

The Millionaire Fastlane – Fastlane Distinctions and Chapter Summaries.

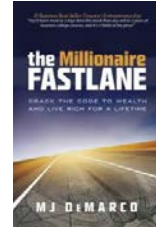


Table of Contents:

- [PART 1: Wealth in a Wheelchair... “Get Rich Slow” is Get Rich Old](#)
- [PART 2: Wealth is Not a Road, But a Road Trip](#)
- [PART 3: Poorness: The Sidewalk](#)
- [PART 4: Mediocrity: The Slowlane Roadmap](#)
- [PART 5: Wealth: The Fastlane Roadmap](#)
- [PART 6: Your Vehicle to Wealth: YOU](#)
- [PART 7: The Roads to Wealth](#)
- [PART 8: Your Speed: Accelerate Wealth](#)
- [The 40 Fastlane Lifestyle Guidelines](#)

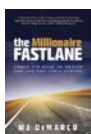
Part 1: Wealth in a Wheelchair... “Get Rich Slow” is Get Rich Old

CHAPTER 1: THE GREAT DECEPTION

Normal is not something to aspire to, it's something to get away from. ~ Jodie Foster

Chapter Summary: Fastlane Distinctions

- “Get Rich Slow” demands a long life of gainful employment.
- “Get Rich Slow” is a losing game because it is codependent on Wall Street and anchored by your time.
- The real golden years of life are when you're young, sentient, and vibrant.



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

CHAPTER 2: HOW I SCREWED “GET RICH SLOW”

The object of life is not to be on the side of the masses, but to escape finding oneself in the ranks of the insane. ~ Marcus Aurelius

Chapter Summary: Fastlane Distinctions

- Fame or physical talent is not a prerequisite to wealth.
 - Fast wealth is created exponentially, not linearly.
 - Change can happen in an instant.
-

PART 2: Wealth is Not a Road, But a Road Trip

CHAPTER 3: THE ROAD TRIP TO WEALTH

The journey of a thousand miles must begin with a single step. ~ Lao Tzu.

Chapter Summary: Fastlane Distinctions

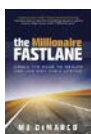
- Wealth is a formula, not an ingredient.
- Process makes millionaires. Events are by-products of process.
- To seek a “wealth chauffeur” is to seek a surrogate for process. Process cannot be outsourced, because process dawns wisdom, personal growth, strength, and events.

CHAPTER 4: THE ROADMAPS TO WEALTH

If you don't know where you are going, any road will get you there. ~ Lewis Carroll

Chapter Summary: Fastlane Distinctions

- To force change, change must come from your beliefs, and your roadmap outlines those beliefs.
 - Each roadmap is governed by a wealth equation and predisposed to a financial destination:
 - Sidewalk to poorness
 - Slowlane to mediocrity, and
 - Fastlane to wealth.
-



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

PART 3: Poorness: The Sidewalk

CHAPTER 5: THE SIDEWALK ROADMAP

When you're the first person whose beliefs are different from what everyone else believes, you're basically saying, "I'm right, and everyone else is wrong." That's a very unpleasant position to be in. It's at once exhilarating and at the same time, an invitation to be attacked. ~ Larry Ellison

Chapter Summary: Fastlane Distinctions

- A first-class ticket to the Sidewalk is to have no financial plan.
- The Sidewalk's natural gravitational pull is poorness, both in time and money.
- You cannot solve poor financial management with more money.
- You can be income rich and still ride the Sidewalk dirty.
- If wealth is defined by income and debt, wealth is an illusion, because it is vulnerable to potholes, detours, and "bumps in the road." When the income disappears, so does the illusion of wealth.
- Poor financial management is like gambling; the house eventually wins.

CHAPTER 6: HAS YOUR WEALTH BEEN TOXIFIED?

Wealth is the ability to fully experience life. ~ Henry David Thoreau

Chapter Quotes and Highlights:

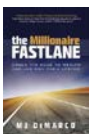
The Wealth Trinity: What is wealth?

1. Family (relationships)
 2. Fitness (health)
 3. Freedom (choice)
- The Millionaire Fastlane addresses the FREEDOM portion of the wealth trinity,
 - Wealth is strong-spirited familial relationships with people. Not just your family, but with people, your community, your God, and your friends.
 - Wealth cannot be experienced alone in a vacuum. Believe me, the richest moments of my life occurred when I was surrounded by a family of friends and loved ones.
 - wealth is freedom and choice: freedom to live how you want to live, what, when, and where.

Chapter Summary: Fastlane Distinctions

- Wealth is authored by strong familial relationships, fitness and health, and freedom—not by material possessions.
- Unaffordable material possessions are destructive to the wealth trinity.

CHAPTER 7: MISUSE MONEY AND MONEY WILL MISUSE YOU



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

Money can't buy happiness, but it can make you awfully comfortable while you're being miserable. ~ Clare Boothe Luce

Chapter 7 Quotes and Highlights:

- The real thief of happiness: servitude, the antithesis of freedom.
- Debt is the leading cause of strife for the newly married. Debt and Lifestyle Servitude keeps people bound to work and unbound to relationships.
- Normal is to believe the illusion that the stock market will make you rich. Normal is to believe that a faster car and a bigger house will make you happy. You're conditioned to accept normal based on society's already corrupted definition of wealth, and because of it, normal itself is corrupted. Normal is modern-day slavery.
- "Wealth" and "happiness" are interchangeable, but only if your definition of wealth hasn't been corrupted by society's definition. Society says wealth is "stuff," and because of this faulty definition, the bridge between wealth and happiness collapses.
- The fact is, there are plenty of poor people who live richer than their overworked upper-middle-class counterparts because the latter lack freedom, they lack solid relationships, and they lack health—all deleterious effects of working a hated job five days a week for 50 years.
- Affordability is when you don't have to think about it. If you have to think about "affordability," you can't afford it because affordability carries conditions and consequences.
- Unfortunately, short-term feel-good is often long-term bad. Instant gratification is a populous plague and its predominant side effects are easily spotted: debt and obesity.
- These messages (marketing messages) share one commonality: You're their prey and the peddlers don't care if you can afford it or not. Defend yourself by exposing the hook beneath the bait: the bucket of bondage which is Lifestyle Servitude.

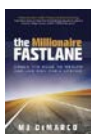
Money secures one agent of the wealth formula, freedom, which is a powerful guardian to wealth's sibling ingredients: health and relationships.

- Money buys the freedom to watch your kids grow up.
- Money buys the freedom to pursue your craziest dreams.
- Money buys the freedom to make a difference in the world.
- Money buys the freedom to build and strengthen relationships.
- Money buys the freedom to do what you love, with financial validation removed from the equation.

Lifestyle Servitude:

- Work creates income.
- Income creates lifestyle/debt (cars, boats, designer clothes).
- Lifestyle/debt forces work.
- Repeat . . .

Chapter Summary: Fastlane Distinctions



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

- Money doesn't buy happiness because money is used for consumer pursuits destructive to freedom. Anything destructive to freedom is destructive to the wealth trinity.
- Money, properly used, can buy freedom, which can lead to happiness.
- Happiness stems from good health, freedom, and strong interpersonal relationships, not necessarily money.
- Lifestyle Servitude steals freedom, and what steals freedom, steals wealth.
- If you think you can afford it, you can't.
- The consequence of instant gratification is the destruction of freedom, health, and choice.

CHAPTER 8: LUCKY BASTARDS PLAY THE GAME

I'm a great believer in luck, and I find the harder I work, the more I have of it. ~ Thomas Jefferson

Chapter 8 Quotes and Highlights

- The right place isn't on your sofa watching American Idol or slapping greenbacks into thongs at Betty's Booty Cabaret, or down at the neighborhood bar getting jacked-up on Bud Light while watching the Cubs lose another game. If you want to be at the right place at the right time you indeed have to be at the right place—and the right place knows which places are the wrong places.
- When you consistently act and bombard the world with your efforts, interacting with the waves of others, stuff happens. And that stuff? Sidewalkers interpret it as luck, when it is nothing more than action engaged with better probabilities.
- A Sidewalker's mindset is anchored in three beliefs that keep them trapped there and vulnerable to moneymaking scams:
 - Belief 1: Luck is needed for wealth.
 - Belief 2: Wealth is an event.
 - Belief 3: Others can give wealth to me.

