



148
Total invoices

Total fuel pumped \$518,878.50 Total invoice amount \$3,505.94 Average invoice amount

# Accounts Receivable



0-30 Days

31-60 Days

Unidentified Male:

Hey what's going on? So, while I'm here sitting in this hotel getting this engine put on, I should be done by tomorrow. I was going over my notes trying to take some time to get a couple videos and do as many as I would like to because I'm usually moving around. So my main objective at this show, one, the money that's available. That's why I show you the load boards every morning. I show you local, regional, and long haul. The top paying for refer, van, flatbed.

Then also I show you what's real by showing you actual loads that I'm actually doing. And then I prove it by showing documentation. Every now and then I show my factoring sheets or how if I'm challenged, I will show a rate comp because I'm not a bullshitter and I hate for somebody to think that I actually got time to be on the internet faking jacks as they used to call it.

So, what do we got here? My new book. How to Travel for Free and Make Four to \$500,000 a Year With a Criminal Record and No College Degree. This is a series or continuation of my first book, How to Make \$250,000 a Year With a Criminal Record and No College Degree. My first book, I was targeting criminals, all of mine are targeting criminals, ex-felons, or potential at risk individuals. People that grow up in the inner cities or high crime areas. My whole entire goal was to stop individuals from breaking the law to show them that the same things that we running from the game, the cars, the clothes, all these things to be able to travel, to have girls and do all these things you can get in a different way. We chose that because that was the most available avenue that you could reach out and touch. Almost any inner city youth or adult don't have to go further than our porch or to the corner store to find a way to get into the game.

I'm showing people how to get the same money we got there in this avenue which is trucking. So, we're going from the streets to the highways. My claim, \$250,000 with a criminal record and no college degree was an understatement. My first year I did \$277,000 with my single truck. We made more than that but just counting my one unit. \$250,000 is only \$5,000 a week. That's not a lot of money. If an individual wanted to make four to \$500,000 a year which trucks are going right now, you have to make anywhere between eight to \$12,000 a week which is actually what's happening right now. If an individual was to make \$8,000 a week for a full year, that would be \$416,000 a year. If an individual was to make \$9,000 a week, that would be \$468,000 a year. If an individual was to make \$10,000 that would be \$520,000 a year. If an individual was to make \$11,000 that would be \$572,000 a year. If an individual was to make \$12,000 a week, that would be \$624,000 a year.

Now, I've been in the game 11 years. I've been a company driver, I've been a 1099 driver for a company. I've been an owner operator, a lease

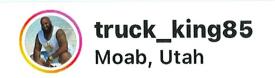
operator, I've had my own authority, I've ran fleets. I slip seated for companies when there were down a driver. So I've been around for a while. The point of me saying that is that I know a trucker is not going to get 52 straight weeks out of a unit. Hold on let me set this up. Trucker is not going to get 52 weeks a year unless you're renting a truck. If you're renting a truck from Penske or Ryder, somewhere like that, when your truck goes down, they will bring you one on the spot, call it a Jimmy on the spot. They'll send a tow truck, tow yours away and bring you a replacement right there so you can keep rolling but if you're not in that situation and you don't have your truck and a backup truck as well or running a fleet where you have multiple trucks, you're not going to get a full year. I normally count ten months out of the year. I take a month off for downtime and I take a month off for personal time

When you're on vacation you're taking personal days off, you're doing stuff with your kids and your truck is going to be in the shop every now and then, there's no way around it. So, even if you take the average, \$10,000 a week, that's \$520,000. I'm on my way, I'm going to bust \$600,000 this year. But I'm an exception driver, I'm a true road warrior, I'll run all day and night and I do a lot of miles. I to five to 700 miles a day. So, you can't add my numbers with somebody else unless you're willing to put in the work. If you're willing to put in the same amount of work as I've put in, then you'll make the same amount of money or even more.

One other thing. I don't claim to be the individual making all the money in trucking. It's not a competition. I could care less what your rates are. I see people challenge some of the rates I put up and say they're getting more or they don't believe that the rates are true. This is not about how much money I'm making. This is not, I was raised to be discreet because of my lifestyle. So, it's not in my best interest to tell people what I make.

What I'm doing is waving the flag. I'm waving the flag to say hey, you all see this is jumping over here, why don't you all leave that and come over here? And if you don't know how to come over here, I'll show you and walk you through it so you can get over here, be successful over here, stay over here. Another disclaimer, I don't know everything about trucking. But I'm a giving person, it's in my heart and it's in my brain. So whatever I do know, I share it willingly because I believe individuals should do that and I wish somebody would have did it for me and they didn't. So, I learned the hard way and I'm taking the challenge away from you all to have the skin your knees, falling off the bike when you could just put training wheels on, learn, and roll with that until you pick up the pace and then get on your own.

So, that's the income piece. Why are rates up right now? Or they were.





I'm starting to hear people talk about rates are going down. Let me get this thing straight. I got a couple calls this week, people complaining about rates going down. But this book was written a couple months ago and at that time, there were several reasons why rates were up. Trucks normally when I started were doing 23 to 27,000 a week, or excuse me a month. At the time of me revising this updated sequel to my first book, trucks were doing 40 to \$50,000 a month. We went from doing five to \$7,000 a week to doing eight to \$12,000. I've had some weeks where I did 14, \$15,000. I even had one where I did, and I believe it was \$24,000 that week. I'm talking solo.

So, let's get into why. One thing, COVID. During COVID, people were not allowed to really go anywhere. So, and truckers are essential workers. So, you saw a spike in van loads. You saw van loads starting to pay more money. Traditionally I wouldn't even mess with a van. But I started seeing vans making pretty good money. I even ran one for a little while and the reason is people couldn't go outside. People couldn't go anywhere but the grocery store and things of that nature. And so, toilet paper, water, canned goods, foods, all that stuff has to be transported in a van.

But when you really saw the spike, when I updated this here book, the country was opening. So, what was happening was people were in a mad rush to go outside and so all these goods, products, and services were booming because of this updated traffic. So, you had more people being active and the more people that are active, the more transactions take place. And so, America is a capitalistic society, we're based upon commerce. Buying and selling, transactions, and the bottom line to a transaction is transportation. You can purchase it online but it has to get to you by a truck whether it be an 18 wheeler or a box truck or a cargo van.

Products can get into the country by plane or boat. It can get across the country by train or plane. But in order to get to that end consumer it has to get on some sort of a truck. And the influx of people being outside when the country first started phasing open, that created what I call the gap. And there was a time where the inflated cost of running a trucking company, fuel, equipment, all of these things, was still low. But because of the amount of transactions taking place, freight rates went up.

So there was a time where there was this big gap in the middle where fuel was still low and rates were extremely high. And we were killing them during that time. We would actually be killing them. Inflation is another thing. As products started to cost more, people who were already in the game were benefitting from it. So, when transportation costs went up, that forces the person selling product to raise their prices because they're not going to take the hit. They're going to roll the hit over to the general public.

So as we started charging more, they had to start charging more in order to keep up with profits because they still have ongoing costs. So, the purpose, excuse me, the reason why rates went up during that time was one, COVID, and the country opening up. And then also the country started opening up right when the season was opening up around March, the end of February, March is when trucking starts to pick up anyway. So the country was opening up. It was trucking season anyway and it was prior to the get where prices were still low as far as operating costs. But rates went up.

You had the gap which I just talked about where prices were still low, operating costs and freight rates were up. And then you had inflation. So all of that contributed to truckers making more money or trucking companies making more money. So that was why the book had to be updated from \$250,000 a year to four to \$500,000 a year.

