

Discover the Secrets Behind the
World's Most Exclusive Wealth Retreat
and Become Financially Free

The Maui Millionaires



DAVID FINKEL
DIANE KENNEDY, CPA

\$24.95 USA/\$31.99 CAN/£16.99 UK

It's an event so popular, it's sold out up to a year in advance. It's an experience so powerful, participants willingly pay the \$30,000 ticket price—and return again and again. It's a place where dreams are made, expectations are exceeded, and multimillionaires are born. It's the Maui Mastermind™, the most exclusive wealth retreat in the world™, and its secrets have been kept behind closed doors—until now.

It's your turn to become a Maui Millionaire.

For the first time, Maui Mastermind founders David Finkel and Diane Kennedy share the key steps to creating and maintaining great wealth that they have taught to their elite clients. *The Maui Millionaires* reveals just how easy it is to become exceptionally rich by creating consistent income streams, networking with other like-minded individuals, and giving back to the community.

The authors teach you the Maui Wealth Leverage Strategies—five life-altering techniques that you can start applying today to build tremendous wealth. You'll see how, by changing the way you look at money, you can practically guarantee your financial freedom.

Maui Millionaires don't just have money—they have a healthy balance in all areas of their lives. You'll see how, as a Maui Millionaire, you'll have money PLUS:

- Time and freedom to enjoy it
- Quality relationships to share it with
- Health to sustain it
- Integrity to put it into proper perspective
- The desire to make a difference in the world

You'll learn about the awesome power of a Mastermind Group, one of the most powerful tools for building a healthy and successful life. You'll also hear the real-life success stories of

(continued on back flap)

(continued from front flap)

the authors and their Maui Millionaire clients, which will inspire you to live the life you've always dreamed about.

Take charge of your financial destiny today with *The Maui Millionaires*—and join the exclusive ranks of the richest, happiest, most fulfilled people in the world.



Photo: © Andrew Grant

DAVID FINKEL is one of the nation's most respected wealth experts. A former Olympic-level athlete, he is a real estate multimillionaire and the cocreator of Maui Mastermind, the world's most exclusive wealth retreat. He is also the bestselling author of five financial books, including *The Real Estate Fast Track*, from Wiley, and his how-to financial articles have appeared in periodicals across the United States.

DIANE KENNEDY, CPA, is a top real estate author and investing expert. She is the founder and owner of DKA, a leading tax strategy and accounting firm. A past recipient of the prestigious Blue Chip Enterprise Award, Kennedy is also the author of *Loopholes of the Rich* and coauthor of *The Insider's Guide to Real Estate Investing Loopholes*, both from Wiley.

Jacket Design: Loretta Leiva

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Mastermind your way to millions with the secrets of the Maui Millionaires!

"Invest in your millionaire future by reading how *Maui Millionaires* did it. Read it on the beach. Better yet, read it in Maui and get rich."

—Mark Victor Hansen, cocreator of the #1 *New York Times* bestselling series, *Chicken Soup for the Soul*®, coauthor of *Cracking the Millionaire Code* and *The One Minute Millionaire*

"We never dreamed that we'd be able to quit our jobs as Los Angeles police officers and follow our dreams. We still can't believe we now wake up everyday living our dream life."

—Kelly and Ruperto Fabros, Maui Millionaires founders of Grassland Investments, LLC

"I went to Maui Mastermind to teach and ended up learning some of the most valuable lessons of my life. My company now has 168 branches and produces loans in excess of \$1.3 billion annually."

—Morgan Smith, Maui Millionaire President and founder of Morgan Financial, Inc.

"As we write, our family is on another month-long vacation—a Maui Millionaire vacation! Attending Maui Mastermind empowered us to rethink how we were working and running our business. Once we learned what you now have the opportunity to learn from this book, our business went from the typical work-all-the-time and do-everything-yourself model to a wildly successful passive income model that supports our new Maui Millionaire lifestyle. See you at the beach!"