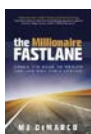
Chapter Summary: Fastlane Distinctions

- Like wealth, luck is created by process, not by event.
- Luck is created by increased probabilities that are improved with the process of action.
- If you find yourself playing the odds of "big hits," you are event-driven, not process-driven. This mindset is conducive to the Sidewalk, not the Fastlane.
- "Get Rich Quick" infomercial marketing is a Fastlane because savvy marketers know that Sidewalkers place faith in events over process.
- Moneymaking "systems" are rarely as profitable as the act of selling them to Sidewalkers.

CHAPTER 9: WEALTH DEMANDS ACCOUNTABILITY

Responsibility is the price of greatness. ~ Winston Churchill

Chapter 9 Quotes and Highlights



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

- There was a recent labor union rally against Wal-Mart from employees disgruntled with the retailer's poor wages. A 33-year-old employee named Eugene complained about his employer arguing that he spent three years unloading trucks for \$11.15 an hour, which was below the retail industry average of \$12.95 an hour. His grievance? He can't afford a car or Wal-Mart's health insurance. Wow, how disturbing. Was someone arrested? Seriously, someone should arrest the man who put the loaded gun to Eugene's head forcing him to work at Wal-Mart for a below-market wage! Give this guy a bitch-slap. No one forced him to work at Wal-Mart; he works there because he chose to work there. Hey, Eugene, if you're tired of making \$11 an hour, raise your value to society. Get your ass over to the library. Wal-Mart can't offer low wages if they don't have an endless supply of victims like you.
- Americans once loyally proclaimed, "Give me liberty or give me death." Now we just say, "Give me."
- How did we get here? It isn't complicated: We relied on "others" to make financial decisions for us. We ignored the fine print. We didn't read the contract. We didn't read the legislation. We made government an insurance policy. As a society, history is doomed to repeat if we continue to repeat the same behavior.
- Accountability is being culpable to your consequences and modifying your behavior if need be to prevent those consequences.
- Most bad situations are consequences of bad choices. Own them and you own your life.

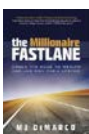
Chapter Summary: Fastlane Distinctions

- Hitchhikers assign control over their financial plans to others effectively introducing probabilities to victimhood.
- The Law of Victims: You can't be a victim if you don't relinquish power to someone capable of making you a victim.
- Responsibility owns your choices.
- Taking responsibility is the first step to taking the driver's seat of your life. Accountability is the final.

PART 4: Mediocrity: The Slowlane Roadmap

CHAPTER 10: THE LIE YOU'VE BEEN SOLD: THE SLOWLANE

What if I told you 'insane' was working fifty hours a week in some office for fifty years at the end of which they tell you to piss off; ending up in some retirement village hoping to die before suffering the indignity of trying to make it to the toilet on time? Wouldn't you consider that to be insane? ~ Steve Buscemi (Con Air, Paramount Pictures, 2003)



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

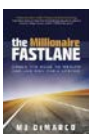
Chapter 10 Quotes and Highlights

- However, with increased responsibilities, perhaps a growing family, mounting debt loads, and future expectations not matching reality, the Sidewalker comes to terms with the uncertainty of the Sidewalk
- The plan is a failure because the plan is based on time and factors you can't control.
- It's my responsibility to provide for my family although for that plan to work I have to rely on others, including my employer, my financial adviser, the government, and a good economy.
- Settle for less. Give up on big dreams. Save, live frugal, don't take unnecessary risks, and one day I will retire with millions.
- While coupons and other Slowlane strategies aren't worthless in a plan, they shouldn't be the plan. The Slowlane as a total plan is the problem, not the Slowlane being a part of a plan.
- Have you become so numbed by making a living that the living has been sucked out of your life?
- Friday evening is glorified because people celebrate the dividends of their trade: five days of work-bondage exchanged for two days of unadulterated freedom. Saturday and Sunday is the paycheck for Monday through Friday, and Friday evening symbolizes the emergence of that payment, freedom for two days. The prostitution of Monday through Friday is the reason "Thank God it's Friday" exists. On Friday, people are paid FREEDOM in the currency of Saturday and Sunday!
- Monday through Friday is prostituted for Saturday and Sunday. While people easily recognize and reject a negative 60% return on their money, they do it willingly with their time.
- Both instinctively know that something is wrong. They're settling. They've accepted normal. They've forsaken their dreams for the insane plan of everyone. Throughout the movie we witness their attempts to escape, and with perilous consequences.
- Folks like us just don't get rich playing pro ball, rapping, singing, acting, or entertaining, so we're left with the Slowlane. And for some, that just might be OK. But for the rest of us with big dreams, big goals, and big ideas, it just doesn't cut the mustard.

Chapter Summary: Fastlane Distinctions

- The Slowlane is a natural course-correction from the Sidewalk evolving from taking responsibility and accountability.
- Wealth is best experienced when you're young, vibrant, and able, not in the twilight of your life.
- The Slowlane is a plan that takes decades to succeed, often requiring masterful political prowess in a corporate environment. For the Slowlaner, Saturday and Sunday is the paycheck for Monday through Friday.
- The default return on your time in the Slowlane is negative 60%—5-for-2.
- The 5-for-2 trade inherent in the Slowlane is generally fixed and cannot be manipulated, because job standards are five days a week.
- The predisposed destination of the Slowlane is mediocrity. Life isn't great, but it isn't so bad either.

CHAPTER 11: THE CRIMINAL TRADE: YOUR JOB By



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

working faithfully 8 hours a day, you may eventually get to be the boss and work 12 hours a day. ~ Robert Frost

Chapter 11 Quotes and Highlights

- If you don't control your income, you don't control your financial plan. If you don't control your financial plan, you don't control your freedom.
- Despite two dozen different jobs over the years, I noticed nothing changes when it comes to office politics. It's the same story, different people, different day, in a different office.

Chapter Summary: Fastlane Distinctions

- In a job, you sell your freedom (in the form of time) for freedom (in the form of money).
- Experience is gained in action. The environment of that action is irrelevant.
- Wealth accumulation is thwarted when you don't control your primary income source.

CHAPTER 12: THE SLOWLANE: WHY YOU AREN'T RICH

Somebody should tell us, right at the start of our lives, that we are dying. Then we might live life to the limit, every minute of every day. Do it! I say. Whatever you want to do, do it now. There are only so many tomorrows. ~ Michael Landon

Chapter 12 Quotes and Highlights

- Intrinsic value is determined by the marketplace and is the price at which you can trade your time for money.
- For the hourly worker, your maximum upper limit is 24 hours, and guess what. There's nothing you can do to change this limit. In theory, you can trade 24 hours of your day for income, but you can't trade more.

Chapter Summary: Fastlane Distinctions

- Slowlane wealth is improbable due to Uncontrollable Limited Leverage (ULL).
- The first variable in the Slowlane wealth equation evolves from a job that factors to intrinsic value that equates to your nominal value for each unit of your life traded.
- Intrinsic value is the value of your time set by the marketplace and is measured in units of time, either hourly or yearly.
- In the Slowlane, intrinsic value (regardless of its time measurement) is numerically inhibited because there are only 24 hours in the day (for the hourly worker), and the average lifespan is 74 years (for the salaried worker).
- Like the Slowlaner's primary income source (a job), the Slowlaner's wealth acceleration vehicle (compound interest) is also pegged to time.
- Like a job, compound interest is mathematically futile and cannot be manipulated. You cannot force-feed the market (or the economy) to give you phenomenal returns, year after year.
- Wealth cannot be accelerated when pegged to mathematics based on time.



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

- Time is your primordial fuel and it should not be traded for money.
- Your time should not be an expendable resource for wealth because wealth itself is composed of time.
- Your mortality makes time mathematically retarded for wealth creation.
- If you don't control the variables inherent in your wealth universe, you don't control your financial plan.