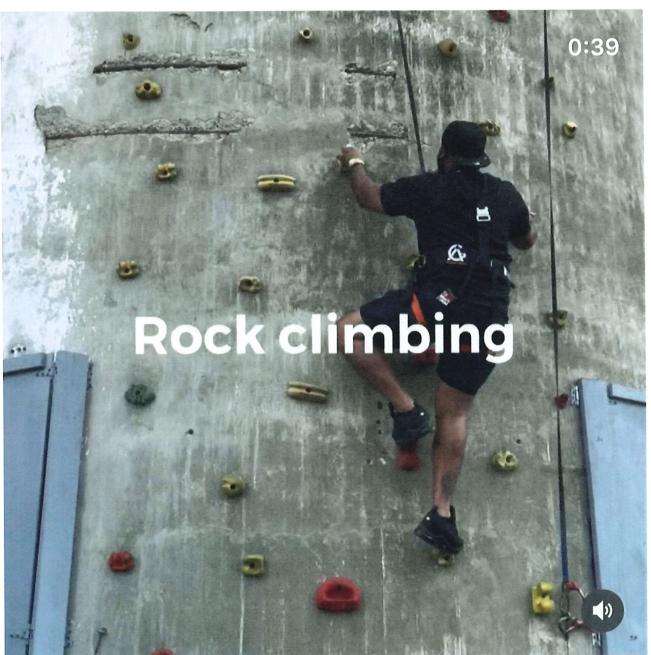
Another thing I got in this new book is a cheat sheet, fast lane to trucking. If you're trying to get started and you're starting from ground zero, the first thing you're going to need is an ID. You're going to need an ID because in order for you to get a permit, you're going to have to start with a regular ID. Then you're going to have to get your regular driver's a license. A full driver's license no matter what state you're in. A provisional will not work. You're going to need a full driver's license.

Once you get your ID and your full driver's license, I'm talking about somebody starting from ground zero, nothing, then you're going to have to get a DOT medical card. This is a physical that you take prior to taking your permit test. They will not allow you to take a permit test if you don't have a DOT physical. And also, and I'll talk about this a little bit more, but the laws have changed since writing this book where prior to, I believe it was February the 7<sup>th</sup>, you could just go and take your permit test and take a driving test if you had a truck and you could pass it. Those days are gone.

Now, you have to get in a driving program from someone who's registered with the FMCSA which I am. I'll talk a little bit more about that as we start rolling out and we get to trucking school full-fledged. I was already doing the training for free. They threw a monkey wrench in the game with the new law. I'm compliant with the new law so now I'm able to legally train any individual across the whole entire United States.

What you got here? So you get your DOT card then you're going to want to go and take your permit test. Once you get your permit test, there are schools, excuse me, companies that will hire you, train you, and send you straight to work. You can get your CDL within a matter of 30 days after





having your permit test. CR England, Prime, I believe JB Hunt. There's several of them if you Google free CDL training or if you put in trucker truth and fill out the application on that, it'll send your information to several companies that train for free that'll pay for your plane ticket, hotel fees, train you and send you straight to work upon completion of the training. However, you have to have your state's class A CDL permit test and your DOT medical card prior to going with those guys.

So, and if you don't want to take the free route and go to a company and train, some people don't want to do it because it's over the road. Some people can't do it because of the stipulations, go to a training school, go to a local training school or private training company that's local in your area if you're not able to leave the state or you just don't have a desire to.

Once you complete your training, you're going to want to, I suggest going over the road at least three to six months. Go over the road for three to six months even if you have the money to purchase a truck. And the reason why you want to do that is because if you go out and buy a truck right off the bat, a school is teaching you to pass a test. They're not showing you how to drive, they're showing you what you need to pass the test. You won't learn how to drive until you get out there and driving. That's one of the reasons why I personally suggest going to a trucking company to get training because they're actually sending you on loads as a part of your training. They're teaching you to drive for them as opposed to a trucking school or a private trainer training you to pass the test. The only way to learn how to drive is by driving.

And there's some things that only experience can teach you. You're going to mess up along the way, it's better if you mess up on somebody else's dime that way it's not costing you so much money or you put all the money you got to jump out there, get in the game, and then get knocked out of the game because of a big maintenance issue. So, and these things happen. And some incidents that could be avoided if you had a little bit more experience but there's some things that's just going to happen. I still mess up things. I still hit things and knick things, break things. So, don't rush out and get a truck. Drive for somebody at least three to six months so you can get a feel for it and so you don't get out there and run your equipment straight out the gate.

After you get your three to six months experience, if you're starting from zero, get into a lease purchase program, there's lease purchase programs where you can get a truck with no money down, no credit check. All you need is a CDL. You can go and run for these companies. You can make \$2,500 to \$3,000 a week. I've made as much as \$7,000 a week but again, I am a road warrior. I run, I'm not on the road to play games. If I'm behind the wheel I'm trying to get as many miles in as I can and that's my whole

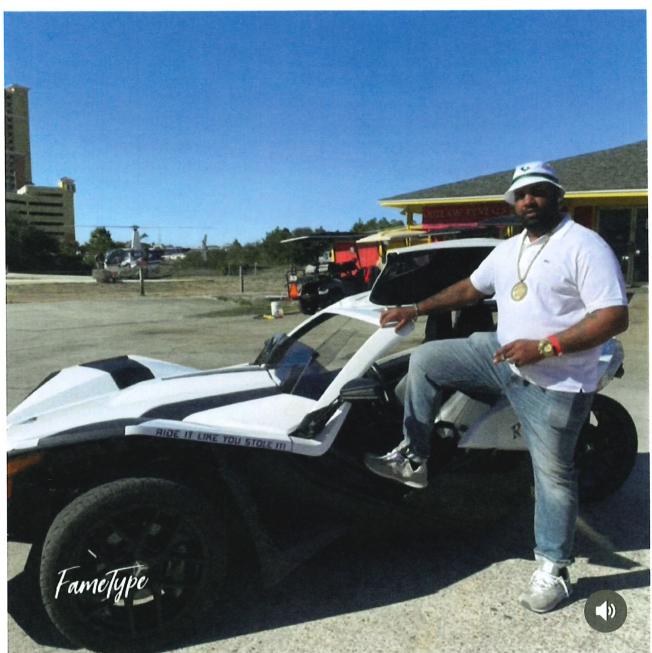
entire objective.

There are some bad apples out there. There are some bad recruiters who will sell you a dream, get you halfway across the country, and have you making the same money or less as a company driver would make because you still have maintenance costs and fees that come out. Whereas a company driver has nothing come out, it's all profit because they're getting paid based upon how much they drive. Don't let those bad apples discourage you. I've been with some of them. You have to kiss a lot of frogs until you find the prince that they say, no home for you guys, just insecure. You're going to have to go company to company to find out which one is the best fit for you. If that's what you got to do.

But once you get your CDL, you got three to six months experience. Jump into a lease purchase program and the reason why I want you to do that is because it'll increase your earning so you can start saving faster in order to get your own unit. While you're in this lease purchase program, once you found the right one that pays you correctly, you should be making \$2,500 to \$3,000 to \$3,500 even more. ATF is one of the highest paying companies I've been with. But you've got to have a year experience with those guys. But there's companies out here that will pay you decent while you're doing this. Save two to \$300 a week for a year, more if you can. That'll get you \$10,000 to \$15,000 for the year. 50 weeks times 300 is \$15,000. 50 weeks times 200 is \$10,000. That will get you a unit. That's not enough nowadays to get you your truck, insurance, and a trailer. But that will get you a unit where you can give them their truck back and you can take your truck and start running with your equipment so you don't have that weekly cost that they're charging you every week.

