE ONLINE TRAINING, WORKSHOPS AND ALL THE ENTREPRENEURIAL TOOLS AND TEMPLATES NEEDED TO CREATE A UNICORN

MAVERICK ENTREPRENEURS
The Complete Solution for Capital-Raising Entrepreneurs

Maverick's CapitalBridge

(Now in BETA Launch)

CapitalBridge Tools

Search Function with ability to Set Parameters

Secure Online Due Diligence Room

Private Maverick Email

Contact Manager: Our Pipeline

Entrepreneurs & Investors each Create a "Profile"

Maverick's Basic Training Curriculum

1. Create Strong Business Model	8. Get Strategic Partnerships
2. Understand Valuation	9. Create Investor Presentation
3. Write Strong Business Plan	10. Develop Investor Justification
4. Develop Your Financials	11. Develop Your Business & Financial Model
5. Write Preparation Materials	12. Prepare Investors
6. Develop Corporate Structure	13. Pitch Investors
7. Create Strong Execution Team	14. Negotiate and Close Strong Deal

Maverick's 28-Hours-Webinar Program

Close a Deal with our CapitalBridge Complying with All SEC Regulations

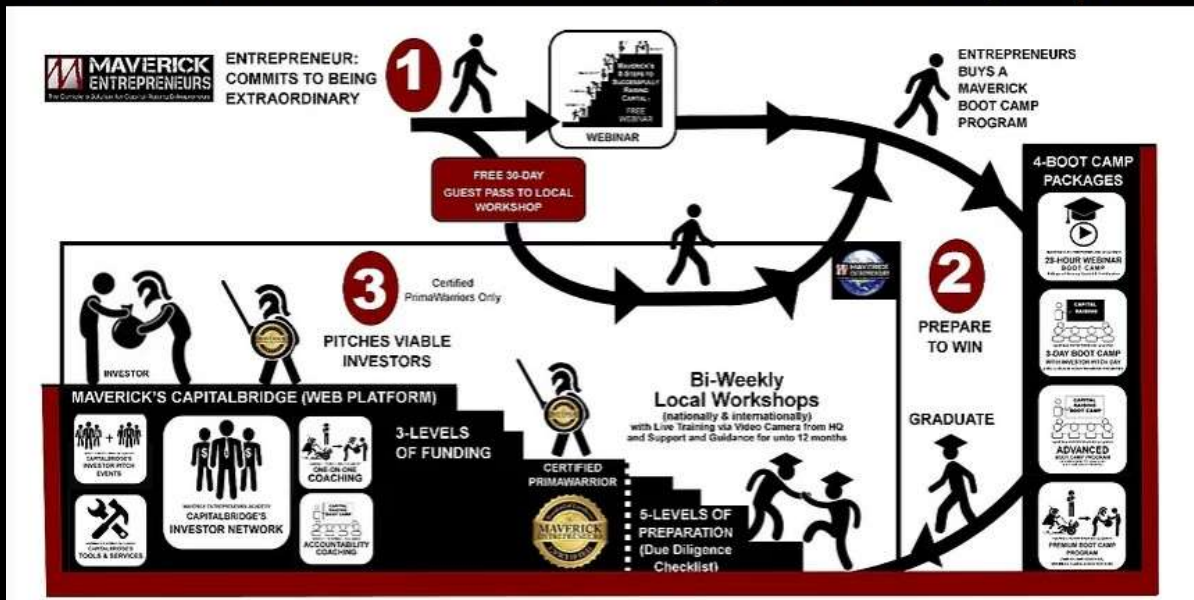
Our CapitalBridge has a Button "Close a Deal"

"The CapitalBridge™" Closed Network Fin-Tech Platform

MAVERICK ENTREPRENEURS The Complete Solution for Capital-Raising Entrepreneurs		Global Solutions The Global Entrepreneurial Olympics To Save Our World			REGIONAL FINALS HELD AT REGIONAL OFFICES	CONTINENTAL FINALS HELD AT ONE OF THE ROYAL CASINOS
		MAVERICK ENTREPRENEUR BOOT CAMPS & WEBINARS	% OF TEAMS THAT COMPLETE THEIR "CERTIFICATION" BY MAVERICK AS A "PRIMA-DEAL" = A FULLY VETTED DEAL WITH ALL THEIR DUE DILIGENCE MATERIALS COMPLETED	# OF ENTREPRENEURIAL TEAMS THAT BECOME "MAVERICK PRIMA-WARRIOR" WITH A "PRIMA-DEAL" WHO ENTER THE GS OLYMPICS VIA OUR CAPITALBRIDGE FIN-TECH PLATFORM	% OF REGIONAL WINNERS	REGIONAL FINALS FOR EACH OF THE (8) CONTINENTS
TOTAL ENTREPRENEURS (CORPORATE TEAMS) WHO SEEK TRAINING AND TO COMPETE IN THE GLOBAL SOLUTIONS OLYMPICS		24,000	50%	12,000	10%	1,200
NORTH AMERICA		4,000	50%	2,000	10%	200
CENTRAL & SOUTH AMERICA		4,000	50%	2,000	10%	200
WESTERN EUROPE		4,000	50%	2,000	10%	200
EASTERN EUROPE		4,000	50%	2,000	10%	200
MIDDLE EAST & AFRICA		4,000	50%	2,000	10%	200
ASIA PACIFIC & AUSTRALIA		4,000	50%	2,000	10%	200
						ENHANCED PRIMA-WARRIORS WITH PRIMA-DEALS (SPONSORED TO THE UNIVERSITY OF MAVERICKS TO COMPETE IN THE OLYMPICS)
						200
						30
						30
						30
						30
						30



