

Rock Bottom and the Long Climb Back

It was 1971. I didn't file for bankruptcy, but it took me four and a half years to pay off the Bank of Tokyo loan. My credit was ruined. I lived off my Diners Club card—one of the only credit cards accepted at restaurants. I could buy a meal at a fancy place, but not a sandwich at a coffee shop. There were no bank credit cards back then. You paid with checks or cash. Clothing went on layaway unless you paid in full. I was back in pest control, this time in Southern California. But it was a different world. People didn't trust you. Your words meant nothing. I made a few rigs from the equipment I had purchased in Japan and put them on the El Caminos I had leased for my woody's salesman. I set up a shop on Crenshaw Blvd in Lomita, a small city between Long Beach Harbor and the coast. Down here, neighbors didn't know each other. No barbecues, no fence chats. It was dog-eat-dog. I have always felt the ability to achieve anything reasonable. Just follow these words. "Believe you can" "chase your dreams" and "live with purpose."

Southern California had different pests

The major pests were ants and spiders, but also Oriental cockroaches. Big, beetle-like bugs. In San Pedro, they were "cockroaches." In Beverly Hills, "waterbugs." Other companies didn't guarantee waterbugs. I couldn't accept that. I installed misting sprayers on timers for inside garages to control them—without raising prices. It worked. I became popular again. I used door-to-door sales, reverse directories, and phone solicitors to build momentum. I needed money. The only asset I had was my contract with the Northern California offices. So, I desperately made a deal with them for a few 1000 dollars. They could buy my percentages down to \$50 per month per office. That pretty much liquidated my position, but I had cash to bring my conditions back to positive in Southern California. I still had my debt to Wells Fargo Bank and Bank of Tokyo, to work off.

Building and selling in Lomita

The next few years were brutal. I kited checks to make a payroll. Plenty bounced before I could cover them. I still charged \$3,500 for a dealership and took back 10%—7% for me and 3% for advertising. Each dealer bought their own truck, and I taught them how to set up the business. In Lomita, I built up to five trucks and began selling dealerships across Orange and Los Angeles Counties. I operated a phone room behind my door-to-door sales team. Two of the women I hired were sisters. One of them was Georgina Fadeley—Jeannie,

as she was known. We started dating, and one weekend she took me to meet her parents in Mexico, about 20 miles south of Tijuana. Her family was Cuban, having fled after Fidel Castro took over. Her mother was a concert pianist who had played at the Metropolitan and Carnegie Hall. They lived on a country ranch, and that Sunday, she played a concert for us. The desert flowers were in bloom, and as we drove through acres of color, piano music floated out from the veranda's windows. It was magical. I met most of the family that day—an interesting group who I would cross paths with for years to come.

Falling for San Diego in 1973

That weekend, Jeannie and I also explored San Diego. We fell in love with the city and decided to move there as soon as we could. Jeannie had a son and two teenage daughters. One of them married a young man named Don Seaman, who bought my dealership in Torrance when I left Los Angeles. He later built it into a large pest control company and, as far as I know, he is still doing well.

The Meaning of insanity is doing the same thing over and over again while expecting different results.

I'd built my offices into solid, profitable operations—yet I sold them for next to nothing just to move. At the time, San Diego looked like a fresh start, a place where the homes reminded me of Northern California and the promise of better sales seemed irresistible. But I underestimated the value of what I had built. It's hard to remember the sweat and sacrifice that goes into creating something when your heart is set on leaving. That decision taught me one of the hardest lessons of my career: don't let impatience rob you of the rewards you've already earned. Everything always seemed so easy to me. Maybe I had changed and was a little like my sister. Oh well, that's how it goes. Dumb attitude!

Business, and Breakups

Jeannie's brother, Bob Costa, took over dealership sales when we moved to San Diego. He did well, and soon I was teaching people in San Diego and Riverside Counties how to run pest control businesses. Eventually, Bob moved on and it was back on me.