CHAPTER 13: THE FUTILE FIGHT: EDUCATION

The only thing that interferes with my learning is my education. ~ Albert Einstein

Chapter 13 Quotes and Highlights

- A survey of college borrowers found that the average college senior graduated with nearly \$19,000 in student loan debts, and graduate degree pursuers more than \$45,000. A 2007 Charles Schwab survey revealed that teenagers believe when they get older they will earn an average salary of \$145,000. The reality? Adults with a college degree earned an average of \$54,000. Unfortunately, the future isn't so bright that you have to wear shades. The truth behind reality and expectation is about a \$100,000 chasm. This disparity might explain why the debts of our youth have exploded as they bridge their reality to expectation. If I can't make \$145,000, I can look like I make \$145,000!
- wealth is "I don't have time." Well, why don't you have time? Because you have a job. Why do you have a job? Because you need one. Why do you need one? Because you have bills to pay. Why do you have bills to pay? Because you have debt. Why do you have debt? Oh yes, because you went to school for six years and have six figures in student loans.

Chapter Summary: Fastlane Distinctions Slowlaners

- attempt to manipulate intrinsic value by education.
- Indentured time is time you spend earning a living. It is the opposite of free time.
- Parasitic debt is debt that creates indentured time and forces work.

CHAPTER 14: THE HYPOCRISY OF THE GURUS

There was a time when a fool and his money were soon parted, but now it happens to everybody. ~ Adlai Stevenson

Chapter 14 Quotes and Highlights

- The Slowlane roadmap is sanctimoniously trumpeted by best-selling book authors who dispense financial advice through TV, radio, and books. The strategies they sell are a travesty of grand illusions. Do you seriously think these people are rich from their preachings? Or, are they selling you the Slowlane while they get rich in the Fastlane?
- the rich use the markets for income and wealth preservation—not to create it!



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

- Are they rich because of what they preach, OR what they sell? Once you're familiar with Fastlane mathematics, it should become clear to you which gurus are likely guilty of the paradox. Is the underlying mathematical equation which governs their teachings the same one that made them rich? If the "do as I say" doesn't match the "do as I do", you should be suspicious.
- In other words, the "do as I say" matches the "do as I do."
- Economic recessions expose the Slowlane as a risky fraud with lifetime ramifications.

Chapter Summary: Fastlane Distinctions

- Take advice from people with a proven, successful track record of their espoused discipline.
- Many money gurus often suffer from a Paradox of Practice; they teach one wealth equation while getting rich in another. They're not rich from their own teachings.

CHAPTER 15: SLOWLANE VICTORY. . . A GAMBLE OF HOPE

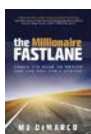
I'd rather live in regret of failure than in regret of never trying. ~ MJ DeMarco

Chapter 15 Quotes and Highlights

- Life is a menagerie littered with crisis points, which make the Slowlane roadmap a risky bet that consumes your most precious asset: time.
- If you assign your retirement unto others, you then accept external risks that you can't control.
- Slowlane Variables:
 - Manipulate intrinsic value by increasing hours worked. (I need to make more money!)
 - Manipulate intrinsic value by changing jobs or adding jobs. (I need to get paid more!)
 - Manipulate intrinsic value by going back to school. (I need a better career!)
 - Manipulate compound interest by seeking better investment yields. (I need better investments!)
 - Manipulate compound interest by expanding investment time horizon. (I need more time!)
 - Manipulate compound interest by increasing the investment. (I need to save more!)

Chapter Summary: Fastlane Distinctions

- The Slowlane has seven dangers, five of which cannot be controlled.
- The risk of "lifestyle" is the one risk Slowlaners will try to control.
- The Slowlane is predisposed to mediocrity because its mathematical universe is mediocre.
- Slowlaners manipulate the "expense" variable because it is the one thing they can control.
- Exponential income growth and expense management creates wealth—not just by curtailing expenses.
- You can break the Slowlane equation by exploding your intrinsic value via fame or insider corporate management.
- Successful Slowlaners not famous or in corporate management end in the middle . . . middle class and middle age.
- Slowlane millionaires are stuck in the middle class.



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

- \$5 million is the new \$1 million.
 - A millionaire cannot live a millionaire lifestyle without financial discipline.
 - Lottery winners fall into the millionaire trap and go broke because they attempt to live a “millionaire” lifestyle, not understanding that a few million doesn’t go very far.
-

PART 5: Wealth: The Fastlane Roadmap

CHAPTER 16: WEALTH’S SHORTCUT: THE FASTLANE

People would do better, if they knew better. ~ Jim Rohn

Chapter Summary: Fastlane Distinctions

- The risk profile of a Fastlane strategy isn’t much different from the Slowlane, but the rewards are far greater.
- The Fastlane Roadmap is an alternative financial strategy predicated on Controllable Unlimited Leverage.
- The Fastlane roadmap is predisposed to wealth.
- The Fastlane Roadmap is capable of generating “Get Rich Quick” results, not to be confused with “Get Rich Easy.”

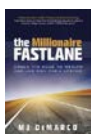
CHAPTER 17: SWITCH TEAMS AND PLAYBOOKS

A man wrapped up in himself makes a very small bundle. ~ Benjamin Franklin

Chapter 17 Quotes and Highlights

- From the day you were born, you were baptized to play for Team Consumer, from the Barbie Doll and the Tonka Truck to the Star Wars action figures. You’ve been conditioned to demand: to want products, to need products, to buy products, and of course, to seek out the cheapest of those products.
- become a producer first and a consumer second. Applied, this means instead of buying products on TV, sell products. Instead of digging for gold, sell shovels. Instead of taking a class, offer a class. Instead of borrowing money, lend it. Instead of taking a job, hire for jobs. Instead of taking a mortgage, hold a mortgage. Break free from consumption, switch sides, and reorient to the world as producer.
- consumers seek producers. Consumers are the majority who demand their fill!
- To switch teams and become a producer, you need to be an entrepreneur and an innovator. You need to be a visionary and a creator. You need to give birth to a business and offer the world value.

Chapter Summary: Fastlane Distinctions



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

- Producers are indigenous to the Fastlane roadmap.
- Producers are the minority as are the rich, while consumers are the majority as are the poor.
- When you succeed as a producer, you can consume anything you want.
- Fastlaners are producers, entrepreneurs, innovators, visionaries, and creators.
- A business does not make a Fastlane—some businesses are jobs in disguise.
- The Fastlane wealth equation is not bound by time and its

CHAPTER 18: HOW THE RICH REALLY GET RICH

Only those who will risk going too far can possibly find out how far one can go. ~ TS Eliot

Chapter Summary: Fastlane Distinctions

- The key to the Fastlane wealth equation is to have a high speed limit, or an unlimited range of values for units sold. This creates leverage. The market for your product or service determines your upper limit.
- The higher your speed limit, the higher your income potential.
- The primary wealth accelerant for the rich is asset value, defined as appreciable assets created, founded, or bought.
- Wealth creation via asset value is accelerated by each industry's average multiplier. For every dollar in net income realized, the asset value multiplies by a factor of the multiple.
- Your industry of specialization will determine the average multiple that determines your wealth accelerant factor. If the multiple is 3, your WAF is 300%.
- Liquidation events transform appreciated assets ("paper" net worth) into money ("real" net worth) that can be transformed into another passive income stream: a money system.

CHAPTER 19: DIVORCE WEALTH FROM TIME

Time is the coin of your life. It is the only coin you have, and only you can determine how it will be spent. Be careful, lest you let other people spend it for you. ~ Carl Sandburg

Chapter 19 Quotes and Highlights

- Money trees are business systems that survive on their own. They require periodic support and nurturing but survive on their own, creating a surrogate for your time-for-money trade.
- Too many people plant businesses in barren, infertile soil that is incapable of spawning money trees, and which is suitable only for a scrawny Slowlane twig that sucks up time and money.
- What sets the Internet apart from real estate is it implicitly contains leverage. When you own a Web site, you're accessible to millions. When you own a three bedroom home on Elm Street, it's accessible to a few. This duality makes Internet systems one of the best business seedlings in existence.