While you're doing this, after you saved up your ten to \$15,000 and went and purchased your truck, gave them back theirs, that's half of the battle. Only thing next you need is a trailer and insurance. Then your authority is running. But while you're working work them, still be building for yourself. You want to be filing for your LLC or your INC. You want to file for your authority even though you're not running under your authority. You want to get on the DAT load board so you can start cross referencing the loads they're giving you versus the ones you're doing, excuse me, versus the ones that are available in the same lane so you can mentally see the difference in money that you'll be making and be motivated to move to the next step.

At this point, you have your truck. You want to start, and your company is set up, you're on the load board. You want to start looking for a trailer. You can make it as power only with your own authority, I don't suggest doing it, if that's the only way to get in the game go for it. You got to do what you got to do until you can do what you want to do. That's my motto



in life in general. However, if you can avoid it, have a trailer before you activate your authority because when you're doing power only, you're dictated by the load. When you have your own trailer, you dictate the load. Also, during your first 21 business days where you can't leave the state, depending on what state you live in, it's going to be difficult because you can only pick from the loads that are available and if the available loads are leaving out of your state and you don't have your trailer where you can dictate your own loads, you're going to be put in a bind.

While you have your truck and you're looking for a trailer, you want to get an insurance quote. You want to get an insurance quote because insurance is high. Insurance is the difference between the owner operator and somebody who has their own authority.

Somebody that's an owner operator meaning they lease to a company, they own the truck but they don't own the company, they may be paying \$150 a month, \$300 a month. Somebody with their own authority, I've paid as much as \$3,600 a month. I started off paying \$1,700 a month. But as you go and you get infractions and inspections and things, your insurance rate raises. Also if you live in the city, a congested area, your rate is going to be higher. So if you have a county address or you live in a county or a rural area, it's better to use that address as your company address because you'll have a lower insurance rate and a dollar saved is a dollar made no matter how you put it.

Once you get all that stuff done and you got your insurance quote, you have a trailer, and your truck, now it's time for you to activate your insurance. When you activate your insurance, when you pay that initial down payment, that's what activates your authority. Filing for your authority and them issuing you an MC and a DOT number does not mean you have active authority. You have an authority which is your name, your MC, and your DOT number. When you pay for that insurance down payment, now you're active. And those 21 business days start to count down. You're going to have to get your truck inspected which you probably already did because you've running as an owner operator. You're going to have to pay your 2290 heavy highway use tax and you might not have did some of these things because some companies that you lease onto will issue you tags. But, you may have to give those tags back when you leave them.

You're going to have to file for your BOC-3, your IFTA, and you're going to want to sign up with a factoring company. Forgive me if I'm leaving some of these things out. A lot of these points I picked up on yesterday when I was completing my videos on my annual filing. So, if you're looking for any information on the filings, yearly filings, and paper that you have to file, refer back to my videos on YouTube or Instagram or

TikTok but TikTok only allows me three minutes. So, some of them may be cut off. You're going to want to file for your BO3, your IFTA, get a factoring company.

Two things about a factoring company. There's different types. You got recourse and non-recourse. A recourse factoring agreement means if the broker doesn't pay the factoring company, then that factoring company will charge you back and let's back up. When you book a load with a broker, a broker is normally agreeing to pay you on a net 30 meaning in 30 days unless they have some type of quick pay option which will pay you quicker and you have to pay a percentage. The point of a factoring is, a factoring company will take the risk of the broker paying them in 30 days or net 30 in order to pay you the same day or the next day for a percentage. It could be anywhere between 1.5 to 4.5. Some of them may be higher, some of them may be lower if you factor in the higher percentage and also the more you start to factor, you can go back and renegotiate.

But the point I was getting at is recourse and nonrecourse. If a broker does not pay your factoring company in a set amount of time whether it be 90 days, 60 days, if it's recourse, they will recourse that debt back to you. That's the easiest way I know how to help an individual remember the difference between recourse and non-recourse. That debt that was coursed, set on a course to be paid from the broker to the factoring company, if the factoring company is not a broker, they will put that money back on course to being paid you. They've already paid you so what they'll do is as you submit more loads, they'll hold the money from those loads so you're not getting a full pay out until they're paid back.

If it's non-recourse, then the broker is taking, excuse me, the factoring company is taking full responsibility for being paid or not paid by these brokers and a lot of times, there are brokers who don't fit either. They have a lower credit rating. Or they're not accepted by the factoring company. This helps also. My factoring company and the majority of them have a system where you can check the credit of the broker prior to taking the load or while checking the credit, they'll let you know if they even accept this broker. Sometimes you can do a load and you didn't check and then you go to submit it and they say well we don't accept this broker, then you have the burden of, excuse me I got to get used to using this camera, then you have the burden of collecting from this broker where they may or may not pay you.

And if they don't pay you, you can always file a claim against a surety bond. Brokers have to have, I believe it's \$70,000 surety bond, the laws change a lot but when I went about eight years ago to broker school, we needed a \$10,000 bond because of MAP21 and all this stuff. Then it





moved to 70, it might have went up again I'm not sure because I haven't got any formal training lately. So, I'm not abreast on that.

So, you have your trailer, your tractor, you're insured so your authority is active. You got your truck inspected, you got your IRP tags, 2390, BOC-3 ten which is your designation of agent. That BOC-3 information, when you're on there filling it out, it seems tricky because they're asking you about a designated agent. All a designated agent is, is FMCSA terminology saying who's responsible for receiving your paperwork. You can be your own agent. It does not have to be a third party. If you paid a company to fill out your information, then cool. You can have them receive your paperwork but you can designate yourself as an agent. Also, this 2390 heavy highway use tax, I didn't get into it.

Any vehicle over 55,000 pounds has to pay a heavy use tax and it goes, it's \$100 per 1,000 pounds over a certain weight. Let me check. Let me not shortchange you. I got to go back in my notes and figure out the exact weight but it's normally about \$550 a year if you got a semi tractor and trailer. You can look it up, it's not difficult, I just don't have it right here and for the sake of time, they're only allowing me to record but so much.

If the factoring company, make sure your factoring company has a fuel and maintenance card. The reason why that's important is because speaking for the majority, not saying people have money problems but most people if you are like me, I put up all the money that I had to get my first truck. I remember it clear as day, they had a deal out in, or a promotion out in River City, Michigan. \$2,000 down for a truck and they pay for your plane, the hotel, up to \$500. I was working down the port at the time. I got them to fly me out, put me in a hotel, gave them \$2,000. I didn't even have money for fuel to get home. Actually I ran out of gas on my way to work on my first day.

I used to live on Caroline Street, I was parked on Dallas which is slanted. All the diesel, the little bit that I did have, slid to my passenger tank and as I was coming up the hill about to approach North Avenue, uphill, it cut off. So we made it work but the point I'm getting at is having a fuel and maintenance account helps. And your factoring company will give that to you not based on credit but based on you factoring with them because before they administer any funds to you from your broker, remember, the broker, you booked a load with the broker. The broker pays your factoring company in 30 days, your factoring company agrees to pay you today or tomorrow. Before they give you any money, they're going to take what they're owed. So it's not based on credit. It's based on you being approved to factor with them.

So they'll give you a fuel card that'll help take the bite off when you're

first starting off. Fuel is high right now. So you're spending two or \$3,000 a week on diesel running the road that helps. Also if you're running local, you may not be spending two or \$3,000 a week but it still takes the bite out of you having to come out of cash or personal credit when your balances get high and your credit rating is low, credit score goes lower because your balances are high. You can use your fuel card.

