

## **Episode 164: Luke swallowed cocaine balloons**

What would YOU do in this situation?

Imagine you just got off an international flight, and you're in a Subway restaurant, in Ft Lauderdale, Florida. You feel terribly sick. In fact, you have reason to believe that your condition could be fatal if you don't get medical help quickly. Do you call 911?

That's the situation Luke was in, on a January day back in 2016. But he was hesitant to call for help, because he knew why he was sick. That terrible feeling he had in his stomach was from a little rubber balloon that had unexpectedly broken, and he was feeling the effects of some very high-quality cocaine saturating his internal organs.

This is a Flashback episode. The Flashback episodes always come in between the regular new episodes, so we always have a new story every other Friday. Luke originally told this story in 2018 here on the podcast, so after we hear what happened, I have a little update conversation from when I connected with Luke again, just recently. You would never guess what he's doing today.

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**Scott**

I'm just really curious about this.

**Luke**

Sure.

**Scott**

What does it feel like to have a balloon of cocaine just burst or break in your stomach?

**Luke**

That's a hard question to answer because I'm not even entirely sure why it happened or what the problem is. I just felt incredibly sick. I just felt that my side started to shake violently. I had done enough research at the time to recognize that there was the possibility that the packages could get jammed up within my intestines and the cocaine could leak out. By freaking out immediately, I could end up turning myself in when it was completely unnecessary. So, I chilled out for a little bit knowing that something was wrong, but whenever the dry-heaving started to get violent enough, I recognized that there was probably a serious problem involved. 15 minutes later, I decided that I needed to call the hospital because it was just getting too strong for me.

**Scott**

It was not something that was gonna go away on its own?

**Luke**

No, definitely not. I thought about it and, interestingly enough, I went over to a free medical clinic while I was feeling the effects of cocaine. I was, sort of, in a panic mode, but I was just, like, "I really don't want to call the hospital. Is there anything you guys can do to help me?" I would have gone as far as to even ask if they could have done the surgery on me there without having to go to the hospital. The lady there was freaked out by the whole scenario. She was probably freaked out because I was freaked out.

**Scott**

So, you told her that it was cocaine that you had?

**Luke**

I did. I told her that I had swallowed cocaine packages and one of them had burst inside of me and I needed them to be removed. I think she was just, like, a secretary and she's like, "We can't do that."

**Scott**

It's not the kind of question that they get every day.

**Luke**

No, definitely not. To this day, she probably had no idea what happened to me.

**Scott**

All right. Before we get into all the details on that, give us a little bit of background on what your thought process was - why have you decided to go through and try to make this happen?

**Luke**

All right. I guess the idea that everyone is able to grasp on to the most is the fact that I did it because I was in a massive student loan debt. I went to school under the impression that this is a necessary step - coming out of high school and moving into college - to essentially earn something that would eventually be an investment that would pay itself off later. So, I got into school and I got a degree in petroleum engineering, which was a fantastic degree at the time. As I was about to graduate, in my senior year, I ended up running into a market that went downturn at that particular point in time around 2014-2015. I was left with 6-figures of debt and no good way to pay them off, because they weren't hiring entry-level engineers, and because there's just no profit to be made in oil at that particular point in time. So, being left at a point where I felt like I was, sort of, trapped by my own financial situation, I turned to a fast way that I did not see - especially at that point in time - have any immoral implications. So, based on the principles of high risk, high reward, I could pull off fairly quickly and get my student loans paid off. If you're interested in that kind of thing, maybe I can give you a deeper idea as to why I got into it, but I think the one that people understand the best is the fact that I just had student loans and I felt very trapped by them.

**Scott**

So, you felt like you really didn't have any other option?

**Luke**

Yeah, definitely. The best I could make on a normal job is \$800 a week, at least, in my particular scenario, but my student loans are \$1,200 a month. To think that I would be able to move out of my parents' house, get my own place, and start living off of that just didn't make any sense. I mean, it's gonna take me 10-15 years to pay off my student loans. Because of the way that I had been living up to that point and being, sort of, fearful of my own mortality and running out of time, I couldn't bear the idea of sitting around for that long.

**Scott**

Running out of time... What was your age at that time?

**Luke**

I was 23 years old. I know that's crazy. That's the one that people don't understand quite so well.

**Scott**

So, you were 23 years old when you were thinking, "Man, I don't have much time left."

**Luke**

I still do, to some degree. I don't know why I can't get rid of that idea.

**Scott**

Well, I think that's a better way to look at it than, "Oh, man. I've got my whole life. There's stuff I want to do, but I've got time. I'll do that later." So, you're kind of the opposite of that.

**Luke**

Yeah, when you get to the end of your 80s and look back, you'd say, "What happened? Where did it all go?" To deal with that idea at the end of life is just not a possibility for me to do.

**Scott**

So you came up with the idea to go into another country, get some drugs - cocaine, specifically - bring it back in, sell it, and make it pay off? I think you were planning on this one to make, like, \$50,000, right?

**Luke**

Right.

**Scott**

That wouldn't have paid off the whole debt - just a big chunk of it - right?

**Luke**

Correct. That would have put me in a really good spot as far as interest goes because, obviously, if you have a large amount, the interest accrues very quickly. That would have, at least, taken like a chunk out of it to where I felt like it was bearable. I may have - eventually, at that point - even been, like, "One more go and I'm home free." However, that depends on how it would have went. Clearly, it went poorly.

**Scott**

Yeah, it didn't turn out as you expected, right?

**Luke**

Yeah.

**Scott**

How did you figure out how you were going to do this? I mean, do you have friends that are drug dealers like what you saw on television? How did you research this?

**Luke**

I've used drugs in the past, because I'm a very experimental person. I think that life is worth understanding the fringes, so I was willing to try certain drugs. I knew people and I knew drugs very well, but I didn't use them very frequently because I also recognize the value in maintaining

your mind. I basically did all the research myself. I was not connected with any big-time dealers, nor the cartel, or anything like that. I recognize that I had gotten away with a lot in my past and, maybe, I was a little bit arrogant with my own intelligence. So, I thought, "Hey, if other people can do it, I can do it!" So, I did the planning and research to try and figure out the safest method of transporting it all on one big go but my laziness and procrastination - I don't know what it was - beat me at the very end. I guess my own confidence in myself ended up being my downfall because I just thought that there's no way it would fail.

**Scott**

Right. When hearing this, I can't help but think about some of the episodes of the show called "Locked Up Abroad" in which all of those people got caught at the airport. I mean, you didn't think that was a possibility then, right? Or was it a minimal risk that you're willing to take?

**Luke**

It was the research that I did and that's actually the reason that I chose this method. There's plenty of ways that you could try and smuggle it through the airport. That's why I went internal - I did a lot of research on the scanning devices and realized that those scanning devices do not pick up things that way. Obviously, I also wanted to avoid dogs that are able to smell the cocaine on me.

**Scott**

Can the dogs smell even if it's internal?

**Luke**

No. That's one of the reasons why I chose to go internally as well. A lot of people asked, "Why didn't I go out the other way?" I don't know. I guess that it wasn't really my style. I figured that this was going to be the way that would allow me the biggest gap of time between when I enter them into my body and when they would need to exit out of my body. I would have plenty of gap time if I took the flight and I just wouldn't be in as much pressure.

**Luke**

Right. Okay. How did you start this process? How did you plan and do it?