How Maverick Works -The 3-Stages of Raising Capital

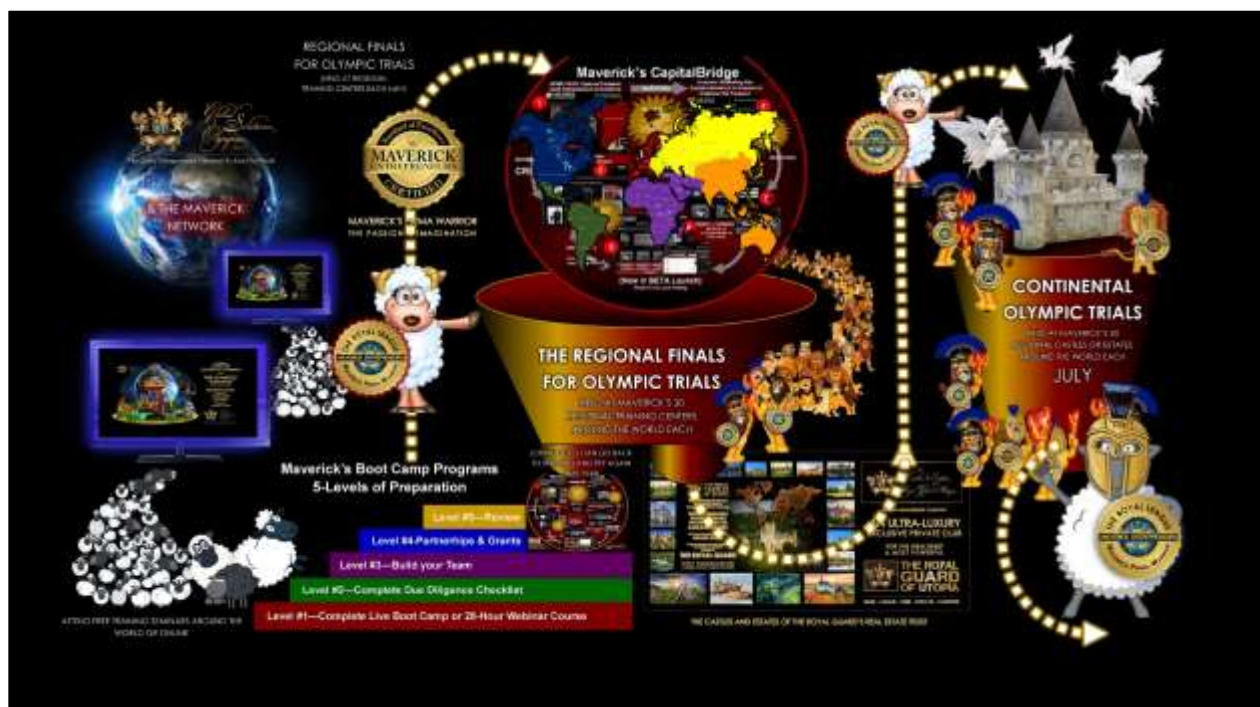


See Full 30 Minute Video Presentation at: www.MaverickEntrepreneurs.com

Once certified, entrepreneurs upload their entire due diligence checklist into their own private due diligence room. Each entrepreneur and investor create a profile that represents their company's funding requirements. Investor can remain confidential if desired. All communications between entrepreneur and investors will be done through this CapitalBridge™, thus allowing for a controlled environment for both entrepreneurs and investors. All training, templates, webinars, and support services can be found on this powerful platform. It is from this platform that The University of Mavericks will be able to host and organize the entire global competition all while maintaining the confidentiality of each deal and its precious proprietary network of the greatest investors in the world.

The Global Solutions Olympics – A Global Entrepreneurial Competition to Create and Fund Viable Global Solutions Companies to Save our World.

What are The Global Solutions Olympics and The Maverick Formula™? The Global Solutions Olympics ("The GS Olympics" or the "Olympics"), just like The Olympics the world participates in every four years, is a competition to select the best deals in the world that solve global problems long-term. The judges for this competition will be the members of The Royal Guard, thus, these winners are being selected by the smartest, wealthiest, and most powerful leaders of the world.

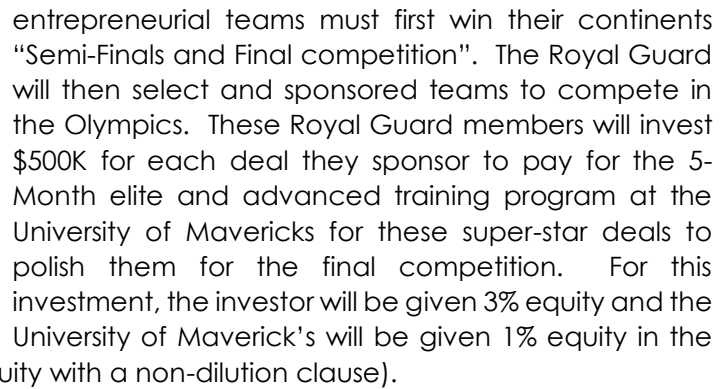


The Global Olympic Trials at Continental Regional Olympic Centers and The Royal Castles