Also, you get out here at truck stops you'll get a discount for having those fuel cards because they're buying in bulk so you'll get a cheaper price on diesel. And also the majority of truck stops have mechanic shops and those mechanic shops perform light duty mechanics. They do tires, PMs, they can switch out certain parts. They don't get into engines and all that stuff but, say you need a PM and you're about to spend four or \$500 or you need to change all of your tires or I remember one time I was on the road, I busted one tire and I tried to make it to the truck stop and because I had so much weight sitting on that one it actually wound up bursting the other tire that was right next to it. So I couldn't move anymore because I got one axle with no tire at all. That was a \$1,200 road call. Whether you have it or not, what do you call it, OPM it's better to spend somebody else's money especially if it's up front money because you may have other things due or other things come up prior to you delivering this load.

Also, those fuel to maintenance cards have cash advances. I remember I was with Love's, we had a \$250 daily cash advance. Sometimes I would just pay myself on the cash advances and keep all the rest of the money in the company account as it came into the bank account and I would just have wads of cash on me at that time. I don't do that anymore. So if you're thinking I'm carrying around wads of money, you're going to have a hard go trying me, I'm going to tell you that right now. Whether I got it or not.

Fuel and maintenance, I saved \$10,000. Back when I started, I was running to port, I did that for my first five years. You could expect to spend about \$10,000 a year on maintenance. Most trucks you're not going to have real big maintenance issues. I mean, engine, swap out, in frame or overhaul, transmission, rears, clutch. You might have to swap them things out once a lifetime of the truck and diesel trucks are getting a million easy. They're getting a million miles easy. So, it's very rare that you're going to have a really really big maintenance item. So, \$10,000 will usually get you out of most issues. Well, ten or under.

But if you've got \$10,000 available whether cash or credit, high limit credit cards, or cash, it'll get you out of most jams. I mean, every now and then you're going to have a big ticket item once or twice a year with \$3,000 here, \$6,000 there. But realistically you spending three or \$400 here, seven or \$800 there, \$200 here, you're looking at tires, brakes, air lines, alternators, what else. Mud flaps, PMs, you're looking at air dryers,





Sent from my iPhone

air compressors, coolant, things of that nature. You're not going to be busting out ten or \$15,000 every time you turn around and that's a sidenote for a lot of you all that's afraid to jump out there and get a truck because you think you don't have enough money aside from purchasing the truck. Maintenance is not going to completely knock you out of the game straight off the bat unless you're spending all the money that comes in and you're not prepared when something does happen and it normally happens at the most unexpected, inconvenient time.

And there are times when you get hit with the two piece with the biscuit as I call it where you got one thing after another happening. I mean, this week, shoot, I had a starter went out, after the starter, the water pump went out. Excuse me, yeah the water pump went out. Then, we had the air dryer, then we had to replace the air compressor and the air lines. Now we're doing the head. We're talking all this within not even ten days. So, there are times where you get hit with two piece with a biscuit but that's life in general. I mean, every now and then you'll have a kid run away, child support or whatever you're dealing with, relationship go bad, got you depressed. A family member dies, house burning up set on fire, get in a car accident, things happen in life. So, some things you just can't be prepared for because what happens is it'll hit you from the blind side as they call it. And when that happens, I just hope you got some type of relationship with God because some things only God can get you through.

So that's to save \$10,000. And then what we got, run your ass off. If there was something, I don't regret anything so I can't say that. Because if I took anything back, I wouldn't be who I am or where I am today. But there are, you know how they ask people if you could take anything back or change anything what would you do differently? When I went independent under my authority with my first truck, I got that black peak with that Conestoga, I didn't have the tarp or nothing, big pretty. 90 something thousand dollar truck, \$45,000 trailer. I ran my ass off and I saved \$24,000 in my first three months. Then I started adding units. If I knew what I knew now, I would have just kept stacking, I wouldn't need to be concerned about getting no drivers and all that.

However, if I wouldn't have did that fast like I did, I went from one to seven trucks in not much, and excuse me, wasn't trying to, I did sign for five more trucks, I never went back and got them even though everything was sealed and dealed. At that point I was no money down in the game because I was getting two trucks and two trailers at a time and had already built up a financial rapport with my sales company. If I would not have started getting drivers, I would still have the urge to want to get out there and get drivers. I don't have the urge anymore because I've been through it and it's not what I want out of life. It's good for some people, it's just not what I want. So, it don't fit my personality type. I'm the most not

needing this person on the planet. So I don't really put up with a whole lot from people and I'd rather be by myself. So, that's not for me.

When you hire drivers, you're essentially accepting all of their personal life issues, you're signing up to be their custodian to a degree. Because any issues they have is going to affect your business. If they got to get home and see their PO every other week, or every Wednesday whatever day they got. If they got to get the kids every other weekend. If whatever is happening at home they think their girlfriend cheating on them or boyfriend and they got to rush home. If they got a graduation, all of these things that's not their graduation, that's not their court date, that's not their parole date, it's yours. Because you got to get them home and a lot of times getting them home means you got to take a lesser load, a lesser paying load in order to get them home and then you still got to deal with the downtime for that week.

So, and also drivers will cost you more in maintenance but these are my own personal points of view. If you think differently, that's cool. We're all entitled to our opinions but I'm more into keeping it real with you than to sit here selling you some nonsense.

Okay, so on your personal work, personal progress work. While you're doing all this, work on your credit. I'm not a credit expert but I have taken credit classes. I work with credit repair companies and I read a lot of books on credit and I'm still active dealing with my own personal credit. If you wanted to, you'll go further with good credit than you will with a bunch of cash. There's some things where cash just won't get you. You got to have some sort of a credit. You could be putting 50% down, they still won't try to deal with you if your credit is not up to par. So, work on your credit. If I had to give any tips I would say credit mix one, you want at least three to five credit cards for your credit mix. If you're not getting approved for credit cards, get secured cards. You can go to any bank and give them \$300, \$500 and they'll give you a credit card with your own money on there. And the reason why that makes sense is because they'll report your spending habits to the credit bureaus as a debit card won't do that and you'll start building credit.

Also, along with the three to five credit cards you're going to want at least two revolving loans like a car loan or mortgage or a student loan. And what else? Credit is reported on a 24 month period. Let me back up before I get into that. I was looking at ten years, like bankruptcies and things of that nature will stay on there for ten years. Then you got seven years where any negative items that have gone untouched with no activity can be taken off after seven years. And then you got your 24 month if you look at the bottom of your credit reports depending on what credit bureau you're looking at, you'll see a payment history. If you can pay all of your





bills that report to your credit bureaus on time for a 20 month period, that will significantly increase your credit score.

And then also six months, you can make a big impact within six months. There's a lot of credit companies out there that will help you dispute items and all these things but I would say start off on your own. Anything that's older than seven years, or even if it's not, just dispute it. And if they can't prove that it's you or that it's accurate within 30 days, then they have to take it off.

So that's a start but you want a credit mix and you want to pay all your bills on time and you want to keep your balances at least 30%. So, if you've got a thousand dollar card, you want to keep it at least \$300 or under. 10% is better. But, to each his own and life happens to people. Also, every six months, you want to call your credit bureau, I pay a lot of money for this information. I'm telling you, I'm like a modern day Robin Hood. I went to a seminar and they gave us a script, I think I paid \$1,600 for this seminar and just off of this one script got me \$5,000 on one card which was worth it because just that one jewel paid for my whole entire seminar. But every six months you want to make sure all your balances are low and wait till the reporting period so they report low on your credit bureaus.

And, ask for a credit increase. Ask for five times more than what you have. I'm telling you, you don't have to believe me. This is the script that they taught us. I used it and it worked. Things may have changed over the years but this is what they told us. This is what I used and it worked. So if you've got a thousand dollar card, ask for \$5,000. If you got a \$5,000 card, ask for \$25,000. If they deny you, go up the chain of command all the way to the highest you can go. And if they still don't want to do it, tell them you want to cancel the card. They may try to negotiate with you.

