ANTI-PRENEUR:

THRIVE IN YOUR CAREER, ACHIEVE FINANCIAL SUCCESS

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Introduction

Tell me if this sounds like you:

- You're doing well in your career and growing in your expertise.
- You're becoming known for the value you bring as a professional.
- You're being rewarded with higher salaries and greater responsibility.
- You are putting some money from your paycheck away for retirement in a 401(k) or a Roth IRA.

However, this is also you:

- Despite earning a good salary, you feel somewhat stuck in a financial "comfort zone" and sense that you are not achieving your full potential.
- You worry about missing out on lucrative investment opportunities that others around

you seem to be capitalizing on, such as stocks, real estate, or cryptocurrency.

- You often work long hours in demanding roles, leaving you with little time or mental energy to research and manage investments.
- You feel overwhelmed by the complexity of information and options available in the market (such as stocks, mutual funds, REITs, ETFs, cryptocurrency, real estate, side businesses, etc.).

These feelings lead to the following uneasiness:

- You fear falling behind financially, compared to peers or industry benchmarks.
- You have anxiety about not saving enough for retirement or for unforeseen emergencies.
- You feel frustration with your lack of financial freedom despite earning a solid income.

Without a clear solution, you push all these feelings aside and just focus on your career. It seems more in your control, right? The uneasiness temporarily fades but lingers under the surface.

I know. I have felt the exact same feelings and done the exact same things.

My Story

For as long as I can remember, my life has been centered around three things: career, family, and faith. Unlike business moguls like Grant Cardone, who always knew they were driven by money, my drive wasn't financial—mine was about my career. I wanted to push my limits, take on greater responsibility, and make an impact. Maybe I was catching a bit of that ambitious 1980s Alex P. Keaton mindset, but I believed the best way to honor my talents was by sharpening them through hard work and continuous growth.

Early in my career, I set a high bar for myself. I wasn't interested in just climbing the ladder—I

wanted to be the best. That meant mastering my field, leading high-performing teams, and delivering results that spoke for themselves. My brand became synonymous with unimpeachable leadership and technical accuracy. At one point, a senior leader at an intelligence center even said that the only way to replicate the success of a cross-functional intelligence team I had built was to "clone me."

But as I advanced, I realized that raw expertise alone wasn't enough. When I moved to Los Angeles to work for Raytheon—a defense behemoth—I hit a pivotal moment. The higher I climbed, the clearer it became that being the smartest wasn't the real game. In fact, trying to be the smartest was a losing battle. There would always be someone more specialized, more experienced in a niche, or just a step ahead. Instead of chasing that, I focused on what truly moved the needle: leadership, influence, and business strategy.

At Raytheon, I embraced this shift. I continued leading technical teams to solve incredibly complex challenges, but I also leaned heavily into leadership strategy and business acumen. The resulting trifecta—technical expertise, leadership, and business savvy—became my formula for impact. This focus carried me beyond defense, into self-driving car technology with Waymo (Google's autonomous vehicle division), and later into executive roles across multiple cutting-edge companies, including serving as a President, CEO, and Chief Technology Officer of multi-million and billion-dollar enterprises.

Yet despite all this growth, I was still missing something crucial in how I envisioned success.

The Big Pivot: Rethinking Money and Career Success

For most of my career, I thought about finances the way most high achievers do: salary and position were the markers of success. If my career was

thriving, my finances would follow—simple as that. Looking back, I can now see I was thinking like a poorly run business: obsessed with top-line revenue while ignoring long-term financial strategy like building assets. But that would soon change.

In 2005, I got divorced. With that, I lost half of everything—including money my parents had saved for years to help us buy a home. I kept the house, but buying out my ex-wife drained my cash reserves. Suddenly, at age 37, I found myself living like a college graduate in a barely furnished apartment with a recliner, a TV, and some milk crates. I joked that I'd need to work five or six years after I died just to afford retirement.

Still, I kept grinding. I poured myself into my career, made more money, refurnished my home, and eventually upgraded my lifestyle. I played in jazz, rock, and funk bands on the side, even setting a goal to pay off a sports car entirely with my gig money (which I did).

I made what I thought were smart financial moves: participating in company stock plans, dabbling in real estate, and keeping a solid savings strategy. But I wasn't looking at the big picture. At one point, I even told my financial advisor, "I'm really good at my career. I trust you to be good at yours and manage my investments." That single sentence sums up my entire approach to finances back then: hand it off and hope for the best.

It was dumb.

Then, a few years ago, I had a wake-up call. As an executive for a startup, I was invited into a private organization—a mastermind group of entrepreneurs and investors. These people thought differently. They talked about cash flow from deals, using credit strategically, setting up joint ventures, and investing in private equity.