Chapter Summary: Fastlane Distinctions



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

- To divorce yourself from the Slowlane’s transactional relationship of “time for money,” you need to become a producer, specifically, a business owner.
- Business systems break the bond between “your time for money” because they act like surrogate operatives for your time trade.
- If you have a passive income that exceeds all your needs and lifestyle expenses including taxes, you’re retired.
- Retirement can happen at any age. The fruit from a money tree is passive income.
- A Fastlane objective is to create a business system that survives time, exclusive of your time.
- The 5 money-tree seedlings are rental systems, computer systems, content systems, distribution systems, and human-resource systems.
- Real estate, licenses, and patents are examples of rental systems.
- Internet and software businesses are examples of computer systems.
- Authoring books, blogging, and magazines are forms of content systems.
- Franchising, chaining, network marketing, and television marketing are examples of distribution systems.
- Human resource systems can add or subtract to passivity.
- Human resource systems are the

CHAPTER 20: RECRUIT YOUR ARMY OF FREEDOM FIGHTERS

The rich rule over the poor, and the borrower is slave to the lender. ~ Proverbs 22:7 (NIV)

Chapter 20 Quotes and Highlights

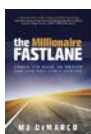
- (the middle-class) use compound interest to get wealthy while Fastlaners (the rich) use it to create income and liquidity.
- Compound interest pays my bills. It’s my tool. It’s my passive income source. Yet, compound interest is not responsible for my wealth. This is critical. Fastlaners aren’t using compound interest to build wealth, because it’s not in their wealth equation. The heavy lifting of wealth creation is left to their Fastlane business.

Chapter Summary: Fastlane Distinctions

- One saved dollar is the seed to a money tree.
- A mere 5% interest on \$10 million dollars is \$40,000 a month in passive income.
- A saved dollar is the best passive income instrument.
- Fastlaners (the rich) don’t use compound interest or the markets to get wealthy but to create income and preserve liquidity.
- A saved dollar is a freedom fighter added to your army.
- The rich leverage compound interest at its crest, applied against large sums of money.
- Fastlaners eventually become net lenders.

CHAPTER 21: THE REAL LAW OF WEALTH

Try not to become a man of success, but a man of value. ~ Albert Einstein



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

Chapter 21 Quotes and Highlights

The Law of Effect states that the more lives you affect in an entity you control, in scale and/or magnitude, the richer you will become.

Chapter Summary: Fastlane Distinctions

- The Law of Effect states that the more lives you affect or breach, both in scale or magnitude, the richer you will be.
 - Scale translates to “units sold” of our profit variable within our Fastlane wealth equation. Magnitude translates to “unit profit” of our profit variable within our Fastlane wealth equation.
 - The Law of Attraction is not a law, but a theory. The Law of Effect is absolute and operates exclusive of a roadmap. All lineages of self-made wealth trace back to the Law of Effect.
 - The Law of Effect’s absoluteness comes from direct access and control (you are the athlete) versus indirect access (you are the athlete’s agent).
 - To make millions you must serve millions in scale or a few in magnitude.
-

PART 6: Your Vehicle to Wealth:

CHAPTER 22: OWN YOURSELF FIRST

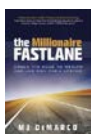
Events and circumstances have their origin in ourselves. They spring from seeds which we have sown. ~ Henry David Thoreau

Chapter 22 Quotes and Highlights

- The best business structures for your Fastlane business are:
 - C corporation
 - S corporation
 - Limited liability corporation
- For small startups, I recommend either an LLC or an S corp. Stay away from partnerships and sole-proprietorships, as they do not limit liability.

Chapter Summary: Fastlane Distinctions

- “Pay yourself first” is fundamentally impossible in a job.
- To own your vehicle (you), start a corporation that formally divorces you from the act of business. Your corporation is the body of your surrogate.
- The recommended Fastlane business entity is a C corp, an S corp, or an LLC.



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

CHAPTER 23: LIFE'S STEERING WHEEL

Your life is the sum result of all the choices you make, both consciously and unconsciously. If you can control the process of choosing, you can take control of all aspects of your life. You can find the freedom that comes from being in charge of yourself. ~ Robert F. Bennett

Chapter 23 Quotes and Highlights

If you retrace poverty's footprints you will find that poorness starts at the exact same place: choice. Poor choices are the leading cause of poorness.

If you approach wealth like a big pharmaceutical company and attack symptoms while neglecting problems, you will not succeed. Feeling tired? Take this pill. Want to lose weight? Another pill. The problems are ignored while the symptoms are addressed in catatonic cycles. I refused cholesterol medication because it addressed the symptom, not the problem. The problem is poor diet; cholesterol is the symptom.

you are exactly where you decide to be. And if that's unhappiness, you need to start making better choices.

Youthful choices radiate the most strength and fabricate the trunk of your tree. As the branches ascend topside through time, they get thinner and weaker. They don't have enough power to bend the tree in new directions because the trunk is thick with age, experience, and reinforced habits.

My motorcycle crash had significant horsepower because I feel it today. If you are unmarried with five kids by age 23, where do you think the branches of your choice tree will lead? How thick and unbendable is your choice tree? If you skip classes and are drunk for four years in college, how will that ripple through your choice tree? If you're best friend is a drug dealer, where will that branch lead?

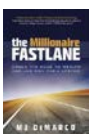
Chapter Summary: Fastlane Distinctions

- The leading cause of poorness is poor choices.
- The steering wheel of your life is your choices.
- You are exactly where you chose to be.
- Success is hundreds of choices that form process. Process forms lifestyle.
- Choice is the most powerful control you have in your life.
- Treasonous choices forever impact your life negatively.
- Your choices have significant horsepower, or trajectory into the future.
- The younger you are, the more potent your choices are and the more horsepower you possess.
- Over time, horsepower erodes as the consequences of old choices are thick and hard to bend.

CHAPTER 24: WIPE YOUR WINDSHIELD CLEAN

Until we see what we are, we cannot take steps to become what we should be. ~ Charlotte P. Gilman

Chapter 24 Quotes and Highlights



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

Ever wrestle with a tough decision? One day you favor option A and the next day you flounder back to option B. Wouldn't it be great if making a tough decision were as simple as picking the higher number?

HelpMyDecision.com

Chapter Summary: Fastlane Distinctions

- Your choices of action manifest from your choices of perception.
- What you choose to perceive, or not perceive, will manifest itself to a choice of action, or inaction.
- You can change your choice of perception by aligning yourself with those who experience the perception as reality.
- Worst Case Consequence Analysis helps avoid treasonous choices.
- The Weighted Average Decision Matrix can help you make better big decisions by clarifying alternatives and their internal factors.
- The universe has no memory, only you do.
- Your past can be accelerative or treasonous. You choose the classification.
- If your eyes are transfixed to the past, you can't become the person you need to become in the future.

CHAPTER 25: DEODORIZE FLATULENT HEADWINDS

Ridicule is the tribute paid to the genius by the mediocrities. ~ Oscar Wilde

Chapter 25 Quotes and Highlights

- Go into a kindergarten class and ask the kids how many of them can sing. EVERY hand will go up. Fast-forward 13 years and ask the same class of seniors the same question. Only a few hands will go up. What changed? The kindergarten kids believed they could sing because no one had told them otherwise.
- If you aren't mindful to this natural gravity, life can denigrate into a viscous self-perpetuating cycle, which is society's prescription for normal: Get up, go to work, come home, eat, watch a few episodes of Law and Order, go to bed . . . then repeat, day after day after day.

Chapter Summary: Fastlane Distinctions

- The natural gravity of society is not to be exceptional, but average.
- Toxic relationships drain energy and detract from your goals to be extraordinary.
- The people in your life are like your comrades in a battle platoon. They can save you, help you, or destroy you.
- Good relationships are accelerative to your process, while bad relationships are treasonous.

