

THIS 4-MINUTE CONVERSATION I OVERHEARD FROM A MULTI-MILLIONAIRE CHANGED MY LIFE.

(AND IT CAN CHANGE YOURS TOO.)

Written by MJ DeMarco, Author of UNSCRIPTED and The Millionaire Fastlane

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It was 1996 and I was suffering through my fourth straight year as a struggling entrepreneur. I was a 26 year old broke nobody, working paycheck to paycheck in a meaningless job as a limousine chauffeur.

After I drove a man to the airport not much older than me, I hurriedly called Stan, the owner of the limousine company and asked, “Hey, who’s this Gary guy I just dropped off? Some kind of trust-fund brat?”

“No, he’s the CEO of an administrative office company.” Stan said flatly.

I narrowed my eyes, befuddled. “Hmmp, how the hell does someone my age get to be CEO of a company? His parents own the joint?”

Stan said, “Not at all, he told me he started the company his senior year in college.” He sighed then continued, “You could probably learn a thing or two from him too instead of being a such a judgmental jerk.”

With my narrative spanked, I sat silent because Stan was right. I expected the young entrepreneur to be a product of luck, rich parents, or some other divine intervention. Justifying my many business failures was now a daily routine. Stan interrupted my mental menagerie of excuses and asked “I take it you were impressed by his house?”

I snarked. “Naw, a Barrington Hills mansion with a Ferrari parked in the driveway? What’s there to be impressed about?”

I saw Gary a few other times that year with the usuals, some airport runs and a couple of dinner outings. Each time Gary was in my limousine, I ached to talk to him. Could he give this struggling entrepreneur some candid advice? Would he mentor me if I asked?

Unfortunately, no such conversation would happen. I was forced to follow Etiquette 101 for chauffeuring: *Do not talk to the client unless spoken to*. And “terminal four please” isn’t exactly an open invitation for an impromptu interview. But my luck would soon change.

It was a Friday night and I was on the back-end of a night out. I retrieved Gary and his two friends 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.

Gary lounged himself down 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 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 apart 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, but I could smell: He must have bathed in the *Drakkar Noir* earlier that night.

Once the men situated themselves and fizzed open a few beers, Clooney chimed in, “So fifty-fuckin’ million dollars, how’s it feel man? You on top of the world?”

Gary straightened from his lounge. “To be honest, I don’t feel any different.” He 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.”

Gary cocked his head, “C’mon Jeff, you know I made them revise your employment contract to be virtually unfuckable. And if they do fuck with you, well...” Gary smirked and reached in his jacket. “This should help...” I peeked in my mirror and saw Gary lean forward and hand Drakkar an envelope.

I refocused back to driving for a tight merge onto the highway when it started 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.

“Oh my God, are you serious?” Drakkar asked. “Two million dollars?”

Gary clasped his hands between his knees, eyes glossed. “That’s for helping me the last 5 years.”

Drakkar gasped, speechless. Ruining the moment, Clooney turned to Drakkar, his brows drawn together and chided, “Darn! I knew I should have took that job before he offered it to you!”

“Gary, I don’t know what to say. Thank you.” Drakkar said, ignoring Clooney.

“No, thank you Jeff. I’m not sure I could have done it without your loyalty. You deserve that.”

Clooney badgered on. “Well what about me? I’ve been your wingman since college.” I shifted my eyes to my right side mirror and saw Clooney’s jaw tighten and lips curl. He took a quick drink of his beer and continued, “You gonna make me a multi-millionaire?” Not privy to Gary’s relationships, I wasn’t sure if this was drunken courage or passive aggressiveness.

Gary eased back into his seat and extended his hand up on the seatback. His cheeks hardened and his tone went from gracious to icy. “C’mon man, I didn’t forget you. You refused the job because I wasn’t Fortune 500. You wanted the big benefits and the plush office on La Salle. You picked the immediate gratification and comfort over long-term possibilities.”

“Well, had I known a multi-million dollar payoff was gonna happen, I would have accepted your job offer.”

