



Wealth Exposed

This Short Argument I Overheard Made Me A Fortune... Can It Do The Same For You?

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*Dedicated to the man or woman who desires more than a job, a weekend, and an elderly promise called "retirement."
Make it happen!*

The Eighteen Minutes That Changed My Life

The First Meeting...

If your life needs a course-correction for fortune and the freedom that comes with it, the next eighteen-minutes might be your jerk at the wheel. It was mine. True story. Well not entirely, names and descriptions have been changed to protect the innocent.

So, if you're ready to confront yourself with the hard questions, congratulations: you're ready to confront the comfort—the comfort that keeps you comfortably mediocre among the ninety-nine percent (99%).

For me, it was Deja-vu.

Over a decade earlier, a short encounter with a multimillionaire changed my life. A young man driving a Lamborghini Countach admitted to my teenage self that he was an entrepreneur, specifically an inventor. That chance meeting set me on the path to be an entrepreneur, a career choice I made early in life.

More than ten years later, another “encounter” with a multi-millionaire would once again, change the trajectory of my life. Except this time, he wouldn't steer me toward a career, he would tell me how to succeed at it. And calling it an “encounter” would be deceptive. I witnessed the event as an unwitting eavesdropper.

It was 1996. Or maybe 1995. I'm not sure. But I was sure I was already five business failures deep and hopelessly circling the drain. In other words, I was two arsenic pills away from meeting my maker or spending an eternity as a fool.

After many years as a struggling entrepreneur, I was now twenty-five years old— a broke nobody working fare-to-fare in a

meaningless job as a limousine chauffeur for a small company in Chicago. The hours were long and the pay insulting. The job, however, gave me some latitude to pursue my entrepreneurial dreams, and by all measures, keep the failures growing. Yes, the confidence was gone. Worse, my seemingly insurmountable credit card debt was a monthly reminder of those failures: a failed jewelry business, a failed audio business, and a failed importing business. All had left their scars on MasterCard and Visa. Meanwhile, my friends and college peers were living the high life: they had decent jobs as sales representatives and assistant managers, they drove new Acura's and Audi's, some, even mortgaged new homes.

One afternoon I was dispatched on an airport transport for a new customer from Barrington Hills, an affluent Chicago suburb home to many athletes and CEOs. The name Gary Patel, however, didn't imply quarterback, it implied neurosurgeon, or businessman who owned a chain of 7-Elevens. Sorry, this was before political incorrectness was politically incorrect.

Once my credentials were approved by the guard stationed at the gated entrance, I drove in. The scene was colorfully idyllic and appeared staged— like a Hollywood set. Towering oak trees canopied a pristinely manicured road ornamented by a lush lagoon with spouting fountains. If there was a lawn uncut, a shrub untrimmed, or a flower unbloomed, I didn't see it. The road escorted me to a contemporary estate that looked like a giant kidney bean made of steel. Paneled in glass and columned in girders, a large portico loomed out from the main structure overshadowing a large circular drive. One hundred-percent Tony Stark, zero-percent Dr. Patel. As I pulled into the driveway, a white convertible Ferrari stood sentry underneath the portico, an unstated proclamation that "power" does indeed, live here.

I exited my limousine and rang the doorbell expecting a grand serenade of Vivaldi's *Four Seasons*. Instead I heard a standard *ding*, the same tone of my mother's home, the home I still resided within at the generous age of twenty-five.

The door opened and a smiling young man with long hair and cowboy boots stood before me. Not Axle Rose hair, but Michael Bolton. If you're too young and don't know who that is, think Yanni, but frizzy and receding. Don't know Yanni either? Ugh, how about Fabio? Don't know him either? OK, perhaps my audience is younger than I thought. Think Jared Leto, but permed, sun-dried, and ridiculously garish— even for the early nineties.

So back to Gary.

This distinguished man of Indian descent in my mind was nowhere to be found. Instead, this guy looked and dressed like one my college buddies blitzed on four highballs while two-stepping at country bar. All that was missing was his blue eyes and his girlfriend Reba. Two suitcases sat stacked behind him.

"Mr., uh, Patel? Gary?" I asked.

The young man smiled. "Yes."

My mind betrayed my face and flared confusion. Gary astutely noticed and said, "Expecting someone else?"

I smile sheepishly but say nothing. He continues, "Don't worry about it. In twenty-years we might not be able to discuss stereotypes like this, so better get it out of our system." He gestures to his bags. "Just two." His voice was more Chicago over Texas, firmly baritone and didn't offer insight if he was gardening or roping steer on the weekend.

After depositing Gary at Terminal One at O'Hare Airport, I hurriedly returned to the livery holding area and parked. I picked up my brick phone, a technological marvel at the time, and called Stanford, my boss. He owned the company and was a displaced Londoner who had hoped his British accent would be well-received by Chicagoans in the people-moving trade. It was—business was booming. I asked, "Who's this rich guy I just dropped off? His parents own that place?"

"No," Stanford said flatly, "he's the CEO of an administrative staffing company."

I narrow my eyes, befuddled. I clarify, "Like a temp agency?" I calculate the disconnect and don't allow Stanford to confirm. "So, his parents own the business?"

Stanford muses, "Bollocks, how the hell do you think I know this? I'm not the *Daily Mirror*."

Having never heard of the *Daily Mirror*, I assume it's a British-based business magazine featuring esteemed businessmen. I profess whimsically, "Sorry Stan, your royal accent has a way of getting people to talk to you. You have the gift of gab and you like knowing who's riding in your limo. I just assumed."

Stanford laughed. Then, "Well, he ventured nothing about his background." A pause. Then a trailing, "But..."

"But what?" I interjected.

"I did a search on the chap and found a few stories about him and his operation. Said he started his company at Uni, dropped out by his junior year to pursue it full-time. His adoptive parents didn't fancy his entrepreneuring, sounded like a bunch of bloody toffs if ya ask me. Fought him tooth and nail on it. Wanted him to be a surgeon. He wanted to be a businessman. When he refused, his parents sacked all support, emotionally and financially. Even mentioned they went back to Mumbai."

A pause followed by lip smacking. I wondered what type of grease Stan was inhaling, KFC or McDonalds. Stanford's idea of nutrition was a strawberry donut. Once the chewing subsided, he continued, "Said he had to put himself through Uni, worked odd jobs, did a lot of couch surfing. You'd fancy the tale. So no, his parents don't muck in his business. The house, the Ferrari, it's all his."

The silence hung until I thought "Damn" which I accidentally uttered. "Yeah bloody so," Stanford scoffs. "If you weren't such a tosser, you probably could learn a thing or two from him."