Suddenly, I realized how limited my mindset had been. While I was busy working and worrying about retirement, these people were leveraging what they had to make them rich. As a result, they

were able to fill their lives with things they *got* to do rather than only things they *had* to do.

And here's what else hit me: they weren't any smarter than I was. They just had different knowledge—knowledge that I could gain if I was willing to reimagine my relationship to my finances.

So, I decided to take control.

I restructured my investments, shifting away from passive mutual funds and into higher-return vehicles like real estate, private equity, and cash flow-generating debt vehicles. I sought out real financial experts—not just advisors selling pre-packaged products, but people who *built* wealth. And I started making moves. I still remember entering my first private equity deal with equal parts excitement and fear. That first step led to a completely new way of thinking.

Why This Book Matters

This isn't another self-help book filled with motivational fluff.

This is a *roadmap*—a framework built from years of real-world success in technical and leadership roles—showing you how to thrive in your career and achieve financial independence without taking reckless entrepreneurial risks.

I know this is possible because I lived this journey.

I've been a CEO, engineer, and leader at some of the most innovative companies in the world. However, I've also been someone who blindly followed conventional wisdom about career and money—only to realize far later than necessary that it was incomplete. I made the same mistakes most people make:

- Ignoring wealth-building strategies while focusing only on career advancement
- Trusting financial planners who had no real stake in my success

- Thinking that working harder and earning more was the only path to financial security

Those mistakes cost me time, money, and peace of mind.

But they also taught me hard-earned lessons—lessons that helped me build real financial security, career success, and freedom. Now, I want to help you bypass the trial-and-error process and go straight to what works.

I'm not some untouchable guru; I'm just like you. I've walked this path, stumbled along the way, and built a *framework that actually works*. And now, I'm handing you the playbook.

Let's get started.

The Fable of Two Mountains and Three Friends

I find stories to be the best teachers. Allow me to tell you a story that I believe will resonate with the choices you are facing in your career and financial life.

A Mysterious Elder and the Promise of Riches

Once upon a time, in a village nestled between two towering mountains, three friends—Eli, Marla, and Simon—lived as artisans of their craft. Eli, a skilled woodworker, took pride in shaping fine furniture and intricate carvings. Marla, a healer, was devoted to tending the sick and wounded, easing the suffering of her neighbors. Simon, a weaver, created beautiful fabrics that clothed the village. Their work was respected, their contributions valued, and their lives fulfilling in their own ways.

One day, an elderly traveler arrived in the village, leaning on a long staff and speaking with an air of mystery. He told of a hidden valley beyond the mountains: a land of untold riches where rivers shimmered with gold, trees bore fruit dripping with wealth, and lampposts sparkled like diamonds. Before anyone could question him, the elder disappeared as quickly as he had come, but his words took deep root in the minds of the villagers. Conversations quickly turned to dreams of crossing the mountains, where a shortcut to prosperity seemed within reach. If such a paradise existed, why should anyone toil in the same old trades when they could claim a fortune and live a life free from labor?

Three Paths: Complacency, Risk, and Balance

Simon was the first to dismiss the idea. He saw no reason to take risks when life in the village was comfortable enough. "The village will take care of me when I'm old," he told Eli. "Why trade security for uncertainty?" Rather than planning for the

future, he continued weaving just enough each day to meet his needs, enjoying the long afternoons of summer under the shade of his favorite tree.

Marla, however, was captivated by the elder's words. The promise of independence and wealth called to her, and she saw it as an escape from the demands of her profession. Healing was meaningful work, but it was also difficult, exhausting, and never-ending. The thought of a life where she no longer had to depend on her skills, where riches could replace effort, was too enticing to ignore. She packed her belongings and urged Eli to join her. "We're leaving at sunrise," she said. "Come with us and be a pioneer—you don't want to be left behind."

Eli was tempted, but something held him back. He told Marla he would sleep on it, and if he decided to go, he would catch up.

He looked to the two mountains and thought of his two friends, feeling deeply uncertain and troubled. To him they were both right, but also both wrong.

He felt that Simon was right in that the mountains were indeed treacherous and attempting to pass over them was extremely risky. But Eli didn't feel the same confidence in the standard village retirement plan as Simon. Eli also believed that Marla was justified in searching for a source of wealth that could sustain her outside of her laborious career. But Eli felt that she was misreading the risks and difficulty, blinded by the promise of a financial windfall. He thought, "If it sounds too good to be true, it likely is. Right?"

That night, as he lay awake, uncertainty weighed on him. He didn't really like either of the two paths. Should he stay? Follow the others into the unknown? Or was there another path?

