

Introduction to The Wealthy Trucker

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The Wealthy Trucker, Introduction and Dedication.

I start at the start. It is July 1, 2017. Canada's 150th birthday. I am in the emergency unit of St. Thomas Elgin General Hospital running tests after experiencing more severe than ever, chest pains. I am and will be ok. Hey, it's been a rough week. My best friend, who I dedicate this book to, Marvin Hewitson moved on to heaven on June 21, 2017. This book is going to be a collection of fiction and nonfiction and short stories that relate to life, death, and taxes. Oh, and truckers. All truckers, from dump truck to long-haul and semi operators. Both Owner and Company drivers. All types and varieties. All segments of the transportation industry. Marvin was a special friend indeed. I knew him since I was 16 years of age, 46 years. I miss him. The layout of this book, to honour Marvin, will be a testimony, or story. Both fiction and nonfiction Stories from the road, mixed with stories from the shop. Of course, there will be stories about Marvin.

This book was written to help all truckers manage better financially, stay encouraged and hopeful and to share my faith out of a heart of unconditional love for my fellow man and woman. It is not intended to offend or put down only to share

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in the hope that you will be a better person for reading it.
Thank You.

Fasten your seatbelts because you are going for a ride that you will never forget. I thank God for the opportunity to write this book and share these stories about the trucking industry including my dear precious friend Marvin Hewitson.

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Chapter 1) What is a Wealthy Trucker?

A wealthy trucker is a man or woman that stops to lend a hand to one in distress despite the tight schedule he or she is on. This individual is driving truck because they want to not because they must. The wealthy trucker never tires of the road. Never. He or she gets tired in body but not in driving. The wealthy trucker is respected by the Company he or she hauls for and respects the company who has hired him or her.

The wealthy trucker avoids temptation on the road. He or she does not engage in prostitution or any sexual sin. The wealthy trucker saves money and tithes and even gives to help others. The wealthy trucker eats healthy meals while on the road, avoids fast food at all costs. The wealthy trucker prays and meditates all day long to one holy God. The wealthy trucker rests and walks and exercises when stopped.

The wealthy trucker misses his or her family on the road and carries current pictures with him or her always. The wealthy trucker is humble, yet strong, values his or her work and has good self-esteem and self-respect.

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He or she is always considering others before themselves. They are not a doormat, but they are a welcome mat so to speak. The wealthy trucker makes time to be on Skype to be at important family events and puts family right there behind God and before friends.

The wealthy trucker keeps good records, including bookkeeping and runs a tight rig or business. It doesn't matter whether they are owner operators or a corporate driver they run a tight rig.

The wealthy trucker doesn't drink alcohol or take any un-prescribed medication. Whether to stay awake or otherwise. He or she is thinking of others safety while on the road as much as their own safety. The wealthy trucker has a zeal for life, loves life and maintains an attitude of gratitude even when cut off in traffic or while in traffic jams. Marvin would say if asked, "A wealthy trucker like me loves life and loves the safety of others as well as him or her self to get home to loved ones, on time and in one piece. We play by the rules and maintain safe and legal industry standards."

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Chapter 2) Tell us about your family Marvin.

“My family” says Marvin laughing,” he said, “we must start with my Father, or as we affectionately call him LAVA (short form for Lavern). Now there is one hardworking man. He chopped wood way beyond 65, reasonably safely. He cut grass, went to many a garage sale and brought home many, many, many treasures, some triple fold and filled both garage and basement with the gold found in those garage sale adventures. You might have called my father a bit of a pack rat,” laughed Marvin affectionately. “Lava was also a dedicated plowing match attendee and would spend days at the matches with a map and go to each exhibit and talk and learn as he went.” Smiled Marvin “Lava was the poster man for hard working. His official role was Weigh Scale Officer working for The Ministry of Transportation and Communication or MTC on a road called 401 in Canada at Putnam Ontario. He LOVED the big rigs and the truckers with their stories but did his job to keep both them and others safe on the road by keeping the weights and loads legal.”

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“Donelda, my Mother, Lava’s wife”, “spent a great deal of time rolling her eyes over each one of Lava’s adventures and loved him dearly. There was a whole lot of love in our house”, said Marvin. “Just to test the marriage of approx. 40 years at one point, Lava gutted the house for almost 6 months and left only the kitchen and basement intact...WOW, it was one major test, but Lava survived! “Marvin Laughed out loud. (Already moved out of the house, smart man.)

“Next, my siblings, Sharon, oldest sister and a nurse moved back up to Owen Sound where the family came from originally, before moving to St. Thomas Ontario Canada where all of our childhood memories came from except for the farms of relatives near the sound. “, said Marvin. “Kelvin was the brother I loved to pick on and fight with, good fun...especially when once upon a time we (a friend and I) strapped Kelvin unto a wagon when young and pushed him down a steep hill in our back yard covered with trees. Whoops!” laughed Marvin until he started to choke. “Very unsafe, but funny” giggled Marvin, who had caught his breath by now. “Darlene was my younger sister. We got along as we were somewhat close in many ways. We understood each other. That....is family. The values to love, share, play, (with wagons), have fun, grow and experience and forgive come

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from my family. Good people. Always there. Good people, even Kelvin” Beamed Marvin.

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Chapter 3) What is your record keeping system and Cost of Goods Sold?

“There was once a man who left a \$80,000/yr. job after 16 years to pursue his passion of teaching farmers how to calculate their cost of production and to use state of the art software, called Farm works to discover what each farm field and each farm enterprise (Crop or Livestock category) was costing to produce. “, said Marvin. His name was and is, David Brown, my best friend, also known as The Wealthy Farmer. Just as David Chilton is The Wealthy Barber.

Just as in Farming, a Trucker has a cost of production per mile or kilometer here in Canada. You must add up, if you are paid by the mile or kilometer which many are the following, by Km or mile....

