

"This isn't Terry's Auto Repair and Towing" is practically the prologue to my success.

-focusing on that pivotal moment.

Chapter 1: "The Decision to Go Into Business for Myself"

"This Isn't Terry's Automotive and Towing."

Ten years ago, I was standing in a shop that wasn't mine, working out of a shop that wasn't mine, working for a paycheck that barely covered the bills.

I've always had a specific way of doing things. When you work on or tow someone's car, you aren't just fixing a machine; you're fixing their ability to get to work, to pick up their kids, to live their life. I took that seriously. Maybe too seriously for the guy signing my checks. We were in the middle of a disagreement about a job. I knew the right way to handle it—the way that would actually help the customer and keep them safe. My boss, however, just wanted it done his way. He didn't like being questioned, and he definitely didn't like a technician who thought for himself. He stormed over, looked me dead in the eye, and snapped,

"Do what I say. This isn't Terry's Auto and Towing."

The shop went quiet. He thought he had shut me down. He thought he had reminded me of my place in the pecking order. But actually, he had just handed me the keys to my

future. I replayed those words in my head. This isn't Terry's Auto Repair. He was right. It wasn't. But in that split second, I realized that if I wanted to treat customers with respect, if I wanted to do the job the right way, and if I wanted to build a life worth living, I couldn't do it under his roof.

I realized I was tired of building someone else's dream while they night-mared mine. I didn't have investors. I didn't have a business loan. I didn't even have a van. But I knew one thing for sure: I was done working for people who didn't respect my hard work and dedication. I finished my shift, but mentally, I was already gone. I walked out of there with a new fire in my belly. I looked at what I had to my name: a Chevy Tahoe, fifty dollars, a small set of tools, and a sudden need to prove that "Terry's Auto Repair"—or what would soon become Fast T's—wasn't just a punchline. It was a promise.

Chapter 2: "What the Hell?"

The drive home was quiet, but my mind was screaming. My boss wasn't just rude; he was holding my paycheck hostage. That money was supposed to be the bridge to whatever came next. Now, the bridge was burned, and I was staring at a chasm.

I pulled into my driveway around noon. I didn't go inside to sulk. I didn't sit on the couch to look for jobs on Craigslist. I put the truck in park and immediately went to war with the interior.

This wasn't an old beat-up work van. This was our family Tahoe. It was only a couple of years old. It had leather seats, plenty of room for my son and his football friends, and even a TV in the back for road trips. It was a symbol of comfort.

I started ripping it apart. I yanked the back seats out and dragged them onto the lawn. Then came the tools. I started emptying every drawer, box, and shelf I had. I laid everything out in lines along the driveway behind the truck. I was organizing for a battle I hadn't even fought yet. I didn't know what I would encounter out on the road—stranded in the snow? Stuck in the mud? All-nighters? So, I packed like a survivalist. Socket sets. Jacks. Fluids. But also wool blankets and canned food. I was preparing to live out of this thing if I had to.

My wife walked out the front door, coffee cup in hand, and stopped dead in her tracks. She looked at the pile of seats on the grass, the tools scattered like shrapnel on the driveway, and me, sweating and manic.

"What the hell are you doing to your Tahoe?" she asked,

her voice was a mix of confusion and genuine concern. I looked up. I must have looked terrifying. I had this glossed-over, insane look in my eyes—the look of a man who has absolutely nothing left to lose and everything to prove.

"Fast T's," I said, breathless. "Fast T's was just born."

She didn't know it yet, but the family travel Tahoe was gone, but she did have an Equinox so she wasn't without wheels. The Tahoe was a service truck now. As I started playing Tetris, fitting a shop's worth of gear into the back of an SUV, the adrenaline started to settle into a cold, hard strategy. I had the truck. I had the tools. But nobody knew I existed. I reached into my pocket and felt the single, lonely bill I had left. Fifty dollars. That was the marketing budget. That was the operating capital. That was it. My mind started racing again. How do I scream "I'm open for business" to the entire city with only fifty bucks?

I needed to know who my natural market was. I needed to know who would trust a guy working out of a Tahoe with a TV in the back. I needed a plan, and I needed it fast!

