



# THE MILLIONAIRE

Crack the Code to Wealth And Live Rich for a Lifetime!

by MJ DeMarco

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## The Millionaire Fastlane

Crack the Code to Wealth and Live Rich for a Lifetime

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### **ACKNOWLEDGEMENTS**

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#### To Cakes:

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#### To the Fastlane Forum members:

~

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#### THE "LAMBORGHINI PROPHECY" COMPLETES

*The Millionaire Fastlane* is the echo of a chance encounter I had long ago when I was a pudgy teenager. It was a Fastlane ignition of consciousness, a resurrection triggered by a stranger driving a mythic car—a Lamborghini Countach. The Fastlane was born, and with it the resolution and belief that creating wealth need not take 50 years of financial mediocrity devoured by decades of work, decades of saving, decades of mindless frugality, and decades of 8% stock market returns.

Often, this book references the Lamborghini brand, and it isn't to brag when I say I've owned a few. The Lamborghini icon represents the fulfillment of a prophecy in my life. It innocently started when I saw my first Lamborghini and it kicked my ass out of my comfort zone. I confronted its young owner and asked a simple question: **"How can you afford such an awesome car?"** 

The answer I received, unveiled in chapter 2, was short and powerful, but I wish I had more. I wish that man had taken a minute, an hour, a day, or a week to talk to me. I wish that young stranger would have mentored me on how to get what I thought the Lamborghini represented: **wealth**. I wish that man had reached into his car and given me a book.

Fast-forward to today.

As I endanger the streets in my Lamborghini, I relive that same moment except in role reversal. To celebrate my Fastlane success, I bought one of these legendary beasts, a Lamborghini Diablo. If you've never had the opportunity to drive a car that costs more than most people's homes, let me tell you how it works...

You can't be shy.

People chase you down in traffic. They tailgate you, rubberneck, and cause accidents. Getting gas is an event: people snap photos, enraged tree-huggers give you the evil eye, and haters insinuate about the length of your penis—as if owning a Hyundai implies being well endowed. Mostly, people ask questions.

The most frequent questions come from leering and inquisitive teenagers, as I was many years ago: "Wow, how can you afford one of these?" or "What do you do?" People associate a Lamborghini with wealth, and while I soon learned that that's more an illusion than anything (any dimwit can finance a Lamborghini), it's indicative of a dream lifestyle that most people conceive as incomprehensible.

Now when I hear the same question I asked decades ago, I have the power to gift a book and perhaps, to gift a dream. **This book is my official answer.** 





# **INTRODUCTION**

#### THE ROAD TO WEALTH HAS A SHORTCUT

There's a hidden road to wealth and financial freedom, a shortcut of blinding speed where you can achieve wealth in youthful exuberance over elder entropy. Yes, you don't have to settle for mediocrity. You can live rich, retire four decades early, and live a life that most can't. Sadly, the shortcut is cleverly camouflaged from your view. Instead of the shortcut, you're led down a paralyzing road to mediocrity—a dulled cornucopia of financial stratagem tailored to the slumbering masses, a legion of mandates that sacrifices your wildest dreams in favor of numbed expectations.

That road?

It's financial mediocrity, known as "Get Rich Slow," "The Slowlane," or "Wealth in a Wheelchair." That tedium sounds like this:

# Go to school, get good grades, graduate, get a good job, save 10%, invest in the stock market, max your 401(k), slash your credit cards, and clip coupons... then, someday, when you are, oh, 65 years old, you will be rich.

This dictation is a decree to trade life, for life. It's the long way, and no, it isn't scenic. If wealth were an ocean voyage, "Get Rich Slow" would be sailing around the horn of South America, while the Fastlaner uses the shortcut—the Panama Canal.

*The Millionaire Fastlane* isn't a static strategy that preaches "go buy real estate," "think positively," or "start a business," but a complete **psychological** and **mathematical** formula that cracks the code to wealth and unlocks the gateway to the shortcut. The Fastlane is a progression of distinctions that gives probability to the unspeakable: Live richly today while young, and decades before standard norms of retirement. Yes, you can win a lifetime of freedom and prosperity, and it doesn't matter if you're 18 or 40. What "Get Rich Slow" does in 50 years, the Fastlane shortcut does in five.

#### WHY CAN'T YOU DRIVE THE SHORTCUT?

If you're like the typical wealth seeker, your approach to wealth is predictably foretold by a timeless question: **What do I have to do to get rich?** The quest for the answer—wealth's Holy Grail—throws you into a mode of pursuit where you chase down a variety of strategies, theories, careers, and schemes that supposedly will bring great wealth into your lap. Invest in real estate! Trade currencies! Play pro ball! "What do I have to do?" screams the wealth seeker!