Tithe and Save

Cost of Leasing Truck

Cost of borrowing for Truck

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Cost of Depreciation for Truck

Cost of Fuel

Cost of Maintenance

Cost of Tolls

Cost of Meals

Cost of Insurance

Cost of all other misc. expenses

Cost of Living expenses for family

The difference from your Gross Pay. Less deductions and the above should be zero.

“Make sure that you use a good bookkeeping software, or you have a good accounting firm (after you ask them the right questions upon hiring). You should look at a local or regional CPA firm like Graham Scott Enns in St. Thomas Ontario. You might even look at a Regional or Provincial Tax Consulting company like an RS2000 who will do a good job, on site for

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you for a reasonable fee.” Piped Marvin. “Make them all answer the 14 questions.”

Prepare monthly, bank reconciled, Financial Statements and pay all Income and HST taxes when they are due according to CRA. If you don’t keep CRA happy you risk wasting your time answering informal review questions or questions under a full audit. If an audit happens give them your best responses and information so they can do their job and quickly disappear. If you are current in BOTH tax remittance areas, you are good to go.” Says Marvin.

“You should be looking at reports monthly that...

- a) Show a profit
- b) Show tax remittances paid and accepted by CRA.
- c) Shows that the price per mile/kilometer collected results in a profit before living expenses and your cost of goods hauled is low enough to share a profit.

“These are all good things,” shared Marvin. ” Don’t listen to any clown, (yes, I said clown) who would tell you to give the auditor invoices and receipts vs records.” There is a law in Canada that says good records are mandatory now. Keep good

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and informative financial statements and you will sleep nights.” Chuckled Marvin, (who lived out of a shoebox for years!)

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Chapter 4) Start up strategy

Just as if I personally as an author and farm boy and trucker would investigate the owner operator or corporate owned trucking role. I would need to gather some information. First, I must go to driving school to become a trained truck driver. So, where do I turn? One of the most credible here in Ontario is the Ontario truck driving school with branch offices in London and other Southwestern Ontario cities. There are other options, but many are not training complete for the best operation of a Truck or provide for the best public safety.

I would dialogue with a lender experienced in both truck ownership and truck leasing and I would ask the 14 questions found on a publication named 14 questions I needed to ask my accountant but didn't know what they were from the following ... www.thewealthyfarmer.org blog website.

I would go from that experienced accountant to a lender with a lot of experience in financing the transportation sector.

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Next up, I would talk to companies looking for drivers and then I would talk to drivers in the same companies who I am interested in working for.

“I would seek out the Council of Glenn Caldwell of NAL Insurance in insurance and benefits. I would also talk to Rod Stiller of NTL regarding both insurance and benefits and get good information early. I would take schooling and counsel from lenders, accountants, financial planners and insurance agents. Also, Corporate trucking companies as well as family and friends who were experienced truck drivers to determine if first, is this for me?” replied Marvin to the question presented to him by David the writer and driver looking for help before looking to take the leap of faith to go on the road to earn a living is what is the most desirable for...the wealthy trucker in all of us. Got to do it right!” piped Marvin.

Chapter 5) Where and how do I find a good accountant?

(Where do I find a good financial planner?)

(Where and how do I find a good a good banker?)

There is a book / eBook written by the author called “14 questions I needed to ask my financial advisors but didn’t know what they were” and what to ask at

www.thewealthyfarmer.org .

The advisors you hire will make the difference between night and day. They will break you or help make you successful. A few clues...They ALL need to be great communicators and look you in the eye and have a sincere smile that demonstrates that they are both listening and sincerely want to help you.

If you get a twist in your gut while meeting any of a banker, accountant or financial planner then shake their hand and say good bye. A solid reference is solid gold, yet they all still need to be a fit for you.

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Marvin says....” I took my time and conducted 9 interviews and received as many referrals before I decided on my three financial guides for both my business and personal life.”

Chapter 6) What truck do I buy?

“BIG question here” Marvin says, “Take this slow”. “First, do you have good credit? That would be a beacon score of 720 or higher here in Canada. In the USA it is called a FICO score. Second, do you have a preference to a brand? And.... what can you afford? This is where you will need to do some math! “, says Marvin.

“No sense shopping for a Cadillac on a Chevy budget!” proclaims Marvin with a smile. “Do you lease, or do you buy? Here’s where a good accountant comes in and helps you make money by looking at both cash flow and tax consequences as well as affordability and does not erode family cost of living expenses. What will you be hauling or plan to haul? This would be a good question to ask yourself,” Marvin queries. “There are many, many, many considerations to this question. You can talk to all three of your banker, accountant and financial planner first, to be prepared before you step foot on to the truck dealership lot.”

Chapter 7) Am I trucking to just pay the bills? (Or do I love the open road and the adventure of travel?)

“If you answered yes to pay the bills you are in the wrong place!” says Marvin, “You will get bored quickly and tired even quicker because you aren’t doing what you love. Marvin once saw his accountant, literally move alone out West and left wife and family behind. Why? Money and to get away from it all? What was all? Family and its challenges? His accountant was supposed to be out there two years, but it lasted only six months. Why? He missed his family and grandchildren and came home.

“If you are on the road to get away from family challenges and to pay bills only you are miserable and very very unhappy that you have given up your joy to the man.” (Employer)

“Don’t do it!” shouts Marvin. “Do it, trucking, because you want to and love the road. Your family life at home and on the road, will be much, much happier.

Chapter 8) Testimony and Story of Louise Vonk, “The Messenger”.

Testimony of a powerful woman in a powerful industry

. “WOW”, says Marvin “I had the pleasure of meeting Louise Vonk of Messenger Freight Systems Limited who owns 125 trucks and has 250 employees. Living as a woman in a man’s world”.

“A woman with very thick skin!” says Louise.

“At one point,” Louise admits “I had no confidence or self-esteem and eventually during bankruptcy I had few who would have my back!”