Chapter 3: “Marketing Like a Guerrilla on 5th Street”

Chapter 3 really shows the difference between a "mechanic" and a "businessman." I wasn't just turning wrenches; I was building a brand from a basement.

that high-speed hustle.

Chapter 3: “Marketing Like a Guerrilla”

I had the truck loaded, but a loaded truck without a customer is just an expensive hobby. I needed a strategy. Sitting at my kitchen table, I drew a bubble map of my skills,

followed by a cold, hard SWOT analysis. What were my Strengths? Speed and diagnostic intuition. Weaknesses? No shop, no lift, and only \$40 left after gas. Opportunities? People hate towing fees. Threats? Liability and the "bad mojo" often associated with the term "Mobile Mechanic."

I needed a name that sounded professional, not like a guy with a toolbox in a trunk. My niece always called me "Uncle T," and my reputation in the shop was always about how fast I could turn a job.

Fast T's Roadside? No.

Fast T's Roadside Mechanic? Better, but too limited. Then it hit me: Fast T's Mobile Auto Service and Roadside Assistance. It was a mouthful, but it covered everything. It felt like a company, not just a guy.

With the name locked in, I went to work with my \$50 budget.

\$10.00: Office Depot for red vinyl letters.

\$10.00: Gas to keep the Tahoe moving.

\$19.99: A flashing strobe light from Amazon (my "I'm official" beacon)

\$9.99: 100 business cards from Vistaprint.

When I got home with the letters I bought, I used masking tape as a guide to ensure they were dead-straight. I didn't want a "shadetree" look. On the front windshield, I put Fast T's Roadside in the biggest font I had. On the side glass, I listed the

bread-and-butter: Jumpstarts, Lockouts, Tire Changes, Batteries, and Auto Parts Installed. I was purposefully avoiding the "Mobile Mechanic" label. I wanted to be the "Tow Truck Avoidance Service." I wasn't just fixing cars; I was saving people from the \$100 tow bill and the three-day wait at a brick-and-mortar shop. 'What do I charge?' I thought to myself. Well the other shops are charging \$125/hr but I don't have the overhead. How about \$60? Naw, too much! \$40 it is. \$40 for all basic services such as jumps, door unlocks, tire changes, fuel deliveries, air deliveries, diagnostics, and \$40/hr labor rate for repairs.

I wired up my strobe light, checked my wool blankets and emergency food, and hit the pavement. I headed straight for Valley Junction. I went door-to-door to every shop and boutique, shaking hands and handing out those cheap, card-stock business cards. I visited shops I had worked with in the past, forming partnerships before I even had my first official call. When I wasn't on the street, I was in my "corporate headquarters"—the dark, musty, unheated basement of my house. I made a pact with myself: I would work on this business 100% of my waking hours until it sprouted.

I became a student of the internet. I researched "How to rank on Google" and learned that content was king. I found every free listing platform imaginable—over 100 of them. From Craigslist to Facebook to obscure local directories, I spent my nights plucking away at the keyboard, planting seeds in every corner of the digital world. I was building a web, waiting for the first "fly" to land.

I was broke, I was cold in that basement, and my truck was a family SUV with the seats ripped out—but for the first time in my life, I wasn't building someone else's dream. I was building mine.

Chapter 4: The 3:00 AM Cold Start: -Adrenaline, Ice, and the Call That Changed Everything

The silence of a house at three in the morning is heavy. It's the kind of quiet that makes you hear your own heartbeat. After weeks of grinding in that musty basement and plastering the internet with my name, I was exhausted. I was asleep, but I wasn't resting. I was waiting.

Then, the vibration hit!

My phone danced across the nightstand, the screen glowing like a flare in the dark room. It wasn't a friend or a family member; it was an (800) call from "Honk," one of the roadside provider platforms I'd signed up for alongside Agero and State Farm. It was like Uber for the stranded. The Honk Representative exclaimed "SERVICE REQUEST EMERGENCY JUMPSTART. OUR CUSTOMER JUST GOT OFF WORK AND BATTERY IS DEAD."