If your credit profile is not where it should be for them to even try to negotiate with you, yield. But if you even done what you're supposed to opportunity, they'll do it. I'm telling you I did this, I believe it was Armando Montelango real estate course I went to. Law change, things change, they may have changed since then but I'm just reiterating what was taught to me and what I used and it actually worked.

What else you got? Oh yeah, personal progress, work on your credit. Save some cash. We talked about this earlier so I'm not going to go too deep into it because it's not going to let me record but so much. But you going to want to at least have \$10,000 available in case you get into some sticky situations out here. They happen at the most unexpected time. So you're going to want to have some cash set aside. Personal progress, have a license. A lot of people, I'm just going to buy a truck, put a driver in it and

laid back. That works for some people. In my experience, in my opinion from my experience, my own personal experience and through helping consult with thousands of people, I suggest you have a license if you're going to own a truck.

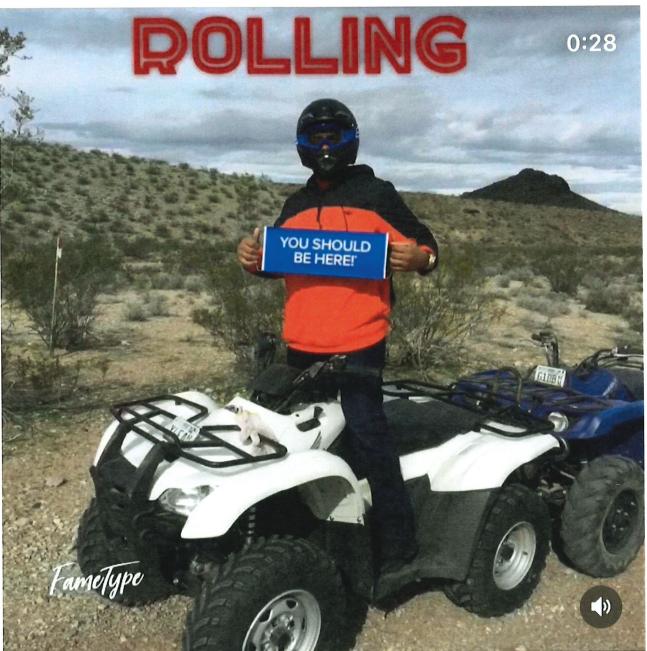
There are times when the driver can abandon your truck or your truck can get stolen by a driver. It can get stolen by a person. It can break down and the driver can say fool this I'm just going to fly home. It could be parked somewhere and they're calling saying hey if you don't move it, we're going to tow it. And you may not be able to get ahold of your driver. It may be in the middle of the night and they're laid up and they see you calling. They're not going to answer because for what? I'm off. Or you're going to have to be paying people to move stuff every time you turn around.

And also in my own personal opinion you make more money as a driver with your own authority truck and trailer than you will with drivers depending on the amount of driver you have. When I started, five to seven truck is how many you needed to gross a million a year. Right now, three trucks will gross you a million. But as far as on the profit tip, you make more profit driving yourself and there will be less headache. But it all boils down to personal preference and what you want out of life. And your own personality as a person, how you deal with people.

What else? Tandem axle versus sleeper. Excuse me, day cab versus sleeper. I would say if you can afford it, get a sleeper. Sleepers do not cost that much more than day cabs. And also even if you're running local, there are times where you may get somewhere and it's five trucks waiting. Or the assembly line may be down and you got to wait a few hours and you can't get loaded or unloaded. Or, if you're running local and you're trying to jam loads in to make your week more profitable, you may want to get up early or you may be working really late. You may have been the last one to get loaded and you want to be the first one to get unloaded. And instead of you driving an hour home, it may make more sense for you to drive 45 minutes, an hour and a half, two hours to the next shipper, go to sleep. Get unloaded, get reloaded, bust a load, get reloaded and then come home the next day.

So, even though you're running local, that does not mean that you're coming home at four or 5:00 every afternoon. When I was running the port, I was getting up four or five in the morning, I wasn't coming home until 11, 12 at night. Sometimes one at night. I may only be home three, four hours a night to where it wasn't even really worth me even being home aside from to come home, take a shower, get some fresh clothes, and had the luxury of saying I came home. That's about it.





So, in my opinion, I would rather have a sleeper. You can make it with day cabs, I know plenty of people who do. Close friends. I've had day cabs, I've ran cross country in a day cab because once again my motto, do what you got to do until you can do what you want to do. But, if given the option, I say get a sleeper. They don't cost that much more than day cabs.

Think twice about drivers. Once again, the thing about drivers is right now and it's been like that since I started. I've been driving for 11 years. When I started they were selling us on the idea that there's a shortage of drivers. And that remains true. The majority of people that I know who own multiple trucks are not fully staffed. Or if they are, they keep a driver for a set amount of time, a few months, a year or so, and then that one is gone and they're getting another one. Drivers have a high turnover rate. So you're going to constantly have to market and create some type of system where you can always have drivers either seeking you or where you're finding them. And you got to have a constant rotation of drivers coming in and coming out.

And also, once upon a time I thought paying people more was the way to keep them. That's not true. You can overpay somebody. If you take somebody that's used to making \$800, \$1,200, \$1,500 a week and then you bump them up and now they're making \$2,500, \$3,000 a week, now all of a sudden they have things to do with their money. So it's Monday morning you can't get ahold of them, why? They're in the hotel laid up. They're on vacation that they always wanted to go to. Or, you just killed the drive because now their needs are met so they have no driving point to want to get out there and keep hustling and hustling and hustling. It's not built into everybody. Some people want to go for the gusto. Some people are content with life and just want to take care of the basic basis of life and then laid back.

And that's that prerogative. You can't be mad at that just because you got that dog in you, you can't expect everybody to have that in them because if everybody in the world was a chief, then who would be the Indians?

Truck options. If you're going to run local, a cash truck is not a bad idea. Ten, \$15,000. Even though prices are high at dealers because they know the market, there are still trucks out there ten, \$15,000. If you're running the ports, you're running local or you're only running 100 miles, 50 mile radius and you're coming home every day, don't be afraid of getting a ten or \$15,000 truck. I know people who started off with \$10,000 single axles and now they got five or six trucks grossing a million a year. Some of them are doing more than that. It just depends on how you run. But don't be afraid of it. Don't get no 70 or \$80,000 truck and you're going to be running local. And a lot of those older, cheaper trucks are better because they don't have all those sensors, they don't have the DEF and all these

things in it. And if you're running local, you're closer to your trusted mechanic. So even if things do happen, you're close to home, that way you can have somebody come out, check it out, tweak it, get you back on the road. So don't be afraid of them ten, \$15,000 trucks. They're still decent trucks.

And also the older a truck gets, the newer it becomes. And the reason why I say that is because you're constantly taking off parts and putting on new parts. So, aside from your engine, transmission, rears, and your clutch, tire bolts maybe, and a couple other items, that truck is constantly being swapped out, it's just the body. So you get that thing detailed real deep, change the mattresses out if you want to get a payment that's your prerogative but don't be afraid of them ten, \$15,000 trucks. I know a lot of people that's doing very well with these cash trucks.

That's for local. If you're going to be running regional, 20 to \$40,000 on the truck that's not a bad idea. When I started, they wanted 20-30% down. So, on a \$20,000 truck you were putting \$5,000 down. Things changed a bit. Trucks, the same trucks that was 20, 30, \$40,000 back then are 70, \$80,000 now. My truck I bought 20, it was a cash truck. That truck is on the market right now for 70, \$80,000. And that's a 2005. So, but that is a long hood, that's considered a trucker's truck. And that's pretty much like a classic if you were comparing it to cars. So that's a different scenario.