CHAPTER 26: YOUR PRIMORDIAL FUEL: TIME

Time isn't a commodity, something you pass around like a cake. Time is the substance of life. When anyone asks you to give your time, they're really asking for a chunk of your life. ~ Antoinette Bosco



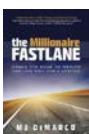
[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

Chapter 26 Quotes and Highlights

- Show me someone who spends hours online playing Mafia Wars or Farmville, and I'll show you someone who probably isn't very successful. When life sucks, escapes are sought. I don't need television because I invested my time into a real life worth living, not a fictitious escape that airs every Tuesday night at 8 p.m. Again, majority thinking yields mediocrity, and for that majority, time is an asset that is undervalued and mindlessly squandered.
- Fastlaners understand that time is the gas tank of life. When the gas tank runs dry, life ends. Time is the greatest asset you own, not money, not the 1969 restored Mustang, not grandpa's old coin collection. Time. The fact is all of us are on a sinking ship. Is your time treated as such? Is it treated fairly or carelessly? Or is your primordial fuel squandered as if the tank will never run empty?
- Now, since you don't have 8,000 years of life, isn't it logical to conclude that money is an abundant resource while time is not? You can always acquire more money, but you cannot defy mortality. The irony of financial fortune is that no matter how much you have, you'll die flat broke. You cannot escape the continual combustion of time as your tank drips time every second. You can live in blissful happiness or in a miserable depression—time is indifferent and it just bleeds away. Since time is scarce, wouldn't it make sense not to waste 3 hours of your life for a \$6 bucket of chicken?
- "Indentured time" is the opposite: It's the total time spent earning money and the consequences of that spent time. When you awake in the morning, shower, dress, drive to the train station, wait, ride to work, and then work for eight hours—this is indentured time. When you spend your entire weekend "recharging" from the workweek, this is indentured time. Indentured time is actual work and the work you must do for the work. Morning rituals, traffic, compiling reports at home, solitary "recharges"—whatever time spent earning a buck is indentured time.
- If you were born into slavery, your life would be 100% indentured time with 0% free time. While total time can't be manipulated, you can manipulate your time ratio. Wouldn't it be nice to have one day of indentured time and six days of free time? If you can steal free time from the hands of indentured time, life will have more of the "right time" versus the "wrong time."
- Parasitic debt is everything you owe the world. It is the excrement of Lifestyle Servitude. Your shiny new Infiniti financed at 60 monthly payments, your home mortgage financed over 30 years, your fancy designer clothes four months removed from out-of-fashion, and yes, even that insidious furniture that seemed like such a good idea at the time.
- The leading cause of indentured time is parasitic debt. Surely you've heard the phrase "thief of hearts." When it comes to parasitic debt, it is the "thief of lives." Parasitic debt is a gluttonous pig that gorges on free time and shits it out as indentured time. Any debt that forces you to work is reclassified from free time and shifts it to indentured time.
- Value your time poorly and you will be poor. When time is wasted as a lifestyle choice you will be stranded in places you don't want to be.
- The inconvenient saver gladly wastes time to save money.

Chapter Summary: Fastlane Distinctions

- Fastlaners regard time as the king of all assets.
- Time is deathly scarce, while money is richly abundant.



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

- Indentured time is time you spend to earn money. Free time is spent as you please.
- Your lifespan is made up of both free time and indentured time.
- Free time is bought and paid for by indentured time.
- Fastlaners seek to transform indentured time into free time.
- Parasitic debt eats free time and excretes it as indentured time.
- Lifestyle extravagances have two costs: the cost itself and the cost to free time.
- Parasitic debt has to be stopped at the source: instant gratification.

CHAPTER 27: CHANGE THAT DIRTY, STALE OIL

Education is what remains after one has forgotten everything he learned in school. ~ Albert Einstein

Chapter 27 Quotes and Highlights

- expansion of his knowledge to facilitate a Fastlane system. I voted yes.
- You don't know because you haven't taught yourself how, nor have you wanted to "know how" badly enough.
- I saw a picture the other day of a student publicly protesting one of the government financial bailouts. She hoisted a large placard that read: "I've got a 4.0 GPA, \$90,000 in debt and no job—where's my bailout?" Where's your bailout? Let me tell ya, walk into the bathroom, flip on the light-switch and look in the freaking mirror.
- we producers know: People are lazy. People want it handed to them. People don't want to read and connect the dots; they want it done for them. People want to be steered. They want someone to drive their vehicle. People want events, not process,

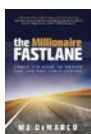
Chapter Summary: Fastlane Distinctions

- Fastlaners start their education at graduation, if not before.
- A Fastlaner's education serves to advance their business system and their money tree, not to raise intrinsic value.
- Fastlaner's aren't interested in being a cog in the wheel. They want to be the wheel.
- "I don't know how" is an excuse dismantled by discipline.
- Infinite knowledge is everywhere and it's free. What's missing is discipline to assimilate it.
- You can become an expert in any discipline not requiring physical skills. Educational recharges can occur within time blocks already allocated for other objectives.
- Organizers of expensive seminars take advantage of Sidewalkers and disenfranchised Slowlaners by marketing empty promises as "events."

CHAPTER 28: HIT THE REDLINE

If things seem under control, you are just not going fast enough. ~ Mario Andretti

Chapter 28 Quotes and Highlights

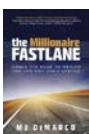


[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

- The brick walls are there for a reason. The brick walls are not there to keep us out; the brick walls are there to give us a chance to show how badly we want something. The brick walls are there to stop the people who don't want it badly enough. They are there to stop the other people!
- You want to be damn sure you aren't "other people," because "other people" is synonymous with "most people." Most people are consumers who are two paychecks from broke. Most people won't invest long hours into their business system while friends are living it up on credit. Most people will allow friends and family to deflate their dreams with "that won't work" directives. Most people start excited and gush with exuberance but give up at the first pothole or failure. Most people succumb to "I quit" and give up not knowing that they are one or two plays away from a touchdown—the Fastlane exponential growth curve.
- questioning, commitment, and rebirth. Fastlane success requires an investment toll of time and effort. This is the toll that makes you special and keeps everyone else OUT. This Redlined effort cannot be bypassed nor outsourced. Prime your expectations for work and sacrifice, know your destination, envision your dreams, ready your means, and know that you are simply paying the toll because you don't want to trade 5-for-2 for life! If you don't do the hard work that Fastlane opportunity demands, someone else will. And if you aren't like everyone, you will discover something miraculous: You can live unlike everyone.
- The sweat of success is failure, and I am soaking wet. If you've taken a step, spin, or aerobics class, you know the objectives: to sweat, to get your heart rate up, to build cardiovascular endurance, and to lose weight. If you went to a cardio class and the instructor forbade sweating, it would negate its purpose. Hard work naturally produces sweat, and sweat becomes evidence of your effort. Unfortunately, this ludicrous analogy is the paradox you face if you fear failure and refuse to release the brakes. The sweat of success is failure. While you can't build cardiovascular endurance without sweating, you can't experience success without failure. Failure is simply a natural response to success. If you avoid failure you will also avoid success.

Chapter Summary: Fastlane Distinctions

- Interest is first gear. Commitment is the Redline.
- Hard work and commitment separates the winners from the losers.
- Some choose short-term mediocre comfort over long-term meteoric comfort.
- To live unlike everyone else, you have to do what everyone else won't.
- Arm your expectations to hard work, sacrifice, and other bumps in the road. These are the land mines where the weak are removed from the road and sent back to the land of "most people."
- Failure is natural to success. Expect it and learn from it.
- One home run could set you financially secure for your life, perhaps generations.
- Home runs can't be hit in the dug out. Moronic risks have unlimited downside (long term) and limited upside (short term). Intelligent risks have unlimited upside (long term) and limited downside (short term.)
- There is never perfect timing and waiting for "someday" just wastes time.



PART 7: The Roads to Wealth

CHAPTER 29: THE RIGHT ROAD ROUTES TO WEALTH

He who chooses the beginning of the road chooses the place it leads to. It is the means that determines the end. ~ Henry Emerson Fosdick

Chapter 29 Quotes and Highlights

- millions. In the Fastlane, you engineer a business that touches millions of lives in scale, or many lives of magnitude. If your road doesn't lead through Effectation's neighborhood or have an off-ramp onto it, sorry, you're on the wrong road.
- A road meeting all five commandments can make you filthy rich fast. As violations accrue, the road degrades in its wealth potential, and with it, your ability to get near Effectation also degrades. While it's possible to violate one or more commandments and still create wealth quickly, you should aim for a road that satisfies all five commandments.

Chapter Summary: Fastlane Distinctions

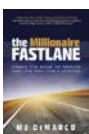
- Not all businesses are the right road. Few roads move at, through, or near the Law of Effectation.
- The best roads and the purest Fastlanes satisfy the Five Fastlane Commandments: Need, Entry, Control, Scale, and Time.