With my narrative spanked, I sat muzzled. Stan was right. It was Deja-vu and reminded me of my Lamborghini Countach encounter. When that man revealed he was an entrepreneur, it left me speechless. Even after that event (and now this one) I still expected these visual embodiments of wealth to be a product of luck, celebrity, rich parents, or some other divine intervention. Why couldn't I accept the truths that kept assaulting my eyes, and my ego?

Unlike Gary, my family never abandoned me. Sure, they doubted me with a snicker or a smirk, or a random jeer to "get a job baby!" but that was the extent of their opposition. The truth was, I was spending a considerable amount of mental gymnastics to justify my business failures. My ego wanted to believe that "Gary" was born into fortune or fell into some business empire. But after Stanford read me the article about Gary, I soon realized that my situation was less tenuous and more opportunistic than Gary's. In other words, I had no excuse other than my own incompetence.

I chauffeured Gary a few other times that year, a ride to the airport, a dinner here or there. Each time Gary hired my limousine, I ached to talk to him. I plotted for a conversational opening. Could he give this struggling entrepreneur some candid advice? Would he meet me for coffee? Would he mentor me if I asked?

Unfortunately, no such conversation would happen. I was forced to follow Etiquette 101 for chauffeuring: *Never talk to the client unless spoken to*. And "United Airlines, terminal one" isn't exactly an open invitation for an impromptu interview.

But my luck would soon change.

The Wealth Altercation

It was Friday night and my client was Gary and his two friends. A night on the town. As the evening grinded after midnight, I collected Gary and his group from *Gibson's*, a swanky Chicago steakhouse. As they stepped off the curb and clamored into the limousine like rambunctious teenagers, it only took one mirrored glimpse to assess their sobriety: They were lit. Heads were floppy, eyes glossy, and speech slurry.

Gary lounged himself in the rear seat, legs fully extended, his two arms clasped behind his head as if he just finished the best sex of his life. His friends quickly corralled themselves toward the front of the limousine adjacent to the open privacy window, mere inches from my ears. I peeked at the man to my right and could see he was a George Clooney wannabe sporting a perfectly tailored suit to complement his closely cropped dark hair and steely jaw. Clooney's head nearly touched the cushioned ceiling. My guess basketball was part of his life, and if it wasn't, the Chicago Bulls were missing out. A five o'clock shadow finished the look, completing every woman's dream of "tall, dark, and handsome."

Seated behind me was Gary's other friend who I couldn't see well, but I could smell: He must have bathed in the *Drakkar Noir* earlier that night. The scent reminded me of my last boss who also likened the cologne to holy water.

Before I started the return journey back to the South Loop, my first stop, I opened the glovebox. "Darn it," I mouthed to myself realizing I was out of air fresheners. I flipped the box closed and merged into traffic, carefully avoiding Division Street and the drunken revelers sure to be loitering about.

After I heard a few beers fizz open, Clooney chimed in, "So sixty-fucking-million dollars, how's it feel man? You on top of the world?"

Gary straightened from his lounge and grinned. "To be honest, I don't feel any different." He turned and nodded at Drakkar. "You know I had that place running on auto-pilot."

Drakkar laughed. "Yea, and you left me to fend with the jackals."

I saw Gary lilt his head then smile, almost embarrassingly. "C'mon Jeff, you know I made them revise your employment contract to be virtually unfuckable. And if they do mess with you, well..." Gary smirked and reached in his jacket. "This should help." I kept my glance in my mirror and saw Gary lean forward and hand Drakkar an envelope.

I refocused back to my drive, navigating north, a detour to help me bypass the bars and clubs. My first stop would be Canal Street, Clooney's residence.

It starts to rain. Darn it. Between the windshield wipers and the plinking of the rain, eavesdropping just became harder. I barely heard the envelope tear open.

Drakkar gasped, eyes welling. "Oh my God are you serious? Two million dollars?"

Gary clasped his hands between his knees and gleamed a sly smile. "Serious. That's for helping me the last 5 years. I know I haven't been a walk in the park. That's for all the times you went above and beyond your duty, from the late-night calls, to covering for me when I was hospitalized."

The sound of rain against steel consumes the hanging silence. In the corner of my eye I see Drakkar grab a tissue then wipe face. He sniffles then says, "Gary, you have no idea how much this means." Another wipe of his nose then he scoots to the back of the limousine and gives Gary a manly embrace followed by two big pats to his shoulder. "This will forever change my family's life. Thank you so much."

Drakkar returns to his seat, still glaring at the check. Gary says, "No, thank you Jeff. You've helped me change my life. I'm not sure I could have done this without your loyalty. You deserve that."

Clooney leers at Drakkar, eyes gaped and quips, "For fuck's sake. I knew I should have taken that job before he offered it to you."

His remark takes me by surprise. His tone is not of joy for his friend, but of resentment. He continues, refocusing to Gary, "What about me? I've been your wingman since college. I was there when you came up the idea for your business. Even gave you some feedback on it." I shifted my eyes to my right-side mirror and saw Clooney's jaw tighten and lips purse. He took a quick drink of his beer then let it rip: "You gonna make me a multi-millionaire? I helped you with the idea!"

While I wasn't privy to Gary's relationships, I could tell something was sour. I wasn't sure if this was drunken courage or something simmering that just blew.

Gary eased back into his seat and extended his arm on top of the seat-back. His cheeks tightened. He narrowed his eyes as if he just caught his child in a lie. Gone was the graciousness. He scoffed, tone icy, "Excuse me? You helped with the idea? You mean we discussed it for ten minutes and then you disappeared. C'mon Kody, ideas ain't worth a piss. You should know better. And instead of working on that idea with me, what did you do? You took the safe route and the guaranteed paycheck. And when I got the ball rolling, I made sure I didn't forget you. I offered you a job and you declined. In effect, I eliminated most of the risk, but you wanted the big benefits package and the plush downtown office."

He paused and took a quick swig of his beer. After smacking his lips, he firmly said, "You made choices that flaunted a lifestyle over what was possible in the long-term."

Gary gestures to Drakkar. "Jeff did not."

The bitterness is uncomfortably palpable. I reposition my driving stature and act like I'm navigating the separation of the Red Sea. A muscle in Clooney's jaw twitches, a vein swells in his neck. He snarls, "Well, had I known a multi-million-dollar payoff was gonna happen, I would've accepted your job offer."

"Ah yes, hindsight." Gary sighs and then continues, "Listen Kory, you remember in college when we'd dream about starting a business, controlling our destiny, and living a rockstar life?" Clooney remained silent. "Remember nights at the student union when we both brainstormed business ideas and said we'd 'get rich and die trying'?"

"Of course, I remember. It was only a few years ago."

"Well what changed?" Gary asked. "Because I don't see any 'die trying'."