Eli's Dream: The Truth of the Two Mountains

That night, Eli had a dream. In his dream, the mountains were more than just obstacles; they became symbols.

The first mountain represented the loss of his craft and the fulfillment it provided—as well as his income and security. At the foot of this mountain, he saw the joy on a customer's face when they received a piece he had carefully crafted and the sense of pride he felt when his work stood the test of time. His stomach sank when he imagined giving that up. Up the mountain, he saw treacherous slopes filled with danger and no guarantee of success. If he didn't succeed, he may lose his customers and livelihood by the time he returns. Was that truly the way to success, or was it a mirage, a deception wrapped in the language of opportunity?

The second mountain, however, represented the risk of staying stagnant. On this mountain, he saw himself doing the tasks he had always done. He sat with grey hair and shaking hands, still trying to eke out the provisions for another day. In this version of reality, the work he loved lost its joy, and he could see he did not adequately prepare for the

future he hoped for. He was so focused on getting through each day that he never built a foundation for true freedom in his life.

Eli felt trapped between two paths he did not want to take. But as the dream continued, Eli stood by the village lake at dawn, watching the rising sun reflected perfectly below in the still water. As he gazed at the two suns—one in the sky, the other mirrored below—he realized they were also symbols, each representing a key part of his life. The sun above embodied his thriving career, steady and essential. The reflection in the lake, visible but not tangible, represented his goals for future independence—an area he had long neglected.

He then considered how his two friends, Simon and Marla, had approached these two forces. Each had chosen to prioritize only one: Simon clung to his work without securing his future, while Marla had abandoned her craft in pursuit of wealth.

But standing there in his dream, Eli saw a different truth. The two suns existed in tandem with one

another. Both were essential. Both were needed. And if he could keep them in balance, why couldn't he have both?

Then it struck him: *True wealth and security wouldn't come from sacrificing one for the other but from mastering both.*

When Eli awoke, he knew exactly what he had to do. His dream had revealed a different path—one that embraced both his craft and his future, blending dedication to his work with a commitment to financial independence.

Starting that very day, Eli began to put aside a portion of everything he made to invest, and the first investment he made was in *himself*. He sought specialized training that made his work even more valuable. His skills improved, allowing him to take on more complex projects with higher profit margins, providing additional revenue. As his skills as a woodworker grew, he found that he loved that craft more and more. He had always enjoyed his profession, but when he began to achieve true mastery, his passion for woodworking increased even more.

But this was only part of the solution. He used the extra revenue and some credit to begin investing in other assets that would grow over time. Eli helped fund a local mill, rented storage space to travelers, and even helped young artisans establish their own shops.

The progress was slow at first, and there were moments of frustration. At times, he watched Simon relax by the lake while he worked late into the evening, balancing his woodworking with managing his ventures and exploring new ones. Yet he stayed motivated by his belief in the dangers of working simply to meet his daily needs and trusting his financial situation to others.

Over time, he saw the results. He became a master woodworker, providing him internal and external validation of the long hours he spent on his profession. And because of his investments, his income was no longer tied solely to the hours he spent at his workbench. His investments grew steadily, reinforcing his financial position while allowing him to continue doing what he loved. His higher income, returns from investments, and smart use of credit became a flywheel of momentum for his financial portfolio.

Eventually, the revenue streams from Eli's investments reached a point where they exceeded

his earnings as a master woodworker. Without chasing the mirage beyond the mountains, Eli had built his own valley of riches—right where he was.

Marla's Return: The Reality of Risk

Meanwhile, Marla struggled on the mountain, as the storms were far harsher than expected. The path was steep, the storms relentless, and the journey was filled with unexpected dangers. Many of those who had set out alongside her turned back, realizing they had left behind more than they had gained. Others pressed on, only to find themselves lost or trapped in hardship. Some didn't survive the climb.

After years of struggle, Marla had an epiphany. Even if wealth existed beyond the mountains, the cost was too high. She had spent years fighting for something that might never come, while unbeknownst to her, Eli had spent those same years securing his future without abandoning his life's work.

Marla's realization crystalized like the ice on the mountain: She wanted easy wealth but instead found a life of hardship. She wanted freedom from labor but instead found the mountain to be an even greater burden. Life on the mountain was not what she was promised it would be.

She turned back and returned to the village.

Eli welcomed her, not with criticism, but with guidance. He shared what he had learned, explaining how she could rebuild—not by chasing distant riches, but by mastering her craft while making wise financial decisions. With his help, she avoided many of the mistakes he had made early on, accelerating her path to security.