An old girlfriend came to visit me in San Diego. Jeannie was furious, and that was the end of our relationship. I was always more focused on business than relationships, and most of my breakups were my fault.

The Power of Positivity

The next few years were filled with helping offices in trouble and working on my own. I knew that a positive attitude could turn things around. When an office called saying business was slow, I'd say, "I'll be there tomorrow at 7:00 a.m." I'd drive up, stay in a nice hotel, and be at their office early. Most of the time, the phone would ring that day. I'd book jobs, call old customers, and fill out their schedule for the next few days. They'd come back from the field and ask, "How did you do that?" I would say, "I just did what I've been showing you to do all along." Running an office takes energy, organization, and optimism. When you stay busy and believe in what you're doing, things work.

The devastating call from Yuma

My parents had moved to Yuma, Arizona a few years earlier. I'd visit occasionally, and my father loved the spirit of the Old West. In 1974, he called and had devastating news: my mother had cancer. She had six to eight weeks to live. I had Larry Cover come down to replace me in San Diego, and I left for Yuma. In the final days mother didn't want to go to the hospital. She was afraid they wouldn't let her come home. My father and sister said she couldn't stay in the house—she was too ill. I gave in and told the ambulance drivers to take her. She tried to hold onto the door as they wheeled her out. It was heartbreaking. Once she settled, she asked to speak with me. I stood at her bedside, and she said, "I know I'm going to die, right?" I wasn't ready for that question. I stammered, but she pressed me. "Come on, I have to prepare myself. You can't lie to me." So, I told her the truth. "Yes, Mother. They said you're going to die, and they can't do anything for you." She looked at me and said, "You hate me. Otherwise, you would never have told me that. Of all the people in the world, you've betrayed me." I was stunned. I knew she was angry—angry that I let them take her, angry that she had to leave home. But I didn't expect that. To this day, I've never been able to reconcile that moment. Did I let her slip into the afterlife thinking her life was a failure? Did I betray her after everything she did for me? Don't ever let someone you love, leave this world without knowing how much they mean to you. I won't be able to fix that until I get there.

Juanita and the Return to Business

I stayed in Yuma for six weeks, visiting my mother every day. During that time, I met Juanita Sanches, Jenny was her chosen moniker, whose mother was also a patient. We sat together often, talking while our parents' received treatment. One day, she said, "I've got to go home and fix my husband dinner." "Husband?" I asked? "I thought you were 15." No," she said. "I'm 24. I've been married for three years—but I'm unhappy. She and her husband were separated, but she still helped him out. Eventually, Juanita and I moved into a hotel together. We were inseparable for the next three and a half years.

The Last Goodbye

My business was suffering. I knew I had to return. I went to the hospital and sat on the edge of my mother's bed. She was sleeping, and I didn't wake her. I spoke softly, thinking she might be listening, telling her how much I loved her and why I had to go. About 20 minutes into the drive back to Bonita, I got pulled over for speeding. The officer gave me a ticket. The hospital called shortly after I got home. My mother had passed away two hours earlier—around the time I got the ticket. Just 20 minutes away from the hospital. That moment stayed with me. Did she hear me and know we would never see each other again. I thought I could talk to her on the telephone again but now that was out. I seemed to be one step behind my life. I turned around and went straight back to Yuma to be with my father.

Juanita and the Joy of Simplicity

My mother died in 1974 and I struggled on with the business. Jenny and I are happy together, even though I was still broke from the Japan adventure and the ongoing debt. It is now 1975, and the economy isn't great. Once in a while we would escape to Tijuana, where things were cheap. Watch the dogs run at Agua Caliente and dine on \$2.50 lobster tails with tortillas, beans, salsa, and beer. It was great. In Chula Vista, our favorite spot served filet and king crab for \$4.95 on Tuesday nights. Life was simple, and we made it work.

A Lifeline from Michigan in 1975

My old friend Dale Stevens called me from Michigan. "I'm thinking about coming to California," he said. "Do you need help?"