Another uncomfortable silence followed by a rake through his hair. Then, "My parents wanted me to get a job. And you didn't wait to start a business. You did it as soon as the opportunity was there. By the time I graduated, you had already dropped out and had the business up and running. I had to find a job and the job you offered didn't pay enough."

"And WHY did you pick the job that paid, what, \$6,000 more per year?"

I peeked at my right mirror to change lanes and caught Clooney's head hung to the floor. Perhaps he expected a windfall like his friend, but instead was blindsided with a "come to Jesus" moment. He returned his gaze back to Gary and confessed, "Your job paid much less than what was offered to me. I had rent and car payments to make. The student loans were also due. And then I got engaged and was planning a wedding. I needed all the money I could earn. Six grand was a lot."

"Your old beat up Civic that ran forever had a car payment?"

"No, you know I got rid of that. My Corvette."

"Ahh, and what great accomplishment did you achieve to deserve a Corvette?"

"C'mon man, I just graduated." Clooney said sheepishly, "I thought I deserved it."

"Like you deserved that loft on Canal Street?"

Another exasperated sigh from Clooney.

"So, Kody, while you were styling in your Corvette at your brand-new loft with stone countertops, I was driving an old PT Cruiser and living in that ratty apartment over in Cicero. And then you had that big wedding at Navy Pier. I'm guessing you're still paying for that huh?" I hear Gary snuff in disbelief. He continues, "I made sacrifices THEN so I can have this NOW. *You didn't*. You played it safe. You focused on an image; I focused on a company."

Damn. If I had a mic, I'd drop it. I try to maintain my composure as if I'm hearing nothing.

Clooney shifts in his seat, obviously miffed at the double whammy: His two buddies are now rich and he's being called out. "Look Gary, you're right," he says. "I'm happy you sold your company and are killing it. It's just hard to accept because I was there when we wrote down these ideas and you gave me the chance to be a partner."

"Yes, and I didn't even ask you to dropout like I did. You got your degree and your so-called safety net."

"I know. And then you offered me Jeff's job after I graduated. And like an idiot, I declined."

Clooney slammed his beer in the cup holder. I then heard plastic being crushed. A red Solo cup was losing its life. "I fucking blew it. Twice."

Gary leaned forward and nodded at Drakkar. "Pay attention Jeff, because this is for you too." He returned to Clooney and asked, "Do you still have a dream of running your own business? Earning what you're worth? Writing your own story? Because from what I've seen, you don't."

Clooney remained stiff and stone-faced, saying nothing. Gary continued, "You know better than anyone: You can't set yourself free working a normal job." Gary snickered and grinned at Drakkar, "Well, not unless you're in the inner circle of a startup."

He shifted back to Clooney and continued "...but the bottom-line is, you sold out your dreams for a damn car and a weekend. You've traded it in for a \$3,000 suit and a soul-sucking marriage that will never deliver freedom, financial or otherwise."

Clooney raised his voice, objecting. "Hey, wait a sec, I love my wife."

"I'm not talking about your marriage with Lori, I'm talking about your marriage with time and shitty math."

Clooney groaned.

Gary groaned back rhetorically, then shifted forward closing the space between them. He leered in, "So, how much money have you made tonight?"

He glowered at the window, avoiding Gary's gaze. He reported, "Nothing, I didn't work tonight."

"Exactly, you're fucking married to time. If you don't work, you don't make a dime." Gary fanned his hands in the air showcasing the limousine and continued, "If you want to get rich like we talked about in college, you need to get divorced from time."

Clooney scoffs incredulously. "How can you say that? You worked your ass off for years and never took a break, never a vacation; you disappeared for months on end, how is that divorced from time?"

"Yea, I busted my balls in those early years because I was working the long-game and manipulating the math. I knew I was building a system that would not only pay me money, it would eventually pay me time. And after a few years of hard sacrifices, that started to happen. The math started to change and it required less of my time."

Drakkar interrupted the exchange, his first words since becoming a multimillionaire. "You mean when you promoted me to General Manager, and I ran your company for the last few years?"

"Yes." Gary nodded, "And then we started scaling to more customers. There are over fifty million clients we can serve, and once we

systematized our hiring process, the money started rolling in. And ever since the company foundation was built, I've been on the clock making money, 24 hours a day, 7 days a week, every single day of the year. That's how you get rich, being 'on the clock' perpetually, 168 hours a week, not fucking 40."

Gary cracked open the window. He reached into his pocket and pulled out a cigar. "Did you know my company is providing staffing for over thirty companies tonight? That means the new owners will make over \$10,000 just this night alone. Their paycheck never stops coming because they're divorced from time thanks to the system I built. And not only that, my service is not hamstrung by bad math—it can be sold repeatedly, over and over. You can't do that with a damn paycheck."

Drakkar interjected rhetorically. "Right, because you can't scale time. There are only so many hours or years you can work in a given lifetime."

"Exactly."

Gary fiddled with the cigar between his fingers.

"I got rich not because of my idea, but because I used that idea to proactively change the numbers in my life. It changed the probability and physics in my work; made it receptive for a fortune. I don't care how smart you are or how hard you work— you can't get rich in a job where time is a handcuff. It's like planting Michael Jordan in concrete and expecting him to

dunk. Only a business system with the right math can break you out of that muck."

"Like a code," Drakkar adds nodding his head.

Clooney smugly interrupts, "I know this. We talked about this in college, years ago."

"Yes, you *talked*, but not *acted*. You've clearly forgotten. And then done shit about it."

"But you sold the business. So now you're not earning money twenty-four-seven like you claim."

Gary laughed gregariously.

"Kody, I'm worth \$90 million dollars. I don't need to work another day in my life. And not only that, thanks to municipal bonds, dividend stocks, real estate trusts, and US Treasuries, I'll earn a paycheck for life, much of it tax-free. And even if that fails, I'm still set for life."

Another glance in my right-side mirror and I could see Clooney had taken a childlike defensive posture; arms crossed, brow needled. As for Drakkar behind me, I assumed he glowed and grinned ear-to-ear, he just became a multimillionaire ten minutes earlier. It was an odd scene, two men were on Cloud Nine, one was sucking dirt. I hung a left on LaSalle, which was still heavy with traffic.

"Look man, this isn't rocket science. Build something. Anything. I don't care what it is. Your system could be a book, a piece of software, a board game, an invention, a scalable service, even grandpa's secret recipe for barbecue sauce; it doesn't really matter as long as people find it valuable and you can replicate it by the thousands. And then sell the shit out of it. And if it doesn't work, try again. And again. The expected value of one success is being set for life. I'll help you any way I can."

He pauses then points his unlit cigar toward the two men, "And this internet thing that is getting popular..." He taps Clooney on the knee. "...in a few years, that's going to be huge. Trust me. Millions are going to make millions of dollars. Some billions."