“Listen Kory, you remember our old college days when we sat around the frat house and all we talked about was starting a business, getting rich, and living a rockstar life?”

“Of course I remember. It was only a few years ago.”

“Well what changed?” Gary asked.

Clooney flopped back from his forward posture. “I don’t know. When I graduated, you already started the company. 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, \$4,000 more a year?”

I looked into my right mirror to change lanes and caught Clooney staring at the floor. Whatever Gary said obviously caught him off guard.

Clooney confessed, “I had to pay rent. And car payments.”

“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, we just graduated.” Clooney said, sheepishly.

“Yes, and while you were styling in your C5, I was driving an old PT Cruiser and living in that ratty apartment over in Cicero. I made sacrifices *then* so I can have *this* now.”

I heard Clooney shift in his seat, obviously uncomfortable at the double whammy: His best buddy is filthy rich and now he’s being called out.

Clooney said, “Look, you’re right G, I’m happy you sold your company and you’re killing it. It’s just a little hard to take because I was there when you started it and you gave me the chance to be a partner, then an employee.” Clooney slammed his beer in the cup holder. “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, “Remember in college when we were making our master plans? Starting a business? Working our asses off for a few years so we can live the rest of our lives anyway we wanted?”

“Yea, yea, go on.” Clooney said pouty as if he was a scolded child who didn’t clean his room.

“You know better than anyone: You can’t get rich working a job.” Gary snorted and smiled 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 set you free.”

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.”

“What do you mean?”

“What do I mean?” Gary bounced backed in his seat. “How much money have you made tonight?”

Puzzled, Clooney 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 held up his hands as if to showcase the limousine and continued, “If you really want that rockstar life we talked about in college, you need to get divorced from time, not from your wife.”

“How can you say that?” Clooney said, incredulous. “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 working for the *long-game*. 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.”

Drakkar interrupted, “You mean when you promoted me to General Manager and I ran your company for the last 3 years?”

“Yes.” Gary nodded, “And ever since I started the company, 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 168 hours a week, not fucking 40.” Gary cracked open the window and reached into his pocket pulling out a cigar. “Did you know my company is staffing at least 12 companies tonight? That means the new owners will make over \$10,000 just this evening alone. Their paycheck never stops coming because they’re divorced from time thanks to the system I built. And when—”

Clooney interrupted, “But now that’s gone because you sold it.”

Gary shook then dropped his head. “Not so. I’m still on the clock and will be until I die. Thanks to municipal bonds and US Treasuries, I’ll never need to work another day in my life. And not only that, my income will be mostly tax-free.”

Another glance in my right side mirror and I could see Clooney had taken a defensive posture; arms crossed, furrowed brow. As for Drakkar behind me, I assumed he was smiling ear-to-ear, he just became a multimillionaire minutes earlier.

“Look Kody, this isn’t rocket science. You know this because we talked about it in college. Build something. Anything. I don’t care what it is. Your *business system* could be a book, a piece of software, a board game, a product invention, 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.”

“That sounds like a lot of hard work.”

“It is.” Gary said morosely as if he knew his buddy didn’t have it in him. He then flipped the lighter and torched up his cigar. Stan wouldn’t like it as smoking was against policy, but he’d hate losing Gary’s patronage more. He continued, “Kody, you’re smart and people respect you. You just have to make the sacrifices. The expensive suits, the new cars, the townhouse with the 30 year mortgage—all of this stuff is a comforting illusion, and it’s smothering your options.”

“I’m not sure me and the wife are ready for that.” Clooney admitted dour, now realizing a windfall wouldn’t be coming his way. Then, perfectly timed, a thunderclap menacingly ripped overhead.

Unshaken, Gary dragged on his *Davidoff* and whooshed the smoke out the window. He slowly turned to Clooney and glared, “Well then... you’ll just have to decide what’s more important to you, your meteoric dreams or your mediocre comfort.”

The next thing I heard was a mechanical hum. I peeked in my overhead mirror and my suspicions were confirmed: someone had activated the privacy window.

The eavesdropping was over.

TO BE CONTINUED...

ENJOY GARY'S "TOUGH LOVE" ADVICE?