CHAPTER 30: THE COMMANDMENT OF NEED

What do we live for, if not to make life less difficult for each other? ~ George Eliot

Chapter 30 Quotes and Highlights

- Ninety percent of all new businesses fail within five years, and I know why they fail. They fail because they fail the Commandment of Need.
- Businesses that violate the Commandment of Need either belong to the 90% failure category or masquerade as a job.
- Businesses that solve needs win. Businesses that provide value win. Businesses that solve problems win profits. Selfish, narcissistic motives do not make good, long-term business models.
- People care about what your business can do for them. How will it help them? What's in it for them? Will it solve their problem? Make their life easier? Provide them with shelter? Save them money? Educate them? Make them feel something? Tell me, why on God's green Earth should I give your business money? What value are you adding to my life?
- To succeed as a producer, surrender your own selfishness and address the selfishness of others.
- Stop thinking about business in terms of your selfish desires, whether it's money, dreams or "do what you love." Instead, chase needs, problems, pain points, service deficiencies, and emotions.



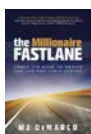
[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

- You and your business attract money when you stop being selfish and turn your business's focus from the needs of yourself to the needs of other people. Give first, take second. Needs come first, not money! Needs precede money! Engage the marketplace with your own selfish need and my bet is placed on your failure.
- Money isn't attracted to selfish people. It is attracted to businesses that solve problems. It's attracted to people who fill needs and add value. Solve needs massively and money massively attracts.
- The Fastlane allowed money to be removed from the equation. Now, I don't need to get paid to "do what I love." I just do it. In other words, money led to "do what you love," it didn't follow. How's that for irony?
- when supply exceeds demand (need) prices move down. Not enough need, too much supply.
- You need a passion for something greater. It is different for everybody, but when you find it, you will do anything for it.
- "No passion" leads to mediocrity and the land of everybody. "No passion" leads to unhappiness. "No passion" equals no wealth.
- Passion comes from either excitement or discontent.

Chapter Summary: Fastlane Distinctions

- The Commandment of Need states that businesses that solve needs win. Needs can be pain points, service gaps, unsolved problems, or emotional disconnects.
- Ninety percent of all new businesses fail because they are based on selfish internal needs, not external market needs.
- No one cares about your selfish desires for dreams or money; people only want to know what your business can do for them.
- Money chasers haven't broken free from selfishness, and their businesses often follow their own selfish needs.
- People vote for your business with their money.
- Chase money and it will elude you. However, if you ignore it and focus on what attracts money, you will draw it to yourself.
- Help one million people and you will be a millionaire. For money to follow
- "Do what you love," your love must solve a need and you must be exceptional at it. "Do what you love" sets the stage for crowded marketplaces with depressed margins.
- When you have the financial resources, you can "do what you love" and not get paid for it, nor do you have to be good at it.
- Slowlaners feed "do what you love" with "do what you hate." Five days of hate for two days of love. "Doing what you love" for money can endanger your love. Passion for an end goal, a why, drives Fastlane success.
- Having a passionate "why" can transform work into joy.
- "Doing what you love" usually leads to the violation of the Commandment of Need.
- The right road for you is one that will converge with your dreams.

CHAPTER 31: THE COMMANDMENT OF ENTRY



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

Our plans miscarry because they have no aim. When a man does not know what harbor he is making for, no wind is the right wind. ~ Seneca

Chapter 31 Quotes and Highlights

“In a gold rush, don’t dig for gold, sell shovels!”

Chapter Summary: Fastlane Distinctions

- The Commandment of Entry states that as entry barriers fall, competition rises and the road weakens.
- Easy access roads carry more traffic. More traffic generates higher competition, and higher competition creates lower margins for the participants.
- Businesses with weak entry often lack control and operate in saturated marketplaces.
- Exceptionalism is required to overcome weak entry barriers.
- Access to a business road should be a process with a toll, not an event.
- “Everyone” consists of the general populous and is served by the mainstream media.
- If everyone were wealthy, “everybody is doing it” would work. And if everyone is wealthy, then no one is wealthy.
- “Everyone is doing it” is a signal to overbought conditions and the entrance of “dumb money.”

CHAPTER 32: THE COMMANDMENT OF CONTROL

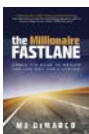
There is no dependence that can be sure but a dependence on one’s self. ~ John Gay

Chapter 32 Quotes and Highlights

- A business hitchhiker seeks refuge from risk and cowers within the confines of a matriarchal organization. This subservient relationship renders a loss of control and leaves you vulnerable to the actions of the driver. When you control your business, you control everything in your business—your organization, your products, your pricing, your revenue model, and your operational choices.
- If someone can “flip a switch” and destroy your business, you’re playing roulette with your financial plan.
- hitchhiking isn’t entrepreneurial, because at the heart of entrepreneurship is creation and innovation. Hitchhikers aren’t pioneers; they don’t create or innovate. They sell, operate, and manage.

Chapter Summary: Fastlane Distinctions

- Hitchhikers relinquish control of their business to a Fastlaner.
- There is a difference between “good” money and “big” money. Hitchhikers can make good money while Fastlaners make big money. Sometimes legendary money.
- In a driver/hitchhiker relationship, the driver always retains control and the hitchhiker is at the mercy of the driver.



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

- Hitchhikers are party to someone else's Fastlane plan. Make the world your habitat of play in an organization you control.
- Network marketing has little to do with entrepreneurship but more to do with sales, networking, training, and motivation.
- Network marketing fails both the Commandments of Control and Entry, and sometimes, Need.
- Network marketers are soldiers in a Fastlaner's army.
- Network marketing is a powerful distribution system. As a Fastlaner, seek to own one, not join one.

CHAPTER 33: THE COMMANDMENT OF SCALE

In business, to be a success you only have to be right once. ~ Mark Cuban

Chapter 33 Quotes and Highlights

- The bigger your pool of play, the bigger your potential for wealth.
- A business that lacks scale acts like a car with a speed governor that prevents acceleration.
- barricade to Effectation is Magnitude. Because our coffee shop owner is restricted in scale, his other option is scale by magnitude. Unfortunately, the magnitude road is also closed. Unit profit cannot be manipulated. Every sale won't generate a profit of greater than a few bucks and raising prices reduces units sold. A \$100,000 profit on each coffee sold is impossible.
- Doctors who own practices and hire other doctors get full access to Effectation and get rich.

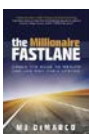
Chapter Summary: Fastlane Distinctions

- Your total pool of customers determines your habitat. The larger the habitat, the greater the potential for wealth.
- A business can be a singles or a home-run-based business. Its strength is determined by scale, which is derived by habitat.
- The Fastlane wealth equation is disarmed when you violate the Commandment of Scale. Scale is achieved in reach (units sold) and/or magnitude (unit profit).
- The Law of Effectation is the primary conduit to wealth, which can be road blocked by scale, magnitude, or source.
- Effectation consequences trickle up to owners and producers. Breaking scale or magnitude indirectly in an uncontrolled entity is not a guarantee of wealth.
- To gain access to Effectation, you have to break the barrier of scale or magnitude in an entity you control.
- Scale, magnitude, or source deficiencies create governors on the speed of wealth creation.

CHAPTER 34: THE COMMANDMENT OF TIME

I am long on ideas, but short on time. I expect to live only about a hundred years. ~ Thomas Edison

Chapter 34 Quotes and Highlights



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

- The Commandment of Time asks: Can this business be automated and systematized to operate while I'm absent?
- Would you rather work 10 hours a week and earn \$60,000, or work 70 hours a week for \$140,000? I'd take the former over the latter every time.
- As a Fastlaner, your road should be traveled with the intention to make it automated. You want passivity and a living money tree. When you fail the commandment of time, the failure is caused by one of two obstacles.

Chapter Summary: Fastlane Distinctions

- A business attached to your time is a job.
- business that earns income exclusive of your time satisfies the Commandment of Time.
- To satisfy the Commandment of Time, start with a business that uses a money system seedling, or introduce one.