"The internet?" Clooney sneers. "You mean that AOL thing my niece is always chatting on?" He fingers his chin, then, "I doubt it. It's for kids and nerds. Like my niece."

Gary pursed his lips. "Careful," he mused in a tone that stunk of caution. He flipped his lighter and finally torched up the cigar. Stan wouldn't like it; smoking was against policy. But then again, he'd hate losing Gary's patronage more. I said nothing while cigar smoke wafted into my nose. It smelled expensive.

Gary took another savory drag and then said, "When one opportunity passes, another is always waiting. Change is universal. And millionaires are created when we change with change. I'm telling you; this internet thing is going to be big. Probably bigger than anything we've ever seen."

Now at a red light, I kept my eyes spied on the rear cab.

Clooney, or Kody, sat uncomfortably silent.

"The internet," Gary stated flatly gazing at the ceiling. "Yes, that's going to be the next big thing."

The rain intensified and a few blocks passed in relative silence other than the exhales of cigar smoke and plinking rain. The last fifteen minutes was a lot to process, but I made sure to catalogue it into long-term memory. If Clooney wouldn't heed the advice, I would as an innocent eavesdropper.

Gary started again, continuing his tenderization of the subject. "Kody, think about what we've talked about here. Think about the dream you promised yourself to pursue." He gestures to Drakkar, "I've told him the same thing."

Clooney scoffs. "You just gave Jeff two million dollars. He can afford to take risks now, how can I? I can't afford to go without a paycheck for a year, let alone a few weeks."

Gary shakes his head disapprovingly. "You just have to make the sacrifices. Figure out what's important to you, your comfort? Or your dream? All your illusions of success, this facade—" He waves his hand at his expensive suit, "—it's smothering your options. I didn't buy my first sports car until I was a millionaire. You did it to lipstick your student loans. Starting a business is never easy, but with all the lifestyle you've got to support, you'll never take the risks."

"I'm not sure the wife and I are ready for that." Clooney said deftly, now realizing a \$2 million dollar windfall wouldn't be coming his way.

A thunderclap menacingly ripped overhead. The sudden boom caused me to jump, jerking the limo abruptly. Drakkar flashed me a douchebag look, as if it was intentional. "Sorry folks," I muttered. "The storm is getting worse." Both literally and figuratively I thought.

Gary said, "Kode..." regaining Clooney's attention. "I'm not trying to piss you off. I'd hope if the situation was reversed, you'd tell me the same thing. You were clear about what you wanted from life. You need to refocus. You've sold your dream for a paycheck and weekend." He teasingly tapped him again on the knee. "And that's OK, most people are fine having Saturday and Sunday as the payment for Monday through Friday. Our society is built on dead dreams. You can *build* the cog or *be* the cog."

He nailed another drag on his *Davidoff* and whooshed the smoke out the crack of the window. Another boom of thunder. I turned on Canal Street, seconds from Clooney's apartment. Gary continued staring down his friend. "We're still plenty young. Five years from now when you're in your thirties, you could be sitting in my place. You just got to make a damn decision and do it."

Clooney shook his head, "What, so I should quit my job and start an internet business?" A vein bulged on his temple. "That's insane."

The statement lingers through the cab.

Gary rolls his eyes.

“Damn it, would you stop being so dense?” After an exasperated exhale, he affirms, “No, you don’t have to quit your job. I’m just saying resurrect your dream. Pursue it like it mattered, like it mattered more than a damn car or a baseball game.”

I pull to the curb, outside of Clooney’s residence. I exit the limo in the drizzling rain and open the curbside door.

Clooney slithers out and nods toward Gary. “I’ll give it some thought.” he says half-heartedly. I’m standing outside waiting for the conversation to end. Waiting to close the door. Waiting to spare myself from the rain chilling my face.

Inside the limo, Gary shakes his head like a disappointed father. “Going to make it three times?”

“Three times? What?”

Gary leers his head toward the open door. “Ten minutes ago, you said you blew it. Twice. You had an opportunity to partner with me, and then you had the opportunity to join my company as the General Manager. You said you blew it twice and now here you are, standing in the rain wallowing in regret. And just like tonight, back then you said, and I quote,” he fingers the quotes, “I’ll give it some thought’. So again Kody, are you going to blow it again and regret this moment for the rest of your life just like the other two? Because from where I sit, you are.”

Clooney straightens up and flashes me a sympathetic glare as if I might be on his team. Sorry asshole, I’m not; I’m on Team Gary. His face flushes red when I ignore him. He shifts back at Gary and shakes his head into the open door, his grimace telegraphing daggers.

“Spare me the lecture Gary. You sit there and act like you’re some grand master businessman, but when it all comes down to it, you’re just one lucky son-of-a-bitch. Not all of us have a four-leaf clover jammed up our ass.” He slams the door out of my hands and flashes a condescending wave of goodbye toward the tinted window, storming off.

Yikes. My eyes pop like saucers. Once I return to the limo, Gary says nothing, but I hear a mechanical hum. I peek at my overhead mirror and my suspicions were confirmed: the privacy window was rising to a close. In seconds, my night of eavesdropping would be over.

Before the window closes, Gary rings my ear one last time.

After exhaling another cloud of smokey tobacco, he says to Drakkar, “And that my friend, is why Kody will never amount to anything, nothing but a basic pencil pusher in an overpriced three-piece suit— millionaire bark, dime-store bite.”

Epilogue

This short tale is based upon a true story. Gary was real. As a limousine chauffeur in the city of Chicago in my early twenties (while suffering as a failed entrepreneur), I routinely overheard conversations from multimillionaires. Those conversations helped me to go on to become a multimillionaire myself.

While I’ll never know if Clooney took Gary’s advice, I did. That year I’d start an internet business and move to Arizona to pursue my dream, or as Gary said, to “resurrect” it. And in just a few short years later I’d go on to sell my company (twice) and retire decades early. In my “retirement” (a word not to mean “golf courses” or “bridge” but to signify a new writing career liberated from stuffy publishing houses) I’d go on to write several books espousing the “tough love” business advice I overheard.

I never forgot my desperation back in my youth, the desperation of wanting to be mentored by someone like Gary. The desperation of needing someone who would give me the “third degree” and tell me everything that I needed to hear, but feared to

acknowledge.

My gift to the world is that conversation with my younger self—and to you. I've written several books to honor Gary and his hard-hitting truths. Read them and change your life like he changed mine. Read them and build yourself a business that just doesn't pay the bills for a month, build yourself a business that pay the bills for a lifetime.

Questions to Ponder

Bonus: 25 Questions You Need To Answer To Kick Your Life Straight!

1- What dream did you have as a youngster? And are you still pursuing it?

2- If that dream is dead, why?

3- Has your dream deteriorated from fantastic achievement and aspiration to survival and comfort?