No, please stop.

The answer is more about what you've been doing than what you haven't. There's an old proverb that has mutated a few times but the gist is this: *If you want to keep getting what you're getting, keep doing what you're doing*.

The translation?

#### STOP!

If you aren't wealthy, **STOP** doing what you're doing. **STOP** following the conventional wisdom. **STOP** following the crowd and using the wrong formula. **STOP** following the roadmap that forsakes dreams and leads to mediocrity. **STOP** traveling roads with punitive speed limits and endless detours. I call it "anti-advice," and much of this book follows this prescription.

This book lists nearly 300 wealth distinctions designed to crack the code to wealth and get you off your current road and onto a new road where you can expose wealth's shortcut. The distinctions are directional markers to "STOP" your old ways of action, thinking, and believing, and reorient you into a new direction. In essence, *you have to unlearn what you have learned*.

Your today is yesterday's consequences. Your yesterday laid the foundation for today. Your beliefs and the actions triggered from those beliefs have delivered you to your today, your now, and your life. If you're not happy in your life now, it's time to STOP and reflect on the road you're traveling and how you got there—and then change roads.

#### YOUR REALITY DOESN'T CHANGE MINE

This section is for the haters. I present the Fastlane with brash cynicism. This book contains a lot of "tough love," and while it is opinionated, you ultimately have to seek your own truth. The Fastlane might insult, offend, or challenge you because it will violate everything you've been taught. It will contradict the teachings of your parents, your teachers, and financial planners. And since I violate all that society represents, you can bet mediocre minds will take issue.

Thankfully, your belief (or disbelief) of Fastlane strategy doesn't change my reality; it only changes yours. Let me repeat: *What you think of the Fastlane doesn't change my reality; its purpose is to change yours*.

So let me tell you about my reality. I live happily in a big house overlooking the mountains in beautiful Phoenix, Arizona. There are rooms in my house that I don't visit for weeks. Yes, the home is too large, and that story is a horrifying epic best forgotten.

I can't remember the last time I awakened to an alarm clock—everyday is a Saturday. I have no job and no boss. I don't own a suit or a tie. My cholesterol level confirms that I dine at Italian restaurants far too often. I smoke cheap cigars. As of this edition, I drive a Toyota Tacoma for work ("work" means going to the gym and grocery shopping) and a Lamborghini Murcielago Roadster for play. I almost lost my life street racing a 750-horsepower Viper laced with nitrous oxide. I shop at Costco, Kohl's, and Wal-Mart if I'm in the neighborhood and it's past 12 a.m. No, I don't drive the Lamborghini to Wal-Mart; that might cause a disruption in the space-time-continuum. Trekkies know better.

I don't own a watch more expensive than \$149. I enjoy tennis, golf, biking, swimming, hiking, softball, poker, pool, art, travel, and writing. I travel whenever and wherever I want. Other than my mortgage, I have no debt. You can't buy me gifts because I have everything I want. Prices for most things are inconsequential because if I want it, I buy it.

I made my first million when I was 31. Five years earlier, I was living with my mother. I retired when I was 37. Every month I earn thousands of dollars in interest and appreciation on investments working around the globe. No matter what I do on any day, one thing is sure: I get paid and I do not have to work. I have financial freedom because I cracked the code to wealth and escaped financial mediocrity. I'm a normal guy living an abnormal life. It's a fantasyland but my reality, my normal, my deviation from ordinary where I can pursue my most implausible dreams in a life free of financial encumbrances.

Had I chosen the preordained road, "Get Rich Slow," my dreams would be on life-support, likely replaced with an alarm clock and a heavy morning commute.

How about your dreams? Do they need resuscitation? Is your life on a road that converges with a dream, or is one? If your dreams have lost probability it's possible "Get Rich Slow" has killed them. "Get Rich Slow" criminally asks you to trade your freedom for freedom. It's an insanely outrageous barter and a dream destroyer.

Alternatively, if you travel the right roads and leverage the right roadmap, you can resurrect your dreams to possibility. Yes, as a Fastlane traveler you can create wealth fast, screw "Get Rich Slow," and win a lifetime of prosperity, freedom, and dream fulfillment . . . just as I did.

If this book hasn't found you early in life, don't worry.

The Fastlane doesn't care about your age, your job experience, your race, or your gender. It doesn't care about your "F" in eighth grade gym class or your beer-drinking reputation in college. The Fastlane doesn't care about your Ivy League college degree or your Harvard MBA. It doesn't ask you to be a famous athlete, actor, or a finalist on *American Idol*.

