

CHAPTER 1

The Truck Stop That Cost Me a Billion

I was halfway through a burnt truck stop burger when I heard the words that would haunt me for the rest of my life.

"Bitcoin."

It was May 2011. I'd just fueled up my Peterbilt at a Flying J outside Tulsa, Oklahoma. Seventeen hours into a twenty-two-hour haul from Phoenix to Chicago, and my brain felt like scrambled eggs. The kind of tired where you can still drive straight but couldn't tell someone what day it is.

The TV above the counter was tuned to CNN. I wasn't really watching—just staring at the screen while mechanically chewing lukewarm beef and wilted lettuce. Then a segment came on that made me put down the burger.

"A new digital currency called Bitcoin is gaining traction among tech enthusiasts and, alarmingly, on the dark web."

The anchor had that concerned look they always use when discussing things they don't understand but want you to fear. Behind her, graphics showed shadowy figures, computer code, and the word "UNREGULATED" in bold red letters.

"Law enforcement officials warn that this so-called cryptocurrency is being used to purchase illegal drugs, weapons, and worse on underground websites like Silk Road. The FBI is investigating."

I leaned forward.

"Financial experts say Bitcoin has no intrinsic value and warn investors to stay away from what many are calling an elaborate Ponzi scheme."

But here's what caught my attention: Between the fear-mongering, they mentioned the price.

Three dollars and seventeen cents.

Three dollars.

For what they were calling "digital gold." A currency that existed only on computers but could be sent anywhere in the world without banks, without governments, without permission.

I pulled out my phone—this was back when smartphones were still relatively new to guys like me—and started searching. Within ten minutes, I was reading forum posts from people who'd bought Bitcoin at fifty cents six months earlier and watched it climb to three dollars. A 500% return.

My hands were shaking. Not from the coffee.

See, I'd been looking to invest in something. *Anything.*

Owner-operator trucking had been good to me once. Back in 2005, 2006, I was clearing six figures easy. But the 2008 crash killed freight rates. By 2011, I was working twice as hard for half the money. Diesel prices were eating me alive. Insurance kept climbing. Maintenance on a ten-year-old rig never stopped.

I was forty-three years old, owned forty acres of countryside property outright, and had about \$18,000 in the bank that I was desperate to turn into something more. Something that would let me stop living in this truck. Something that would let me come home.

I'd been researching hobby farms. Alpacas. Goats. Gypsy Vanner horses—beautiful animals that bred for good money if you found the right buyers. I'd even found a breeding pair for \$14,000. The dream was simple: quit the road, raise animals, build a sustainable income on my own land.

But this Bitcoin thing...

I sat in that truck stop booth for another two hours. Ordered a third coffee. Read everything I could find. And the more I read, the more it made sense.

The internet had changed everything. Email replaced letters. Websites replaced encyclopedias. Downloads replaced CDs. Why wouldn't money go digital too?

I found a forum where a guy named Hal was explaining the technology. Something about a "blockchain" that made it impossible to counterfeit. Limited supply—only 21 million would ever exist. No central bank could print more. No government could inflate it away.

I did the math in my head. If even 1% of people started using this instead of regular money...

Three dollars could become three hundred. Three thousand. Thirty thousand.

My \$15,000 could become \$150,000. Maybe more.

I could quit trucking. Today. This month. Buy the Bitcoin, watch it grow, and never spend another night in a sleeper cab.

My finger hovered over the "Create Account" button on something called Mt. Gox, the main Bitcoin exchange at the time.

Then I looked back up at the TV.

CNN was running another segment. This time, a financial advisor in a expensive suit was shaking his head with that smug certainty that only people who've never been broke can manage.

"Bitcoin is not a real investment. It's not backed by anything. No government supports it. It's being used by criminals and will likely be shut down. Anyone putting real money into this will lose everything."

The scroll at the bottom of the screen read: "EXPERTS WARN: BITCOIN LIKELY A SCAM."

I closed the laptop.

They're right, I thought. This is crazy. Digital money? That exists nowhere? That I can't hold in my hand?

I thought about my forty acres. Real land. Real dirt. Real fences I'd built with my own hands.

I thought about those Gypsy Vanner horses. Real animals. Real breeding. Real babies that would sell for real money to real people.

I thought about Bitcoin. Ones and zeros. On computers. That could vanish with one government raid or one hacker or one technical glitch.

Horses are real, I told myself. Bitcoin is a fantasy.

I paid my check. Got back in the truck. Finished the haul to Chicago.

And two weeks later, I bought the breeding pair of horses for \$14,000.

Here's what that decision cost me.

The \$15,000 I was going to invest in Bitcoin at \$1.50 per coin would have bought me 10,000 Bitcoin.