CHAPTER 35: RAPID WEALTH: THE INTERSTATES

You can't live a perfect day without doing something for someone who will never be able to repay you. ~ John Wooden

Chapter 35 Quotes and Highlights

Thou shalt not invest in a needless business. Thou shalt not trade time for money. Thou shalt not operate on a limited scale. Thou shalt not relinquish control. Thou shalt not let a business startup be an event over process.

Chapter Summary: Fastlane Distinctions

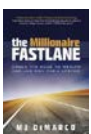
- The best Fastlanes satisfy all five Commandments: Control, Entry, Need, Time, and Scale.
- Assuming a need-based premise, the Internet is the fastest interstate, because it overwhelmingly satisfies all Commandments.
- Innovation can be any variety of open roads: authoring, inventing, or services.
- Inventing success needs coupling with distribution.
- A singles-based business is scaled to a home-run business by intentional iteration. With iteration, scale is conquered.

CHAPTER 36: FIND YOUR OPEN ROAD

At first, people refuse to believe that a strange new thing can be done, then they begin to hope it can be done, then they see it can be done—then it is done, and all the world wonders why it was not done centuries ago. ~ Frances Hodgson Burnett

Chapter 36 Quotes and Highlights

- Moral: Solve other people's problems and you will solve your own money problems!



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

- Fastlane success resides in execution, not in the idea.

Chapter Summary: Fastlane Distinctions

- Opportunities are rarely about inventing breakthroughs, but about performance gaps, small inconveniences, and pain points.
- Competition should not impede your road. Competition is everywhere, and your objective should be to “do it better.”
- Fastlane success resides in execution, not in the idea.
- The world’s most successful entrepreneurs didn’t have a blockbuster ideas; they just took existing concepts and made them better, or exposed them to more people.
- Opportunity is exposed in your language and your thought processes, as well as other people’s language.
- Failure cracks open new roads. Quitting only happens when you give up on your dream.

CHAPTER 37: GIVE YOUR ROAD A DESTINATION

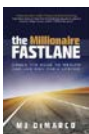
The tragedy of life doesn't lie in not reaching your goal. The tragedy lies in having no goal to reach. ~ Benjamin Mays

Chapter 37 Quotes and Highlights

- money system in which you amass a lump sum large enough to earn monthly interest that will support your lifestyle needs. The second is a business system that spawns passive cash flow that supports your lifestyle AND simultaneously funds your money system.
- You can't build a financial empire if you're ignorant of basic finance and economics. These disciplines are the building blocks to a financial empire, and without them the Sidewalk becomes a danger.

Chapter Summary: Fastlane Distinctions

- The Fastlane is the means to your end because dreams cost money.
- Conquer big goals by breaking them down to their smallest component.
- Daily saving reinforces your relationship with money; it is your passive system that buys freedom and another soldier added to your army.
- A money system isn't used to grow wealth but to grow income. Growing wealth should be left to your Fastlane road.
- You will struggle to build a financial empire if you are financially illiterate. “Live below your means” is relevant at any income level.
- For the Fastlaner, “Live below your means” means to expand your means.
- A financial adviser doesn't solve financial illiteracy and literacy is insurance.
- Financial illiteracy dilutes your control, especially when evaluating the advice of a financial adviser.



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

PART 8: Your Speed: Accelerate Wealth

CHAPTER 38: THE SPEED OF SUCCESS

Ideas are nothing but neurological flatulence. ~ MJ DeMarco

Chapter 38 Quotes and Highlights

- Get-rich systems sold on TV take advantage of human nature because it is human nature to seek events and avoid process.
- Your success requires a shift from this one-dimensional approach to a multidimensional attack. Put the checkers away and play chess, where each chess piece represents a specific function within your business. How you play each function will determine if you build Fastlane speed or drift aimlessly. Those pieces are:
 - The King: Your execution
 - The Queen: Your marketing
 - The Bishop: Your customer service
 - The Knight: Your product
 - The Rook: Your people
 - The Pawn: Your ideas.
- The owner of an idea is not he who imagines it, but he who executes it.

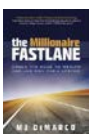
Chapter Summary: Fastlane Distinctions

- Speed is the transformation of ideas to execution.
- Most people let powerful information expire and become worthless.
- Successful Fastlane businesses are run multi-dimensionally, like a game of chess. One-dimensional businesses focus on price only.
- Execution divides winners and losers from their ideas.
- In business, execution is process. Ideas are events.
- Ideas are potential speed. Execution is actual speed.
- Others share your blockbuster idea. He who thinks the idea owns nothing. He who executes the idea owns everything.
- Real money and momentum is created when an idea (potential speed) is matched with execution (accelerator pressure).
- An idea is neurological flatulence. Execution makes it smell like a rose.

CHAPTER 39: BURN THE BUSINESS PLAN, IGNITE EXECUTION

Having the world's best idea will do you no good unless you act on it. People who want milk shouldn't sit on a stool in the middle of the field in hopes that a cow will back up to them. ~ Curtis Grant

Chapter 39 Quotes and Highlights



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

- Create a prototype! Create a brand! Create a track record that others can see or touch! Dive into process. When you have a physical manifestation of an idea, investors will open their wallets.

Chapter Summary: Fastlane Distinctions

- The world gives clues to the direction you should be moving.
- Business plans are useless because they are ideas on steroids.
- As soon as the world interacts with your ideas, your business plan is invalidated.
- The marketplace will steer you into directions that were previously unplanned for.
- The best business plan in the world is a track record of execution—it legitimizes the business plan.
- If you have a track record of execution, suddenly people will want to see your business plan.
- If you want your business to get funded, take action and create something that reflects tangible execution.
- Investors are more likely to invest in something tangible and real; not ideas dissected ad nauseam on paper.

CHAPTER 40: PEDESTRIANS WILL MAKE YOU RICH!

If you do build a great experience, customers tell each other about that. Word of mouth is very powerful.
~ Jeff Bezos

Chapter 40 Quotes and Highlights

- written record of all complaints, grievances, and issues my business experienced daily.
- while you don't have a boss, the person who pays your mortgage is your customer and they always should be heard—but sometimes ignored.
- You can explode your business into the stratosphere by deploying a customer service strategy that exceeds expectations: I call it SUCS, or “Superior Unexpected Customer Service.”
- when you violate your client's customer service expectation profile positively, you turn your customers into loyal, repeat buyers, and ultimately,
- Success in business comes from making your customer the boss and the No. 1 stakeholder to your business.
- “The customer pays your paycheck, not me—keep them happy.”
- Anywhere customer service is expected to suck, you have a business opportunity.

Chapter Summary: Fastlane Distinctions

- Complaints are valuable insights into your customers' minds.
- Complaints of change are difficult to decipher and often require additional data to validate or invalidate.
- Complaints of expectation expose operational problems in either your business, or in your marketing strategy.
- Complaints of void expose unmet needs, raise the value of your product or service, and expose new revenue opportunities.
- Great customer service is as simple as violating your customer's low expectation in the positive.



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

- Poor service gaps are Fastlane opportunities.
- Satisfied customers can be human resource systems who promote your business for free.
- Satisfied customers have a dual residual effect: Repeat business and new business via discipleship.
- Your customer and their satisfaction hold the key to everything you selfishly want.
- Looking big but acting small sets up customer service expectation violations in the positive.
- Looking big can scare away potential competitors.

CHAPTER 41: THROW HIJACKERS TO THE CURB!

People are definitely a company's greatest asset. It doesn't make any difference whether the product is cars or cosmetics. A company is only as good as the people it keeps. ~ Mary Kay Ash

Chapter Summary: Fastlane Distinctions

- A business partnership is as important as a marriage.
- A good accountant and attorney will save you thousands, perhaps millions.
- Accountants and attorneys have the keys to your castle; make sure you trust them fully because they have the power to right or wrong you.
- Unmitigated trust exposes you to unmitigated risk.
- Unverified trust can lead to uncontrollable consequences.
- Your employees communicate the public's perception of your company. Fanatical customer service can overcome shortcomings, but fanatical features can't overcome poor customer service. Customer service philosophy is delivered from human interactions—not ambitious mission statements on a wall plaque in the CEO's office.