The Consequences of Complacency

Simon, however, continued weaving without concern for the future. He trusted that the village's retirement plan would provide for him. But as the years passed, he realized it wasn't enough. His provision from the village barely covered his

expenses, and he had to keep working long past the age when he had hoped to retire.

Unlike Eli, who enjoyed financial freedom, Simon faced uncertainty, forced to ration what little he had left. The security he had relied on had been an illusion. For this weaver, fear and scarcity had become the fabric of what were supposed to be his golden years.

The Legacy of the Anti-Pioneer

The village learned from the three friends. Marla's journey became a cautionary tale about the dangers of abandoning stability for uncertain wealth, and Simon's story served as a warning against complacency and blind trust in outside systems. However, Eli's balanced approach became a model for others to follow.

People began to call his method the way of the *anti-pioneer*—the philosophy of building independence without reckless risk and excelling in one's craft while investing for the future. Over time, more

villagers adopted his approach, strengthening both their community and their individual futures.

The Moral of the Story

True wealth and freedom do not come from chasing illusions or relying on uncertain promises. They are built through *discipline, balance, and intentional focus*. The path to independence lies not in abandoning what you love but in mastering it while securing your future.

> *Which character do you most relate to today?*
> *Which character do you want to become?*

Discover Your Anti-preneur Potential

Are you leaning more towards being a traditional entrepreneur, or does this anti-preneur idea sound like it's more your style? These questions can help you sort that out.

1. What excites you most about your work?
    - Is your work just a means to an end, and your real passion is something else

(like a hobby, or perhaps starting a business, but the specific type is less important)?
    - Or do you find fulfillment in mastering your craft or profession? Would you miss being hands-on in your field if you stepped away to run a business full-time?
2. How do you feel about risk?
    - Are you comfortable taking large financial risks in which there is a strong potential for failure but a possibility of substantial returns?
    - Or do you prefer steady, predictable growth?
3. What does financial independence mean to you?
    - Do you equate financial freedom with starting your own business—unable to fathom achieving your financial goals while working for "someone else."

- Or does it mean building wealth strategically while maintaining a fulfilling career—leveraging your earnings to provide returns well beyond your salary?

4. What's your tolerance for uncertainty?
    - Can you embrace the ups and downs of entrepreneurship, including potential failures and loss?
    - Or do you value stability and steady progress in your career and financial life with only a very small chance of "losing everything"?
5. How do you define success?
    - Is it tied to creating and running your own business?
    - Or is it the ability to accomplish meaningful work for a greater purpose, achieve financial security, and obtain personal fulfillment?

If most of your answers align with valuing mastery of your profession, stability, and balancing work with strategic financial growth, you are a strong anti-preneur candidate. Alternatively, if your answers lean toward embracing risk, enjoying uncertainty, and prioritizing business ownership over personal craft, traditional entrepreneurship might be a better fit.

Remember that neither profession (entrepreneur or anti-preneur) is better than the other one. Our society needs both, and both methods can lead to meaningful financial success. You just need to figure out which is the right path for you. If you are leaning towards being an anti-preneur, the next section charts a way to get there.

Quick Reference Guide

- Being an entrepreneur is good for some people and bad for others. (15)
- A key segment of society is the professionals, practitioners, and experts (PPEs). (19)
- Your job won't make you rich. (21)
- Financial freedom means having non-job revenue that is greater than your expenses. (22)
- An anti-preneur is a PPE with financial freedom. (25)
- The fable of two mountains and three friends. (26)
- How to develop an Anti-preneur Mindset. (42)

- How to define success. (43)
- How to get a handle on your financial situation. (52)
- Build your own manifesto for thriving in your career. (55)
- Concrete steps toward financial independence. (59)
- How to retain top talent. (71)

About The Author

Dr. Matt Markel is a technology leader known for simplifying complex topics and driving innovation across multiple industries. As the Chief Technology Officer of Epirus, Inc., he leverages his extensive experience in tech and defense sectors, having held senior and C-Suite leadership roles in numerous companies. He also serves as an advisor and board member to multiple businesses.

Drawing on his expertise as an executive and technologist, Dr. Markel helps CEOs enhance their businesses and achieve their goals across diverse domains, including e-commerce, finance, autonomy and perception, and defense.

He is also the author of *Radar for Fully Autonomous Driving*, a seminal resource shaping the future of self-driving cars, and the co-author of *Marketing for Leaders* (forthcoming in 2025). In addition to his

work in technology and leadership, Dr. Markel is driven to help professionals embrace the Anti-preneur mindset and rethink success on their own terms.

Beyond professional endeavors, Dr. Markel is an active investor in entertainment, retail, technology, and real estate projects.