4- What beliefs, biases, and prejudices are stopping you from advancing on your dream? Where did they come from? Fact? Upbringing? Church? Education?

5- How do you define wealth? Fancy consumer goods and image? Freedom? Meaningful work?

6- Have material goods and consumption (including their debt) ravaged your ability to take risks? Your ability to focus on your dream?

7- Are your parents or other authority figures mandating a certain course of action for your life, even though it doesn't resonate with your heart or soul?

8- What is your purpose in life? What gives you meaning?

9- Is mediocre comfort or a specific lifestyle (a decent car, Netflix, a weekend of partying) your purpose? If so, how does this impact your motivation? Your willingness to take risks?

10- Think of the last time you felt empowered... what were the circumstances?

11- What moments in your life do you regret? Is there a moment converging on you now, this week, or this month, that you will regret forever?

12- How do you react to change in culture and society? Is it something to resist, an inconvenience and a hindrance? Or as an opportunity?

13- What kind of math is working in your life? Is this math conducive to creating wealth, or apt to keep you mired in mediocrity?

14- If you're pursuing an idea, or thinking of one, what kind of math does it introduce into your life? Are these figures (physics) conducive to creating a fortune? Or just getting by?

15- Assuming your paycheck paces inflation, what is the most you can earn over the next ten years? Until retirement age? How much of these earnings can you reasonably save? 10% 30%? Are these numbers likened to set you free young, or make you rich old?

16- If you saved 10% of your current salary per year and never lost your job, how many years (X) would it take you to become a millionaire? After that time, how much would a million dollars be worth? Would it buy a house? Or just a car?

17- If you sold 100,000 items at a \$50 profit each, how much money would you have earned? Can you do that in 1 decade? 1 year? 1 month? What would mark the limits of income growth and/or sustainability?

18- Are there any systems in your life that are working on your behalf to earn not only money, but also time? If not, why? What do you need to start doing TODAY to change this?

19- If you earned 5% annually on \$10,000,000, how much would you earn per month? What kind of life could you lead at that amount? What kind of work would you do, if any?

20- How do you view luck? As a function of probability and effort injected into the system? Or as a function of fluke randomness? If you flipped a coin, what is the probability you can call it correctly? What if you had three chances to call a coin flip correctly, how would the probability change? Does luck exist in these scenarios, or only probability?

21- How many ideas have you come up with only to see that executed dea in the marketplace months, or years later? What stopped you from doing something?

22- How do you value ideas? Something worth millions and in desperate need of protection? Or as a mere thought-pattern that requires a commitment behind it to make real?

23- If you had a net worth of \$90 million dollars, what would your "retirement" look like? After you bought everything you wanted and traveled the world, what would you be doing for work? Charity? More business?

24- Do you have a successful mentor in your life? Someone who can give you the "tough love" no-holds-barred truth about what it takes to succeed?

25- If not, do you want one?

The Millionaire Fastlane

By MJ DeMarco

Crack the Code to Wealth And Live Rich for a Lifetime

The Millionaire Fastlane - Preface

THE “LAMBORGHINI PROPHECY” COMPLETES

The Millionaire Fastlane is the echo of a chance encounter I had long ago when I was a pudgy teenager. It was a Fastlane spark of awareness, an enlightenment triggered by a stranger driving a mythic car—a Lamborghini Countach. The Fastlane was born, and with it the belief and resolution that wealth need not take 50 years of financial mediocrity devoured by decades of work, decades of saving, decades of mindless frugality, and decades of 8% stock market returns.

Often, this book references the Lamborghini brand, and it isn't to brag to say I've owned a few. The Lamborghini icon represents the fulfillment of a prophecy in my life. It innocently began when I saw my first Lamborghini and it kicked my ass out of my comfort zone. I confronted its young owner and asked a simple question: “How can you afford such an awesome car?”

The answer I received, unveiled in Chapter 2, was short and powerful, but I wish I had more. I wish that young man had taken an hour, a day, or a week to talk to me. I wish that stranger would have mentored me on how to get what I thought the Lamborghini represented: *wealth*.

I wish that man had reached into his car and given me a book.

Years later, I would relive that same moment in role reversal. To celebrate my blossoming Fastlane success, I bought my first exotic car—a legendary beast known as a Lamborghini Diablo. If you've never had the opportunity to drive a car that

costs more than most people's homes, let me tell you how it works: You can't be shy. People chase you in traffic. They tailgate, rubberneck, and cause accidents. Getting gas is an event: people snap photos, enraged environmentalists throw you an evil eye, and haters speculate about the length of your penis—as if owning a Hyundai implies being well endowed. Mostly, people ask questions. The most frequent questions come from leering and inquisitive teenagers, as I was many years ago: “Wow, how can you afford one of these?” or “What do you do?”

People associate Lamborghinis with wealth, and while that's an illusion (any dimwit can finance a ridiculously expensive car), it's indicative of a dream lifestyle that most people conceive as incomprehensible.

Now when I hear the same question I asked decades ago, I have the power to gift a book and perhaps, to gift a dream...

This book is my official answer.

Unscripted

By MJ DeMarco

Life, Liberty, and the Pursuit of Entrepreneurship

Unscripted: Introduction

Life.

Liberty.

And the pursuit of entrepreneurship.

It's awaking in the morning and pinching yourself black-and-blue—that OMG, this is my life, and it's freaking awesome. You live in your dream house, but there's no mortgage. No alarm clock, no boss, no bills. No claims on the day's time other than what you choose. It's making more money before breakfast than you made for an entire week at your last job. It's a crazy expensive car parked in your garage, a victorious symbol that your dreams no longer sleep in fantasies, but are awake with reality.

Make no mistake, this life exists.

I know, because it's been mine for more than twenty years. And in a few short years, it can be yours as well. That's right, you won't need five decades of thankless jobs, mind-numbing frugality, and patient investing with our trusted friends on Wall Street.

Unfortunately, you've been **SCRIPTED** to believe that such a life is out of your reach, or only possible for a certain type of person... someone with a certain college degree, a certain amount of VC funding, or a certain contact list of connected friends from Stanford. I'm here to tell you, that none of it's true.

While I've been an entrepreneur most of my life, I'm no one special. You won't read about me over at Tech Crunch or in some Silicon Valley newsletter. While I've been an Internet entrepreneur since the old “you've got mail” AOL days, I've never been funded by venture capitalists, never had a payroll with more than five people on it, and never studied computer science at school. Despite this, I've been able to create profitable businesses that create the type of **UNSCRIPTED** life I've described above. We're talking about five- and six-figure monthly profits with valuations in the millions. Although I've had two successful “exits”, don't let that scare you; it's just a welcome (and sometimes unexpected) side effect of the process.