The Fastlane is merciful on your past if you just unlock the gateway into its universe. Finally, at the risk of sounding like a late-night infomercial, let me clarify: I'm not a self-proclaimed guru nor do I want to be. I dislike gurus because "guruness" implies know-it-all status. Call me the "anti-guru" of "Get Rich Slow." The Fastlane is a lifetime school with no graduates; 20-plus years into this and I humbly admit, I have more to learn.

#### SORRY, NO FOUR-HOUR WORK WEEK HERE

First, let's get something clear: This isn't a "how-to" book. I'm not going to tell you every nuance about "how I did it" because how I did it isn't relevant. This book doesn't contain a list of Web sites that outline ways to "outsource" your life. Success is a journey, and it can't be outsourced to India in a four-hour work week. *The Millionaire Fastlane* is like a yellow brick road paved in psychology and mathematics that put the **probability** of massive wealth in your favor.

During my Fastlane journey of discovery, I always sought the absolute, infallible formula that would lead to wealth. What I found was ambiguity and subjective imperatives like "be determined" or "persistence pays" or "it's not what you know, but who." While these tidbits compiled part of the formula, they didn't guarantee wealth. A workable formula uses **mathematical constructs** and not flimsy subjective statements. Does wealth have a mathematical formula, a code that you could exploit to tilt the odds in your favor? Yes, the Fastlane quantifies it.

Now for the bad news.

Many wealth seekers have false expectations about "money" books and think that some fairyguru will do the work. The road to wealth has no escort and is always under construction. No one drops millions on your lap; the road is yours to travel and yours alone. *I can open the door but I can't make you walk through it*. I don't claim the Fastlane is easy; it's hard work. If you expect a four-hour workweek here, you will be disappointed. All I can be is that creepy munchkin pointing off in the distance with a stern directive, "Follow the yellow brick road."

The Fastlane is that road.

#### **COFFEE WITH A MULTIMILLIONAIRE**

I've approached this book conversationally, as if you're my new friend and we're having coffee in a quaint neighborhood cafe. While I will interact with you as if you're my friend, let's face it: I don't have a clue who you are. I don't have intimate details about your past, your age, your biases, your spouse, or your education. Therefore, I need to make some general assumptions to ensure that our conversation seems personal to you. My assumptions:

- You look around your life and think, "there's got to be more."
- You have big dreams, yet you're concerned that the road you're traveling will never converge with those dreams.
- You're college-bound, college-enrolled, or college-educated.
- You have a job you don't enjoy or isn't going to make you rich.
- You have little savings and carry a load of debt.
- You contribute regularly to a 401(k).

- You see rich people and wonder, "how did they do it?"
- You have bought a few "get rich quick" books and/or programs.
- You live in a free, democratic society where education and free choice are standards.
- Your parents subscribe to the old school: "Go to college and get a good job."
- You don't have any physical talent; your chances of becoming a professional athlete, singer, entertainer, or actor are zero.
- You are young and full of enthusiasm about the future, but unsure where to direct it.
- You are older and have been in the workforce for some time. After all these years, you don't have a lot to show for it and are tired of "starting over."
- You've put your heart and soul into a job only to be laid off due to a bad economy or cutbacks.
- You've lost money in the stock market or traditional investments championed by mainstream financial gurus.

If some of these assumptions reflect your situation, this book will have an impact.

#### HOW THIS BOOK IS ORGANIZED

At the conclusion of each chapter, there is a subsection titled "**Chapter Summary: Fastlane Distinctions**" which chronicles the critical distinctions to Fastlane strategy. Don't ignore these! They're the building blocks to engineering your Fastlane. Additionally, the stories and examples in this book come from the Fastlane Forum and other personal finance forums. While the stories are real and come from real people with real problems, I've changed the names and edited the dialogue for clarity. And finally, feel free to discuss Fastlane strategy with thousands of others at the Fastlane Forum (<u>http://www.TheFastlaneForum.com</u>). When the Fastlane changes your life, stop by and tell us how or email me at <u>mj.demarco@yahoo.com</u>!

It took me years to uncover and assemble the Fastlane strategies, learn them, use them, and ultimately make millions. Bored, retired, and yes, still young with hair, I give you *The Millionaire Fastlane: Crack the Code to Wealth and Live Rich for A Lifetime*! Fasten your seat belts, grab a ten-buck latte, and let's go on a road trip!

# PART 1





Wealth in a Wheelchair... "Get Rich Slow" is Get Rich Old

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# **CHAPTER 1** -- The Great Deception

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

#### THE "MTV CRIBS" EPISODE THAT NEVER HAPPENED

*Host:* "Today we visit 22-year-old Big Daddyhoo and his 8,000-square-foot crib here on the beautiful Atlantic coastline live from sunny Palm Beach Florida . . . so, Big Daddyhoo, tell us about your rides!"