**Luke**

Well, I guess, I first got the idea when I was traveling around in Peru. I recognized how inexpensive it was down there. For example, you can't get anything in the north that's very pure at all. Even the most impure stuff up in Ohio or anything north is going to cost \$100 per gram. I could get it for \$10 per gram in Peru. So, at that point, it got my mind rolling and recognizing that the investment is a massive pay off. From there, I just always entertained that idea in my mind and it just slowly turned into the point where - once I started paying on my student loans - it started to build and grow. Eventually, it came to a point where I felt like I needed to do it.

**Scott**

Right. What country have you decided on? Was it Panama?

**Luke**

Well, actually, I was originally thinking about Colombia, but I chose not to go to Colombia because I didn't feel that the traveling was not very good there - I love traveling. Also, the customs would be stricter if I was coming from Colombia. They are experienced with having drugs come in from that particular country. So, I figured that I'd go to the one right next to it

that's a little bit less regulated, but allows me to travel through a bunch of countries on the way down, which is Panama.

**Scott**

Just take us through the process. When you showed up in Panama, what did you do?

**Luke**

Yeah, well, I mean, I spent a lot of time trying to figure out how I would manage as a white kid with no connections and trying to pull off something like this. I spent a lot of time thinking about it. Throughout my travels, I ended up going from Mexico, all the way down to Panama through Belize, Guatemala, Honduras, Nicaragua, Costa Rica, and then Panama. At that time, I was trying to get a feel for the people there and connect with them to be able to get their trust to be able to do it. How I ended up doing it was, essentially - without getting into too much details - I picked them up from the guy that I met at a music festival in Panama in very, very small increments, and I never really gave him a final amount. That way, he would not rob me knowing, "Okay, he's wanting to get 300 grams. Let's just take it all from him in one fell swoop." Instead, I started small and got larger and larger and larger until the point where I had the amount that I needed, and then I just, sort of, disappeared. I never knew his name. I never knew his contact for the reason that I wanted to protect myself from him.

**Scott**

Okay. Over what period of time did you accumulate the full amount?

**Luke**

It was about 6 days. I think we had 6 or 7 days there. Maybe, in the first day or two, we went to the music festival and met there. Then, in the subsequent times, I would basically give him the date, the time, the amount that I needed, and the location in the city that was public. I started out with a color of shirt for him to wear so that I could recognize them. I told him that I was always going to test it and I was always going to weigh it. Every single time, I'd meet up with him and I'd give him a new place, time and date, and we'd redo the entire thing over again throughout the course of those 6 days, or whatever it was.

**Scott**

So he was probably pretty happy to have you as a regular customer.

**Luke**

Oh, for sure. Because I was showing up with American cash consistently, he didn't exactly want to lose me. If he robs me one time, who knows how much he would have lost out on?

**Scott**

Right. Because he didn't know when it was going to end or if it was going to end.

**Luke**

Of course.

**Scott**

How much money did you spend, overall, in those 6 days on cocaine?

**Luke**

It ended up being around \$2,000. That equated to \$7 a gram. So, I ended up with a total of 285 grams - it wasn't quite 300 grams - which was close to around 10 ounces. At that point in time, I knew that it was so cheap. I had worked enough, I had money, and I paid him, knowing that if I could just get it back to the States, the investment would be far worth it.

**Scott**

Right. Did you buy a little package of balloons? What did you put it in?

**Luke**

Yeah, that was actually one of the key factors in the downfall of the whole thing. I did put some thought into packaging it correctly. However, there just wasn't enough information on how to do it correctly online because, obviously, it's not something that people ever do. So, I chose a method which I thought was close enough, but was just kind of hoping for the best. I put them in the fingers of a latex glove, push the cocaine down in, tack it as tight as I could, tie it off, take a dab of superglue, put a dab on the end to hold the knot shut, dip it in hot glue, cool it off, then I try and make sure that there wasn't anything that could poke holes in those bags. From there, I dropped it in a mock acidic solution of muriatic acid - which your stomach is basically on - or hydrochloric acid. I tripled the pH level of it in order to basically create something that I knew that stomach acid wouldn't be able to eat away. I tried that with powdered sugar and I left them in there for three days - while I was collecting the cocaine - to try and make sure that whenever I pulled them out, there weren't any holes or anything. At that point in time, there weren't any holes. So, I knew I could push the limit from there and that'd be okay.

**Scott**

So how many bags did you have to create?

**Luke**

I created 48 of them. That was the weird thing as well. At the time, I wasn't sure how big of something I could swallow - especially because I didn't know how many layers I was going to put on it - so I tried to basically make something the size of what I believed I could swallow if I had to. I would just use as many as I needed to make that happen. For that 285 grams, I ended up needing 48 packages, which ends up being around 6 grams a package. Obviously, some are bigger, some are smaller.

**Scott**

One of these little bags was the size of what in comparison with other object that we know about?

**Luke**

Maybe, if you cut your thumb right at the knuckle - the tail end of it at its thickest part - it's basically, like, a cylinder around that size.

**Scott**

Okay, that's still a pretty good-sized thing to swallow.

**Luke**

It's much bigger than any horse pill you've ever seen and it was hard to get them down.

**Scott**

Did you drink a lot of water?

**Luke**

I did. I had to. Originally, I tried some different methods. I tried to oil it up and swallow it, but I guess my esophagus would respond to it and making me gag. So, I just took water and I'm like, "Whatever, I'll fill my stomach with as many as I can get." I was late for my flight at this point, so I was rushing to put all 48 of these things down, which was not the proper way to do it. I was just taking a water bottle and essentially shoving and forcing it down. It hurt badly when it get down into the entryway to your stomach because it felt narrow. Looking back at some of the anatomy of the human digestive system, it actually does decrease in size right there. So, it was especially painful right before they've enter into the stomach.

**Scott**

It's the same idea as just eating too much food too fast, right?

**Luke**

Yeah, exactly.

**Scott**

It's crowded down there.

**Luke**

Yeah, it does.

**Scott**

So the reason you had to do it so quickly was that you were running late for your flight?

**Luke**

Right.

**Scott**

Did it occur to you to even, maybe, take the next flight or fly the next day?

**Luke**

I did. I could have taken the next flight and done all that kind of stuff, but it would have just delayed the entire process. I thought that I would still have enough time on my flight. I mean, I knew I was really pushing it. Again, it kind of boiled down to the fact that I hadn't gotten caught for anything in my past - or nothing serious anyways - and I was very confident in my ability to pull things off last minute, to wing it, and still survive.

**Scott**

Do you still have that same level of confidence now in your abilities or skills or anything?

**Luke**

I don't know. I think, yes - it's still very high. My parents, oftentimes, joked that they somehow made us kids so confident, because it kind of exists within my siblings as well, but I tend to be the one who pushed things further than anybody else.

**Scott**

No... really?!

**Luke**

Yeah, right. When I look back, I recognize that I'm definitely mortal, I recognize that I can't pull everything off, but I still have a lot of confidence. Obviously, I'm transferring that confidence into legal ways, but I have not become a timid individual from this experience.

**Scott**

Hmm, okay. When you got on the plane, you were okay - there were no problems. Where did you land in the US?

**Luke**

I landed in Fort Lauderdale. Once I got out, I was kind of hoping that I'd just get to a hotel right away, but the taxi driver was taking me all over the place and I wasn't able to get there as quickly as I wanted to. Then, when I got there, it was an expensive hotel, but I had really no other option.

**Scott**

How long before you expected the bags to start exiting?