“In 2008 as bankruptcy unfolded Louise had to deal with BOTH CRA and Many Other debts.” cited Marvin.

“Messenger (Louise) found herself paying 18% on truck loans and 22% to an account receivable factoring company” Marvin declares. “She was dealing with snakes and sharks for quite

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some time, she also was a bank orphan, operating with no bank financing!” declares Marvin.

“One thing that Louise did to protect both her company and a reputation which was brilliant” declares Marvin, “She had audited financial statements prepared to prove that she was not skimming or taking excessive personal money from her own company!”

“At one point” Marvin states, “ Louise was paying loan finder fees and interest to the tune of \$1.5 million per year including tens of thousands in accounts receivable factoring costs. (Factoring is when you sell your company’s accounts receivable at a premium to maintain consistent cash flow at very high costs of borrowing.)

Louise says....” Success comes out of failure. Even though I was and still am judged by both family and the marketplace. The world can be cruel.”

“But I believe I sit across from a lady who would never be who she is now without all of the pressure it took to turn the Louise of yesterday, that lump of coal of the old Louise into today’s diamond!” exclaimed Marvin.

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(Marvin, the writer, is so good with words, isn't he? LOL)

“In January of 2016 Messenger came out of Bankruptcy.” reflects Marvin.” A new company was formed, and a new day had dawned for Louise Vonk.

“Anyone who would sit across from this businesswoman and in this time not respect and honour her overcoming spirit and passion for life and business is just plain stunned.” declares Marvin.

“I asked Louise to provide me with her additional insights as to how she overcame, failed marriages, bankruptcy, being a woman in a man's trucking world and what in the world kept her from not just packing it in and walking away from it all” inquired Marvin

“Here's how” Louise responded, “You need to push through failure to strap on the next success. Try to get enthusiastic about your current endeavor or circumstances regardless of how bad they look or how wasted you feel. Dream big and dare to fail. Having small dreams and being afraid of failing is something many of us do. I repeat...having small dreams and

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being afraid of failure...If you are afraid of failing ...you will keep your dreams on a leash!”

“But if you overcome that fear and believe and jump out there fully willing to completely fail you will fire up your mind for a new venture and new goals in your life. Failures come with trying and a life without trying will not leave you satisfied. A good thing is to continually put yourself out there” continued Louise.

“WOW” says Marvin” is that it?”

“No, there is more” says Louise

“WOW again” Marvin “Let’s continue, PLEASE go on Louise!

Louise continued. “Per Ghandi, you must BE the change you want in this world! Tough times never last, tough people do. The best part of dealing with diversity is that it toughens you up for the next trial in your life. Knowing that you only get better with each new struggle can be an inspiration during those times when you feel like giving up. Being a tough person doesn’t mean you have to be callous, it just means you have to have an inner strength that is battle tested.”

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“You get what you give and put into anything. Give on to others and not expect anything in return. I am almost done” smiled Louise.

“No No No please continue.” stammered Marvin.

“Okay” said Louise.” Here goes...Take one day at a time. It’s not about the years in your life it’s about the life in your years. It’s okay to fail as we learn from our mistakes. Mistakes makes us stronger to understand the next situation. Success is going from failure to failure without losing your enthusiasm.”

“In summary”, Marvin piped... “Louise concluded with a glowing spiritual side.”

“God will never leave you during your trial and testing. You need to believe in God to be by your side in your darkest hour and that he is there with you. God will carry you over the tough times in your life.... like in the footprints in the sand, most of the time there is only one set of footprints.” Louise sighed.

“THANK YOU for your testimony and I pray it encourages many” smiled Marvin.

“I pray it does too.” concluded Louise.

Chapter 9) What we listen to will either lift us up or bring us down.

Marvin grunted. “What the heck, can that be?”

“Personally, years ago I don’t believe it mattered as much as it does today. This is a sliver of time near the end of time. Personally, I have experienced when I satisfy my flesh in any way, I am emptied in my soul. So, “Marvin responds, “country music isn’t all that bad, is it? No, not at all! Music is harmful when it is prejudice, hateful, or the lyrics are all about problems. We must be very, very careful about what we take in our ears and our eyes especially our hearts in this time”. Marvin replied, “You know I feel an emptiness inside and a hollowness when I watch or listen to anything except southern gospel or any teaching on praise and worship music that builds up my self-esteem and gives me new hope and a new brighter attitude”.

“Just because the world has slipped / fallen to new lows doesn’t mean I have to fall too!” exclaims Marvin.

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“I’m serious,” says Marvin, “if I watch any porn or lust after any woman other than my wife I am cold and empty and frustrated in my spirit, soul and body. All I can say to you” declared Marvin” is that.... you need to try it for yourself. Try some southern gospel, some praise music onto God, and try some Bible-based audio and written teaching. Personally, I like any teaching by Dr. Lance Wallnau, John Bevere or Johnny Enlow,” says Marvin.

“They all share the truth in love without condemning or judging. It carries both the message of hope and lights the way to live and at death be promoted to heaven. So,” summarizes Marvin,” it. DOES matter what you look at, read or listen to and watch on the road. It could be the difference between your eternal life or eternal death.

Chapter 10) Testimony from Joe Gorski for Gorski Bulk Transport (GBT)

Joe, speaking for rest of family, Ted. Jr and Bernie Gorski

Marvin took a drive down to Windsor Ontario Canada where he sat down with the Gorski brothers who own Gorski Bulk Transport or GBT to ask them about their Father, Ted Sr. and how he and they learned to overcome in the competitive marketplace of transportation.

First Joe recalls....

“Ted Gorski Sr. started Gorski Bulk Transport in 1953. He was the first person in Canada to import Anhydrous Ammonia into Canada. Anhydrous was used during WW2 as a hardening agent to make soil hard so they could land planes in remote areas such as North Africa and not sink down in the sand.