All deals will have the exact same corporate structure, Bylaws and a templated Private Offering Memorandum. Every deal will be structured with the same templates thus creating continuity for our investment community – every deal will be structured with the same comprehensive templates. These legal templates will be created by the best attorneys in the world. With the various rounds of funding: (1) Seed, (2) Series “A”, (3) Series “B” and (4) Series “C” (to include a full S-1 Filing for the IPO on an American stock exchange) this uniform format will make it easy for all investors to review the deals and know that their due diligence materials are all structured the same. The four levels of funding will produce more than \$1 Billion in working capital (provided of course that the IPO is successful, however with a surety bond for \$1B, even institutional capital will be qualified to buy into this IPO, and remember this has been advertised all over the Maverick Network and our CapitalBridge. The result is we create a new global solution company with a multi-billion-dollar valuation, (“A Unicorn Deal”) where every level of investor benefits exponentially and the world wins!

The Maverick Formula™ is a structured deal and structured valuation formula that allows all of these mega-solution deals be able to successfully raise the capital they need without having any government or potential problem partner, and obtain \$1 Billion+ in capital for 49% equity in their companies, all while maintaining control of their board of directors, but with the support of the world's best leaders and companies in the world to help them succeed. This deal structure will be the same for every single deal and no variations will be allowed for the competition. All deals and all investors must agree to these terms prior to participating in the Olympics. The structure is designed to benefit everyone and make everyone a global hero.

The Knighted Prima-Warrior and The University of Mavericks and the Seed Round of Funding (4% equity for \$625K): The competing deals first vie to make it to the Olympics. These deals and their



THE UNIVERSITY OF MAVERICKS

THE ULTIMATE TRAINING CENTER & THE ROYAL BRAINTRUST

(SUPPORT & STRATEGIC PARTNERS FOR OUR PRIMA-DEALS AND THE ROYAL GUARD FROM THE BEST OF THE BEST IN THE WORLD)

THE UNIVERSITY OF MAVERICKS CAMPUS & STADIUM

- A TROPICAL PARADISE OF A BREATHTAKING 380-ACRES CAMPUS IN LITTLE EXUMA ISLAND, BAHAMAS
- UTOPIAN ISLAND'S SIGNATURE ARCHITECTURAL STYLE WILL CONTINUE AT THE UNIVERSITY
- 100 TEAM HOUSES (A 5-BEDROOM BUNGALOW STYLE HOME), IN PODS OF 10 HOUSES (TEN TEAMS OF TEN TEAMS). EACH POD HAS A DEDICATED STATE-OF-THE-ART TRAINING CENTER IN THE MIDDLE OF THE CLUB-DE-SAC FOR DAILY TRAINING EVENTS FOR 10 TEAMS TOGETHER.
- THE ROYAL VILLAGES—TEN POOL, EACH POD HAS TEN DIFFERENT COMPANIES REPRESENTED. THESE SUPPORT CATEGORIES INCLUDE: LEGAL, ACCOUNTING, COMPLIANCE, TECHNOLOGY, ENGINEERING, BUILDING (ARCHITECTURE & DESIGN), HR/ ADMINISTRATIVE, AND SPECIALTY CONSULTING TEAMS.

The map shows two phases of development. Phase I includes Darby, Little Darby, and Ugnum White Cay (LVC). Phase II includes various other areas. Numbered callouts 1 through 6 point to specific features like pools, training centers, and team houses. A legend identifies symbols for 'One House' and 'RORF' (Royal Office of Royal Finance).

This detailed aerial view shows the entire campus layout. It highlights the arrangement of team houses in pods, the central training centers, and the surrounding infrastructure. Red arrows indicate key locations and pathways across the island.

This map focuses on the 'ROYAL VILLAGES OF UTOPIA'. It shows a grid-like layout of villages, each containing ten different companies represented by icons. A legend lists categories such as GEORGIA HQ, William Pitt, Architecture, Asset Village, Retail, Services, Water Elements, Road/Parking, and Property Border.

An overview map of the entire university campus. It shows the location of the 'MAVERICK ENTREPRENEURS' building and the 'UNIVERSITY OF MAVERICKS' logo. Red arrows connect this overview to the more detailed maps on either side.

Winning Deals receive Series “A” Round of Funding (5% Equity for \$8M investment): The Global Solution Olympics will be a week-long event that is designed to become an iconic star-studded annual event that will be hosted at The University of Mavericks' magnificent 5,000 seat stadium on the breathtaking island of Great Exuma, Bahamas. The Royal Guard will select the winning 20 teams (Gold Medalist) in each of twenty categories (i.e., sustainable energy, poverty, starvation, health care, etc.) as well as the Silver and Bronze medalist. Winning teams will earn from the GS Olympics an investment equivalent to approximately \$8M (\$5M in Cash, and \$3M to purchase a \$100M surety bond for the Series B Funding (See Royal Leagues hierarchy for which investors have priority rights over other investors).

Series “B” Round of Funding (10% equal to \$100M investment): The investor that sponsored the deal to attend The University of Mavericks will have right of first refusal (ROFR) to fund the fully insured round of funding, with The Royal Fund second in position. If The Fund does not select to fund this series B for a deal, the deal will then go to the next investor in line within the fund (see hierarchy of The Royal Leagues).