—Stephen and Susan Wilklow, Maui Millionaires Colorado Springs, Colorado

"I now measure my life in terms of 'before Maui' and 'after Maui.' After I attended my first Maui Mastermind in 2003, I went from small commercial real estate deals to commercial investment projects valued upwards of \$10 million. After you read this book, you can measure your life in terms of 'before reading *The Maui Millionaires*' and 'after reading *The Maui Millionaires*!' Welcome to your new life."

—Blake Mitchell, Maui Millionaire investor and syndicated real estate specialist



ISBN 0-470-04537-X



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The Maui Millionaires

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**DAVID FINKEL
DIANE KENNEDY, CPA**



John Wiley & Sons, Inc.

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Published by John Wiley & Sons, Inc., Hoboken, New Jersey.

Published simultaneously in Canada.

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Library of Congress Cataloging-in-Publication Data:

Finkel, David

The Maui millionaires : discover the secrets behind the world's most exclusive wealth retreat and become financially free / David Finkel, Diane Kennedy.

p. cm.

ISBN-13: 978-0-470-04537-4 (cloth)

ISBN-10: 0-470-04537-X (cloth)

1. Wealth—United States. 2. Millionaires—United States. I. Finkel, David.

II. Kennedy, Diane.

HC110.W4K46 2007

332.024'01—dc22

2006015378

Printed in the United States of America.

10 9 8 7 6 5 4 3 2 1

This book is dedicated to all those Maui Millionaires out there who share their light and wealth with the world. You create incredible value through your businesses and investments and are a blessing to the world. We are honored to be a part of your lives.

ACKNOWLEDGMENTS

The *Maui Millionaires* is about a new way of living your life fully. To do this requires a lot of people who help enrich it, and that means there are a lot of people to thank.

This book wouldn't have existed without the vision of Laurie Harting and her team at John Wiley & Sons, the determination of Larry Jellen, and the in-the-trenches work of Megan Hughes, Eva Brunnette, and Cape Cod Compositors. We would also like to thank Diana Arsenian, the talented artist at Maui Mastermind who created the iconography you see spaced throughout this book.

We also want to thank the Maui Stars including Elizabeth Kanna, Morgan Smith, Blake Mitchell, Michael Schinner, Stephen and Susan Wilklow, and Beverly Sallee. You are all inspirations and friends.

Next we want to thank all of the participants over the past several years at Maui Mastermind. Your commitment to building wealth and doing good in the world has inspired us to write this book and keep sharing these ideas. We savor our connection with you and are humbled by your energy and ambition.

Our deepest gratitude to the team that makes all of this possible: To Scott, our partner, who is simply in a class of his own; none of this would be without you. To Amy, who is the ultimate Blue Hat organizer with a heart bigger than Maui. To Larry, Gabe, and Monica, thank you for the late nights and last-minute solutions you endlessly supply to make Maui so special. ■

We also want to acknowledge the breakthrough work that Edward De Bono has done with thinking process and group interactions, the theory of which provided the foundation for the six Maui Hats™.

In addition, David would like to acknowledge:

My world-class teammate Judy. You help me manage the chaos of so many different business ventures in a way that feels fun, smooth, and engaging. Thank you for your commitment to our goals and mission. Together we make the ultimate businessperson.

To my personal mastermind team, you know who you are, thank you for sharing your insights, support, and lives with me. I draw great strength from you and cherish our bond.

A big thank you and hug to my friends: Mark, Trish, Liz, Cyrus, Jonathon, Kirsten, Steve, Stephen, Michael, Nate, Maggie, Karimjeet, Darcy, Eric, Luz, Blake, Kathleen, Stephanie, and my family. You make my life so much richer and I treasure you.

Finally, to Heather. You are the most important person on the planet to me and I love you with all my heart, body, and soul. You truly are my forever.