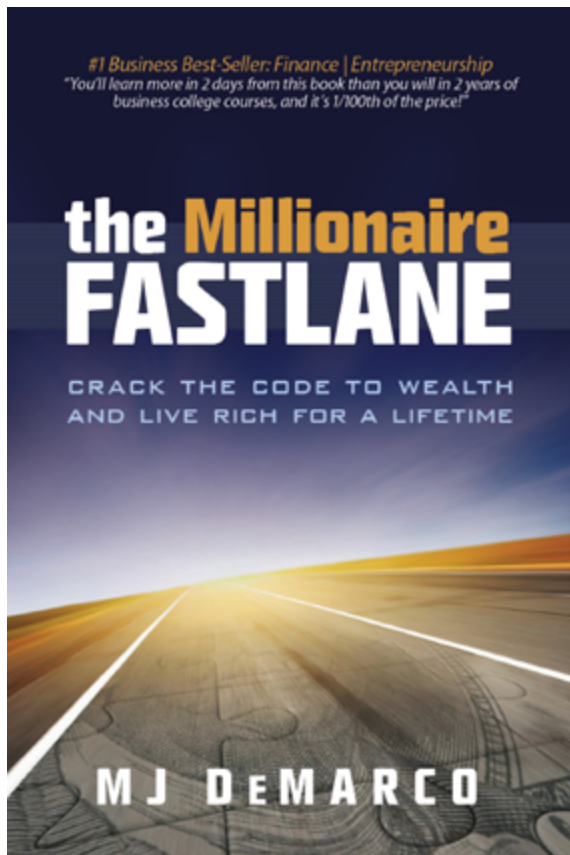
GET OVER 30 HOURS OF CANDID TALK FROM A MULTIMILLIONAIRE.

This little tale is based upon a true story. Gary was real. As a limo chauffeur in my early entrepreneurial years, I routinely overheard conversations from millionaires. Those conversations helped me go on to become a multi-millionaire myself. As such, I would never forget my desperation in wanting to be mentored by a millionaire when I was young and struggling. I would have done anything for someone to give me the "third-degree", someone to tell me everything I was doing wrong (and right).

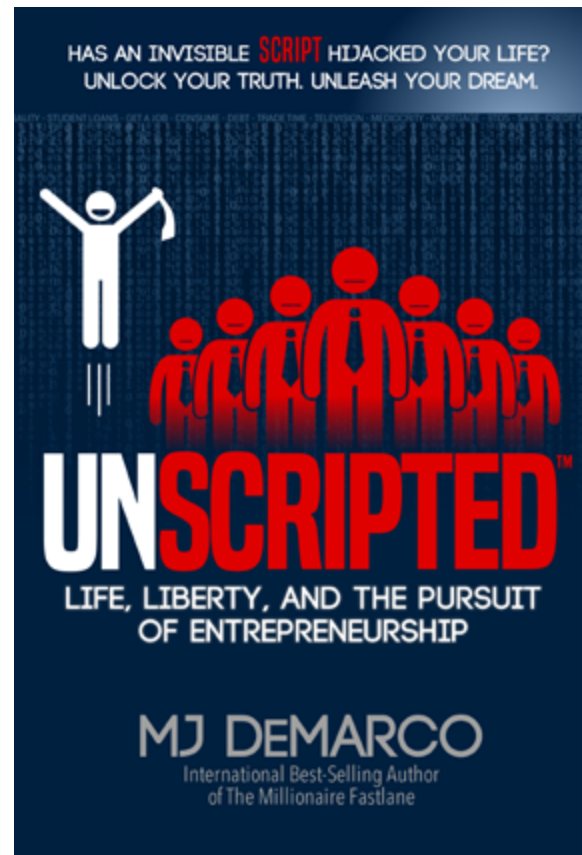
My gift to the world is that conversation to my younger self— **and to you**. I've written two books to honor Gary and his truth-slating. Read them and change your life like he changed mine. Don't just build a business— build a life.

Best wishes, MJ DeMarco

Author / Unscripted™ Entrepreneur



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