After the war Chemical plants found out that Anhydrous Ammonia also made corn grow and, so it became the 1st cheap source of nitrogen other than cattle manure. So GBT grew

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until around 1956 when Ted decided to get into the whiskey hauling business.

Over the next 10 to 15 years there were many growing pains. “

“Tell me more.” Marvin asked as he leaned in to hear even better.

“Drivers wanted to unionize and became teamsters. Probably from the hardnosed way Ted Sr. treated his employees. He was hard on his employees and they were hard on him.

The economy was growing at an unprecedented rate companies from all over the US and Canada wanted more trucking and weight limits were increasing all over the US and Canada.

Provinces could be self-regulating which meant that every load that moved from one province to another needed a license from each province to move across the country. This meant that companies could value their net worth by the number of licenses they owned. “

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“Would you say it was your Mother and Father’s tenacity and driven to succeed nature that helped them overcome the odds Joe?” inquired Marvin.

“In a word, yes. No one was going to put my Father in a corner and trap him.” Declared Joe.

“What did he and your Mother do Joe?” asked Marvin.

Some companies did well by selling based upon the value of their licenses while long term thinkers like Ted Sr. held theirs to someday profit by them.

In the early 70’s Canada decided to deregulate the industry which meant that anyone could haul anything anywhere and did not need licensing any longer. Companies which had value based on their licensing were no longer valued. Many companies went out of business, others were sold for very little.

At the same time companies in the US were getting stronger and expanding into Canada. Ted Sr. had 4 sons all growing up in their teens and 20’s and all wanting to be part of their fathers’ business either the trucking company or the farm or both.

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It wasn't easy for Ted Sr. and his wife Lottie who were raising 4 sons, growing the farm business and at the same time growing the trucking business.

Banks were getting nervous because interests rates were edging up from single digits to 18% then topping out at 22% interest in 1980. That's when the economy hit the wall. There were no buyers at those high interest rates and for the next 3 years land prices came down all across the country.

Not only were trucking companies hurt from deregulation by losing valuation but now their asset land base valuation came down as well.

Those companies that stuck it out, like my Father and GBT became stronger. This is when 2 of Ted Sr.'s sons Bernie and Ted Jr. became full time involved and decided not to be a jack of all trades by having vans and tankers but rather specializing into just stainless tankers which meant just bulk loads.

Today GBT has a food division and a chemical division.

Ted Sr. stuck it out through all the ups and downs, deregulation and high interest rates, unionization and

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growing pains and left an emerging company for his sons to take over. He toughed it out to make a way for his boys.”

“Wow”, marvelled Marvin, “Tell me how your father DID business.”

Ted Sr. had an interesting way of doing business” smiled Joe,” like the time he bought a new Buick and after having it for a few months the car would stop and not be able to start. Once it had stopped in Detroit when he and Lottie were visiting friends and the car stopped. He was so mad at no one being able to find out what the problem was that when it stopped in Detroit, he got a ride home and had the car towed to General Motors Headquarters and had it left in the middle of their main driveway. It wasn’t long before someone from GM called him and he told them to fix their car and find out what the problem was. They found the problem. It was that a mouse had chewed through the insulation of some wiring and the car would short out intermittently. When they called him and told him the problem was a mouse had chewed through the wiring, without hesitation he told them it “wasn’t his mouse”.

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Everyone laughed at the brilliant way that Ted Sr shifted the responsibility right back squarely on the shoulders of GM. (Who fixed the car, no company was too big for Ted Sr)

Ted Sr. always had a way to put the problem back on the other person. It got him through a lot of tough situations and served him well to negotiate with problems which arose from time to time. This was a key to enable him to overcome during the tough times. He knew how to put the responsibility where it belonged and at times used complete silence, while looking at his challenge sitting across from him.

Ted Sr. always had a dream to become larger in trucking and larger in farming. Today both have happened through determination and pushing forward even though at times the business would be caught off guard due to government interest rate hikes or internal growing problems or a lack of cash flow. Ted Sr kept pulling it together and did not let problems stop him from achieving his goals. He had a big vision, and no one was going to steal his big vision or dreams from him. “, stated Joe, in conclusion.

“Ted Sr. kept himself busy both at the trucking and the farm until his passing in Dec 2010.” solemnly Joe recalls.

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“He did a LOT with the \$20 he started with. “, smiled Joe.

“GBT is now in the capable hands of Ted. Jr (“pray every day “} and Bernie (who continues to be a better person every day through learning) and who both carry a piece of Ted Sr. with them wherever they and Joe and Martin go.” Summarized Marvin.

Chapter 11) Watch what you watch.

“It has been said the window of the soul is the eye. Worth both remembering and making a rule in one’s life. If we watch porn, we will lust. If we watch a movie about violence we will become more violent. If we watch a movie with blood we will become thirsty to see more, almost, no, just like a vampire. What we put in our eyes and minds and hearts, greatly impacts our lives for better or for worse. (Have you heard that line before somewhere?). It is like making a covenant with your own soul.” Declares Marvin.

“In the Bible, in Psalms I believe # 103. David talks to his soul. Our soul becomes our personal plumb line for good or for evil. We must pay attention to our inward witness, for a Christian, born-again, that is Holy Spirit. But first, we must guard both our heart and our soul and be careful what we ingest visually. The female jogger with a loose tank top and ample is a beautiful sight until you give your attention or eyes to it. That spectacle, becomes a distraction and causes you to smash into the car in front of you as you drive distracted, Whoops. Bad

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scene. What you put your eyes to” shouts Marvin, “will guide your day your week, your life!”

“Focus on what you need to focus on, good things” says Marvin, “bad or inappropriate things will have you serve them versus them serving you.”

Chapter 12) Testimony of Carol & Bill McKnight of C & B Freight System Inc.

Marvin next took a spin to Sarnia to sit down with Carol and Bill McKnight. “Delightful people. Both had lost a partner to cancer. Life had truly humbled these folks” declared Marvin.

“Tell me your story” inquired Marvin of Bill and Carol.