Dale was a butcher and grocery store owner, trained since he was 12 at Komark's Grocery. He'd run his own store for 15 years, but the business had turned upside down, and he needed a break. I said, "Come on out. I can't pay you much, but we'll work it out together.

Dale arrived two weeks later with his new wife and settled into a beautiful little house nearby. We celebrated with tequila shooters until we were nearly blind. I woke up on the hallway floor—never made it to bed.

The next nine months were happy. Dale's positive attitude pulled me out of the hole I was in. I think I helped him too. He went out selling with me door to door and learned how to spray urban landscapes. We made a game out of knocking on doors whoever sold the job the other one had to spray it, so it was a race to who sold the first job and if you could sell another job while they were spraying that one, we just had fun working together. I could never pay him what he was worth or even close, and after he got rested up and made some decisions on his own, he went back to Michigan knowing now I was OK. He's my longest, dear friend. What he did for me during that time, I'll never forget.

He started a restaurant and turned it into a chain with the largest one seating about 500 in Jackson, MI. He had a Christmas tree farm with lakes stocked with fish. He was written up in a few magazines for having a farmhouse with his own lighted landing strip and one wall that opened using a garage door opener so he could drive his plane right in the house. We have visited each other several times throughout the years. He's retired now living more modestly on the edge of a river outside of Jackson MI. He's married to his third wife Bridget a real honest to God keeper for more than 20 years. Happy trails Dale, we will be friends eternally.

A Son, a Breakup, and a Hard Truth

In 1977, my son was 16. My ex-wife called—she couldn't handle him anymore and wanted to send him to live with me. Juanita and I had a great relationship, but adding a third person to the house changed everything. Her friends convinced her I was prejudiced against Mexicans. That couldn't have been further from the truth—I'd lived with a Cuban for three and a half years. I honestly thought I'd spend the rest of my life with Jenny, and so did everyone else. But once the breakup started, there was no patching it up. She was the kindest, most easygoing woman I'd ever known—other than my mother. But I was running a business 24/7, and when someone becomes emotionally needy, there's no room. Business is always needy. That sounds cold, even to me. But it's the truth of that time.

Alone again. It was 1977, and I was 36. I bought a little adobe house in Bonita—three-quarters of an acre with a horse corral and barn. It was a charming place with a tile roof. I was still selling dealerships. One in Burbank, owned by my attorney's stepson—a former Navy SEAL—and he was struggling. He hated knocking on doors, and in my business, that

is a death sentence. I bought that dealership back from him and started making plans to take it over and run it myself.

Fatherhood and Friction

David, my son, became a real challenge. He ran away, traveled to the East Coast, and eventually turned himself in to child services. They told me I'd have to pay support. I knew my rights—his mother was still his legal guardian and I was still paying child support to her. When they told David he'd have to go after her, he gave up and came home. He wrecked one of my trucks, didn't care for the car I bought him, and carried the bullying attitude his stepfather had taught him. It didn't work on me, but it worked on most people.

Bonitafest and the Record That Flopped XXXXXXXXXXXXXXXXXXXXXXXXXXXX

I belonged to the Bonita Business and Professional Association, part of the Chula Vista Chamber of Commerce. I was elected Bonitafest Chairman and helped organize a big annual festival. Inspired by my time in Colorado, I worked with Glenallie Coleman to stage a melodrama about Bonita. We had a committee of about 100 people—it was a big deal. I produced a song called “Bonita,” hired a studio, singers, and even planned to sell the record at the festival. I lined up with a local artist to perform it at the party. Then, the record's original owner insisted on singing it himself. He had signed the rights over to me, but he was adamant. I gave in thinking well what could it hurt.

the most embarrassing moments of my life.XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

He couldn't carry a tune. I wanted to crawl under the table. We didn't sell a single record—not one. I still haven't lived it down. In my mind, I'm still under that table. The record is on my website, corkymizer.com. It's actually good—I should've had the original singers perform it. Hindsight is 2020! Instead of high fives, I got red-faced and drunk. I couldn't leave town fast enough.