*Big Daddyhoo:* "Yo dawg, we gotz the Ferrari F430 over there with the 22-inch rims, the sick Lamborghini Gallardo over there with the custom 10-speaker stereo, and for those nights when I just wanna chillax with the ladies, the Rolls Royce Arnage does my do."

*Host:* "So, Big Daddyhoo, how can you afford all these gorgeous rides? And this mansion on the beach? It must have cost more than \$20 million!"

*Big Daddyhoo:* "Yo let me tell you dawg, Big Daddyhoo got rich chilling in mutual funds and popping phat money in my 401(k) down at my Win-Go Wireless job."

Suddenly, you hear a record screech off the turntable.

Silence.

As you can imagine, this scenario would never happen. Big Daddy's answer is preposterous and laughable. We're smart enough to know that wealthy 22-year-old kids don't get rich investing in mutual funds and stashing money in their 401(k)s from their job at the cell phone store. We know that people who get rich young fall into a unique subset of society: pro athletes, rappers, actors, entertainers, and famous people. Those of us outside this demography are left with the traditional advice showered upon us by financial experts.

It's called "Get Rich Slow" and sounds something like this: Go to school, get good grades, graduate, get a good job, invest in the stock market, max-out your 401(k), cut up your credit cards, and clip coupons . . . then someday, when you are, oh, 65 years old, you will be rich.

#### **"GET RICH SLOW" IS A LOSING GAME**

If you want to get rich and "Get Rich Slow" is your strategy, I have bad news. It's a losing game, with your time wagered as the gamble. Do you seriously think that a guy who drives a \$500,000 supercar and lives in that palatial beach estate got rich investing in mutual funds? Or clipping coupons from the local Super-Saver? Of course we don't. So why do we give credence to this advice as a legitimate road that leads to wealth and financial freedom?

Show me a 22-year-old who got rich investing in mutual funds.

Show me the man who earned millions in three years by maximizing his 401(k).

Show me the young twenty-something who got rich clipping coupons.

Where are these people? They don't exist. **They're fairy tales of impossibility**.

Yet, we continue to trust the same old tired gang of financial media darlings who espouse these doctrines of wealth. Yes sir, get a job, work 50 years, save, live frugal, invest in the stock market, and soon, your day of freedom will arrive at age 70... and if the stock market is kind and you're lucky, 60! Gee, doesn't this "wealth in a wheelchair" financial plan sound exciting?

In today's tumultuous financial climate, I am shocked people still believe these strategies even work. Wasn't it the recession that exposed "Get Rich Slow" for the fraud it is? Oh I get it, if you are gainfully employed for 40 years and avoid 40% market downturns, "Get Rich Slow" works; just sit back, work, and hope death don't meet you first because, golly-gee, you're going to be the richest guy in the retirement home!

The message of "Get Rich Slow" is clear: Sacrifice your today, your dreams, and your life for a plan that pays dividends only after most of your life has evaporated. Let me be blunt: If your road to wealth devours most of your adult life and it's not guaranteed, that road sucks. A "road to wealth" ruled by time, populated by crooks, cons, and corporate manipulators with your life wagered as the gamble is a dirty, rotten alley.

Nonetheless, the preordained plan continues to wield power, recommended and enforced by a legion of hypocritical "financial experts" who aren't rich by their own advice, but by their own Millionaire Fastlane. The Slowlane prognosticators know something that they aren't telling you: *What they teach doesn't work, but selling it does*.

#### WEALTH YOUNG: IS IT BULLSHIT?

*The Millionaire Fastlane* isn't about being retired old with millions, but about redefining wealth to include youth, fun, freedom, and prosperity. Take this comment posted on the Fastlane Forum:

"Is it bullshit? You know, the dream to be young and live the life—to own the exotic cars, to own the dream house, to have free time to travel and pursue your dreams. Can you really get free of the rat race young? I'm a 23-year-old investment banker in Chicago, Illinois. I make a modest salary and modest commissions. By most people's standards, I have a good job. I hate it. I cruise Chicago's downtown and I see some guys living the life. Guys driving expensive exotic cars and I think to myself . . . They're all 50 or older with silver hair! One of them once told me, 'You know kid, when you finally can afford a toy like this, you're almost too old to enjoy it!' The guy was a 52-year-old real estate investor. I remember looking at him and thinking 'God . . . that can't be true! It's gotta be bullshit! It's gotta be!'"