CHAPTER 42: BE SOMEONE'S SAVIOR

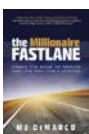
A market is never saturated with a good product ,but it is very quickly saturated with a bad one. ~ Henry Ford

Chapter 42 Quotes and Highlights

- total disregard toward market needs leads down the road to commoditization, where you must sell your soul to the buyer who wants the cheapest price.
- If your product isn't someone's knight, standing out from the crowd and differentiating, it stands to be commoditized.

Chapter Summary: Fastlane Distinctions

- Commoditization occurs when you get into business based on a false premise—"I want to own a business" or "I know how to do this, so I'll start a business doing it."
- If you are too busy copying or watching your competition, you're not innovating.
- Use your competition to exploit their weaknesses.



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

CHAPTER 43: BUILD BRANDS, NOT BUSINESSES

Everyone has an invisible sign hanging from their neck saying, 'Make me feel important. Never forget that message when working with people. ~ Mary Kay Ash

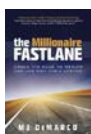
Chapter 43 Quotes and Highlights

- How to Rise above the Noise There are five ways to get your message above the noise: Polarize Arouse emotions Be risqué Encourage interaction and Be unconventional
- There's an old story I heard about how price equates to value. Cleaning his basement, a man found an old dresser and decided to give it away. He moved the dresser to the street corner and placed a sign atop it: FREE. Shockingly, the dresser stood there all day, and for several days thereafter. This confused the man because the dresser, albeit old, was in decent shape and just needed a quick wood stain for perfection. The man decided a new strategy was warranted. He went to the street corner and replaced the "FREE" sign with "\$50." Not an hour later, the dresser was stolen.

Chapter Summary: Fastlane Distinctions

- Marketing and branding (the queen) is the most powerful tool in your Fastlane toolbox.
- Businesses survive. Brands thrive.
- Businesses have identity crises, brands don't. Identity crises force business owners into price commoditization.
- Unique Selling Propositions (USPs) are the keys to your brand and differentiate your company from the rest.
- People have a natural disposition to be unique and unlike everyone else.
- To succeed in marketing, your messages have to break above the advertising clutter, or noise.
- Polarization is a great above-the-noise tool if your product targets a polarized audience—usually politics, minority opinions, and even sports teams.
- Sex sells and always draws eyeballs.
- Consumers make buying decisions based on emotions before practicality.
- If you can arouse emotions in your audience, you will be more likely to convince them to buy.
- People have a natural disposition to talk about themselves. If you can incorporate interaction into your campaigns, you will have better success.
- To be unconventional means to first isolate and identify what is conventional, then doing the opposite, or interrupting that convention.
- Consumers are selfishly motivated. Always target your messages toward the predisposition of "What's in it for me?"
- Features are translated to benefits when you switch positions from producer to consumer, identify the feature's advantages, and extrapolate those advantages into a specific result.
- Price implicitly conveys value and worth.
- Don't allow your own perception of price direct your brand to mediocrity.

CHAPTER 44: CHOOSE MONOGAMY OVER POLYGAMY



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

No horse gets anywhere until he is harnessed. No steam or gas ever drives anything until it is confined. No Niagara is ever turned into light and power until it is tunneled. No life ever grows great until it is focused, dedicated, disciplined. ~ Harry Emerson Fosdick

Chapter 44 Quotes and Highlights

- A scattered focus leads to scattered results. Instead of one business that thrives, the polygamist-opportunist has 20 businesses that suck. Ten businesses earning \$10,000 cumulatively are not better than one business that does it singlehandedly. When you segregate your effort among assets, you build weak assets. Weak assets don't do heavy lifting, and they don't build strong pyramids.
- To hit the top of your game, business or otherwise, you have to eat, live, and shit your thing. If you're dabbling in 10 different things, your results will be dabbling and unimpressive. Focus on one thing and do it in the most excellent way.
- Fastlane success comes from monogamy; not split attentions among wives and mistresses. It's marriage. Yes, good old-fashioned monogamy. Focus on one Fastlane business and kick ass at it.

Chapter Summary: Fastlane Distinctions

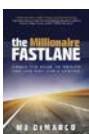
- Tekel Syndrome sufferers are polygamist-opportunists who opportunity hop.
- A weak business commitment commits you to weak assets.
- Weak assets do not accelerate wealth.
- The most successful entrepreneurs lived their business and were 100% committed to it.
- Successful business monogamy can lead to successful business polygamy.

CHAPTER 45: PUT IT TOGETHER: SUPERCHARGE YOUR WEALTH PLAN!

Your choices are made in a moment, but their consequences will transcend a lifetime. ~ MJ DeMarco

Chapter 45 Quotes and Highlights

- Admit that the preordained path to wealth, "Get Rich Slow," is fundamentally flawed because of Uncontrollable Limited Leverage, weak mathematics predicated on time (Wealth = Job + Markets).
- Swap your allegiances from consumer to producer.
- If you can't control the mathematics that predetermine your wealth, nor accelerate them into large numbers, you can't control your financial plan. Leverage is harnessed by a system that does the work for you.
- "The more people whose lives you affect in an environment you control, the more money you will make." Impact millions and you will make millions. When you solve needs on a massive scale, money flows into your life. Money reflects value.
- Information is the oil on your financial journey.
- Train your mind to see needs and problems. Observe your thoughts and language, because they expose unmet needs, or needs met poorly. You don't have to find the next breakthrough; just find



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

a problem, a pain-point, or a service gap, and solve it. Many of the best businesses in the world are based on products that already existed; the owners solved the problem better. When you focus on needs, problems, inconveniences, and issues, roads open. Yes, the road chooses you.

- HAVE what others NEED and money will flow into your life. This reflects the Commandment of Need. You can't explode your income by chasing money. Stop chasing money, because it eludes those who try. Instead, focus on what attracts money, and that is a business that solves needs. Money comes from providing value. Cast aside selfishness and seek to HAVE what your fellow man WANTS. When you do, money flows into your life because money is attracted to those who have what others want, desire, crave, or need.
 - The best passive-income money-tree seedlings are money systems, rental systems, computer systems, content systems, distribution systems, and human resource systems.
 - Can your product, service, process be replicated on a global scale to tap the Law of Effect?
-

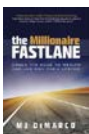


[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.

The 40 Fastlane Lifestyle Guidelines

I SHALL . . .

1. Not dismiss “Get Rich Quick” as improbable.
2. Not allow the Slowlane to bury my dreams.
3. Not allow Slowlane prognosticators to contaminate my truth with their dogma.
4. Not ordain the Slowlane as the plan, but let it be a part of the plan.
5. Not sell my soul for a weekend.
6. Not expect nor seek a chauffeur to wealth.
7. Not trade my time for money.
8. Not put time in control over my financial plan.
9. Not forsake control over my financial plan.
10. Not demote time as abundant and effervescent.
11. Not assign faith to events, but to process.
12. Not take advice from gurus who preach one roadmap, while getting rich using another.
13. Not use compound interest for wealth, but for income.
14. Not disrespect the passivity of a dollar.
15. Not cease learning at graduation, but start it.
16. Not impose the burdens of parasitic debt into my life.
17. Not play on Team Consumer, but switch to Team Producer.
18. Not dismiss the plausibility of my dreams.
19. Not chase a path of money, but a path of need.
20. Not fuel my motivation by love, but by passion.
21. Not focus on my expenses, but on my income.
22. Not pay myself last, but first.
23. Not do what everyone does.
24. Not trust everyone, but allow trust to be proven.
25. Not relinquish control over my business.
26. Not hitchhike, but seek to drive.
27. Not operate within limited scales and in tiny habitats.
28. Not dishonor the horsepower of my choices.
29. Not swim as a guppy in a pool, but as a shark in the oceans.
30. Not consume first, but produce first, and consume later.
31. Not engage in barrier-free or entry-weak businesses.
32. Not invest in other people’s brands, but in my own.
33. Not give credence to ideas, but to execution.
34. Not forsake my customer for other stakeholders.
35. Not build a business, but a brand.
36. Not focus my marketing messages on features, but benefits.
37. Not be a polygamist opportunist: Focus!
38. Not engage my business like checkers, but chess.
39. Not live above my means, but seek to expand my means.
40. Not live without the insurance of financial literacy.



[The Millionaire Fastlane](#): Crack the Code to Wealth and Live Rich for a Lifetime.