**Luke**

It'll start exiting in the next, like, 3 or 4 hours, because it was entered my system around 4-5 hours ago. Generally, from what I'd read - I still believe it's correct - it takes about 8 hours for things to enter and then start to exit through your digestive system. So, I kind of planned it out for that reason. Whenever I got there, it didn't take long before I got to the hotel and found out that one of them actually burst in my stomach. There were still some in my stomach, but there was definitely some down in my intestines and the doctors that had to cut them out of my intestinal system.

**Scott**

Right. I thought I read somewhere that you were in a Subway restaurant when this happened.

**Luke**

I actually did go into the restaurant temporarily. When I first started to dry-heave, I knew I needed to get out of the hotel. I was standing there in the lobby and it was bad. The hotel clerk receptionist was like, "Do you need me to call the hospital?" Because it was really bad, I couldn't even talk to her. I'm like, "No, no." I basically just rushed out. I went over to the Subway across the street because I was afraid that these packages being the size they were would end up in my esophagus and start choking me. Being by myself, that was not a good scenario. So, I went into the Subway, managed to maintain myself enough to buy a couple of giant bottles of water and, then, went outside into the parking lot and sat down because I was just feeling so terrible. At that point in time, the effects of the cocaine started coming on and it felt like a rush to start off with, but it was simultaneously combined with the mental degradation and depression that I immediately went into. It's like I was coming up physically but coming down mentally so quickly at the same time. That was just a very, very bad feeling. My brain was going 100 miles an hour and I don't really know what option to take just yet, knowing that the longer I wait, the riskier it is for my life to end. I didn't want to turn myself in so quickly just because I thought that I messed it up or for whatever reason - it could be a placebo effect. I could have outlasted it if it was just a small leak or whatever it was. So, I just had a balancing point in which I waited but not too long.

**Scott**

What was the last thing you remember? Do you remember going to the hospital?



**Luke**

Yeah, I called for an ambulance and they asked me, "Why do you need an ambulance?" I was, like, "I just need one. Please, can you come here?" Of course, the cops showed up. They don't know what was going on, so I explained it to them. They were out there questioning me at the sidewalk, and not letting me get into the ambulance yet. I assumed that they thought that I was just a kid who was overdosing on cocaine and that they didn't recognize the seriousness of my situation like I did. I kept trying to get into this ambulance, but they kept trying to just have me explain things a little further. I knew I needed to get to the hospital to be able to give some of this information to the nurses, the doctors, or else they wouldn't be able to save me probably - so I maintained that kind of composure. I think that's part of the reason why they didn't want me to go right away. Eventually, I just was adamant. I said, "I gotta go. I gotta get to the hospital!" I climbed up into the ambulance. Once I got into the hospital, I texted some of the people that were very close to me and explained what happened. Later on, in the hospital, I basically told them not to tell my parents because they were in India at the time, and I was feeling so terrible about that. I somehow thought that I could still get myself out of it. So, they put me under an alias in the hospital, which made it extremely difficult for my parents to find me later on. The last thing I remember was after I got to the hospital, a detective came to question and ask me why I did it and, then, I explained why I did it. After that whole thing went down, I puked some of the packages out. It got too strong for me - I felt like I was going insane. I turned to the doctors, the nurses, and the detective, and I was, like, "Please don't let me die." That's the last thing I could remember.

**Scott**

So, they knew at that point that you had swallowed all of this cocaine?

**Luke**

Yes.

**Scott**

So, at that point, you had given up and said, "Okay, whatever happens, at least, I don't want to die."

**Luke**

Yes, that's essentially what it boiled down to it. I either try and defend myself and die, or I open up like a book and survive. I think that because I was able to open up and, sort of, let it all go at that point in time, that was how they were able to save me.

**Scott**

Did you pass out on your own at that point or did they put you under some kind of anesthesia? What happened?

**Luke**

From the reports, I believe that I passed out on my own. I don't think that they recognize that it was as critical as it was. From the medical reports that I had read, I passed out from the cocaine - that's when they recognized that things were getting really bad in my system and, then, eventually, they regulated it all and we went into surgery.

**Scott**

While you passed out, they went in and surgically removed all of this cocaine?

**Luke**

Yes.

**Scott**

Okay. Obviously, they could take out the balloons easily because they could spot them and remove them, but what about the one that was already broken that would already be in your system?

**Luke**

Right. From what I saw from the medical reports, I puked out 32 of the packages, so that leaves another 16 of them.

**Scott**

Wow! That's quite a few of them.

**Luke**

Yeah, it was. I was awake for that. They were all coming out. The detective was there and he did a cocaine analysis on the packages that were in the blue bucket that I puked it all into.

**Scott**

He must have loved his job that day.

**Luke**

Oh yeah, for real. At some point, he was like, "Okay, I'm finished. I can go now." When he started to walk out, I asked him if he could stay with me because the nurses and the doctors weren't sitting in there at that point in time and I didn't want to be left alone. So, he came in, sat down next to me, and we continued to talk until more people came into the room. Because I was so inside my own head at that point in time, I couldn't bear to be alone. So, he actually stayed with me and we talked. So, I think it was definitely a weird day for him.

**Scott**

Oh. What a nice guy!

**Luke**

Yeah. I'm thankful for that.

**Scott**

How long were you out?

**Luke**

It ended up being a total of, like, 10 days. I think I was in an induced coma and they kept me that way because they weren't sure if I was going to be able to wake up alright - my body needed to heal itself and from the surgery and everything. When I did wake up, my parents were there. I still had the intubation tube down my throat. My hands were cuffed around this aluminum to, basically, keep me from hitting anything or hurting myself because, previously, apparently, when they tried to wake me up, I turned pretty violent. When I woke up, I was okay. It was just a lot to deal with. My parents were standing and crying. I wasn't entirely sure why I was in there - I knew why I was in there, but it was mixed in with all these other dreams that I

had while I was in the coma. So, coming out of that process was one of the wildest things I had ever experienced.

**Scott**

Tell us about that. You were in a coma for 10 days. Did you still have any sense of anything that was going on? Could you hear people or anything?

**Luke**

Yeah, actually, I could hear people but it was mixed into my dreams - very lucid dreams that I could remember even to this day, as if they were, like, memories. I do remember hearing my parents at one point in time. It was mixed with a time in which I thought that I was in a sort of purgatory. I'm not a religious person, but that's what it felt like. Then, I was walking around the hospital. There was just a bunch of other people that were dead as well. I could talk about it for hours, but it'd be, sort of, like telling somebody your dream. They're very real to you. They induce emotion in you, but to others, they just seem like random information. A lot of them were really, really good emotionally - as if you've achieved enlightenment and understood everything about the universe - and, then, others were absolutely horrific that you felt like going insane, you knew something was terrible, and you couldn't get rid of it.

**Scott**

If you had the opportunity, under controlled conditions, to be put into an induced coma again for a period of time - a few days or longer - would you do that just to experience it again?

**Luke**

Again, I'm a very experimental person, so I'd probably do that. I do believe that I'll handle it far better this time. It was obviously a brand new event for me at the time. I'm not sure that if it happens again, I will have similar memories and states like I did the first time because, obviously, I was in there for 10 days. Who knows if these individual memory/states were, like, dreams that were only 15 minutes long, but felt like an eternity within the coma? So, I wouldn't be expecting anything like what I experienced to be on it.

**Scott**

Were you aware of how much time had passed when you came out of it? How long did you think you had been under?