In addition, Diane would like to acknowledge:

My personal mastermind group distilled the principles that make my life bigger than I thought possible. Thank you to my mastermind partners Scott Richey, Larry Garcia, Curtis Oakes, and Christine Harvey. You bring a vision to building wealth, enjoying it, and sharing it, that pushes me further. ■

Every day I try to live up to the standard set by a woman I admire very much—Beverly Sallee. Thank you for setting the bar so high.

None of this would be possible if my businesses didn't run so smoothly. Thank you to the great partners I have in Scott Mertens, Amy DeMeritt (formerly Foxy), Monica Martinez, Chad Parsley, Julie Hill, and Patti Draper. My household runs joyfully because of Mimy.

And the purpose to do any of this comes from the richness of life I experience with my family: my husband Richard, our son David, our four dogs, and a skink.

Thank you all.

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How an Ex-Music Teacher Became a Maui Millionaire— And How You Can, Too!

When David and Diane first invited me to be one of the guest Stars at their exclusive Maui Mastermind™ event, I never imagined that it would impact so many lives so deeply.

At that time I had a close friendship with Diane, whom I respected and admired a great deal, but I truly had no idea of the synergy and chemistry that she and David created with their one-of-a-kind wealth retreat.

There it was, in one concentrated five-and-a-half-day period, a presentation of all the core wealth secrets that had taken me decades to figure out on my own, through painful trial and error. ■ ■

You see, I started off my career as a music teacher at Central Oregon College. As you can imagine, being a music teacher wasn't exactly the highest-paying profession. But I loved teaching music. So I started a small part-time business in the direct sales industry.

I never would have guessed how that one small decision would change my life forever. I started off with no background in business, with little more than a dream and a desire to earn a little extra income and to help people along the way.

Fast-forward many years to today. My business now has foreign affiliate companies in 50 countries on five continents. I get to work with thousands and thousands of associates all over the world, helping them build their successful businesses. ■

For me, the game has shifted over the years. I started my business because I wanted to earn some extra income. As my business took off my vision shifted. I've learned that the bed can only be so soft. Today I still play full-out in the business world, but with a different end in mind. It's no longer about me, but about the people and causes that I can help through my businesses.

That's why I feel so aligned with David and Diane and the participants in Maui. They take risks, dream big, and give back to the world. Take the example of Bonnie, whom I met at the Maui Mastermind event last year. She donated the money for shoes for 250 orphans in Cape Town, South Africa. In fact, she invited them on the cruise ship *Crystal Serenity* for the day. Not only did this give them a unique experience, but it opened up dreams for them as the captain told them he often hired South African young people and encouraged them to study and do well in school so they could interview in the future. It's always rewarding to not only help kids in the here and now, but to open up a new future in their imaginations.

I like to say that my two traveling companions are grace and gratitude. I am grateful for my involvement with Maui and being named an honorary Maui Millionaire™. ■

I was thrilled when I learned that David and Diane had finally decided to share the secrets from Maui with a larger audience by writing this book. I, for one, have been waiting both to read it and to get copies for my business associates and friends. ■

You see, for most people, this book is the closest they'll ever come to the Maui wealth experience. Considering most people simply can't afford the \$30,000 price tag of the real Maui Mastermind event, David and Diane have done an amazing job at recreating the Maui magic in the pages of this book. ■

In fact, they've poured all their wealth-building magic and expertise into this life-changing book so that you can use it as a launching pad to take your wealth building to the next level. ■

How Common Money Mistakes Keep You Trapped in the Rat Race

If you're working harder and harder just to keep even financially, then it very well could mean that you're making one or more of the common wealth mistakes—mistakes that may be causing you to work harder, feel more stress, struggle just to stay even, and, worst of all, mistakes that cause you to give up on your dreams.

Could be. Because the one element that the world's wealthiest individ- ■

uals all have in common is how easy it was for them to succeed financially when they finally understood how money *really* works.