But if you're going to be driving regional, go ahead, spend a couple dollars on this truck but I would stay away from DEF if possible. Because DEF causes a lot of issues and when those issues come, you are going to have to go to a dealership unless you know somebody that's real proficient with it. But a lot of the problems with the DEF was people didn't know because they were new systems. So a lot of issues was just it was clogged. After two, 300,000 miles you need to either change them or have them cleaned.

And if it's clogged, the DPF filter is an ash tray. It's taking the soot and storing it in the ash tray. Once that gets clogged, it'll start throwing your system off. I'm telling you, you need a regen, and you can regen over and over again, and it'll still have the sign and then it'll start derating. And once it goes into derate mode, I pray for you. I've been there before, it's not fun. Nobody can fix it unless they got the computer and you got to deal with all of that foolishness.

What else? Lease or rent? For the long haul, especially if you're running teams, and you're planning on being on the road, I'm all for renting a truck. The last truck I rented was from Penske. I was paying about \$2,000 a week and I was running high miles. The thing I like about renting the trucks is that if you have any maintenance issues, they'll send somebody out and fix it. And if it's too big, they'll just send you another truck. One



caution to that right now in this market, rental trucks are hard to come by. Trucks are hard to come by. A lot of new trucks are still sitting on the lot because they don't have the chips. They got the whole body but the chips are not there. So, if you notice a lot of rental companies have older trucks in their fleet. They used to only keep them three, four years, maybe five years and then sell them. Put them on the sales market.

Now, you've got seven, eight year trucks still being rented because the market is so tight. And also right now, you got to put \$15,000 down for a security deposit. I was getting in, it was \$5,000 back then. So, things have changed. However, the point I'm getting at is if you're on a long haul, mission, by yourself or if you're running teams, I don't think anything is wrong with renting because it'll stop a lot of maintenance issues and it'll keep you running to where you can get a full year as opposed to being broken down in different places.

And also, these pirate mechanics out here. No offense to nobody, but you get in these towns, don't know nobody, they will take advantage of you and charge you up the wazoo. And trust me I've been there. I got sold to ECM before, \$4,700 I didn't even need it. All it was was a wire on the battery. You jiggle the wire and truck cut right back on. They kept that truck for three months. And on top of that, I spent like 25, \$2,700 on the side of the road trying to avoid the shop. And still, you know, but that comes with experience and the point is, if you plan on running the road, I'm not opposed to a rental and even getting brand new trucks you can have issues with brand new trucks because they have issues coming off the assembly line.

And when I was building the fleet, I was getting two year old trucks, Peterbilt's. They had like 200 some thousand miles on them. I remember when I was going back to get my fifth and sixth truck, because I started off with mine and then I started going back getting twos, so two four. So, by the time I was on my third trip that was my fifth one. This one particular truck we're talking about a brand new truck, it didn't even make it home. It took me three different times. Put it in the shop, came back, got a few hundred miles, cut off again. It did that three times until I got home. Derated, and you talking about at this time I'm running loads, I'm catching Greyhounds to go pick up trucks, and I'm on a non-stop mission so I'm not taking luggage. So, you're in the middle of the wintertime truck cut off, no heat, you ain't got no blankets. One layer of clothes, middle of the night, Midwest it's freezing.

But these are things that should go through your head in this game. I try to document as much as I can. Not to brag about things but just so you can get a realistic idea of the things to look forward to because it's not all booking loads, stopping places, having fun, eating different foods, and

collecting money. It's some hardships in between there. However trucking is not hard in itself as far as being complex. There's no reason for you to go out and spend thousands of dollars for somebody to teach you how to start a trucking company. It's not that hard as far as the steps. But it takes willpower to be able to stick through some of the hardships that you go through. It's not hard but there will be hardships if that makes sense to you.

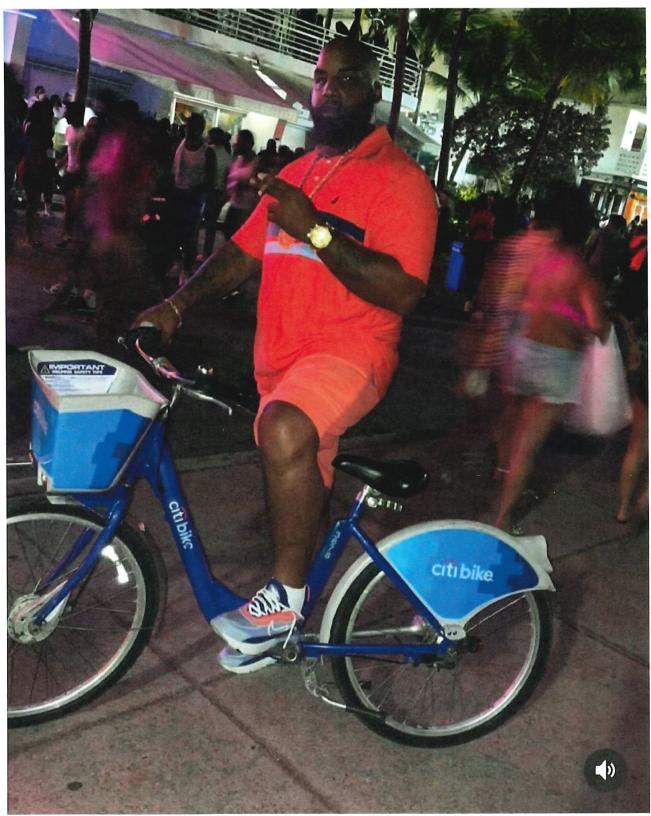
Where are we at? Buy brand new for the road. If you're going to go out and get a brand new truck, that's cool. I'm not against it. They're going to have manufacturers warranties and you can get those extended warranties and you may have less issues on top of the fact that you'll have a big, beautiful truck that you're driving that's shiny and comfortable because your truck is basically your house. Even if you're running local, you're going to be running at least 11 hours a day and then you're going to have your unloading time. So you're talking 12, 14 hours a day. There's 24 hours in a day so even if you chop it in half, let's say you work 12 hours a day, that's half your life that you're spending in this truck. So this is basically your home.

I'm not against it. But brand new trucks have issues as well. So, I would caution that and also, make sure you get those extended warranties and have some type of rental agreement in place where you already have your security deposit in a rental company where if something happens and it goes into the shop, shops are like hospitals when you're talking about brand shops. Peterbilt, Kenworth, Freightliner, Volve, Mack. It's like going into a hospital. So you're not going to drop your trick off and they're going to hop right on and get you out by the end of the day. It don't happen like that. Sometimes it may take a whole entire week before they even look at your truck.

So, if you're going to go that route, at least have some type of rental agreement in place but I'm not against it and if you can, get that extended warranty. They normally come with five year, or you can extend it to seven. Sometimes ten. If you're going to have it, cool. Trucks usually get around a million, you're going to get a million miles of a truck anyway. So that's at least ten years. The best way I've found as far as brand new trucks would be Glider Kits and the reason why is because you got that big, beautiful brand new body. But, you spec it to where it can have an older, remanned or rebuilt engine where you can get it older than 2000, '99 or under where you don't have to use eLogs.

And then also it won't have all those, you can have it built with no DEF. And this way you don't have all those sensors causing all these issues. So you still got the benefit of this big, beautiful body that's shiny riding down the road that you're proud of but you don't have the issues of a new truck





which would be the DEF and being required to have the eLogs.