**Luke**

Once I was out of it, my reality was sort of mixed with my previous mental fabrication and I would have times in which I really knew what was going on, especially when I was talking to somebody like my parents about the situation. When they left me, they didn't realize that I was, kind of, mentally unstable. When they left me to go back to the hotel for the night and let me sleep, my mind just took a grasp of everything on its own and it began to create its own reality again. At that point in time, I thought that I was in a coma for a month or I had been homeless for over a year because that was actually one of the memories that I had while I was in a coma. I thought the reason why I was in the hospital was that, as a homeless guy, I had lost my parents a long time ago but the police found me and brought me there. So, it was a very confusing time for me. Sometimes, I do remember why and how long I was in there, and sometimes, I don't.

**Scott**

Okay. So when you came out of the coma, how much longer did you remain in the hospital?

**Luke**

I think I spent around 3 days in the ICU. Still, that was when everything was, like, the most intense for me. I was super paranoid and extremely anxious. After the first night, my dad was there telling me how bad it was for me and stayed with me throughout the night. Then, I got moved to another room for about 5 days. I was gaining my mind back at that point in time. I couldn't walk when I was in the ICU. I was regaining my strength and wanting more than anything to - again, sort of, not being locked up - be free. During that point in time, I had lost 40 pounds. I went from 175 pounds down to 135 pounds - it was skin and bones essentially. So, walking out of it was a weird time for me.

**Scott**

Yeah. I'm sure your parents weren't happy - I'm sure they were disappointed - but it sounded like they handled it pretty well. Do you think so?

**Luke**

Yeah, they handled it incredibly well. They've sort of been very rational throughout my entire life. They've been fantastic parents - I don't think I could have asked for better ones - and they recognize that, too. You can't influence me from a distance and turn on me whenever I was struggling the most - that would have been the fastest way out of my life. They were just there to support me the whole time. Of course, I recognize that they were extremely disappointed. As an individual, I felt hurt worse when I recognize the disappointment and pain in somebody else instead of getting yelled at by them. So, I believe they handled it fantastically.

**Scott**

When you left the hospital-- this was a hospital in Fort Lauderdale, right?

**Luke**

Yes.

**Scott**

Okay.

**Luke**

It was in the Memorial Regional Hospital.

**Scott**

Where did you go from there?

**Luke**

From there, I left. When I got out in early February, it was cold in Florida. I was freezing during the entire ride home. I flew home and it was even colder in Ohio. I went home and I had to stay bundled up in layers and layers of hoodies. I had to take about 5 baths a day just to stay warm because I had lost so much fat and muscle in my body. I also wasn't capable of eating very much because of the surgery that they had done on my stomach - I'll just get full from everything. So, it was hard to regain the weight back, but it came.

**Scott**

You went back to Ohio, which is where your home is, right? The next chapter is the legal aspect of being charged. What were you actually charged with?

**Luke**

Well, in between the hospital aspect and the legal aspect, I was trying to gain my mental state and physical state. It took me about a month before I tried to worry about anything legal. Once I got to the point where I could handle myself physically and mentally - when I was in a proper state to even communicate with my legal adviser - then I moved on to the legal aspect of it. That ended up being a 6-month process. Some of these numbers start to get confusing when you talk about them so much. It was just a little while - I think it was around 6 months - in which I was out on bond because my parents bailed me out, worked with my legal advisor, and I ended up taking a plea deal. I was charged with cocaine trafficking between 28 and 200 grams.

**Scott**

Okay. Did they charge you with that in Florida or Ohio?

**Luke**

They charged me with it in Florida. Obviously, I brought more than 200 grams worth of cocaine but - with everything that worked out with my legal adviser, the prosecutors, how they wanted the evidence to be, and how they wanted to charge me - they put me right below it because if I'd have been above the 200 gram then I had to serve a mandatory sentence of 7 years minimum.

**Scott**

Wow. So, by taking a plea deal, what did you agree to?

**Luke**

I essentially agreed to 21-months imprisonment, followed by 5-years probation with early termination. They minimize my probation as they recognized that a lot of the reason why I was there in the first place was that I was trying to pay off student loans. So, I was in Ohio, I got an interstate compact from Florida after serving my time in Florida, and I've been basically serving out my probation at home since.

**Scott**

Okay. I guess that because you were charged in Florida, therefore, you had to do your time in Florida.

**Luke**

Exactly.

**Scott**

Okay. What prison were you at in Florida?

**Luke**

Actually, I got moved around to a lot of different prisons. I started in the South Florida reception center which is down in Miami. I went to a work release Center in St. Pete. I went to 2 prisons in Polk County - the work prison and the regular prison. I went to several different prisons - Suwannee, Tomoka, etc.

**Scott**

You did the whole Florida prison tour!

**Luke**

Yeah, right?!

**Scott**

Why did they move you around so much? Why not keep you just in one place?

**Luke**

Well, they tried to. The majority of my time was spent between a rehab facility in Tomoka, a work release Center in St. Petersburg, Florida, and the reception center down in Miami. As I get transferred to go to different places along the path, I might have to spend a week or two there - I mean, sometimes more, but they try and get you out of there fairly soon. Sometimes, I had to hunker down there for a week at whatever prison that I was, kind of, passing through, which obviously brings its own dangers, because the most dangerous time is when you're first being introduced to a new population.

**Scott**

Yeah. That's what I want to talk about. First of all, knowing that you were going into prison for an extended period of time, how do you prepare for that mentally or physically?

**Luke**

I did as much research as I could.

**Scott**

Obviously, I knew you would be doing research and that's what you did!

**Luke**

Yeah, it is. It made things 10 times worse because I had to deal with all these sources on the internet that made it into this terrible thing. If you watched any documentary, you would be completely sure that you were going to get screwed up in some way if you go in there. So, the information that I was reading was battling against my experiences from my past, recognizing that everyone dramatizes this world, and the things that I had been through in the past that people had always deemed to be harmful but never as bad as what they were originally portrayed to be. So, I was constantly trying to deal with all the information that I was getting that this is going to be the worst place you could possibly imagine.

**Scott**

Can you describe your first day in prison? What was that like?

**Luke**

My first day in prison? Well, actually, first, I got taken from the courtroom and moved down to the county jail - I spent four days in there. Of course, I was getting a bunch of information from all sorts of crazy sources as to what prison is going to be like. Usually, the guys in jail hadn't been to prison. Anyone who had a longer than a one-year sentence goes to prison, anyone who had less than a one-year sentence stays in jail. Of course, when I walk in, I still had long hair. When I walked in, somebody made a kissy face at me. In the first couple of days, I just met a guy who had a lot of books and I started reading. I expected my first day in prison to be, like, very violent because when I came in, I started getting screamed at by the guards, I was made to strip down immediately, and all of our stuff was taken from us. We were given a pair of blue clothes and went through orientation. It's a very depressing time because everybody had been in there for a long time, and I was getting checked in together with them, not knowing what's going to happen to me. The next couple of weeks, it felt even harder for me because I was

placed in a cell in which I didn't have a roommate for the largest amount of time and I was locked down for a good portion of every single day. Coming from the outside where I had all the stimulation from my phone, friends, or whatever it is, I moved into a place where there's nothing, and - at least, for those first 3 or 4 days - it drove me nuts. To some extent, I was like, "This can't be happening for the next year or so. I can't do it!" Eventually, from day 4 onwards, my brain started to readapt itself to where I don't need all the stimulation anymore. Instead, I started to gain it from external services and delving internally. I used my own imagination to kind of entertain myself. Eventually, I got moved into another place after about 3 weeks. I got moved into a place where I could start working, reading books, and other things. Everything got much easier from that point. The first, like, little bit of time where I was dealing with that under-stimulation was, by far, the hardest.