Now, you probably noticed this book is LONG. I mean like, super long. There's a reason for this. I'm not one of these “book a month” authors who writes about a trendy marketing tactic that becomes ineffectively overused within a year.

I'm not an author who writes 200 pages of filler about one concept when only four paragraphs are enough. In other words, I didn't spend three years writing this book to enlarge my income streams—I wrote it to change your life. And in order to change your life, a lot needs to be said. Yes, this goes beyond starting a business and making some side cash— it's about reclaiming life-and-liberty through the pursuit of entrepreneurship.

If you don't know, let me break it to you: *Slavery still exists*. Except today's contemporary slavery is called the **SCRIPT**—an implied social contract whereas a gilded cage is exchanged for voluntary indebtedness and lifelong toil, a price sacrificed by a non-redeemable fifty-years of Monday through Friday, an invisible servitude in which freedom is only promised by the arrival of life's fading twilight.

UNSCRIPTED is your blueprint into an awakening of abundance, freedom, and happiness; a keystone to unleashing a life few dream of.

In Part 1, I will identify the problem that has haunted you since you've been old enough to have a job. You have sensed it, felt it, and now, you fear you're living it.

In Part 2, I will expose the greatest con of the century and detail exactly how it has stolen your dreams, and if you allow it, it will steal your life. To defeat a thief, you have to understand the thief.

In Part 3, I will unveil the high-definition vision of what is possible once your mind is free from the cultural doctrines ruling the game.

*In Part 4, the bulk of this book, I will reveal the definitive blueprint to **UNSCRIPTED** Entrepreneurship, a detailed framework that shows you how to start a business that goes beyond just the bill-paying treadmill, it breaks it— and then it changes your life forever.*

In Part 5, I will detail the greatest passive income system in existence where work becomes optional. Yup, you will learn how to never work another day in your life, where to find it, and how to get started immediately.

If you haven't read my debut book, *The Millionaire Fastlane*, don't worry. **UNSCRIPTED** stands alone. I wouldn't have published it if I didn't think it could change lives. Question is, will you allow it to change yours?

First, if you have a great job, a chummy relationship with your boss, and are just thrilled with your 401(k), congratulations. I give you mad props. You're winning a rigged game. You're that dude who wins the giant stuffed elephant at the traveling carnival. How you tossed those plastic rings around the beer bottles, I'll never know. However, in light of your superpowers, this book probably isn't for you.

Second, I don't believe you can change your life by reading another "financial freedom" book that worships IRAs, stock-market investing, and soul-suffocating frugality. Do you really want to read another biblical-sized lecture idolizing the compound-interest fantasy? Hit Amazon and you'll find ten gazillion books on such crap. This book's title is **UNSCRIPTED**, not "be like fucking everyone else on the planet."

Third, **UNSCRIPTED** is for you if your life has become hopeless and dissatisfying. It's for you if you're held hostage by a weekday and the bribery of its paycheck. If you're sick of the suck, and tired of the tiresome: the break-room gossip, the organizational politics, the managerial ass-kissing, and whatever else boils when multiple human beings are tossed in a box and tasked with corporate minutia, I have your escape.

UNSCRIPTED is for you if you crave autonomy and the creative license to pursue work that matters. It's for you if you're a youngster who'd rather live richly young—travel, nice cars, free time—versus waiting to live richly old: wheelchairs, arthritis, and bridge. It's for you if you have X-ray vision and can see what your parents cannot—that life's formulaic template has become dated and flawed.

But most importantly, **UNSCRIPTED** is for you if you've been an aspiring entrepreneur far too long, someone who can't turn a corner, turn a break, or turn a profit. Someone who might already own a business, but like a job, it steals time and just barely keeps the bills paid until next month. If you're someone who would rather hear the discomforting truths from a multimillionaire over another broke blogger peddling in fantasies and narcissistic feel-good platitudes, I have your escape.

Finally, **UNSCRIPTED** is for you if you're willing to risk changing yourself. Everyone wants to change, but few want to change their choices. This book will be tough because life is tough. Uncomfortable truths, belief challenges, and ego-shattering revelations lie ahead.

Some will assign **UNSCRIPTED**'s blunt and insulting tone to themselves and miss the point entirely. If you think I'm a rude, politically incorrect asshole, please, return to your safe space and ask for a refund. Your opinion changes nothing about my reality, but I'm hoping mine changes yours.

I didn't write **UNSCRIPTED** to coddle and protect the status quo that killed your dreams for a damn job and a nice weekend with Netflix. Disruptive change doesn't come from some mental masturbation that sparks one day and flames-out the next—it comes from the depths of your heart and soul. If you're open to the red pill, I have your escape.

So, if I haven't been clear, let me be now: **UNSCRIPTED** is not something you try, it's something you live.

If you're ready for the challenge, get ready for a shit-your-pants revelation that everything you've been taught and told is bullshit.

Legendary bullshit.

We're talking stuff that would make Ponzi feel out-scammed and out-lied. Don't be mistaken, **UNSCRIPTED** is NOT about paradigm shifts. I hate that phrase. A paradigm shit doesn't keep a sinking Titanic afloat. The problem is the paradigm itself. The problem is that you've allowed the paradigm to set the rules, call the shots, and dictate the decisions.

The problem is, you've allowed ordinary thinking preached by ordinary people to produce exactly that—an ordinary life.

The paradigm shift is realizing that the paradigm is shit.

Unscripted Chapter 1: Tales from the SCRIPT: A Monday Story

How in the hell could a man enjoy being awakened at 6:30am by an alarm clock, leap out of bed, dress, force-feed, shit, piss, brush teeth and hair, and ght traffic to get to a place where essentially you made lots of money for somebody else and were asked to be grateful for the opportunity to do so?

~ Charles Bukowski, Author

SAME SHIT, DIFFERENT DAY

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Shit.

It's Monday morning, 5:15 a.m.

For the third time, my iPhone is cursing its alarmNickelback song I once loved, but now hate. Another snooze and I'll be late.

Yes, it's time to wake up. After cursing myself for not changing that damn song to something by Metallica, I yank myself out of bed, slightly hungover from the night before. I dread the day—actually no, the week—to come. Needing a jump start, I stumble into the shower, hoping for a clean perspective. No luck. The forthcoming day rivals getting a colonoscopy. As I lynch-tie my neck and arm my suit, regret and resignation

ravage my soul. *Something is not right.*

Perhaps it's the \$800 suit. Perhaps it's the credit card that paid for the suit. Perhaps it's the stinking realization that my weekend highlight was watching two mediocre football teams play in the Las Vegas Bowl. Perhaps it's the morning darkness and the stark reality that my short Cancun vacation is still months away. Unfortunately, this is no time for a Jesus moment. With moments to eat, I grab an artificially colored bowl of sugar-coated grain.