My heart didn't just wake up; it redlined. I grabbed the phone, my breath hitching in my throat. I hadn't even answered yet, and the anxiety was already clawing at me. What if I

can't find them? What if my cables aren't long enough? What if I look like an amateur? I swung my legs out of bed, the cold floor hitting my feet like a splash of ice water. My wife, stirred by the commotion, propped herself up on one elbow, squinting against the light of my phone. "Terry?" she whispered, her voice thick with sleep and skepticism. "Are you sure this is legitimate? At three in the morning?" I looked at the phone. The app said the fee was \$40, payable by an "Instant Virtual Credit Card." I didn't have a card reader. I didn't take plastic. I was a \$50-budget operation in a family Tahoe. I had no idea how I was going to actually turn that digital number into cash in my pocket.

"Yep," I replied—a total lie delivered with the bravado of a man trying to convince himself. "It's all good. Go back to sleep."

I dressed in the dark, grabbed my keys, and headed out. The garage door groaned as I opened it, revealing the Tahoe. In the glow of the overhead light, the red vinyl letters I'd carefully applied—Jumpstarts, Lockouts, Tire Changes—looked like a promise I was now legally and morally obligated to keep.

I twisted the key, and the engine roared. The "Cold Start" wasn't just about the truck; it was about my life. As I backed out of the driveway, the strobe light on the roof started flashing because I forgot I was testing it earlier. Flashing amber light bounced off the snow-covered houses of my sleeping neighbors. I quickly turned it off. I felt like an imposter and a hero all at the same time. I was heading toward a call close to the "hood," unarmed and alone in the freezing Iowa night in January. But as I shifted into

drive, I gripped the steering wheel and whispered a quick prayer: With God on my side, what dare be against me?

I drove through the empty, icy streets of Des Moines, the adrenaline overriding the fear. I arrived at the scene and saw the hazard lights of the customer's car sitting in their car quietly alone in the dark. I pulled in behind them, my amber strobe casting a protective glow. I stepped out into the biting wind, grabbed my kit, and walked toward the first stranger who had ever looked at me and seen "Fast T's" instead of just "Terry the employee."

I had one shot to prove the name was real.

Chapter 5: "The Virtual Payday"

- Jumpstart went smoothly!

Chapter 5: The Virtual Payday

5:00 AM. The coffee was brewing before the sun even thought about coming up. Took our dog hunter out, the moonlight reflecting on the snowflakes, I could count them individually. I was awake, fueled by a mix of adrenaline from the 3:00 AM call and the crushing pressure of reality. Whether I was building a dream or surviving a nightmare depended on which hour of the day you asked me.

The jumpstart service last night had gone smoothly, but it highlighted a glaring hole in my plan: I was a digital business in a physical world. I needed to be able to process plastic. I spent the early morning hours hunched over my cell phone in the basement, researching merchant services and card readers. I built my whole business on my cell phone...my website, and everything.

Then, at 8:00 AM the phone rang. It was the fruit of my labor—the free Craigslist ad I had meticulously posted. Craigslist was not exactly the "Gold Standard" for professional services, but it was free, and free was all I could afford. The caller was a guy named Chris. His Dodge Caravan would start with a jump, but it died the second the cables were removed.

"Forty-dollar service call, forty dollars an hour," I told him. He didn't blink. "Come on out."

I pulled up at 9:00 AM. A quick diagnosis confirmed the worst: a dead alternator. Chris needed parts, but when I gave him the total, he reached into his wallet and pulled out a credit card. My heart sank. I wasn't set up. I had no flow. "Look," I said, being as transparent as possible. "I'm just getting this thing off the ground. If you trust me, I can take your card to Napa, buy the part, and come right back."

In a move that still shocks me today, he handed over his card without a second thought. I drove to the local Napa and walked in like I owned the place. Fortunately, the manager

knew me and knew I wasn't a crook. He bypassed store policy to let me use a third-party card, and I walked out with a brand-new alternator. I was shocked that everything was working together for me.

I sat in the driver's seat of the Tahoe, the heavy box sitting next to me. Then it hit me...Square! I remembered this app from a previous employer. Within minutes, I had downloaded the app, linked my bank account, and was officially ready to accept plastic. I went back and swapped that alternator by hand—no air tools, no power ratchets, just muscle and a wrench. When I finished, I keyed in his card on my phone. I sat there looking at the screen. \$200. It felt like a million.