Series “C” Round of Funding – a Global Initial Public Offering (IPO) (30% Equity Equal to \$1 Billion investment): With the globally televised award program and television series called “The Unicorns”, the global public will be able to pre-subscribe to this deal (as the deal's share price will already be pre-determined by having every deal structured the same and a complete 506C Private Placement Agreement done prior to the events at the University of Mavericks. Within a year of the competition, each of the 20 deals will do an IPO for \$1Billion. Therefore, each 1% of equity will now be worth \$33,333,333.



The Utopian Renaissance Executive Team

TUR's executive team is composed of highly experienced passionate leaders.

- CEO/Founder/President and Chairman with over 30+ years of executive, resort real estate development, ultra-luxury travel industry experience and successful entrepreneur.
- Banking Chairman: A former Bank Chairman with (See Erick Verbitski's short resume summary above as an international banking expert)
- CFO with more than 20 years of experience, including as an executive for one of the big-four accounting firms. She understands the challenges of managing an international multi-billion-dollar company as she has seen firsthand with many of her clients in the past, including luxury real estate developments in NYC
- CSIO with 30+ years of executive leadership in many different areas of specialization, including technology, health care, and innovative and strategic methodologies that are cutting-edge and state-of-the art.
- CIO with 25+ years of executive experience designing, developing, and managing worldwide technology systems, with management over P&Ls more than \$500M+
- CMO with 30+ years of executive level marketing and sales leadership, has successfully managed her own sales and marketing company with iconic companies as her clients for more than 20 years.
- SVP of Resort Revenue with more than 25+ years of executive experience in the cruise and ultra-luxury travel industry. She ran all resort revenue for the largest luxury all-inclusive resort in the world – Sandals.
- COO and CEO of The Utopian Islands Marine with more than 25 years' experience in the shipping and maritime industry who has also developed a highly successful eco-friendly private island community in Norway. As a former Cruise Line Ship Captain, he ran all the safety and security measures for Carnival Cruise line and as Area Director for over 12,000 ships for the largest shipping classification company in the world.

Capital Requirements and Financials and Our Enormous Equity Portfolio of Unicorns

The Utopian Renaissance is seeking a total of \$3B with The Utopian Islands cost of \$2.5B, and \$500M for all of the rest of this conglomerate of companies. The initial 5 years will be the construction of the resort and its supporting services, as well as the construction of The University of Mavericks. The Global Solutions Olympics will not start until year 6, at which time it will launch year 1 of the Olympics.

Launching the Olympics and Funding The Royal Fund of Utopia: To prove the success of the deals and deal flow, The Royal Fund will sponsor all 200 deals to the University of Mavericks, and fund the Series B for all 20 for a total cost of \$2,260,000,000. Combined with the Series A, earned by the GS Olympics, The Utopian Renaissance will own a total of 19% equity in 20 different winning Unicorn companies (companies with billion-dollar valuations), with each percentage point of equity post IPO to equal a valuation of \$33,333,333 (plus the equity in all the non-winning deals). Therefore, The Royal Fund's equity portfolio after the first year of the Olympics, will be equal to: $\$33,333,333 \times 19 \times 20 = 12,666,666,540$. Therefore, with the fund's valuation determination, The Royal Fund will sell to The Royal League Members 45% equity in The Royal Fund for \$10B (and begin prior to year 1 seeking equity partnerships).

Therefore, the Valuation Equation Matrix is: If $\$12,666,666,540 = 55\%$ equity, then 45% equity = $\$10,363,636,260$, and a post-money valuation of: $\$23,030,320,800$. Therefore, if \$10B is raised from

The Royal League Members to fund The Royal Fund, less the cost of Year 1's investment (\$2,260,000,000), equals a remaining balance within the fund of: \$8,130,636,260.

In Summary, the enormous Equity Portfolio that will be owned by The Utopian Renaissance's Family of Companies will be worth approximately \$23B+ by just Year 10 (based upon market capitalization of the portfolio of publicly traded companies that in The Utopian Renaissance's equity portfolio (not to mention our bank and private equity index). See Equity Valuations.

Financial Projections and Diagrams

See below.



THE UTOPIAN FAMILY OF COMPANIES

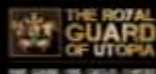


THE ROYAL GUARD OF UTOPIA

BANK • LEAGUE • FUND • CASTLES • CHARITIES



THE ROYAL BANK
PRIVATE BANK



BANK • LEAGUE • FUND • CASTLES • CHARITIES



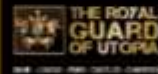
THE ROYAL LEAGUE
PRIVATE CLUB



BANK • LEAGUE • FUND • CASTLES • CHARITIES



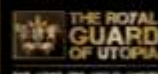
THE ROYAL FUND
PRIVATE FUND



BANK • LEAGUE • FUND • CASTLES • CHARITIES



THE ROYAL CASTLES AND ESTATES
PRIVATE GLOBAL RESORT



BANK • LEAGUE • FUND • CASTLES • CHARITIES



THE ROYAL CHARITIES



BANK • LEAGUE • FUND • CASTLES • CHARITIES

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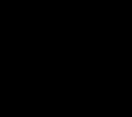
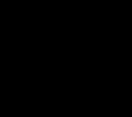
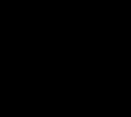
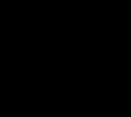
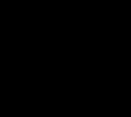
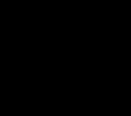
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EQUITY PORTFOLIO OF UNICORNS AND THEIR VALUE