I can verify—it isn't bullshit. You can live "the life" and still be young. Old age is not a prerequisite to wealth or retirement. However, the real BS is thinking you can do it by the default "Get Rich Slow" construct, at least by the time you hit your 30th birthday. Believing that old age is a precursor to retirement is the real BS. The real BS is allowing "Get Rich Slow" to steal your dreams.

#### **REINVENT RETIREMENT TO INCLUDE YOUTH**

Say "retirement" and what do you see? I see a crotchety old man on a porch in a creaky rocking chair. I see pharmacies, doctor's offices, walkers, and unsightly urinary undergarments. I see nursing homes and overburdened loved ones. I see old and immobile. Heck, I even smell something musty circa 1971. People retire in their 60s or 70s. Even at that age, they struggle to make ends meet and have to rely on bankrupted government programs just to survive. Others work well into their "golden years" just to maintain their lifestyle. Some never make it and work until death.

How does this happen? Simple. "Get Rich Slow" takes a lifetime to travel and its success is nefariously dependent on too many *factors you cannot control*. Invest 50 years into a job and miserly living, then, one day, you can "finish rich" alongside your wheelchair and prescription pillbox. How uninspiring.

Yet, millions undertake the 50-year gamble. Those who succeed receive their reward of financial freedom with a stinking lump of turd: **old age**. Gee thanks. But don't worry; patronization rains from the heavens: "These are the golden years!" Who are they kidding? Golden to whom?

Retirement is supposed to be life's destination of financial freedom and leisure. But if the journey devours 50 years of your life, is it worth it? A 50-year road to wealth isn't compelling, and because of it, few succeed and those who do settle for financial freedom in life's twilight.

The problem with accepted norms of retirement is what you do not see. You don't see youth, you don't see fun, and you don't see the realization of dreams. The golden years aren't golden at all but a waiting room for death. If you want financial freedom before the Grim Reaper hits the on-deck circle, "Get Rich Slow" isn't the answer. Now if you're under 30, don't let this talk of retirement scare you. Like the "Get Rich Slow" doctrines that serve them, you're

preconditioned to associate retirement and the golden years with old age. It need not be this way!

If you want to retire young with health, vibrancy, and hair, you're going to need to ignore society's default "Get Rich Slow" roadmap and the gurus spoon-feeding you the slop in the trough. There is another way.

#### **CHAPTER SUMMARY: FASTLANE DISTINCTIONS**

- "Get Rich Slow" demands a long life of gainful employment."
- "Get Rich Slow" is a losing game because the game is played with your time.
- The real golden years of life are when you're young, sentient, and vibrant.







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# Don't Take My Word For It...Listen To What Other's Say!

"I haven't read a complete book for years. The Millionaire Fastlane was recommend to me by a dear friend and mentor so I thought that I would give it a try. This is what I have to say about it "This has to be one of the most inspirational moments in my life aside from my children and grandchildren being brought into my life!" The hope that I had as a young man had slipped away almost like it was a distant memory until The Fastlane was brought into my windshield. I now feel renewed hope and vigor to reach that dream. Thanks MJ!" **~ Deckman (via Amazon.com Review)** 

"Thank God I read this book! It is engaging, entertaining, and energizing. This book covers the process of moving from the Sidewalks to the Fastlane, a simple metaphor for everyone to understand. MJ avoids the fluff and gives you concrete examples and principals to follow to accumulate wealth."

#### ~ Andre (via Amazon.com Review)

Copyright 2011 by MJ DeMarco Viperion Publishing Corporation "What a great book. After the first few chapters, you already feel like you are guaranteed to make a million bucks with this book. And then the information keeps coming! This book takes a completely different angle on getting rich, which is much appreciated. By the end of the book, you WILL know how to make at least a \$1,000,000!"

#### ~ Mike (via Amazon.com Review)

"There's moments in your life where a light bulb just seems to turn on, a switch just seems to flip. Well if you're looking to induce one of these, then look no further than this book. This is by far the BEST business book I have read hands down. Not only is the content absolutely stunning, it is also well written and organized in a very logical manner. Often times I find business books can be a chore to read, however you will find no such problem here... this book will give you the tools and the mindset to create wealth!"

#### ~ ZDS (via Amazon.com Review)

"MJ DeMarco's book gives you an inside look into the making and mindset of an entrepreneur who retired a multimillionaire in his 30's. This is a no nonsense in-your-face reality of what it takes to accomplish your dreams and live the lifestyle most only dream about. Hands down, it's the best business book I've read (and I've read all the classics!) from someone who's actually been there and done that. It's easy to read and filled with humor and a style that is uniquely entertaining."

~ Mickless (via Amazon.com Review)

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