As I drove home, my mind started racing. If Craigslist could get me one call, what could real advertising do? I've seen Google and Yelp ads. I thought I'd cracked the code: You pick your budget, and if nobody calls, you don't pay. It sounded like a risk-free miracle for a guy with no money. Little did I know how Google and Yelp advertising actually worked. I didn't understand "Cost Per Click" or the way Yelp would lock you into a "recommended budget" that could drain a bank account faster than a bad fuel pump. I was about to walk into a digital buzzsaw, thinking I was just buying a few more leads. I had \$200 in the bank and a rent payment looming. I had a choice: play it safe and hand a partial payment to the landlord, or gamble it on those "risk-free" ads to see if I could turn that \$200 into \$2,000!?

I pulled away from Chris's driveway, feeling like a titan of industry. I'd diagnosed the problem, sourced the part on a stranger's dime, bypassed a Napa store policy, and successfully navigated my first digital payment. I was halfway home, already spending that \$200 in my head, when a cold shiver that had nothing to do with the Iowa winter crawled up my spine. I gripped the steering wheel and looked at the box for the old alternator sitting on the floorboard.

"Oh, damn," I muttered to the empty Tahoe.

"What kind of warranty do I offer?"

It hit me like a ton of bricks. Chris hadn't asked, and in my rush to prove I could actually do the job, I hadn't even thought about it. I was so focused on the \$40 an hour that I forgot the most terrifying part of the "Mobile" game: If that alternator fails tomorrow, Chris isn't driving to a shop to talk to a manager—he's calling me. Did I offer 90 days? A year? Was it "tail-light warranty"—meaning once he couldn't see my tail-lights, the warranty was over? I was the service department, the billing department, and now, apparently, the entire warranty claims division. I looked at my phone, half-expecting it to ring right then with Chris telling me the Caravan was smoking. It didn't ring, but the silence was just as loud. I realized right then that I wasn't just fixing cars; I was selling my reputation. And at the moment, my reputation was backed by a musty basement and a Square account I'd owned for all of twenty minutes.

"Note to self," I whispered, reaching for my coffee.

"Figure out how not to go bankrupt if a part fails before I make it to the end of the block."

Interlude: "The Rental That Wasn't"

-On Borrowed Time

In the early days, my "tool room" was basically a cardboard box and a prayer. I had the basics, but the Midwest has a secret weapon against car parts: Road Craters. Between the salt and the potholes that could swallow a Prius, wheel bearings and axles are the bread and butter of Iowa repair work.

I got a call for a CV axle on a Chevy Silverado. Easy money, right? Except I got to the job site and realized I didn't have a 36mm axle nut socket. I didn't even have a 35mm I could "make" work with a shim. I had nothing. I drove to my local parts supplier, sweating through my shirt. I had exactly enough money for the part, but not the \$100+ for a professional socket set. I pulled the manager aside—the same one who let me slide with the credit card.

"Hey," I whispered,

like I was moving contraband.

"I need that axle nut set. But I can't buy it. If I bring it back in an hour, grease-free and looking brand new, can we just pretend this conversation never happened?"

He looked at me, looked at the line of customers, and slid the plastic case across the counter.

"One hour, Terry. If there's a scratch on it, you own it."

I drove back to that truck like I was transporting a donor heart. I did the entire job with "borrowed" tools, moving with the precision of a surgeon to make sure I didn't mar the finish on the chrome. I finished the job and pulled out my phone for the Square payment. One rule I established early and never broke: We don't take checks. In this game, a check is just a piece of paper that might turn into a headache ten days later. It was plastic or cash, no exceptions. Once the digital payment hit my account, I wiped the sockets down with enough Brakleen to get a person high and sprinted back to the store. I slid them back across the counter. The manager checked them, nodded, and put them back on the shelf. Mission accomplished.

Two hours later, after the digital "ka-ching" from Square felt real enough, I drove right back to that same store. I walked up to the same manager.

"Give me the set," I said.

"The one you just gave back?" he asked, laughing.

"Yep. Except this time, I'm actually paying for it."

To this day, that axle nut socket set is one of the most important things I own. Every time I hear a Midwest road crater claim another victim, I just smile and look at that case in the back of the Tahoe. It was the first time I went from "borrowing a career" to actually owning one.

Chapter 6: "The Digital Buzzsaw"