THE UTOPIAN RENAISSANCES' ENORMOUS PORTFOLIO OF EQUITY IN THE WORLD'S GREATEST UNICORN

	DE VALUATION JUSTIFICATION	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
 SEED ROUND: 2% OF ALL 700 COMPANIES THAT COMES TO THE UNIVERSITY & TRIGGARD SEAT 20 OLYMPIC WINNERS - UNICORNS SPONSOR THE FINALIST TO THE UNIVERSITY & OLYMPICS FOR \$500K/TEAM - 3% EQUITY SERIES "A" - 5% IN 20 COMPANIES FOR EACH THE ROYAL FUND 10% EQUITY IN TWO COMPANIES - 20% EQUITY EACH YEAR SERIES "B" FUNDING - FUND DOES ALL 10% EQUITY FOR \$100M EACH YEAR PER YEAR - \$200M	% OF EQUITY OWNERSHIP IN UNICORN COMPANY	 CONSTRUCTION OF RESORT AND UNIVERSITY & COMPLETE SALE OF ALL 300 ESTATES  MAVERICK IS LAUNCHED SOLUTIONS AWARDS ARE ANNOUNCED  GLOBAL SOLUTION OLYMPICS ARE LAUNCHED TO BEGIN 1 YEAR									
	1% EQUITY IN UNICORNS = \$33,333,333										
	2%										
	1% EQUITY IN 10 UNICORNS										
	1% EQUITY IN 20 UNICORNS (NO INVESTMENT COST)										
CUMULATIVE # OF UNICORNS											
YEAR 1: THE ROYAL FUND SPONSORS ALL TEAMS AND DOES SERIES "A" & SERIES "B" FOR ALL 30 DEALS (A TOTAL OF 10% EQUITY IN EACH UNICORN)											
3 PERCENT											
5											
9% X 20 WINNERS =											
COST: \$10M											
2%											
10% IN TWO COMPANIES SERIES - 10 X 2 = 20%											
RETURN ON INVESTMENT PER YEAR											
COST OF EQUITY											
CUMULATIVE TOTAL YEARLY											

THE ROYAL COURT AND THE BENEFITS OF EACH LEVEL OF INVESTOR

THE ROYAL LEAGUE OF UTOPIA	
	KING/QUEEN
	PRINCE/PRINCESS
	DUKE/DUCHESS
	MARQUESS/MARCHIONESS
	EARL/COUNTESS
	VICOUNT/VICOUNTESS
	BARON/BARONESS
	ROYAL COURT MEMBER
	SENIOR AMBASSADOR
	AMBASSADOR

THE ROYAL LEAGUE OF UTOPIA	
EXECUTIVE MANAGEMENT TEAM	
	
 THE ROYAL FUND OF UTOPIA	
A ROYAL LEAGUE MEMBER THAT HAS SPONSORED A "PRIMA-DEAL" TO COMPETE IN THE 10 OLYMPICS - COST \$300K PER TEAM, 10% IN EQUITY (10% EQUITY STAYS FOR SERIES B - SEE RULES) A ROYAL LEAGUE MEMBER MUST BE AN ESTATE OWNER, OR MEMBER OF THE UTOPIAN WORLD CLUB, AND PAY THE ROYAL COURT'S ANNUAL MEMBERSHIP FEE OF \$300K.	

THE MAVERICK FORMULA™ FOR THE GLOBAL SOLUTION OLYMPICS™



CAPITAL ROUND	THE MAVERICK FORMULA FOR THE GLOBAL SOLUTION OLYMPICS™ - A FORMULA WHERE EVERYONE WINS!	% OF EQUITY OWNERSHIP POST IPO	AMOUNT OF CAPITAL INVESTED	ESTIMATED VALUE OF EQUITY POST-IPO (1-3 YEARS LATER)	ESTIMATED RETURN ON INVESTMENT (ROI) TO THE "WINNERS" AND THE UTOPIAN RENAISSANCE ON VALUATION APPRECIATION ON THEIR EQUITY INVESTMENTS IN JUST 1 TO 3 YEARS TIME (EXPONENTIAL GROWTH)
			INVESTMENT AMOUNT	RETURN 1 YEAR	PROFIT TO INVESTOR
SEED CAPITAL ROUND (\$425K) (SEE INCORPORATION OF INCUBATED IDEAS)	FOUNDING TEAM (1 USE OF 7 BOARD SEATS) - MAJORITY VOTE	51%	UNKNOWN	\$1,800,000,000	ENTREPRENEURS (FOUNDER'S TEAM)
	MAVERICK ENTREPRENEURS (1 USE OF 7 BOARD SEATS) - MAJORITY VOTE	1%	\$125,000	\$33,333,333	\$33,208,333
	SENIOR AMBASSADOR OF THE ROYAL LEAGUE (GUARD) (1 USE OF 1 BOARD SEAT) - MAJORITY VOTE	3%	\$800,000	\$100,000,000	\$99,200,000
SERIES "A" ROUND GLOBAL SOLUTION OLYMPICS PRIZE (\$8M)	GLOBAL SOLUTION OLYMPICS	5%	\$8,000,000	\$166,666,667	\$158,666,667
SERIES "B" (CLOSED ROUND - ONLY FOR THE ROYAL GUARD*) (\$100M)	THE ROYAL COURT MEMBERSHIP RULES APPLY: A "RIGHT OF FIRST REFUSAL" (RFR) WAS GIVEN TO THE SR. AMBASSADOR (GUARDIAN) TO PURCHASER ALL OR PART OF THE SERIES "B" ROUND - THE SPONSOR'S AS FOLLOWS: (1) SR. AMBASSADOR, THEN (2) THE FUND, AND THEN EACH FUND MEMBER, AND THEN FINALLY, (3) TO ALL OTHER ROYAL LEAGUE MEMBERS (SEE FULL RULES)	10%	\$100,000,000	\$333,333,333	\$233,333,333
SERIES "C" ROUND (\$1 BILLION) A FULL S-1 INITIAL PUBLIC OFFERING (IPO) (AN AMERICAN STOCK EXCHANGE)	PUBLIC MARKETPLACE - WORLDWIDE (OPPORTUNITY TO FREE-BUY (SHARES IN IPO FOR WINNING TEAMS) SEE CONTENTS)	30%	\$1,000,000,000	\$1,000,000,000	TO BE DETERMINED BY SUCCESS OF COMPANY
TOTAL EQUITY		100%		\$3,433,333,333	VALUATION POST INITIAL PUBLIC OFFERING (IPO)
WHAT WILL 1% OF EQUITY BE WORTH IN A WINNING GSO COMPANY - POST-MONEY VALUATION AFTER THEIR SERIES "C" FUNDING ROUND FOR \$1 BILLION USING THIS FUNDING STRUCTURE?			\$33,333,333		