**Scott**

Okay. Did you get to choose your job in prison?

**Luke**

No. We had to take a sort of aptitude test. It was an intelligence test, an IQ test, and an educational test. Based on my scores, they actually took me to the ward and they were like, "We want him to be our law clerk." He was, like, "How much experience does he have?" My classification officer who was the head of classification was like, "Oh, well, he doesn't have anything but these are his scores." Then, he was, like, "Okay. Let's have him." So, I got placed pretty much in the best job right from the get-go because of, obviously, my education. I was able to go in there and I started learning law. Then, they realized that I was going to be moved to a different facility sooner than it take for me to get my actual certification. They stuck me in the library for the while. So, I don't really get to choose my job. They place me based on the need for the most part.

**Scott**

Have you seen Shawshank Redemption?

**Luke**

Yeah.

**Scott**

I'm picturing you as Andy Dufresne. You're the smart guy. Within a few days, you're the warden's personal assistant or something.

**Luke**

I never really compared it to that. I can see that there's definitely an analogy there. I got along with all the guards well mainly because I just didn't mess with them. I was minding my own business. I always tried to help out all the guys. It seemed like I ended up being, sort of, like, the prison's personal psychologist as guys would, sort of, gravitate to my room and just sit there and want to talk for hours. Being a natural extrovert, I thought that I would always be able to do that with a smile on my face but, eventually, I just got to the point where it's almost like they were sucking the energy out of me. It didn't take long for me to, sort of, become somewhat introverted while I was in there.

**Scott**

Were you ever in fear for your own safety?

**Luke**

No. There were times where I was uneasy - don't get me wrong - where I was on edge, and I was not entirely sure who the people that I was surrounded with are and what their intentions might be. I think a lot of guys were very fearful in there but, obviously, fear wasn't something that necessarily took a big hold of my life as it did for most people. I mean, obviously, I wouldn't have tried to swallow a bunch of cocaine packets if I was a very fearful person. I think that for a normal individual, there would probably be times that they would be fearful.

**Scott**

Yeah. What you'd hear is that if you go into prison, you'd want to join forces or join a gang or something so that if somebody tries to mess with you, you got people to protect you.

**Luke**

That's one of the things that I heard that I have to do. I don't like that kind of ideology because you're admitting to your own weakness and you need strength from somebody else. It's also pitting yourself against a different race, a different educational background, or whatever it is. To me, that felt worth getting beaten up over. I would rather get hurt in there from not pairing up instead of taking that stance and living with that for the rest of my life because that's just not me.

**Scott**

Because most of the gangs are racially grouped, right?

**Luke**

Yes, very much so. There are gangs that exist in there, but I think everything depends on whatever prison you're in. In every prison that I was in, as a general consensus - for the state of Florida, at least - joining a gang would probably be one of the worst decisions you could possibly make.

**Scott**

Because, then, you'd have some friends that you immediately have enemies to, right?

**Luke**

Yes, exactly. That's exactly what it is. If they held certain standards that you may not agree with, you'd start to give up your own individualized sense of morality for the group. That will become a danger - not just physically but mentally as well.

**Scott**

Is the food really bad?

**Luke**

Yeah. I guess that it's not as bad as what you think it might be. Again, I'm a fan of pretty much every food on the outside. I don't think that there was really anything that I don't like very much but there was definitely stuff that's bad because of the texture. If you had some decent cooks working in the kitchen who actually cared about the people that they were serving, I would probably end up with some better meals. I might get a cookie that's rock hard one day and, then, it's just completely doughy the next day. For the most part, the texture was the biggest problem rather than the mere taste of food.

**Scott**

Are they able to cater to any kind of special diet at all?



**Luke**

Yes, they do. They always cook kosher early. If there are any sort of dietary plans or religious diets that you have, they'll cater to them. If you have any allergies, they'll change that. For the most part, if you're a normal person without a diet restriction, you would be eating with everybody else. You don't have an option, really.

**Scott**

How long were you in?

**Luke**

They have a thing called "gain time" where if you behave in prison, then they take a certain percentage off your sentence - but it could get maxed out at a certain point. You have to serve in Florida at least 85% of your time. Obviously, I got all my gain time - I didn't get in trouble at all while I was in there - so I ended up serving 85% of 21 months, which equated to about a year and a half. I was lucky enough to get placed into some different community for the majority of my sentence. I started out in the reception center which had maximum security because everyone gets transferred through there. I learned a lot of what it was like to be in a maximum-security prison from the get-go. I was always in community custody, really. So, I got to move into a place where I could work for a little bit and, then, sort of, like, a drug rehab facility for a little while, too.

**Scott**

So, you were at various prisons in Florida, and your family, for the most part, is in Ohio. Were they able to visit you every once in a while? How often did that happen?

**Luke**

Yeah. Again, this goes back to how much I appreciate my parents and my family. My mom came down to visit me 7 times or so, and my dad came down pretty close to that. My aunts, uncles, and grandparents came down many times. My brothers and sister came down several times. I probably had 14 or 15 friends who came down from home and see me. My girlfriend also came down quite a few times. I was pretty busy for the most part.

**Scott**

Your girlfriend is a whole different aspect here. How did she react to the news? Did she know you were gonna do this? Did you tell her ahead of time?

**Luke**

This is the interesting part of the entire thing. I didn't actually know her while I was doing any of this. I probably would not have done this if I had somebody else. I met her while I was at Bonnaroo Music and Arts Festival. We just happen to stumble upon each other in the woods and hit it off from there. We maintained contact the entire time and saw each other before I went into prison. We didn't originally plan for it to be anything because we couldn't connect physically - we just, kind of, maintained our connection. As we continued through the process, it got to the point where we were writing letters back and forth and calling whenever I could, wherever I was, every day. When she came down to see me, we recognize that we clicked so well on a mental level - even without the physical aspect - that it was worth waiting until I got out to see what would happen. When I got out, it's been as good as what we imagined it to be. We've been extremely tight - it's been nothing but good - which is kind of counterintuitive when thinking about a long-distance relationship, especially with somebody in prison. I understand - from an

outside perspective - how foolish that seemed at the time, but it's been nothing but great for me and her.

**Scott**

That's interesting. If you guys end up getting married or spend the rest of your life together, chances are you've already gone through the worst part of it.

**Luke**

Right! Definitely! Yeah! We were able to get that out of the way. Whenever we were able to reconnect, it's been great.

**Scott**

What's the funniest or the most unusual thing you saw happen while you were in prison?

**Luke**

That's a hard question. It seemed like I was always saying funny things.

**Scott**

You're not limited to just one story either.

**Luke**

I know! It seemed like I was saying funny things all the time because of the sheer stupidity that existed within there. I had always told some of the guys that if a comedian from the outside could just spend one week in prison, he would have gotten enough material to use for the rest of his life. There was one time that I was in an argument with some of the different prisoners about how these rats were roaming around outside of the kitchen. They were huge - they were probably about the size of a loaf of bread. I'm like, "There's no way that there's a rat that big!" Eventually, one of them came running out into a garden. Then, he was, like, "I told you that there were rats that big!" I was, like, "I gotta see this!" So, I go in there and saw a possum wandering around on the inside - he didn't know that it was not a rat. They believed that the possum is a rat. Well, they, kind of, look like rats. There were all sorts of little funny stuff like that where that would happen all the time. Your sense of humor matches with people that you're intellectually similar to - not that there were dumb people in there all the time. I just didn't find people that were from my walk of life or had my education, so it was harder for me to find somebody to bond with on a human level. I felt like I did a lot of time not laughing while I was in there.