“Both Bill and I grew up in families where we had to work hard for everything. We didn’t have much, but what we did have was great work ethics and morals.” shared Carol.” My partner died in 1999. Our house was half renovated, and his two youngest children were getting married with the bills literally drowning me financially.”

“What got you through Carol?” asked Marvin. Carol responded with “I worked on a just start, just begin and don’t think, just do motto to help me overcome in the tough times.”

Carol resumed with a nod and a smile from Bill to continue, “Bill’s wife passed away in 2005 and was a patient at the Medical Clinic where I worked at the time and I attended her

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funeral. Bill's wife told Bill that he would meet his next wife at her funeral. It happened."

"Bill grew up with a father and brothers who both drove truck and repaired both trucks and their trailers. Bill always helped people (including me at Christmas to bake cookies). He often did good works for those less fortunate and just to help out." Beamed Carol.

"My friend, John Gifford, a great person, who himself was inflicted with cancer, oversaw putting teams together for the Cancer relay and asked me to put a team together. The Doctor I worked for at the time suggested that I get Bill to help me find where the meeting for the relay was and simply offered a ride, which I accepted. We travelled to the relay meetings together as it felt so natural for both of us to be friends. In the right place and vehicle at the right time." Noted Carol with a big smile. "We got married three years later!"

"We joined forces both in Marriage and Work here at C&B International Freight System Inc shortly thereafter and have been moving forward in faith that we are on the right path. It felt right back in 2007 and it feels right again 10 years later!"

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“We give God the glory for our humble company, our drivers and our staff and through a steady walk with a powerful saying ...Just start, just begin and don’t think, just do...we are making a good way in the world for others and ourselves.”

“Thank You Carol and Bill”, said Marvin

“Happy and Blessed to be a help in encouraging others to walk by faith”

Carol replied as Bill smiled at her lovingly.

Chapter 13) Define Joy

“For Me?” piped up Marvin, “It is a good running, clean looking Truck.... My Big Rig and my pick up.” You know”, says Marvin, “We all seem to take better care of our vehicles if they are kept clean, by us! It could be in prayer for some and an ice-cold drink for others after a long day in the truck.”

“It is the smile on my child’s face when we see each other after a long haul!” exclaims Marvin. “Seeing the smile on my wife’s face, Joanie, after a long day or haul in the saddle, Hehehe...“, chuckles Marvin.

“Joy is being with friends and family in the back yard with some KOOL AID and burgers or better yet, steaks” “Joy is having money in the bank, a roof over our head and the bills paid.” Marvin shared.” Joy is simple, Joy is being happy with what you have, grateful for your health and the ability to love.” Marvin, being both serious and going deep.” The joy in your heart comes from good relationships, a best friend, a helpful neighbour, a helping hand, a pot luck supper with family, the

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turkey at Thanksgiving and Christmas presents and get together to celebrate the birth of Jesus.”

“It’s not all about what’s under the tree...it is the gathering around the tree that is important. One place. One accord. Trusting. Without judging. Loving unconditionally. It is believing the best about everyone you know. Everyone.” says Marvin. ” Ok let’s go even deeper.... It’s about having Jesus in your heart and living as He did to fulfill your God given destiny! That my friends and family is JOY, real, true, pure, peaceful, JOY!” laughed Marvin.

Chapter 14) Testimony of Evan MacKinnon for MacKinnon Transport

Marvin next drove to Guelph to meet and talk with Evan.

“Tell me about your early years growing up?” inquired Marvin.

Evan smiled wide and began. “Wow. Why am I so different than everyone else? Why don’t I fit in? Most of my early memories are all from our Trucking Terminal, the trucking terminal & our family trucking business was basically the entity that our entire family’s life revolved around. The family business always came first. It was our livelihood. For the first ten-years of my life I fell asleep every night at home listening to a manual typewriter banging away in the back ground, as it was in the evenings that my Mom did all the necessary typing and billing for our family-business from the home office. As mentioned, much of our family life revolved around the trucking terminal and family business. It was also where I went to see my Dad. All relationships my Dad & I had that I can recall, from then & from now, are related to the family

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business where my Grandfather, my Father, and I worked. And, where my three children (the fourth-generation) worked. My Dad's life was devoted to the business, and as a result, it was the family business & Trucking Industry that he & I had in common. I have no regrets in that regard – just is what it is. I didn't know any better and neither did my Dad. Trucks were also what my Father and his Father had in common; hence it just came naturally to the MacKinnon men to communicate at work about work. It's what we all had in common. School was not the best or healthiest years of my life. I didn't enjoy public school or high school what so ever, and was very anxious to complete my school years, so I could begin my working career in the family business. After hanging around the terminal since I could walk, I began working in the family business at the age of twelve, after school, weekends, and summer vacation time. I believe the fear of being centered out at school distracted me from participating in healthier / the fun aspects of school. No doubt my addictive personality had an influence on those years. The desire to strive for attention and hate the attention once I got it. As a result, I was a very disruptive student – a challenge for every teacher in my life. My attendance was limited to a bare-minimum. Just attended enough to obtain a passing grade which wasn't difficult in those times. As I look back now, it's unfortunate

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that as a student I couldn't associate learning in school with my desired career as a Truck Driver in our family business. My above average athletic abilities in public-school. (Those were replaced by other distractions & interests in high-school). Succeeding in various Trucking Industry career related activity at a younger than average age was a significant factor in my life. My change in life-style, (recovery from addiction to alcohol) in 2000 was of course one of my most significant life-changing experiences, at which time God began doing for me what I couldn't do for myself. Becoming a Christian in December 2006 was one of the most rewarding experiences of my life and the one I most value today. And of course, the ongoing journey of discovering the benefits of life as a sober Christian.”

“Tell me about the challenges in your life Evan” inquired Marvin.