So that's my take on that. If you got the money, go ahead and get a Glider Kit. What else? Driver options. You got local, regional, long haul. What's for you? Local, when I post the load boards every morning, I'm showing local, regional, and long haul. Local to me would be picking up within 150 mile radius, dropping within 100 miles. That'll get you home every night. Regional would be within a 450 mile radius. That'll get you home every other day. If that's what you choose to do. And long haul would be cross country coast to coast. It's all on what's for you. There are people who run local that make the same money as people going over the road. It depends on how you chop it up. You are running local, you spend less on fuel. So even if you gross less, it costs you less.

So, somebody that's making \$12,000 a week but they're spending \$3,000 on diesel, what's that, that's still busting you down to nine and then you got insurance. By the time you figure out you're at \$7,000, \$6,000 with maintenance, fuel, insurance, all the different costs. There's no difference between somebody that's making seven, \$8,000 and they only spend \$500 or \$1,000 on diesel in their cost. And don't quote me on the numbers, I'm going of the top of the head. The general idea what I'm making is a local person can gross less and still make more possibly. Not all the time. Because their expenses are less. Same thing with regional. So, it all boils down to what's for you.

I like over the road because one, I live in a dangerous city and I really don't like being home that often even though I love my city, out of sight out of mind and also I like to stay away from the bullshit. The more I'm home, the more I hang out and go around the neighborhood and go around old friends and then you wind up in situations that you could have avoided if you was being productive and on the move.

Also, I like to collect my money in lump sums. I like to collect \$5,000, \$7,000, \$4,000, \$8,000 sometimes as opposed to me getting \$1,200, \$1,500, \$700, \$600, \$900, \$1,800. I like to collect in lump sums and I know once this load delivered, bam, I got that transaction coming in and then I can move and shake with this. Even though sometimes it still adds up to the same, it's less transactions and it's one glob of money as opposed to collecting pieces and pieces. That's the difference between somebody selling nickels and somebody selling eighths. You get your 30, I don't know what I costs now but I know back then, you get your \$3,500 up one log, and then somebody out ducking the jump out boys all day and looking out of the stick up kids and all this just to try to sell 300 nickels, 300 dimes or whatever the case is.

The general concept I personally like to collect gobs of money as opposed

to collecting bits of money but it's a personal thing. And it also boils down to your personal life. How is your life set up? Have you got kids? Got a wife? All these things. You got parents or whatever you got to take care of, elderly in your family. So, it's strictly a personal choice. There's no right or wrong. It all boils down to what's best for you. So that's on the driver options.

What we got here? Job, work, business. Company drivers versus owner operators versus having your own authority. What's for you? Company drivers, back then I'm not sure what they're making now. They was making anywhere between nine and \$1,200 a week, \$1,500 when I was jumping. Company driver is just that. You drive for the company. You have no stake, you don't own the equipment, you don't own the company. You drive and get paid. Owner operator is somebody who either owns their own truck, rents their own truck, or leases their own truck, but they don't own the company. So, I could have a truck and then I could sign onto John Jacob's Trucking. Right? John Jacob's is responsible for the insurance of the company and the freight. And they book the loads for me and they pay me. But I own the truck so I purchase, rent, or lease the truck. I'm responsible for the maintenance and fuel of the truck.

So, it's a partnership, you can be on the 70/30, 75/25 whatever your split is with the company. That's the difference between, a company driver just drives for the company. They have no stake in the business. An owner operator owns and operates his equipment but he doesn't own the company. Somebody with their own authority owns the truck, the trailer, if they have one, as well as the company. They're responsible for paying insurance, booking the loads, collecting payment. So, when you have your own authority, you have 100% independence.

Back then, owner operators was making \$2,500, \$3,000 a week running out of the port. Some people could be making more. I haven't been owner operator in a minute so I'm not sure what the up to date numbers are. Then you have somebody with their own authority could be making five to \$7,000 a week when I first started. Now, they're making eight to \$12,000 a week so these are updated numbers. But back then, company drivers were making anywhere between nine and \$1,200 a week. Sometimes \$1,500 in the summertime or when traffic is high. Owner operators were making \$2,500 to \$3,000 week. People with their own authority is making five to \$7,000 a week. I'm not abreast to those older numbers. I do know people who own companies who are paying company drivers \$2,000 a week, \$2,500 a week, sometimes \$3,000 a week because of what the market is now, these are independent companies, not the big boys who paying pennies per mile which I would stay away from if I was you.

So, the numbers have significantly changed but once again, the company





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driver drives for the company. They have no stake in the company. They just drive and get paid. An owner operator owns and operates his equipment but he doesn't own the company. And a person with their own authority owns the equipment as well as the company. So it's all based on what's for you. If you want my opinion, start off as a company driver, somebody who's starting with nothing, start off as a company driver. Save your money so you can buy your first truck. Save your two to \$300 a week until you've saved ten, \$15,000. Buy a truck, become an owner operator. Take your truck, lease it onto a company. Run under that company until you save up to buy your own trailer and you can afford your down payment for your insurance to activate your authority, then move forward.

Unless you're fortunate and already have the credit or the money to go straight in. Then I would say get your license, get three to six months driving experience, then go purchase you a truck and a trailer and activate your authority but don't do it right off the bat because certain things you can only learn by fucking up and you don't want to fuck up on your own dime.

Travel. Alright I'm going to talk about places I traveled. Alright so, next we're going to talk about travel, places I've traveled, activities and information, loads headed there. Low profit breakdown, this is the benefit to traveling and trucking. So, if any of you all have been keeping up with me, you'd see that I have been all over this entire country. And the title to this book is How to Travel for Free and Make Four to \$500,000 a Year With a Criminal Record and No College Degree. I took a year and a half off to stop at all the major cities so, every week, a few years ago, a little burnt out from that stuff now. When I burnt out, it's just not exciting to me anymore because I already did it.

I went to every major city. By Thursday, I was pulling up somewhere, staying there Friday, Saturday, Sunday. I did all the activities, took all the tours, did all the extreme stuff. I mean, I've been to Miami, New Orleans, Las Vegas, LA, these are travel centers so that's why I'm pointing them out. I've been to them places so many times that it's not even fun. I mean I've been to all these places a half dozen to a dozen times in a year, some of these places. So, one of the benefits to trucking is you can travel for free and have fun while making thousands of dollars per week.

I've done all types of activities. I have been parasailing, I've driven speed boats. What do you call those, jet skis. I've been snowboarding, I've climbed mountains, kayaking, skiing, snowboarding, dirt bikes, ridden dirt bikes out in Salt Lake City in the mountains that was awesome. Four wheelers. The Grand Canyon, Hoover Dam, Mount Rushmore. I mean, anywhere you can think in the United States, I done been there at least once. I mean, Niagara Falls, you name it I've been there.

And guess what else? I went to all these places free. Matter of fact, I take that back. Not free. I was paid to go there because I was taking a load. I've been to all different types of nice restaurants. There's towers in the United States. There's about five places that have these giant pillars with restaurants on the top like balls that spin around in 360. One of them is Reunion Tower I believe that's in Dallas. I've been to the Space Needle up in Seattle, I've been to the building of America, was that San Antonio? I believe that was San Antonio or Austin.

What else? The atmosphere, excuse me, the Stratosphere out in Las Vegas and then Memphis has one. It's not so much a pillar, it's a giant pyramid, the Bass Pro Pyramid. A lot of people think that's just a store but that particular one is a giant pyramid made out of mirrors but on the very top, there's a restaurant up there where you can see the whole entire city line. And I saw all of these places. I've been to, I've eaten all different types of food. Barbecued eel, pig brain, frog legs, lots of stuff I did so long ago. It's not even registering right at the tip of my mind but the point is you can travel for free. It's like you're living on a nonstop vacation. You're getting paid to travel. Meeting all types of interesting people. I've met so many different celebrities and people just from being in the right place at the right time traveling and looking the part also.