**Scott**

Are there good people in prison?

**Luke**

Of course, yeah. There are not many innocent people as far as the law goes, but there are a lot of good people. I think there's a difference between morality and law. At one point in time, plenty of things were unlawful but moral - for example, slavery was lawful but immoral, the right for women to vote was unlawful but moral. So, I don't think that those things necessarily match. It's just the attempt of society to match them. I think we often match morality to good. So, I think there were a lot of guys in there that are not morally incompetent but ended up in prison because they chose to do something that was considered unlawful at the time - doing or selling drugs was one of those unlawful things to do. Obviously, there are different individual ones. A lot of really good people I saw were in there for DUI accidents, and it's not like that person set

out to do harm. I recognize that we need to have a system that punishes somebody based on the consequences rather than the motives, at least to some degree. There needs to be some reconciliation for what they did, but it's unfortunate that some of these guys can set out with ideas like "Oh, I'm just gonna go have a good night with my buddy" and end up serving 10 years or more in prison. So there are lots of good people in there who made mistakes, and there's also a lot of evil people in there.

**Scott**

Yes, I would assume so. If this whole thing had been successful, would that have paid off? What was your total student loan amount?

**Luke**

It was around \$130,000. It's lower now because I've been working. My parents have also been working while I was in prison and paying them back, but it was under \$130,000.

**Scott**

What was the net profit that you'd expect to earn from this venture?

**Luke**

Around \$50,000.

**Scott**

Okay. So you would have knocked off a little more than a third of it. Would you have done it again if this had worked?

**Luke**

That's a hard question. I know that everybody is thinking, "Of course!" That's a possibility.

**Scott**

What I'm thinking is if you were successful on your first try, you'll be even more confident to do it again.

**Luke**

Right. I did do something illegal in the past - I can't get into exactly what I did or why I did it - that was successful. I did it merely for the experience of it, just because I can do it. Even if it made me money, even if it was successful, I didn't continue to exacerbate that mode of gaining money. I just did it because I wanted to see if I could do it. I wanted to know that I was capable. Then, I moved on from that. Now, I don't even think back about it in my memory. After I've attempted stuff and, sort of, conquered it in my own life, then I moved on from it.

**Scott**

It sounds like you'd be the type of person that would go into a casino and wager a big amount, win a huge amount and, then, say, "Okay, I'm done. Let's just leave!"

**Luke**

Yeah, exactly. Of course! In fact, I would actually move on beyond that. I don't like gambling at all because it feels like an insult to my own intelligence to go in and play a machine that I know the odds are against me, but I still kept putting money into it. I'd be able to go in with some friends and just take in a set amount of money, but it would kill me throughout the entire time. I think that it is still bugged, honestly, even if I win any money.

**Scott**

What was your experience now that you're out and being able to find work with a felony conviction on your record?

**Luke**

As of now, I found a job in the oil industry, but it's not an engineering job. I think it's very easy for us to use it as, sort of, an excuse to not get a certain position, or a job, or become this person. In general, people like giving each other second chances. I think that, sometimes, we can say, "I didn't get this job because I have a felony." That's the only reason why we use it as an excuse or a psychological barrier from fulfilling our potential. I haven't been able to get an engineering job yet, but I am hesitant to say that it was because of my felony just yet. I'm still trying, though.

**Scott**

Has anyone else in your family been to prison?

**Luke**

No. Actually, none of them had ever been to jail. We live in a very tight-knit community. I think I have, maybe, 1 or 2 friends that I had been to school with, who had gone to jail, but I don't really know anybody who went to prison - certainly, not my family.

**Scott**

Have you gotten any kind of feeling that you're, kind of, the black sheep now? It sounded like they've accepted what you did.

**Luke**

Yeah. It's something that I know people have in the back of their heads, but they never treated me differently because of that. They were curious about it. They were trying to understand - on a deeper level, sort of - why I did it. Just because I might have done something bad, it doesn't make me a bad person. My family and extended family have watched me grow up - they know who I am as a person - and know that my heart is in the right place, even though my mind can get a little bit ahead of myself.

**Scott**

That's good. That's a way to look at it - what you did doesn't necessarily define who you are.

**Luke**

Yes, exactly. In psychology, that's called the "Fundamental Attribution Error". That is basically saying that if somebody did something clumsy, it makes them a clumsy person. That's not necessarily true. Circumstances can determine certain things but it doesn't necessarily constitute that person as a whole.

**Scott**

Yeah, we all make mistakes, sometimes, just on a more grand scale than others, right?

**Luke**

Yeah, exactly.

**Scott**

What's your long-term plan now? What do you see moving ahead?

**Luke**

Yeah, I guess I'll start by just working and working and working. I'd work probably 14-16 hours a day, depending on where the location is. I'd be working 7 days a week, usually, for about a month straight or more, at a time. Although it'll take up my entire life, it's still a step in the right direction. I'm basically making my money off of the amount of time that I spent working, giving up this portion of my life, catching myself up, paying my parents back, and just getting started on my student loans immediately. At the same time, I'm not looking for an engineering job. I'm still trying to use my education to get myself into a place where I don't have to work so hard. My goal is to be able to free myself from these student loans. Once I do that then the world will, kind of, open up again - not the illegal side of it - where I'd have my fair share in it in which there's no limit on the number of things that I can try and do in my entire life. There is no finite amount of experience to have and I, kind of, want to understand them all and piece the world together.

**Scott**

I would love to check back with you in, like, 1-5 years later and see where you're at.

**Luke**

Yeah. That'd be fun. I'm always down. I don't even know where or what I'd be a year from now. When I was sitting in prison at that point in time, two years felt like a year at a time. You never really know where I'm going to end up or what I'll be doing, but one thing I am sure of is that I'm constantly pushing myself into uncomfortable environments. Who knows where that leads me?

**Scott**

Did anything good come out of this whole experience?

**Luke**

Oh, yeah - boundless good. When you get out of your comfort zone, you thrive and begin to see what life is really like or the value of being human. For that reason, I got to see aspects of humanity that I didn't get to see, I got to learn new things about the world that I didn't know before, I got to understand pain on a more intimate level than I had ever done in the past, and also the joy of getting out and of seeing the people that care about me in my life, and all that. Even when it seems like a completely negative experience, they're still positive - if you can see it. I guess that's a byproduct of being, sort of, an optimist as I am. I think having to see this as an entirely negative circumstance would be completely ignoring all the really good things.

**Scott**

It would just be a waste of a year or two of your life...

**Luke**

Yeah, exactly. Exactly!

**Scott**

Luke, if someone wants to contact you or has more questions for you, how can they get in touch with you?

**Luke**

Well, I think you have my email. You can always provide that to them if they want it.

**Scott**

What I'll do is: in the show notes for this episode, I'll put that in there. So, if they want to go and look at the show notes for this episode, they can find and contact you by email.

**Luke**

That sounds good. All right. I'm always checking it. I'll be in touch shortly after if they do email me.