“I suffer from addictive-behavior / addictive personality. Have all my life – it's the way I was born – the way I'm wired. Fear is a huge aspect of addictive behaviors and personality. Fear is constant – the underlying aspect of everything in life. Fear of success & fear of failure continually stopped me from participating in many things. This was common as a child, and

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continued throughout my adult years. It's only been in the past fifteen years that God has revealed to me this key aspect of my personality and been able to manage it in a much healthier way. I don't expect I will ever enjoy the complete absence of fear; however, have learned to accomplish life goals regardless of fear." Shared Evan.

"Go on please" Marvin encouraged.

"Self-esteem is non-existent. I'm an egomaniac with a self-esteem problem. The best way to describe how I feel regarding self-esteem is, "I'm not much; however, I'm all I think about". I suffer from both depression as well as a self-destructive personality, which has a huge impact on personal self-esteem. On the flip side – I have succeeded to a reasonable or above-average level in everything I've put my mind to, both personally and career wise. I'm unfortunately quite accustomed to having my back against a wall and typically manage very well in those environments." Says Evan.

Marvin asked, "How did you learn to overcome Evan?"

Although self-esteem is low, I'm quick to think on my feet which has served me well in difficult situations. All that said,

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I still believe “it’s never too late to have a happy childhood”. I’m a little childish at heart, and considered quite a risk taker in many aspects of my life. I enjoy the excitement of being considered unpredictable. Nothing is too strange for me. Even to the point that I often surprise myself. It’s ok to be different. The best way to describe my relationships is “difficult”. I believe that “relationships are the greatest thing that God invented, and the absolute most difficult thing on earth to manage”. Many of my relationships are great – even fantastic; however, they are all difficult.” Shared Evan.

“Where is your happy place, Evan?” asked Marvin. To which Evan replied....” As a kid, outside in the bush or vacant farmer’s fields. (Always where I could be alone). As an adult, outside in the bush, near water & lakes, away from people. Although I’ve recently developed a strong love of people (and I particularly enjoy talking with strangers), my peaceful time is still time alone.”

“Was there a diagnosis, key events or challenges that have changed your life?” asked Marvin.

” My self-diagnosis of alcoholism. I was self-diagnosed long after others had diagnosed me. In other words, “I was the last

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one to know”. From a career standpoint, the privilege of being a successful chairman of the CTA (Canadian Trucking Alliance), which is our Canadian National Trade Association was a significant achievement shaping my career life. And especially the financial challenges our company went through from 2008 to 2012. Including a period of creditor-protection, whereby we were able to restructure the business and exit creditor protection successfully. All while keeping our ethics and values intact which was a huge accomplishment. I’ve been humbled many times throughout my life. Often by a rather cruel business world. Although I have an incredible passion for the Trucking Industry – it’s a tough Industry with absolutely no room for error. At one time (30 / 40 years ago), there was plenty of room for error or poor decisions. Not today. Margins are so fine that any level of error or poor decision can be devastating. Today we need to make the right decision, and make the wrong decision right as soon as possible. I am a very value-driven individual today. I have high values by most people’s standards. I believe there is something good (great) in everyone, God made every single person exactly as they are for a reason & purpose, and I believe that most people mean well – regardless of how their actions may have appeared. I believe that every person has the right to be themselves, and regardless of how some people’s actions

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may appear – they deserve the benefit of the doubt. Their intentions may well have been much different than their actions may have appeared. As a great Pastor once told me, “as humans we judge others by their actions and we judge ourselves by our intentions. Life would be much different if that was reversed. Some of my fonder accomplishments would be my sobriety. (The ability to shake the demon of alcohol addiction, and to have not succumb to that same addiction since I became sober). The three wonderful children I have is probably my greatest success. Career wise – I have managed both a large & small company while remaining values driven, and keeping God, values & positive business ethics in forefront. Not always able to manage the business to my financial goals & desires; however always in an ethical way. Many failures in life. I suffer from depression, and suffer from a self-destructive personality. Two failed marriages, my children are yet to identify Jesus Christ as their Lord & Savior, the business I lead has suffered many financial losses, and I have many bad-habits yet to tame. One such habit is I’m quite a control enthusiast, which creates its own challenges”, grinned Evan.

“What else is there for Evan to do in this lifetime?” probed Marvin.

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“Sky-diving. Seeing the rest of the United States from the seat of my motorcycle. Meeting a female companion (a partner) to share the balance of my life with. Showing my grandchildren more of the world – take them to unique places. And of course, leading my children, (or at least participating in the process), to lead them to the Lord. And last however certainly not least; for God & I to become intimate friends. For me to develop the habit & faith to think of God as often and as fondly & lovingly as he thinks of me.” Responded Evan smiling.

“What books do you recommend Evan, what should I read quizzed Marvin....” AND tell me about significant influences and the impact you want to leave on friends and family and just share your heart about what’s left here and tell us your views on heaven Evan” To which Evan responded...” The Bible – for obvious reasons. I’ve read very few books in my life. Distraction is a big issue for me which interferes with reading – I have trouble focusing and retaining what I read. I’ve had many positive influences in my life. My great friend & coach Tim Redmond, Pastor Steve Fleming, several individuals I’ve met in the church environment, as well as a few significant people I’ve met in the local recovery environment. My grandfather Leslie MacKinnon was an amazingly tough guy and a real pioneer in the Trucking industry, I’ve also learned

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many life lessons from my son David. Of course, my amazing Mother Lois has had a huge positive influence on my life – every single year of it. I am also encouraged by those that have over-come odds to succeed in business. I believe that those who have enjoyed the wild side of success in challenging times, probably have had a wild testimony which prepared them for the challenges they had to face. As a result, I believe my testimony hasn't been my punishment, however it's been my preparation. My preparation for what's to come....