Burbank Builds and Financial Strains

I split my time between Bonita and Burbank, building the office there. John Dulac, who I'd hired in Northern California, came down to help. I brought in Dusty Herst as a salesman and Larry Cover to handle the trucks. We were up and running. I hired Tracy Minnick, a licensed termite operator, to set up termite services in Burbank and other offices. Tracy and I and his wife Laila became good friends. Bonita was running five trucks and doing

well, but I wasn't financially strong enough to expand without help. My friend Jim Coleman agreed to finance some offices. I structured them as dealerships and kept pushing forward. But the timing couldn't have been worse. Under President Jimmy Carter, interest rates soared to 15–18%. Real estate collapsed. Everything tightened. I had a couple of horses at my Bonita place, and now I had to find people to ride them. You can't own horses without exercising them.

Blackjack and Breaks:

Escaping the Grind, on the Edge By 1978, David had finished high school and was still a handful. Bud Green, who had bought the Fremont dealership, had passed away, and I bought the office back from his widow. It was close to David's mother's house, so he stayed with her and helped run the Fremont branch. I rented another apartment in Fremont so now had an apartment in Los Angeles and also my house in Bonita. Pacific Southwest Airlines "PSA" was my new mode of trans. Now I needed a company car at each place so I could get around. I made Larry Cover vice President of Corky's Pest Control Inc., a job he would keep until he retired in 2005. I still had ten offices in Northern California. I was back in Fremont—close to where Corky's Pest Control began. But after years of expansion, I was exhausted. Every day felt like months of putting out fires. I'd paid off the banks, but the IRS was still chasing me. It was all my fault—I'd been playing too close to the line. I needed a break. So, I took one.

The Blackjack Pivot XX

I'd learned blackjack from a professional player I met in Lake Tahoe years earlier. Now I'm in Las Vegas, a much bigger venue. I decided to dive in. I studied "Beat the Dealer" by Edward Thorp and "Blackjack as a Business" by Lawrence Revere like college textbooks. I'd play for a few hours, then retreat to my casino room to study. I worked out, ran in the desert, and treated blackjack like a serious discipline. At \$2 and \$5 tables, I was winning \$300–\$400 a night—big money back then. Casinos comped my rooms, gave me show tickets, and treated me like a high roller. It didn't take me long to graduate to the \$25 tables. I got to know the maître'd's, tipped well, and always had the best seats at the shows. I sat ringside at championship boxing matches, lived first-class, but kept a low profile while playing blackjack.

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Living the System XX

I started at the Frontier in Las Vegas. Room service for breakfasts, gym workouts, blackjack sessions, and nightly shows became my routine. I was a loner on a mission. It was a great break from business because while playing blackjack it was impossible to think about anything else. When I sensed the casino watching me, I'd leave and start fresh at another Casino. I rotated between Reno, Tahoe, Las Vegas, and Carson City. I kept my fingers in the pest control business, flying back to sign papers, welcoming new dealers, and training staff. The System That Worked I learned to count cards, but it was exhausting. After two hours, I'd retreat to my room, study, or Work out in the great gyms of the casinos. Eventually, I developed a betting system that tracked the cards without counting. It combined with the standard hit/stand methods with progressive betting. Today, it's known as "double up" or "progressive betting." But my twist was knowing when to stop. Most gamblers don't. I built a banking and walk-away system that kept me from losing what I'd won. The most important thing while gambling is to walk away a winner. The key? Never use gambling winnings to pay bills. Spend it on fun. If you gamble to survive, you'll draw attention—and trouble. But it's also a psychological loser.

Barred from Caesars Winning is never enough

You start increasing your bets, and casinos take notice. They photograph you, post your image near surveillance cameras, and watch for your return. One night at Caesars in Tahoe, I was up \$1,700. Tracy and Lila had come to visit. I called out, "Come over here—the table's great!" We were laughing, having drinks, and enjoying the moment.