VALUATION JUSTIFICATIONS FOR EACH ROUND OF FUNDING (SHOWING THE APPRECIATION OF UNICORN EQUITY PORTFOLIO VALUATIONS)

MAVERICK'S FUNDING FORMULA FOR THE GLOBAL SOLUTION OLYMPICS	AMOUNT OF INVESTMENT	SENIOR FUND INVESTMENT (OVER 10% OWNERSHIP CLAUSE)	SENIOR FUND INVESTMENT (OVER 10% OWNERSHIP CLAUSE)	VALUATION CALCULATION FORMULA	CASH VALUATION	SENIOR FUND INVESTMENT	VALUATION OF COMPANY AND THE IPO OF IPO
SEED CAPITAL FUNDING ROUND - SPONSORING A PRIMA-SEAL (WON CONFIDENTIAL FINALE)							
SEED ROUND INVESTMENT	\$425,000						FOUNDERS 51%
SPONSORSHIP BY SENIOR AMBASSADOR TO ATTEND THE 4th ANNUAL GSO AWARDS CEREMONY AT THE UNIVERSITY OF MAVERICKS TO CELEBRATE THE GLOBAL RENAISSANCE OLYMPICS	\$100,000	3%		IF 4% = \$425,000, THEN \$425,000/4% = POST-MONEY VALUATION	\$1,062,500		SENIOR AMBASSADOR 3%
UNIVERSITY OF MAVERICKS - SPONSORING PROGRAM COST (NOT INCORPORATED)	\$10,000	1%		IF 4% = \$425,000, THEN \$425,000/4% = POST-MONEY VALUATION	\$1,062,500		MAVERICK 1%
TOTAL INVESTMENT	\$435,000	4%		IF 4% = \$425,000, THEN \$425,000/4% = POST-MONEY VALUATION	\$1,062,500		TOTAL SEED 4%
SERIES "A" FUNDING ROUND - GLOBAL SOLUTION OLYMPICS - 1 OF 30 WINNING COMPANIES							
GLOBAL RENAISSANCE OLYMPICS AWARD	\$400,000			IF 4% = \$400,000, THEN \$400,000/4% = POST-MONEY VALUATION	\$1,000,000		SENIOR AMBASSADOR 3%
CASH AWARD (WINNER)	\$400,000	3%		IF 4% = \$400,000, THEN \$400,000/4% = POST-MONEY VALUATION	\$1,000,000		MAVERICK 1%
SHORT-BURST FUND FOR 2024 SERIES "B" ROUND (1% OF AWARD)	\$40,000	2%		IF 4% = \$400,000, THEN \$400,000/4% = POST-MONEY VALUATION	\$1,000,000		GLOBAL RENAISSANCE OLYMPICS 3%
TOTAL INVESTMENT	\$840,000	5%		IF 4% = \$400,000, THEN \$400,000/4% = POST-MONEY VALUATION	\$1,000,000		TOTAL SEED 4%
SERIES "B" FUNDING ROUND - THE ROYAL GUARD ROUND							
CLOSED ROUND TO THE ROYAL GUARD	\$1,000,000	10%		IF 10% = \$1,000,000, THEN \$1,000,000/10% = POST-MONEY VALUATION	\$1,000,000		SENIOR AMBASSADOR 3%
CASH AWARD (WINNER)	\$1,000,000	3%		IF 10% = \$1,000,000, THEN \$1,000,000/10% = POST-MONEY VALUATION	\$1,000,000		MAVERICK 1%
SHORT-BURST FUND FOR A \$1 BILLION SERIES "C" ROUND (1% VALUE)	\$100,000	2%		IF 10% = \$1,000,000, THEN \$1,000,000/10% = POST-MONEY VALUATION	\$1,000,000		GLOBAL RENAISSANCE OLYMPICS 3%
COST OF A FULL S-1 INITIAL PUBLIC OFFERING	\$100,000			IF 10% = \$1,000,000, THEN \$1,000,000/10% = POST-MONEY VALUATION	\$1,000,000		THE ROYAL GUARD 2%
TOTAL INVESTMENT	\$2,200,000	15%		IF 10% = \$1,000,000, THEN \$1,000,000/10% = POST-MONEY VALUATION	\$1,000,000		TOTAL SEED 4%
SERIES "C" FUNDING ROUND - THE S-1 INITIAL PUBLIC OFFERING (IPO)							
INITIAL PUBLIC OFFERING (IPO)	\$1,000,000,000	30%		IF 30% = \$1,000,000,000, THEN \$1,000,000,000/30% = POST-MONEY VALUATION	\$3,333,333,333		SENIOR AMBASSADOR 3%
CASH AWARD (WINNER)	\$1,000,000,000	3%		IF 30% = \$1,000,000,000, THEN \$1,000,000,000/30% = POST-MONEY VALUATION	\$3,333,333,333		MAVERICK 1%
TOTAL INVESTMENT	\$2,000,000,000	33%		IF 30% = \$1,000,000,000, THEN \$1,000,000,000/30% = POST-MONEY VALUATION	\$3,333,333,333		GLOBAL RENAISSANCE OLYMPICS 3%
SENIOR FUND INVESTMENT	\$1,000,000,000	30%		IF 30% = \$1,000,000,000, THEN \$1,000,000,000/30% = POST-MONEY VALUATION	\$3,333,333,333		THE ROYAL GUARD 2%
TOTAL EQUITY	\$3,433,333,333	100%		IF 30% = \$1,000,000,000, THEN \$1,000,000,000/30% = POST-MONEY VALUATION	\$3,333,333,333		TOTAL SEED 4%