I pray I am remembered as a loving Father, loving & caring son & brother, was a husband who had the best intentions, Christian, a strong Provider to many, a loyal friend, and a helpful sole to those many in need. I believe with my heart and soul that what the bible says is true. I believe whole heartily that God will welcome anyone into Heaven who has identified with their heart, words, and beliefs, that Jesus is their Lord & Savior and that Jesus died on the cross for their sins. I was a nice caring man who believed in God & gave his time unselfishly to encourage & help others are the best gifts I can give family and friends now and then” Evan shared with all the love in his heart.

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“One thing about you Evan is a brilliant transparency in order that others are encouraged” reflected Marvin ...” You will help many”.

“I hope so”, Evan replied humbly.

Chapter 15) Explain Happiness

“Looking for the good in everyone and not getting sucked in to the often-negative truck stops and coffee shop conversations. Remaining positive in your everyday outlook, thankful for your life, your trucks, your loads, your employer or supplier or broker and thinking about your family to come home to. Happiness is close to joy. Happiness is of the mind. Joy is of the heart. If we think poor, lustful and bad thoughts, that is what we will get...bad things in our lives!” says Marvin.

“Happiness comes from driving on a beautiful day on good roads with good traffic in a well-maintained truck and knowing that we have a back haul, money in the bank and even a back up plan in case of emergency. It’s all good when everything is in its place, it makes life so much easier when those unexpected twists and turns come up if we have done the best we can to prepare for our work on the road.” Chuckled Marvin....” Sometimes the poop hits the fan and we must be adaptable from a place of happiness, just to be alive!”

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“When you are prepared”, says Marvin, “You have happiness in your heart, even contentment. Many aren’t prepared for the road and mole hills become mountains pretty fast, don’t worry, be happy!” Marvin said grinning.

Chapter 16) What Faith do you have?

“I have always believed and thought about a higher power” said Marvin.” Thought, yet didn’t think a lot about it. Something must happen at death. I have faith in my parents to protect and provide for me. I have faith in myself to do things right and provide for my family. Faith”. What does it really mean?” asks Marvin politely.” I have faith, I know there is Islam, Christianity, Buddha, Roman Catholic and many other religions that bring some guidelines how to live and behave. I really don’t understand them all. Probably never will.” frowns Marvin.

“I know I am a born again Christian and a follower of Jesus Christ and I have faith in what Jesus, my Saviour, did on the cross with the shedding of His precious blood to save me from eternal death in hell. I have faith in Jesus” declares Marvin.

“A couple of years ago my best friend, a pastor, and ordained Minister of the Gospel came to visit me after getting out of the hospital. I was struggling. We shared, and he prayed with me the sinners’ prayer (found at the back of this book) and

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through that prayer, Holy Spirit convicted and converted me to a born-again child of God and saved me from eternal death. The most important prayer a man or woman can ever pray from the heart” said Marvin.

“I didn’t realize that all the time I spent in Sunday School, my own prayer time and time spent in church (little) that I needed to give my all, spirit, soul and body over to Jesus to be redeemed by His blood on the cross at Calvary. I did not know that,” “I now understand very clearly that friends not only don’t let friends drive home drunk. They, true friends, also MUCH MORE IMPORTANTLY DO NOT LET Friends DIE without Jesus living inside their heart and then they spend eternity in hell!” exclaimed Marvin in terror, as Marvin reverentially fears God.

“I remember asking my pastor friend this question before we prayed the sinner’s prayer...” What if I am good to go the way I am by being a good person and all and praying to and knowing about Jesus? What if I am right?” Asked Marvin.

“The real question to ask here”, said Pastor David, “What if you are WRONG?”

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“You don’t want to take that chance, do you?” inquired pastor and best friend David

Marvin replied soberly, “no”.

“We then prayed the sinner’s prayer together and will see each other in heaven one day and not hell.”, said Marvin. (Today only 6% of Christians living in Canada are born again and have accepted Jesus as their Lord and Saviour, a LOT of discipling work to do)

Chapter 17) What is a lot lizard?

In a word, trouble. Another, heartache. Another, disease. Another, divorce. Another, loss. Another, temptation and then sin. A lot lizard is a term given to trucking industry prostitution. Instead of walking the streets, lot lizards walk the truck stop parking lot selling sex. Selling their body. Both straight and gay.

Truckers are an easier target than other travellers because they are on the road for a prolonged length of time. Without strong moral and spiritual compasses, men and women truckers fall prey to lust in temptation while on the road. Short haul, daily, not as much. Long-haul trips into the USA, from Canada and vice versa, there is a time of temptation. What would Marvin say to that? Marvin would say..." Boys it's good to have fun, but if it damages or destroys your family don't do it!"

Marvin was washing his 57 Ford Fairlane at home when asked that question... He added, after wiping off the sweat his brow.... "If you can't keep it in your pants, don't get married!"

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Marvin, a trucker himself, was true to his word and he would add “If you fall get back up and ask God for forgiveness from your heart and he will forgive but don’t keep returning to lot lizards in sin or you will pay the ultimate price, eternal death, with your soul!”

Other words for Lot Lizard are... Expense... Death... Deception... Temporary... Heartless... Soul less... Risk... Bondage” Who needs to be in bondage to a lot lizard lifestyle? I don’t!” says Marvin.

Chapter 18) What is the organization, Transport for Christ, all about?

Well as my good friend and Christian man, Marvin said.” It is a place of peace. It is a place to stop and smell the roses. Their trailers are quiet with the chapel like character with no judging or pointing fingers here and any religion or belief is accepted to enter in to talk Christianity and pray to Jesus. This is the house of God or Jesus here on earth. You will hear the truth and the truth will set you free. You will indeed get free. You will see. Be prepared to hear the truth, Jesus Christ preached and prayed to get you fundamentally, supernaturally saved from eternal death and healed in body soul and mind of whatever ails you. We have all been bound up by religion and sin in the world. It is our time, as a small group, a remnant to walk in righteousness and holiness in Jesus name.”

Chapter 19) What do you think about?