With one eye on the clock and another on the meal plan pinned to the refrigerator— the one I'm supposed to follow religiously for the next eight weeks—I blame Toucan Sam for my first transgression.

Minutes later, I lumber to the driveway and wriggle into my car, sealing myself in the frigid cabin.

My breath shivers a cloud.

"Ugh," I groan.

Even my new Mercedes C-Class and its sixty-seven payments remaining has lost its luster. I back out of my driveway and head to the freeway.

For the next hour, I sit trapped, fender-to-bumper in my little box, with thousands of other people like me. What I don't know is that my fellow commuters, some appearing more successful than I, are not happy either. Like me, they've failed their diets, failed their purpose, and failed their dreams. As a result, they've bribed their misery with more expensive boxes adorned with softer leather, shinier chrome, and fancier gadgets—boxes branded by prestigious insignia such as Lexus, Audi, and BMW. Their mission, like mine, is appeasement: to bribe themselves into believing that they are different from the other 20,000 souls enslaved by the same paradigm imprisoning me.

Two miles and twenty minutes less from my life, I have to ask myself: *Is a sheep who drives a Mercedes to the slaughterhouse still a sheep?*

Another hour drains before I arrive at my workplace where I pay seven bucks for the privilege to park near my building, a towering glass skyscraper that ironically, pierces the sky like a crystal dagger.

As the orderly mob herds into the atrium, solemn yet caffeinated, I begin my day with a lie. "Good morning," I greet the receptionist as I rush into a crowded elevator.

As I ascend to the sixtieth floor with my fellow inmates, I have seconds to meditate: "For the love of God, why can't it be Friday?"

No time for fantasies, the doors slide open where purgatory awaits—a colossal vista featuring dozens of paneled cubes segregated into cells. Like a prison, each cell is customized to its occupant and decorated with family photos, knick-knacks engraved with biblical proverbs and unheeded platitudes, or an occasional art project from a child, yet to be cursed.

Quickly, I lipstick the pig: "OK, at least I have a job." It's a nice try, but I can't hoodwink my heart; gratitude shouldn't feel like death row at San Quentin.

I arrive at my cube, I floor my satchel, and thunk to my seat.

Odd.

Manny, my cubicle neighbor who starts his day an hour earlier than I, has not arrived. In fact, his desk has been wiped clean.

Then I see it.

Sitting atop my inbox and ominously stamped CONFIDENTIAL is a large manila envelope from corporate. Shit, this can't be good. The last "confidential" love letter I received doubled my health insurance costs because Congress passed some fucked-up law that no one bothered to read.

I dreadfully tear open the envelope. Apparently Manny was red this morning for not doing his job. Well, actually his job was being done, just not by him. Supposedly, Manny deviously outsourced his duties to IT workers in China, allowing him to surf Reddit and watch funny cat videos all day. The clandestine operation scammed for months. According to the corporate dispatch, Manny was "let go" and his work temporarily offloaded to me. Company courtesy reads like an offer from Don Corleone: My work will expand one hour per day and one Saturday a month for the next three months—for the same exact pay. OMFG. And no, they're not kidding.

Suddenly, I feel a scene from *Star Wars* involving a trash compactor. The air thins and my eyes gloss over as a suffocating cloud forms above Cubicle 129A. I clench my teeth so tight that my capped molar breaks in half; at least my dentist will be happy. Rage follows. Then bitterness and betrayal. I'm not sure who I'd like to strangle: my boss, my coworker, or myself.

WTF has my life become?

Is this why I went to college for five years?

This wasn't my plan!

As I pout like a child without my lollipop, temporary insanity gives way to functional logic: Grin and bear it. I'm trapped. I can't quit. I have bills—credit cards, a mortgage, a fancy car, student loans to the tune of 50G—and no savings. And then there's Amanda—my uptown, uptight girlfriend who demanded an engagement ring six months ago. Throw in a biological clock ticking at warp speed and our relationship is like riding the bumper cars at the county fair. "This is everything," I reason. "Without it, I'm shitting bricks without a diaper."

For the next four hours, I sit in my cube, poking into my computer, suffering through the minutiae of purchase orders, past-due invoices, and IERs—internal escalation reports—the corporate world's version of schoolyard demerits.

As my day drags on and I realize four more days of this insufferable hell awaits, and half my Saturday, I stomach a depressing truth: *My dreams are dead*. The consolation prize for them has become a car and a weekend.

For the rest of my day, I slog through work, eyeballing the clock like a dog salivating for a bone. Tick by tick, minute by minute, the clock widens the incongruence gnawing at my brain. With each passing, a part of my soul dies. And yet each moves me closer to the day's freedom.

Ten hours earlier, time ordered me awake, and now, time orders me to leave. I hop back into my car, joining the others who endured a similar soul-destroying day. I'm relieved it's over and a lifeboat awaits: It's Monday, and Monday means NFL Football. I crack the day's first smile, one that disappears seven minutes later. There's an accident on the I-90 freeway and I won't be home for another two hours. And I'll miss most of the game.

At home, defeated and demoralized, I drop-kick myself to the couch and crack open a cold Budweiser. It tastes like chilled piss. One sip and it's clear: don't use a butter knife when a chainsaw is needed. Four shots of Jack Daniels later and it's

mission accomplished. The room is spinning. I'm lost to the television and catch the final ten minutes of the Steelers/Broncos game—a blowout not worth watching.

Channel flipping through alternate realities, I pay homage to the television: I can anonymously watch the lives of those suffering the same doldrums as me or interestingly, those who have been lucky and escaped it.

As I toast the death of my dreams, a *Law and Order* rerun gives way to an infomercial narrated by an overexcited dude with a bad British accent. He's selling a fat-squashing spandex compression girdle. Apparently, ten-years of custard donuts has a ten-second fix, assuming you don't get naked with the fool you fooled.

As the hucksters and their "fat-choking bustier" bellow on, I slowly fade and pass out—not into a deep sleep but a shallow oblivion void of rejuvenation. Hours seem like minutes, abruptly shattered by a morning noise...

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Shit! Shit! Shit!

It's time to do this again...

About The Author

MJ DeMarco



EXPOSED

Based on a True Story

THIS SHORT ARGUMENT
I OVERHEARD MADE
ME A FORTUNE...



CAN IT DO THE
SAME FOR YOU?

A **SHORT STORY** BY **MJ DEMARCO**

AUTHOR OF THE INTERNATIONAL BEST-SELLER
THE MILLIONAIRE FASTLANE

MJ DeMarco is a semi-retired entrepreneur, investor, advisor, and international best-selling author who's books have been translated in over 15 languages worldwide. He is the current founder of Viperion Publishing Corp., a media company focused on online and print content distribution. He also is admin/founder for The Fastlane Forum, the web's leading destination forum for start-up, finance, and entrepreneurial business discussions, now featuring over 60,000 users and nearly 1,000,000 comments.