I think a caution, be careful out here. A lot of you all saying when you get out here you're going to be meeting a lot of women. Strap it up because it's dangerous out here. And also be careful because you're in other people's territory and everybody ain't so friendly. So, just be mindful of your surroundings while you're out here traveling. Have your fun, don't be on no tough guy stuff because everybody ain't having it just like you ain't having it. And when you're out of bounds, you're at a disadvantage. Carry yourself like a man, men respect men. I've always been greeted and accepted with respect and admiration everywhere I go. So, you know, carry yourself correctly.

What else we got here? Profit breakdown. When you talk about the fuel. Fuel went up but the formula is pretty much still the same. You take your total miles for the load, empty and dead head, don't adjust your calculations because of dead head miles. Add the dead head miles in there because it's better for you to calculate more costs than less. Take your total miles, empty and loaded, divide it by the number six. That's miles per gallon. Most trucks get around six miles per gallon. Some of the new ones get more. Some of the old ones get less. But that six is a safe bet. Multiply that by the cost of fuel. And fuel varies depending on state and you're going across multiple states so I always like to use a higher.

So, say fuel is \$5.19 or \$5.30 depending on what state you're in, I would

use the number six. Or, say, fuel was \$4.50 or \$4.75. I would use five so I would take my total miles, empty and loaded, divide it by miles per gallon which would be six. Multiply it by the rounded up cost of fuel. And that's how you get how much your fuel costs per load and that's how you can tell if a load is worth it to you.

Tolls are a little bit harder but you won't really run into a lot of tolls unless you're in the Northeast. So, you got the Northeast, Florida has tolls, Chicago has got tolls. Some Midwest places have got minor tolls but nothing heavy. But if you have a truck GPS, it'll give your route and it will calculate your tolls although they're not always 100% accurate. So that's how you calculate profits per load.

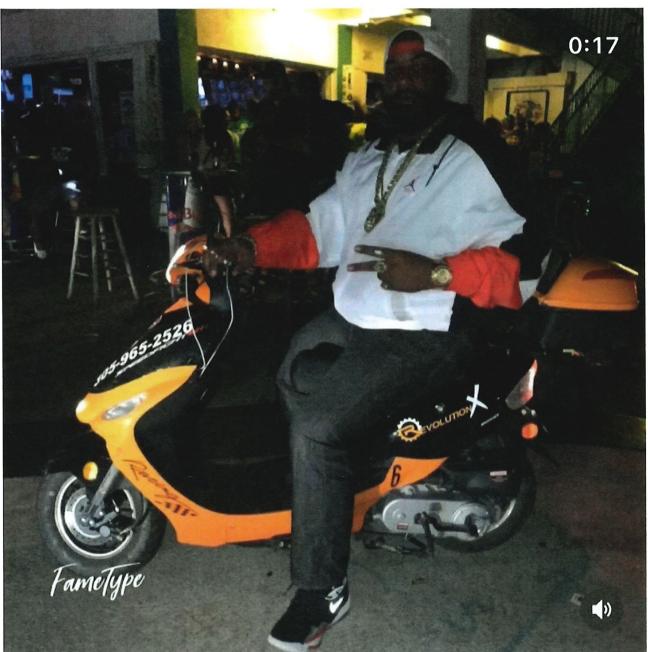
What else we got here? The conclusion. I'm from Baltimore City. I was raised by a single parent. My brother died when I was a teenager. I met my father at age ten. I was in special education. My right hand man been in prison. Chip, that's my cousin, he got locked up when he was 17, that was '01 so I had to be about 15. He got 21 years and we was thick as thieves. Matter of fact we had the same amount of classes at night school I probably would have been arrested the day that he got arrested because we would have been together. He just so happened to get out of school one period earlier than me.

I've been to prison. I've dealt with mental institutions to a degree. What else? I used to hustle, I was shot, I've been arrested for attempted murder and all different types of things. I've filed bankruptcy before. I've gotten a DUI on my record. I've had trucks setting fires, I've had trucks going to flood. I've been through just about any type of challenge you can think of and this is just some pointers I'm putting down here but if you ever talk to me personally, you'll see that the road has not been rocky, although it has not been as bad as some as well.

And I give my mother a lot of credit and my family because they work very hard to change the situation we came out of. I'm one generation away from project living. My grandfather and grandmother been in the same buildings for about 40 something years. Seven of my mother's siblings all of them together grew up in those same places and worked real hard to get out of there although I still deal with the residuals of living in the inner city. I didn't come up in the same exact circumstances so I give my parents a lot of credit. And a lot of you all that come from good homes, you all should stop trying to live up to the street life. I had it's a hard deal because you're really discrediting all the hard work that the people who try to change the situation for you have done. So, stop trying to live up to that.

And a lot of people who make it where they're going, stop making that the focal point because young, impressionable minds are looking up to that





and they're believing it has to be like that in order for them to be solidified or valid. And it doesn't. There's nothing wrong with you coming from a good household if you do. My children will come from a decent household because that's what I choose to do. And there ain't nothing wrong with that and that's what everybody should be aspiring to.

So, push that I'm so hard shit to the side because we're fucking up a whole entire generation that's leaning on us for inspiration, education, and direction and we're throwing them to the dogs with this foolish mindset. There's nothing wrong with being smart. There's nothing wrong with reading a book. There's nothing wrong with going to school. There's nothing wrong with having one girlfriend and you all growing together and getting married, having children, and creating a family. There's nothing wrong with that. So stop selling these kids this bullshit.

My mission is to show how to get the same things without the consequences. The whole entire point of me starting this whole entire ordeal was we wanted things. We wanted cars, we wanted clothes, we wanted girls, we wanted to travel, we wanted to eat good, and we wanted to be respectable individuals within our community. And the most available avenue we had was to either sell drugs, rob, scheme some type of way, gamble, you know or we used to call them pretty boys. We'd be a ladies' man. You know you had a few options to where you could create some type of self-identity for yourself within the community and the reality is there's more options especially today.

Blacks don't have it as hard. We still have challenges but it's nowhere near as tough as it was. We got the internet. Anything you wanted to know online is right at your fingertips. Used to have to go to college in order to get some type of a good job. That's gone. We're living in the age of the entrepreneur. So everybody should be taking advantage of that. And there's nothing really stopping you but you. So, if anybody can get anything from me and this whole entire mission I'm on is I know you're watching the music videos and you see them with the jewels and the girls and the cars and all that. But I showed you all throughout the years that you can get all that same stuff without breaking the law.

And, where you're not breaking the law, you don't have the consequences of people that break the law. So, if you survey a lot of the lives of these kingpins and all this stuff, you watch the documentaries, those guys are living high for a few years and then they're gone for decades. With what I'm showing you and what I've proven works through my actions, you can live high without the consequences and not being gone for decades and continue to live life on a decent status. If you can't make it in this world with anywhere between four to \$7,000 a week, then you know you got mismanagement skills and having more money wouldn't even help you

because you got poor habits and poor habits are going to result in poor outcomes.

So, change your mind. Your mind will change your actions. Your actions will change your results. And your results are your life. That's what creates your reality. So, change your mind, your mind changes your actions, your actions produce your results, your results are your reality. So if you got nothing else from me, take that. There's no more excuse for you to still be out there breaking the law while I'm showing you this. And if you need anything, holler at me. This is a recap of the book. The book has been edited three times. We keep having issues in the editing process. First it was my handwriting. Then we tried to do the audio edit. I don't speak perfect English so it mistranslated a lot of my words. Now I got a professional doing it.

So, once that gets done, we're going to put it out. But until then, this is a recap of the power points of How to Travel for Free and Make Four to \$500,000 a Year With a Criminal Record and No College Degree. Till next time, peace.