“You have heard it said, that, the window to the Soul is the eye! If you look at another man or a woman and then lust after them, you are sinning. If you lust and think about lust. If you think about sex with others, then you will think sex, or lust about others on and off the road” declares Marvin.

“If you focus on Jesus and His work on the cross, all else will become as a stench or rot or even as dung and wicked thoughts will melt away when the focus is on God as well as His word, The Bible.” Continues Marvin.

“As a man or a woman thinketh, so is he or she, right out of the Bible, in Proverbs I think” says Marvin.

There is a powerful truth being weaved in and out of this read...when we give our testimony, how we got to this place, or got this far, away to others unselfishly. There is always an element of both faith and unconditional love toward others, in this case, the readers...ponders Marvin.

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“I don’t know about you”, says Marvin “but I am beginning to see God in each testimony, story or quote or any means to overcome a small or large trial! God is ALWAYS there. He has been waiting on US to share our testimonies and lean in on Him so that we both speak, see, and walk in truth. We think the truth we share after confessing our testimonies transparently as has happened in this book, we then speak, think and KNOW the truth and the TRUTH of our testimony meditated on by each one who has released their testimonies to help others SETS US FREE!” declares Marvin joyfully.

Chapter 20) What are your hopes and dreams?

“For me?” asked Marvin.

“I want my truck paid off in three years with all Church tithes and matching savings and household living expenses covered while I pay the truck off. I want to take a one week or perhaps two-week vacation each year, with the Mrs.” chuckled Marvin. (Who hasn’t been away on vacation for 10 years) “That’s a TALL goal!” decreed Marvin. I want to have my final affairs in order and all prepared in the event I check out early. That would suck, but I must be ready. I want to write a testimony using the same framework or chapter headings from the book by my best friend David, found at his blog site at www.thewealthyfarmer.org called Wisdom from the Barn Office. The complete chapters are ALL there. The Chapter Headings are near the end of this book. I want to live life if I can and never be a burden to Joanie and the boys. Ever.” declares Marvin.

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“When I was young I had all the time in the world to dream”, says Marvin. Now I am 62 and time is racing by me.” Where did the time go?” reflects Marvin. ” I have had a good life with good friends and family and now another goal would be to retire financially comfortably.” Says Marvin. “Maybe I will write a best seller”, Marvin laughed out loud. I could write to encourage others to share their testimonies and then do the right things more often in a very chaotic and corrupt world”.

“Bless you” says Marvin

“Back at ya good friend” says David

Both smiling at each other with unconditional love in their hearts for both each other and you, a precious reader.

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Conclusion/Summary

Thank You for reading The Introduction to The Wealthy Trucker. If you have any questions or issues we encourage you to write to us about and drop us a line at email address below.... We want and need your testimonies so that we may include in future books...The Wealthy Trucker(s) as we write them together. To keep it about you! To keep YOU encouraged!

This is our Framework for both our previous book “Wisdom from The Barn Office” and gathering powerfull and liberating testimonies from you here and in the future.

- WHAT DO WE SAY TO FAMILY AFTER WE DIE?
- WHAT DO WE SAY TO OTHERS AFTER WE DIE?
- WHAT DO WE SAY TO EVERYONE ELSE AFTER WE DIE?
- EARLY LIFE THOUGHTS
- MEMORIES FROM HOME
- MEMORIES OF FAMILY
- PREHIGHSCHOOL MEMORIES
- HIGHSCHOOL MEMORIES
- SIGNIFICANT CHARACTER SHAPING EVENTS
- WHAT WERE/ARE YOUR REAL FEARS?
- DESCRIBE YOUR PAST AND PRESENT SELF ESTEEM

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- DESCRIBE YOUR RELATIONSHIPS THEN AND NOW.
- WHAT WAS YOUR HAPPY PLACE GROWING UP?
- DIAGNOSIS THAT CHANGED YOUR LIFE.
- WHAT ARE YOUR VALUES NOW?
- DESCRIBE YOUR LIFE SUCCESSES.
- DESCRIBE YOUR LIFE FAILURES.
- WHAT IS STILL ON YOUR BUCKET LIST?
- WHAT ARE THE BEST BOOKS YOU HAVE EVER READ? WHY?
- WHO HAS BEEN A SIGNIFICANT POSITIVE INFLUENCE IN YOUR LIFE and WHY?
- WHAT ARE THE KEY ACCOMPLISHMENTS THAT MAKE UP THAT DASH ON YOUR TOMBSTONE (your life) between Birth & Death?
- DESCRIBE HOW YOU KNOW YOU ARE SPENDING ETERNITY IN HEAVEN WITH JESUS.
- HOW DO YOU WANT TO BE REMEMBERED?

If you have never made Jesus Christ, your Lord and Saviour we invite to do so right now. Time is running out.

“Dear God, I confess I am a sinner. I am asking you to forgive all my sins.

“I believe that Jesus Christ your son died on the cross at Calvary and shed His precious blood for me.”

“I believe that Jesus died on that cross for me and was raised from the dead on the third day to save me from eternal death.”

” Jesus, I love you and make you my personal Lord and Saviour right now from the very bottom of my heart”

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“Thank You Jesus! I am Born Again from above and receive your blood that atones for my sin, all of my sin”

“Come into my heart and stay throughout eternity inside of me Jesus”

“Thank you for redeeming me and being my Lord and Saviour”

“I am born again, blood washed and redeemed by God. I am part of God’s Kingdom now and will become a disciple that shares the good news of the gospel to the Nations.”

Thank You Jesus

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Email us at thewealthyfarmer@gmail.com and tell us about your experience after speaking out this prayer and Welcome to HIS family!

David S Brown is best selling Author of “The Wealthy Farmer”. He is also a contractor for Canadian Taxpayers Federation and yes, he has driven truck both on and off the farm. He is married to Susan for 41 years has three children and seven grandchildren. You can email David at thewealthyfarmer@gmail.com with comments and welcomed feedback and oh yes, book orders.