Prior to embarking into the world of writing and authorship, he was the former start-up Founder/CEO of Limos.com (1997-2007), a global ground transportation aggregator and marketplace that he successfully built and grew into a profitable multi-million dollar company, all with no money, no formal training, and with just a few employees. In 2001, he sold the company in an exit event but later reacquired the company via bankruptcy reorganization. He later sold the company again in 2007 to a Phoenix-based private equity company.

By refusing to accept society's default template for mediocrity (THE SCRIPT: jobs, 401(k)s, frugality, give your life savings to Wall-Street) MJ was able to retire young in his thirties without sacrificing the good life. Yes, that means he isn't playing Wall-Street's "hope, wait, and pray" game where you nervously invest all your savings into the stock market, all while commiserating over the Starbucks you couldn't drink because saving \$4.12 was more important. (Do people seriously believe that sh*t?)

Currently, MJ owns a publishing company which produces, distributes, and licenses his work around the world while contributing daily to his business community. He lives in Fountain Hills Arizona and enjoys road trips, softball, travel, fitness and nutrition, working out, and recklessly exploring the Sonoran desert on his UTV.

Books By This Author

[The Millionaire Fastlane: Crack The Code To Wealth and Live Rich For A Lifetime](#)

Has the "settle-for-less" financial plan become your plan for wealth? It sounds a little something like this:

"Graduate from college, get a good job, save 10% of your paycheck, cancel the movie channels, quit drinking expensive Starbucks, save and penny-pinch your life away, trust your life-savings to an indexed-fund peddled from Wall Street, and then one day, when you are oh, say, 65 years old, you can retire rich."

Welcome to the greatest scam of the modern world, one that will take you 50 years of your youth to realize that you were conned. You don't want to DIE rich in life's tired twilight, you want to LIVE rich in vibrant youth.

Unfortunately, since you were old enough to work a job, you've been lied to by an army of financial profiteers and mainstream media hucksters. The ruse? The reckless idea that TIME can create wealth through patient investing with the most untrusted people on the planet... Wall Street. That's right, invest in an indexed-fund for 50 years while blindly trusting the uncontrollable and unpredictable markets: the housing market, the stock market, and the job market.

I call this soul-sapping, dream-stealing dogma "The Slowlane" - an impotent financial gamble that dubiously promises wealth in a wheelchair. Accept the Slowlane as your financial roadmap and your future will blow carelessly adrift on a sailboat of HOPE: HOPE you can get a job and keep it, HOPE the stock market doesn't crash, HOPE the economy stays solvent, HOPE, HOPE, and HOPE. Is HOPE really a solid centerpiece for family's financial plan?

Drive the Slowlane and you will find your life deteriorate into a miserable exhibition about what you cannot do, versus what you can.

If you refuse the lifetime subscription to mediocrity, penny-pinching, and "waiting to retire so I can finally enjoy life" there's an alternative; an expressway to extraordinary wealth capable of burning a trail to financial independence faster than any road out there. And shockingly, this road has nothing to do with the Wall Street, jobs, 401(k)s, index-funds, or a mindless regimen of frugality.

Demand more. Change lanes and create your explosive wealth accelerator. Hit the Fastlane, crack wealth's code, and live rich for a lifetime. Over 500,000 copies sold, translated in over 15 languages worldwide.

[Unscripted: Life, Liberty, and the Pursuit of Entrepreneurship](#)

What If Life Wasn't About Paying Bills,

Working FOR a weekend, and Then Dying?

Tired of sleepwalking through a mediocre life bribed by mindless video gaming, redemptive weekends, and a scant paycheck from a soul-suffocating job? Welcome to the SCRIPTED club—where membership is neither perceived or consented.

The fact is, ever since you've been old enough to sit obediently in a classroom, you have been culturally engineered for servitude, unwittingly enslaved into a Machiavellian system where presumptive rules go unchallenged, sanctified traditions go unquestioned, and lifelong dreams go unfulfilled. As a result, life is hijacked and marginalized into debt, despair, and dependence. Fun fades. Dreams die. Your life's consolation prize becomes a car and a weekend.

Recapture what is yours and make a revolutionary repossession of life-and-liberty's reins through the pursuit of ENTREPRENEURSHIP. Paradigm shift? Heck, the paradigm doesn't need a damn shift—it needs to be thrown-out altogether.

UNSCRIPTED shows you how to rewrite life's dream-killing script. Ditch the job, flick Wall-Street the bird, and escape the insanity of trading your life away for a paycheck and an elderly promise called retirement. UNSCRIPT today and lead life—instead of life leading you.

Praise For Author

Disregard the questionable title, The Millionaire Fastlane is the real deal. I bought the book when I was 18 years old and at the time I was essentially stuck in a dead-end job at a call center. Today, just short of six years later, I'm a millionaire via multi-family real-estate investments and a growing eCommerce company potentially worth millions. TMF gave me the mindset shift, the mathematics to implement, and the framework to follow that I haven't seen anywhere else. Read it and weep with joy.

- Roc Pilon, CEO/RP Ventures

There are few books that have touched, moved and inspired me as much as The Millionaire Fastlane. It has crystallized my thought processes in building, developing and implementing that ' formula' in my businesses and in life as a whole. It has also helped me in formulating AND creating multiple scalable revenue streams to the tune of nearly \$2 million a year and growing. All without any formal education and a C student in high school. It isn't easy, but it is simple."

- R. Rude, Springfield Missouri (Business Owner)

I simply do not have words in my lexicon that are able to accurately reflect how invaluable this book is. In fact, I really debated whether I should give this book 5-stars (because it is the single greatest book on the topic I have ever read by far)...or whether to rate it 1-star (based on a selfish desire to keep this information a secret).

I have read over 20 books on entrepreneurship in the last 6 months and they all read the same. When I purchased DeMarco's book, I was fed up with business self-help books, but had to see what was causing people to leave such stellar reviews. That one decision will be remembered as the moment that changed my life. I was wrong...I was thinking wrong, acting wrong, choosing wrong...and I had no idea! I had no idea how utterly and completely wrong my perception of entrepreneurship and life in general was until I read this book.

After my realization, I looked around and realized...98% of people have it wrong, too! There is absolutely a secret (or, a bunch of them) that will put you on the path to a fulfilling life that you build yourself...and it is ALL in this book. I was honestly shocked that someone would be willing to invest the time and energy to share this information with others; he could have quite easily sat back and enjoyed his own life, leaving the rest of us in the dark. I am beyond grateful for the time, effort and care that went into this book. MJ DeMarco gets it, and thanks to this book, now I get it, too.

- Amazon User [Lexi, OCT 2017)

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