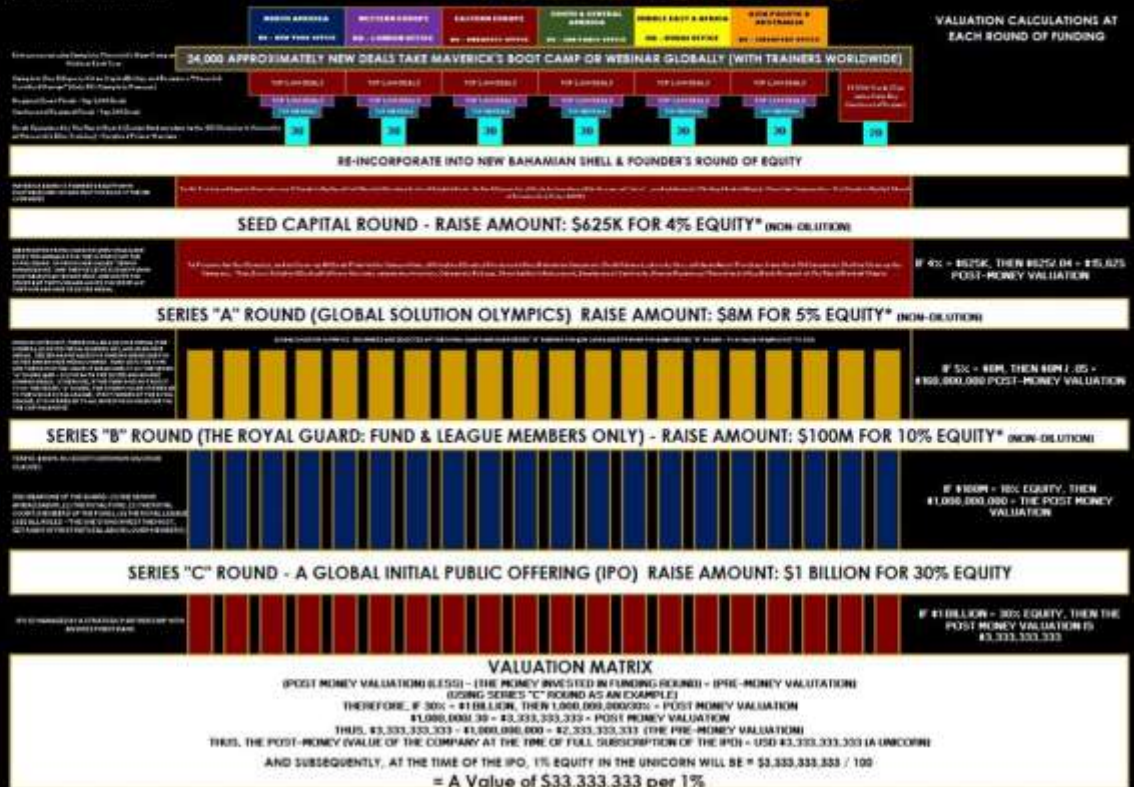


The Global Entrepreneurial Olympics To Save Our World

HOW THE GLOBAL SOLUTION OLYMPICS AND "THE MAVERICK FORMULA™" CAN FUND THE WORLD'S SOLUTIONS AND EVERYONE WINS!



Global IPO
Now, the whole world (that
hasn't been watching these En-
trepreneurial Olympics) can in-
vest too into helping saving
the World.



THE ROYAL FUND OF UTOPIA

AN EXCLUSIVE PRIVATE EQUITY INDEX FUND COMPOSED OF AN EQUITY SPLIT OF:

- (1) 51% EQUITY (WITH A NON-DILUTION CLAUSE) OWNED BY THE FOUNDERS TEAM MEMBERS (THE UTOPIAN RENAISSANCE), AND
- (2) 49% BY "THE ROYAL COURT" (MEMBERS OF THE ROYAL GUARD WHO INVEST INTO THE FUND).