The problem is that this is an education that you didn't receive in school. This is training that you never got on the job. In fact, until now there have been only two ways that a lucky few ever received this kind of wealth training. Either they had a wealthy family member or friend share with them the inside secrets to money and wealth, or they stumbled on these powerful secrets themselves through painful trial and error.

But you have in your hands an unprecedented opportunity to tap into the proprietary ideas and strategies of two of the world's brightest wealth masters to help yourself become financially free.

For the past decade David and Diane have been empowering ordinary people to become wealthy, and coaching wealthy people to become super wealthy.

And during that time they have helped literally tens of thousands of people live richer, fuller, wealthier lives. In fact, their collective clients have gone on to earn, enjoy, and share millions and millions of dollars by building businesses and investing.

Now, for the first time ever, David and Diane are letting you in behind the closed doors of their premier wealth event—the Maui Mastermind. Not only will you get to benefit from the secrets of the super wealthy that David and Diane will lay out for you in precise detail, but you'll also be inspired by the personal examples and stories they share from real-life Maui Millionaires™.

The most amazing thing about money and wealth is how easy it is to attract when you've made several key mental shifts.

In this book you'll learn how one Maui Millionaire was able to grow his business by more than 100 percent *per year* since he first came to Maui, increasing its value fivefold!

And you'll also learn how a retired Intel employee built up a rental property portfolio of hundreds of units that are totally managed by outside companies and that pump out thousands of dollars of passive income year after year. And he did it in less than three years!

How is this possible? Because they have learned how to master the hidden game of money. And it's exactly these wealth secrets that have made them and the other Maui Millionaires financially free.

David and Diane share these same secrets in this powerful book so that money and wealth become demystified, simple, and easy for you. You'll be shocked when you learn the key mental shifts that wealthy people use to make building wealth fun and easy.

Can you imagine the peace of mind you'll enjoy knowing that you have your financial situation handled forever?

I know that this is an awful lot to promise, but this book delivers!

Who This Book Is Right For

This book is right for the following three groups of people:

1. Those people who have always dreamed of financial success but never thought it was possible for them before. You'll have a major wealth breakthrough and learn exactly why it's doable for you and the specific action steps you'll need to take to make it happen.
2. Those people who are already working toward financial freedom but who want to accelerate the process so that they achieve it in less time. You'll learn simple strategies to double or triple your effective net worth in 12 months or less!
3. Anyone else who is *intensely* interested in creating financial freedom and abundance for themselves and their families. You'll learn exactly how to do it in a clear, accessible way.

I want to caution you, however. If you're not willing to hear what David and Diane have to teach on creating wealth, especially since it flies in the face of conventional wisdom (which leads the overwhelming majority of the world's population to financial failure), then this book isn't for you. You'll only find the direct, blunt, action-oriented wealth advice extremely frustrating. David and Diane don't pull any punches; they tell you exactly what works, and more importantly, what doesn't. ■

Also, if it makes you uncomfortable that David and Diane believe that businesses are stronger and more likely to succeed by building generous giving into the fabric of the business, or that they think that the only way to become truly wealthy is to learn to share your wealth as you build it, then this book isn't for you.

Finally, if you're not willing to act on the lessons, strategies, and techniques that David and Diane share with you in this information-rich book, then don't buy it. If hanging around with some of the world's most successful and wealthy individuals has taught me anything, it has taught me this: The starting point for their wealth came at the moment they seized an opportunity and took action. This is your chance to take action and study this book. Then it's going to be up to you to put the powerful ideas and strategies into action to build your own fortune. ■

I believe that if you're still reading this Foreword, then you are a special person. You're one of those remarkable individuals who takes responsibility for his or her own life and results. And this book was written just for you. ■

Wherever you are starting from, this book can help you build from there. You were born for more: more wealth . . . more freedom . . . more security.

God bless you and may you prosper along your journey,

Beverly Sallee