Unbeknownst to me, the MIT blackjack team was there. Yes that's the MIT team that the movie was made about. I didn't know it until years later when I put The movie together with the I was shut down in Lake Tahoe. The casino thought I was part of their crew. They closed the table and barred me from playing blackjack at Caesars ever again. Two large men escorted me to the cashier's cage. I cashed out \$3,400. Later, I found Tracy and Lila in their room. I walked in, tossed the bills into the air, and said, "Let's go get a steak dinner—on me." They'd seen me with the security guards and hung around in case I needed help. Good friends like that don't come along every day.

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What died I left Lake Tahoe to drive to Reno and on my way to Carson City I got really tired, so I stopped at the casino and checked in the hotel. When I got to my room, I decided I wasn't quite tired enough to go to sleep, so I thought I'd go down and play a little blackjack first. I sat it a \$2 minimum table and played with \$5 chips for about half an hour and wasn't really getting anywhere, so I asked the girl for \$25 chips to cash in so I could take them to

my room. The pit boss was standing there, looked at me and said, 25 chips are for people who play \$25 and was rather sarcastic. I said OK, I'll play them off before I go to bed. I wasn't angry, but truthfully, he ticked me off. I put five \$5 chips on the table and won, So I stacked them to \$50 and won again. I pulled the 50 as it was the way I worked in my system and continued winning. Suddenly I was on a streak. When I had won my 8th straight hand, I was playing a \$400 hand which my system built me to. Now I've got Pit bosses' attention. I knew I had the perfect end, and he'd never suspect me as being a professional player because he's the one that drove me to play the \$25 in the first place not me; I was going to go to bed. I had free time to play. The table was stacked rather thin, it was the middle of the week and there were very few people in the casino. I stacked it to \$600 as my system called for and won again. This time, I pulled my \$600 winnings and lost the next hand for \$600. At that point my systems rule was to put the \$600 back and bet the \$600 again I won again. Next I got a blackjack. The dealer payed me \$900. I picked up the 900 and left my \$600 bet out there. She only had three blacks on her table and she gave them to me and had to give the rest to me in quarters. Her quarters were dwindling now. I won the next hand she paid me \$600, I stacked it to 1200 and played again. I won and she paid me off \$1200. In quarters. She only had two quarters left in her bank and no \$100 chips so all she had was one dollar chips. I had broken the table. Wow, Lightning strikes. Never before and never after would I break a table again.

My system called for picking up the \$1200 bet and playing the other \$1200. I knew before I had any more trouble with the pit boss as much as I wanted to play that \$1200 I was done for the night. Remember I told you. You have to know when to walk away.

I started stuffing the \$25. chips into my pocket but there were more than would fit. I had to keep a handful of them in my hands. The pit boss, motion to the next table has said come over here and I'll change those chips for you. Suddenly he was being nice to me really. I know he didn't want to restock that table tonight, but he was the one with a bad attitude when I started off. I just look at him politely smiled big and said Gee I've taken a liking to these \$25 chips. I think I'll just take them back to my room and walked away. Truthfully, I felt really good not just because I won a bunch of money but without doing anything I paid him back for being such a creep to me. Sometimes you can feel really good about paybacks.

Beyond the Blackjack Table

A few months after my Caesars experience, I walked into Harvey's for a blackjack session. I hadn't even checked into the hotel when the pit boss approached me. "How are you this evening, Mr. Mizer?" She asked. "How do you know who I am?" I replied. "Everyone knows who you are, Mr. Mizer." That was the moment I knew it was time to take a break. I'd played

all over the world—Great Britain, France, Monte Carlo, the islands. I'd met unforgettable characters, like a woman in Austria wearing a full length \$50,000 real leopard coat walking to her car in the rain while the coat is dragging in the mud. Some rich people have no sense. More stories like that are in my blackjack book, *When You're Hot You're Hot*, available free to download at corkymizer.com.