**Scott**

All right. Well, it's been really interesting to talk about this and hear your story. What I really like is the fact that you made one bad decision but you're not a career criminal. Now, obviously, you're back on the right track and heading in the right direction. It's really good to see that.

**Luke**

Yeah, I appreciate that, Scott.

**Scott**

Your podcast episode went live back in the summer of 2018, so it's been more than five years ago. I'm guessing you've had some things happen in your life since then. In fact, I just discovered recently that, in that episode, I actually said, "Hey, I'd like to check back with you in one to five years and see where you're at," and here we are. So what's been going on with you?

**Luke**

Yeah. Honestly, it's kind of amazing that five years have passed since our last conversation. It doesn't feel like it's been that long but, yeah, time goes by fast, I guess - the last five years is a lot. I think the last time that we had any discussions, I had just recently gotten out of prison and I was probably working in the oil field potentially at the time or just starting to.

**Scott**

Yeah, you were. As I recall, you were working, like, 7 days a week at that time, but it wasn't an engineering job like what you were looking for.

**Luke**

Correct. So, basically, whenever I got out, I knew that I probably wanted to get myself back in the door in the oil field because my degree was in petroleum engineering and I didn't really want to waste that. So, I started applying for different jobs. While I was applying for engineering jobs, I was also just like, "Hey, I'm just going to go work for an oil company and get some experience on the ground." So I was working two different jobs, but both were kind of as rig hands - basically lower-level guy on the actual drilling pad or the snubbing pad. The first one was as a floor hand for a drilling company - I think I worked with them for maybe 6 months to a year. The other one was called a snubbing company or working on a snubbing unit as, like, a production-like they go back in and they drill out different plugs in the oil well. So I worked for them for maybe another six months or so.

At that point in time, I continued applying to engineering jobs and I had gotten turned down several times after a background check. That was the period of time when I was kind of working, trying to get back into the oil field. During that time, Lauren, who was the girl that I had met at Bonnaroo before I went into prison, she and I moved to Chicago and she and I rekindled the relationship, and we basically continued to start dating at that point in time. She was finishing up her master's in social work in Chicago, and I was working in the oil field at the time, and we both

just decided that, once she graduated, we were going to try and get out of the cold climate, and I was going to try and get out of actually working on the rigs. So we left Chicago and went on a big road trip for about four months around the States and drove up to Maine, down to Florida, across to California, up to nearly Oregon, and then at the end of it, we decided that we liked Austin, Texas the best. So we moved here.

**Scott**

Wow. That's a way to check out every place to live and then decide where you want to go, I guess.

**Luke**

Yeah, we definitely just made a pros and cons list of every major city. We had originally thought that we were probably going to be shooting toward San Diego but, when we got there, the cost of living and— more so, we weren't pushed away from San Diego as we were drawn towards different cities.

**Scott**

Texas seems like it would be in line with your career goals being in oil.

**Luke**

Yep.

**Scott**

Is it also in line with Lauren's and what she wants to do?

**Luke**

Well, we both ended up kind of taking entirely different paths when it was all said and done from what our degrees were. Lauren worked as a psychotherapist for a period of time, and she eventually just kind of got burnt out by it. I think that she was working with people who were not as well off, and it was harder, I think, for her to relate and translate some of the values that she had been raised with and the tools that she had learned throughout college to be able to actually have a definitive impact in a lot of these people's lives. I think that just the mental burden of talking to people and listening to their struggles every single day and, I don't know, maybe not necessarily feeling like she was having a really definitive impact in everyone's lives just eventually wore on her, so she stepped away from psychotherapy.

Basically, when I got to Austin, I had started looking for jobs in the petroleum engineering sector, kind of in the city of Austin because I was pretty much done with working a month away at a time. It wasn't really conducive to a healthy relationship. Also, I just didn't like it very much. So I had been looking for engineering jobs in Austin but didn't find anything right away, so I picked up a job for a remodeling company and I worked for them for maybe 3-4 months. Basically, in my mind, I was like, "Well, I could probably do this to myself." So I broke off from that company and started my own handyman business, and I slowly grown that over the course of 3 years. Now, I have a remodeling company and I have two employees working for me. We basically just get hired out by clients to renovate their old homes. That's kind of what we're doing at the moment.

**Scott**

That's amazing. Why does it not surprise me that you decided to own your own business? That just seems, like, natural.

**Luke**

I don't know. Yeah. I guess whenever you transition your risky behavior out of illegal stuff, the only good way is legal outlets while still getting that stimulation.

**Scott**

Have you been back to Panama?

**Luke**

I have not been back to Panama, but I have been doing some traveling. Lauren and I traveled to Ecuador and Colombia and spent about a month traveling around there. I haven't been back to Central America period, mainly because I've just been trying to get— between running a business and establishing myself in a new city and relationship stuff, I mean, Lauren and I actually just got married three weeks ago now.

**Scott**

Oh man. Congratulations.

**Luke**

Yeah. Thank you. So yeah, life's just been really busy.

**Scott**

But all good stuff though.

**Luke**

Yeah, all good stuff. Then, for our honeymoon, we're going to go back Southeast Asia for a couple of months. We should be doing that in the spring of this upcoming year.

**Scott**

The big question I'm wondering about - and maybe some of the listeners are as well - are your student loans paid off now?

**Luke**

They actually are not fully paid off, but they are fairly well paid off. I'd say 50% of them are paid off at some point in time. I was feeling kind of down about how things were going as well. Like, I wasn't getting a job in the engineering sector again. I was working for a modeling company and I wasn't making, like, great money. But, at some point in my time and with the advice of some good mentors in my life, they're like, "You need to stop thinking about the debt and start more thinking about how you can offset the debt by increasing your income," because if I was just throwing all my money potentially at this debt, then I would have no money to kind of start up other things.

As I kind of repositioned my mindset, I started being like, "Okay, well, I'm going to focus on starting my own business. I'm going to start increasing my income." And quite rapidly, I started to increase my income. So I was able to then throw some extra money towards my debt. Also a good portion of the extra profits that I'm making, I'm reinvesting into my business. So we purchased our first home, which end goal is going to end up being a rental property and an investment property. So some of our extra income is going towards, instead of paying down the 8% negative interest - that would be my debt - it's more so going into the investment that I believe I can be making more than an 8% increase by investing in my own. So yes, I've paid



down some of my debt, but I've kind of repositioned the way that I thought about the debt and I'm focusing more on growing my business, continuing to raise my total income, and investing in an asset that I believe will end up making more money than if I'd have just taken that money and thrown it towards the loans.

**Scott**

Right, yeah. I think that's smart, and you're doing it deliberately. You figured it out and you're not just reacting and trying to get by day to day. You've got a plan. That's important. From what I've heard, student loans are one of the most difficult things to get paid off because the way they've structured the interest, you hear about somebody who says my loan was \$50,000. I've been paying the minimum payments on it for 5 years and now it's \$80,000. You just don't make any headway very quickly with it.

**Luke**

Yeah. I mean, at the end of the day, it's a pretty high-risk loan and, if the interest rate matches that, I don't believe that any private entity would give out a loan to somebody who basically has zero credit history. I don't think that it's entirely predatory, but I think the law that allowed people to just take out ridiculous amounts of money was made with good intentions. They're like, "We want to be able to give access to education to loads and loads of people." But what it ended up being, because the interest rate is high, I feel like it can kind of be predatory in the way that the government doesn't really have the risk of you defaulting because, at the end of the day, they're going to be able to garnish your wages, they're going to be able to recover that in some way over the course of your lifetime. So, they don't hold the same amount of risk that maybe a bank might hold. So I don't think a bank would be willing to give out somebody with no credit history, with no income, with no real work experience, a loan of over \$100,000, six figures, without the ability to be actually able to recuperate if they decided to fall.