Let me write that out so you can really see it: **Ten thousand Bitcoin.**

In December 2017, Bitcoin hit \$20,000 per coin.

$10,000 \times \$20,000 = \mathbf{\$200,000,000.}$

Two hundred million dollars.

But I would've sold by then, right? Taken profits? Been smart about it?

Sure. Let's say I panic-sold half at \$10,000 in 2016. That's \$50 million. Surely I would've sold the rest at \$20,000. Another \$100 million.

\$150 million total. After taxes, maybe \$100 million clear.

But let's say I was really disciplined. Let's say I held some. Just 1,000 Bitcoin. Through the crash in 2018. Through the recovery. Through the pandemic.

In November 2021, Bitcoin hit \$69,000 per coin.

$1,000 \times \$69,000 = \mathbf{\$69,000,000.}$

Today, as I write this in late 2024, Bitcoin is trading around \$95,000.

Even if I'd sold most of it along the way and only kept 1,000 coins to today:

$1,000 \times \$95,000 = \mathbf{\$95,000,000.}$

Ninety-five million dollars.

But the TikTok video I saw a few weeks ago—the one that made me sick to my stomach all over again—ran the numbers on what would've happened if I'd just *held everything*.

10,000 Bitcoin at today's prices: **\$950,000,000.**

Just under **one billion dollars.**

From \$15,000.

Want to know what I got instead?

I bought the mare for \$5,500 and the stallion for \$8,500. Paid transportation from two different farms. Spent \$13,000 on a well when mine ran dry the first summer. Poured another \$10,000 into hay, feed, vet bills, and fencing over the next few years.

All in, I invested about \$37,000.

I sold the pregnant mare for \$3,500. The stallion for \$3,000. Two of the foals for \$2,500 each. One for \$2,000.

Total recovered: \$13,500.

Net loss: \$23,500.

But here's the part that really kills me.

One of those foals I sold for \$2,500? I found out years later that the buyer trained it up and sold it for \$31,000. Someone else made \$28,500 profit on my horse.

Meanwhile, that same year, Bitcoin went from \$3 to \$1,000.

The \$15,000 I didn't invest became \$5,000,000 for whoever *did* buy at \$3.

I'm not writing this book to make you feel sorry for me.

I'm writing it because last week, I met a man who made the opposite choice I did.

His name is Sam Thornton. He's fifty years old. He works as a custodian at a public high school in a small Midwestern town of about 8,000 people. He makes \$48,000 a year.

And he's worth \$8 million.

He could've retired ten years ago. Could've moved to Florida, bought a beach house, lived on investment income. But when I asked him why he still shows up every morning at 6 AM to unlock classrooms and fix broken ceiling tiles, he said something I'll never forget:

"This is my community. These are my kids. You know how hard it is to find a good custodian in a small town? Someone who actually cares if the boiler's running right? Someone who knows which classroom door sticks and which bathroom faucet drips? I've been here twenty-three years. I know every teacher, every coach, every lunch lady. When I retire, they'll have to hire someone from the city who doesn't give a damn. I'm not ready to do that to them yet."

Sam doesn't like cities. Never has. Born and raised in a town where people still wave at strangers. Where the high school football game is the biggest event on Friday nights. Where the same families have lived for generations.

He could live anywhere. He *chooses* to stay.

Not because he's stuck. Because he's *rooted*.

Sam's worth eight million dollars not because he chased money, but because he didn't need to prove anything to anyone. He was content with his life, his work, his community. And that contentment gave him the clarity to make one smart decision in 2011 that changed everything.

He bought \$500 worth of Bitcoin.

And while I was shoveling horse manure and watching my savings evaporate, Sam was quietly becoming a millionaire—still showing up every day to serve the kids in his school.

This is his story.

And mine.

And if you're reading this, it's probably about to become yours.

Because the next Bitcoin is already here. The next life-changing opportunity is already visible. The next decision that will haunt you—or make you—is probably sitting in front of you right now.

The question is: Are you going to listen to CNN?

Or are you going to listen to the quiet voice in your head that says, "What if?"

I listened to the experts.

Sam listened to himself.

I'm broke and bitter, still trying to rebuild.

Sam just bought new floor polishers for the school gymnasium with his own money because the district budget didn't have room for them this year.

Let me tell you how a janitor with a \$3,000 mobile home became wealthier than most doctors, lawyers, and MBA graduates you know—and why he still spends his Saturdays fixing the playground equipment at the park where he learned to ride a bike.

And more importantly, let me tell you how to make sure you never, ever make the mistake I made.

Because I can't get my billion dollars back.

But I can make damn sure you don't lose yours.