Gold Fever

In 1980, I started dating one of the blackjack dealers. Her parents were retired gold prospectors, and I got hooked. I went to the University of Nevada, Reno the top U.S. mining school and learned how to file gold claims. I talked to the professor; he told me to come back anytime I needed help. I made a deal with a multimillionaire who owned the land beneath Caesars in Tahoe and the adjacent golf course. He also had 25,000 acres in Northern California. When I visited him, he was in coveralls shoveling cow manure—proof that wealth doesn't change everybody's character. He let us mine on his land if we helped protect his cattle from poachers. I filed six gold claims on His property which actually was in California. When you're in Big foot country, state lines only really matter on paperwork. The professor in Reno seemed really excited for me. I traveled back to San Diego to see my lawyer and set up a gold mining syndicate. I showed them the gold that I had found and the assay reports from them. I took on partners and funded the organization. We had casino parties and lived it up for a few weeks. I was meeting with Houston Oil a large conglomerate that was funding gold mining projects at the time when I found out that the state had condemned all the property for a dam. On that same day, the mining professor from Reno told us he thought there was about \$100 million worth of gold on those claims. That was Houston Oil's estimate also. My gold mining dreams are literally underwater now. I refunded all the investors' money and sadly closed that chapter.

Hard work presents new opportunities

The dealership in San Jose had sold a few years earlier to another pest control company. They paid me off and now I was able to reopen a new office there, and I did. It's a wonderful thing when you live in the United States of America and you're thinking about business and opportunities. I honestly believe that God just presents them to you or lets them dangle right in front of you for you to take advantage of. Maybe other people don't get it but I always get it, from a strawberry patch to pest control. Answer the opportunity,

I was having a difficult time hiring and training salesmen when a woman in a mobile home park called me. She said she had 9 people lined up to do service if I would give them a good price. I gave them a good price and not only sprayed those nine homes but about 40 more

in that same park. I checked with the county and found there were more than 150 mobile home parks in San Jose alone. I realized I had just stumbled onto My next adventure in pest control.

I went down to the county seat and got the names and addresses of all the mobile home parks in the county. As incredible as it may seem they had the space numbers and how many mobile homes were in each park. From there I went to the telephone company and got what they called a reverse directory with the telephone numbers in order by street with the addresses. With those directories in hand, I set up a phone room, hired telephone solicitors, and put the parks in a sequenced order, I started running special pricing while we were in the park. Over a three months period I put on two trucks exclusively doing mobile homes. I turned that system into every office, and the business again really exploded. We still did residential sales on residential trucks which was the main part of our business, but mobile homes were over 30% of our business in the final years of Corky's pest control.

Mobile home parks have security issues, and you're not allowed to go door to door inside them, but you can telephone solicit all you want. Many years later, the telephone company did not let those reverse directories open to the public, and I had to change my tactics to mail into those parks. It didn't work as well but was still very effective over the course of the year. It didn't cost much more money actually because I was not having to pay telephone solicitors or commissions.

I invented many new methods of treatment in the pest control business, but it was always the ability to advertise and draw customers to the name Corky's that made the difference. Corkys always insisted on doing a professional service that was well thought out for the region where the office was Located. Pest control service in California is almost always determined by annual temperature range and rain forecasts. Northern and Southern California are substantially different in methods to treat urban residential areas because of the different plantings in their landscapes. I found out early that when you do an extraordinarily good job customers tend to stay with your service unless something in their life changes. Building long term profitable Businesses under those circumstances is certain. I find that only about 10% of the businesses in California operate under those circumstances. I'm saying all businesses, not just pest control. Most businesses start off with good intentions and then something happens. A business owner only must remember one thing to be successful. Stick to those beginning principles. I always did that.

I stayed single for a little more than 12 years. I married Barbara Casino in 1983.