**Scott**

And to give a loan like that to an 18 year old that has no financial experience and is currently not even working seems pretty irresponsible to me.

**Luke**

Yeah.

**Scott**

It's been five years since we last spoke. Where do you see yourself five years from now?

**Luke**

I would really like to have several investment properties. I think, on the path that I'm currently at, I am getting more into development, specifically infill development - basically properties that already have a building on it, grabbing that building, renovating it, building another unit on it or subdividing the land, and doing something like that. So I'm really hoping that, in another 5 years, I'll get to the point where that's kind of my full-time job. Rather than acting as a general contractor, I will be more-so looking at different properties that I can purchase and renovate and potentially rent out.

**Scott**

Are you talking residential or commercial?

**Luke**

Residential. I guess kind of the end goal is for me to be able to have some sort of passive income. I mean, I know that's the goal of pretty much everybody in life at this point, but I feel that, with the real estate and skills that I'm currently developing in construction, hopefully, I can be able to at least have a few rental properties. I'm not really looking to become a property manager at the end of the time, but I would love in another five years to have a few properties that I can rent out and create, like, a steady stream of income for myself.

**Scott**

Yeah. You can have investment properties and have somebody else manage it for you. That pretty much is passive income right there.

**Luke**

Yeah. It's a realistic way of achieving passive income. Also, I am extremely grateful for the relationships that I have. I hope that I can continue to be able to foster those relationships, that my marriage continues to stay strong, and that I'm able to do a bunch of traveling. I still love traveling. The whole point of living for me to some degree is just growing. So, hopefully, I can learn a little bit more about the world, understand things a little bit better, and continue to maintain the levels of happiness.

**Scott**

If you happen to live in or around the Austin, Texas area and need some remodeling, Luke's company is Himes Remodeling and Renovation. I'll have the phone number and a link to the website in the episode notes at [WhatWasThatLike.com/164](http://WhatWasThatLike.com/164).

And also in the episode notes you can see a picture of Luke, and Lauren, and their dog Raya.

Just as a quick refresher, we typically do one Flashback episode each month. For 5 ½ years, we've had a new, original episode every other Friday – and that has not changed. The Flashback episode always comes on a Friday in between those new episodes. And the idea really came about as a suggestion from listeners. People would ask me, "What about this person you had on the show a long time ago – what are they doing now?". And I thought, yeah, that's a great idea – let's hear from those people! And I'm always open to new ideas for the show, so if you think of something, let me know.

Graphics for this episode were created by Bob Bretz. Full episode transcription was created by James Lai.

And now, the Listener Story for this episode. If you've been thinking about sending in a Listener Story of your own, now's the time! Record it on your phone, like 5-10 minutes, and email it to me so we can all hear it – [Scott@WhatWasThatLike.com](mailto:Scott@WhatWasThatLike.com).

This listener talks about being robbed while at work...but she wasn't really at work.

Stay safe, and I'll see you back here in a week with a brand new story.

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(Listener Story)

I just really love your podcast. Apparently, I would like to be on it because I'm sending in a listener story. When I was a teenager, I had a friend who worked at a convenience store, and

they kind of took advantage of her because she's always willing to work, and she sometimes worked open to close, which was, like, 6 am to 1 am for consecutive days.

One day, we decided to go to my boyfriend's cottage and then we came back. We partied a lot, and we didn't sleep very much. So, she was really exhausted and I said, "Well, I can go in to work for you." Her boss knew me because I was always there. She was my best friend and I used to hang out there and keep her company and help her stock the shelves. I usually did the cash and all that stuff too. So, it was kind of like she was getting paid and I was hanging out anyways. I told her that I would do it. She said, "Great!" She gave me a quick rundown on the store closing procedures because I didn't always pay attention to what she was doing by then because it was kind of late and I just wanted to get out of there.

Anyways, she gave me the key to lock up and off I went. Somewhere around 11.30 or so, 2 men came into the store and they were wearing stockings over their faces. Normally, you would think that somebody would be scared seeing that but, just looking at their statures, I knew it was my boyfriend and her boyfriend and they were probably just coming to scare me as a joke because I didn't really work there.

Anyways, I didn't really think too much of it, but they yelled at me to give them all the cash in the register, and I was like, "Yeah, okay, I'll just get right on that. I'll give you all the cash in the register, no problem." Then, all of a sudden, one of them stuck a gun in my face, and I realized that my original assessment was not accurate, and they're not my boyfriend or her boyfriend. I've never seen a gun in person because I live in Ottawa, Canada and, back in the 80s, that just was not a big thing. It wasn't mainstream for people to be walking around with guns. Neither my boyfriend or her boyfriend, I knew neither of them had guns, so I knew this couldn't have been them.

So they took me into the back room to steal cartons of cigarettes from the tobacco cage, but I didn't have a key because I didn't work there. I told him that and he said I was lying. So, I told him the story about how I didn't work there and my friend was hungover, so I offered to work for her and all this. Then, I said, "I don't have keys. I have a key for the front door, but I don't have a key for the tobacco cage or the time lock safe or anything. I'm really kind of useless." After a couple of minutes, they realized that I really was useless. They just left me in the back where the tobacco cage was and they went out and they opened up the cash register. Somehow they figured it out. I actually think it was probably somebody who worked there at one time or at a retail store that knew how to open the cash register. Anyways, they did that. They grabbed all the cash, and then they took as many packs and cartons of cigarettes as they could before they took off.

I was kind of stunned, so I called my friend and she was still dead to the world. So, I called Ray because his number was posted on near the cash register because he was the store manager and I told him what happened and he was so confused about why I was there working and why my friend was not. Anyway, he just said he'd be there shortly and to call the police. I was in a real sketchy neighborhood. The police came pretty quickly and they seemed like they really didn't believe my story. They were kind of rude to me about it all. In retrospect, I think it's because I wasn't freaking out too much. I guess I was more in shock than anything. I think maybe they were figuring, I'm young. I'm only, like, 16-17. So if this really happened I should be a little more panicked, but I wasn't. They asked me to describe the gun, and I really couldn't say too much about it other than it was black and it was a handgun.

Apparently, tossing weapons onto buildings was a real popular thing to do back in the late 80s, because one of the cops used the emergency stairs. There was a set of metal stairs going up to the top of the building. This is not a very tall building. One of the cops went up there and he came back down with a gun in his hand, so he asked me to look at it and let him know if that was it. So, I was like, "Yeah, I guess so." I was happy that they'd found it because it validated my account of the events. Surprisingly, they both started laughing at me, which I wasn't very happy with. They asked me how I couldn't tell that it was a starter's pistol. I had no idea what the hell a starter pistol was. Then, my fear turned to anger and embarrassment and I said, "Because I don't live in this shitty fucking neighborhood, that's why!"

I honestly don't remember anything more about that night, other than Ray letting me go home and not letting me finish my shift. But yeah, it was not fun. I still remember I wasn't terrified. I don't know why I wasn't terrified, but this is definitely something that's still stuck in my mind all these years later. I'm 55 years old and this happened, like I said, when I was 16 or 17, and it still feels like it was yesterday. Thanks for listening. Again, I enjoy your show. Keep it up and I'll keep on listening.