TO ESTABLISH THE FUND, IN YEAR 1, THE ROYAL FUND WILL START THE OLYMPICS BY SPONSORS ALL 200 DEALS TO THE UNIVERSITY AND ALL SERIES "B".

- (1) 50% OF ASSETS ARE INVESTED INTO IN REVENUE-PRODUCING REAL ESTATE ASSETS (CASTLES & ESTATES)
- (2) 50% IN AN EQUITY FUND COMPOSED OF UNICORNS FROM THE GLOBAL SOLUTION OLYMPICS (EQUITY) - (SEE HIERARCHY OF THE ROYAL GUARD)

EACH YEAR, THE ROYAL FUND SPONSORS 20 DEALS TO ATTEND THE UNIVERSITY OF MAVERICKS (3% EQUITY IN 20).

EACH YEAR, THE ROYAL FUND WILL DO A MINIMUM OF 2 SERIES "B" FUNDING (FOR THE DEALS THEY SPONSORED) FOR THE FULL \$100M (10% EQUITY).

POST THE OLYMPICS, EACH YEAR THE ROYAL FUND WILL DO A NEW VALUATION ON THE FUND, AN ANY INVESTOR WISHING TO EXIT, CAN SELL TO NEW INVESTORS AT THE NEW VALUATION.

THUS, CREATING A FUND THAT PERPETUALLY GROWS IN VALUE—EXPONENTIALLY.

THE UTOPIAN PRIVATE EQUITY INDEX FUND (PRIVATE FUND ONLY FOR THE ROYAL GUARD MEMBERS)



THE CASTLES AND ESTATES OF THE ROYAL GUARD'S REAL ESTATE TRUST



THE ULTIMATE EQUITY PORTFOLIO OF THE HOTTEST SOLUTION DEALS IN THE WORLD
DESIGNED TO GROW EXPONENTIALLY EVERY YEAR

FUNDING THE FUND



THE ROYAL FUND OF UTOPIA

TO LAUNCH THE ROYAL FUND AND THE GLOBAL SOLUTIONS OLYMPICS, THE ROYAL FUND WILL SPONSOR (FUND OR INVEST IN) ALL 200 TEAMS YEAR 1, INCLUDING:

- ALL SEED ROUNDS (\$500K) X 200 = \$100M
- ALL SERIES "A" - (\$8M) X 20 = \$160M
- ALL SERIES "B" - (\$100M) X 20 = \$20B

FOR A TOTAL COST OF: **\$2,285,000,000**

SEED ROUND

MAVERICK: 200 DEALS X 1% EQUITY

- 20 WINNERS OF GS OLYMPICS = 1% EQUITY
- 180 LOSERS (BUT SILVER & BRONZE) = 1% EQUITY

AND

ROYAL GUARD SPONSOR: 200 DEALS X 3% EQUITY

- 20 WINNERS OF GS OLYMPICS X 3% EQUITY
- 180 LOSERS (BUT SILVER & BRONZE) = 3%

SERIES "A" ROUND—GS OLYMPICS

- 20 WINNERS OF OLYMPICS = 3% EQUITY

SERIES "B" ROUND—THE ROYAL FUND

- 20 WINNERS OF SERIES "B" = 10% EQUITY

HOW THE FUND CAN FUND ITSELF & THE VALUATION JUSTIFICATION AND LAUNCHING YEAR 1 OF THE GLOBAL SOLUTION OLYMPICS

CAPITAL ROUND	THE ROYAL FUND WILL SPONSOR (FUND OR INVEST IN) ALL 200 TEAMS YEAR 1, INCLUDING:	THE ROYAL FUND WILL SPONSOR (FUND OR INVEST IN) ALL 200 TEAMS YEAR 1, INCLUDING:	AMOUNT OF CAPITAL SPENDING (COST OF EQUITY)	DESCRIPTION (IF VALUATION JUSTIFICATION)	VALUE OF EQUITY POST SERIES "B" IPO	DESCRIPTION OF THE ROYAL FUND'S INVESTMENT
SEED ROUND	200 DEALS X 1% EQUITY	200 DEALS X 1% EQUITY	\$100,000,000	200 DEALS X 1% EQUITY	\$100,000,000	200 DEALS X 1% EQUITY
SERIES "A" ROUND	200 DEALS X 3% EQUITY	200 DEALS X 3% EQUITY	\$160,000,000	200 DEALS X 3% EQUITY	\$160,000,000	200 DEALS X 3% EQUITY
SERIES "B" ROUND	200 DEALS X 10% EQUITY	200 DEALS X 10% EQUITY	\$2,000,000,000	200 DEALS X 10% EQUITY	\$2,000,000,000	200 DEALS X 10% EQUITY
TOTAL			\$2,285,000,000		\$2,285,000,000	



THE ROYAL FUND WILL SPONSOR (FUND OR INVEST IN) ALL 200 TEAMS YEAR 1, INCLUDING:

VALUE OF EQUITY OWNED BY THE ROYAL FUND = 19% EQUITY X 20 DEALS X \$33,333,333
 POST-MONEY VALUATION OF 20 UNICORNS = \$12, 666,666,540 - COST (\$2,285,000,000) = \$10, 381,666,540
 THEREFORE, IF \$10,381,666,540 = 55% EQUITY, THEN, 45% EQUITY = **\$8,494,090,805**

