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

The Maui Millionaires



DAVID FINKEL DIANE KENNEDY, CPA

The Maui Millionaires

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



DAVID FINKEL DIANE KENNEDY, CPA



GIFT OF THE ASIA FOUNDATION NOT FOR RE-SALE

QUÀ TẶNG CỦA QUỸ CHÂU Á KHÔNG ĐƯỢC BÁN LẠI



John Wiley & Sons, Inc.

CONTENTS -

FOREWORD	Millionaire—And How You Can, Too!	
	Beverly Sallee	ix
ACKNOWLEDGMENT	rs	XV
INTRODUCTION	Meet the Maui Millionaires	xvii
	PART ONE	
	Wealth Leverage Strategy One: e Your Wealth Operating System!	
CHAPTER I	How Wealthy Are You?	3
CHAPTER 2	Your Wealth Operating System	19
CHAPTER 3	The Five Steps to Upgrade Your Wealth Operating System	39
CHAPTER 4	Step One: Identify Your Current W.O.S.	41
CHAPTER 5	Step Two: Pinpoint Your Current Limiting Wealth Beliefs	51
CHAPTER 6	Step Three: Delete Your Limiting Wealth Beliefs	59
CHAPTER 7	Step Four: Install Upgrades to Your W.O.S.	65
CHAPTER 8	Step Five: Reinforce and Condition in Your New Wealth Operating System	71
	PART TWO	
Maui Wealt	h Leverage Strategy Two: Dream Big!	
CHAPTER 9	The 25 Keys to Dreaming Big	81
CHAPTER 10	The Five Essential Ingredients for Making Your Big Dreams Come True	105

vi CONTENTS				
CHAPTER II	Playing the Maui Millionaire Big Dream Game	119		
PART THREE Maui Wealth Leverage Strategy Three: Mastermind Your Way to Millions!				
CHAPTER 12	You are One Mastermind Group Away from Having Everything You Ever Wanted	125		
CHAPTER 13	Six Keys to Minimize Conflict and Maximize Results in Any Mastermind Group	133		
CHAPTER 14	How to Run a Mastermind Group to Guarantee Breakthrough Results	147		
CHAPTER 15	The Seven Most Important Wealth Secrets of a Mastermind Group	155		
PART FOUR				
Maui Wealth Leverage Strategy Four: Build Level Three Wealth and Enjoy a Maui Lifestyle!				
CHAPTER 16	How to Make Money Without Working	167		
CHAPTER 17	The Five Wealth Factors	177		
CHAPTER 18	The Maui Wealth Scorecard—How to Know Your <i>Real</i> Score in the Financial Freedom Game	203		
PART FIVE				
Maui Wealth Leverage Strategy Five: Tap into Maui Giving to Create a Legacy That Lives On Beyond You!				
CHAPTER 19	Real Wealth Is What You Give	213		
CHAPTER 20	Using Leverage to Sustain Giving Beyond Your Lifetime	223		

PART SIX The Final Inch

CHAPTER 21	The Fourth Dimension of Wealth	237
CHAPTER 22	A Simple Six-Step Plan to Become a Maui Millionaire	243
APPENDIX	The Maui Millionaire Wealth Mentorship Program—Your FREE \$2,495 Gift from the Authors	251
INDEX		257
MEET THE ALITHOPE		262

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

hen David and Diane first invited me to be one of the guest Stars at their exclusive Maui MastermindTM 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.

giving and 233

abundance thinking, 215–218 as essence of wealth, xxii Wealth Operating System and,	health dreams, 88–89, 96, 98–99 importance of, 81–84 making real, 96–98, 105–117, 245
Accountability, power of, 102–103	Game TM , 119–122
Active (earned) income, cash flow and, 178–182 Adventure dreams, 93–94	powers of mastermind group and, 101–103
steps to making real, 96, 98-99	rediscovering, 84–87
Altered states, games and 121, 122	relationship dreams, 91–92, 96, 98–99
Altered states, games and, 121–122 Amy's Fund, 226–227	self-development dreams, 92–93, 96, 98–99
Arguments, handling in mastermind group:	sharing/legacy dreams, 95–96, 96–98
with Maui Hats TM , 135–146 with parallel thinking, 134–135	synergy of, 97, 100–101
Assistants, leveraging time of,	Black Hat (bodyguard), 138–139 Blue Hat (organizer), 142–143
168–169	Hot Seat exercise and, 152–153
Beliefs, about wealth, 28–29, 32–37 creating new, 65–70	Bodyguard hat, see Black Hat Business, leverage in giving and, 224–228
deleting limiting, 59–63 giving and, 213–214	Business life, as element of wealth building, 167
list of negative, 54–55 of Maui Millionaires, 67–70	
pinpointing limiting, 51–58	Capital gains, versus passive income, 182–185
reinforcing new, 71–78	Capitalization rate, 192
shifting to conviction, 33–35 timeline reframe of, 36–37	Casa de la Nueva Vida, 160
Benefits, for all of mastermind group,	Cash flow, 177–190
120	earned income and, 178–182

Abundance:

129

adventure dreams, 93-94, 96, 98-99

financial dreams, 89-91, 96, 98-99

Big dreams:

passive cash flow, 182-185

passive, residual cash flow,

Champion hat, see Yellow Hat

185-186

pinpointing limiting beliefs, 52-53 rediscovering dreams, 84-87 Charities, see Giving Clarity, as Wealth AcceleratorTM, reinforcing new beliefs, 72-77 synergy of dreams, 97, 100-101 208-209 Collage, of dream life, 85-86 External leverage, 205, 208 Commitments, integrity and, 112 Committee, contrasted to mastermind Faith, big dreams and, 109-111 group, 127-128, 129, 133 Family: Community, as Wealth AcceleratorTM, integrity and, 112 leverage in giving and, 228-229 Confidentiality, mastermind group Fear, learning to act despite, and, 130 163 - 164"Container," for wealth, 29-32 "Final inch," 237-241 Convictions, about wealth, 33-35 giving and, 240-241 Courage, big dreams and, 114-115 gratitude and, 238-240 Creative genius hat, see Green Hat time and, 238 Financial dreams, 89-91 de Bono, Edward, 135n steps to making real, 96-98 De Meritt, Amy, 159 Financial wealth, xx. See also Wealth Dirty dozen negative beliefs about Operating System wealth, 54-55 Finkel, David: Dreams, see Big dreams beliefs and, 48-49 Due diligence, before giving, big dreams and, 88-89, 95, 106 230-231, 233 commitment and, 8-10 giving and, 228 Earned income, cash flow and, limiting beliefs and, 58 178 - 182mastermind group and, 131 Emotional/intuitive hat, see Red Hat Maui HatsTM, 146 Emotional wealth, xx passive income and, 184-185 Emotions, games and, 120-122 real estate investing and, 174-176, Enthused champion hat, see Yellow 189 Hat Wealth Operating System and, 24, Estrellas Para Ninos (Stars for 30, 37, 76 Children), 217-218 Finkel, Heather, 230 Exercises/techniques: Focus, of mastermind group, courage and, 114-115 128-129, 147-148 creating new beliefs, 65-67 Free association exercise, about deleting limiting beliefs, 59-63 money, 44-45 faith and, 109-111 Friends: giving and, 240-241 integrity and, 112 gratitude and, 116-117, 239 talking about dreams with, 86-87 humility and, 107-109 Fun, games and, 120-122 identifying current Wealth Future, leverage in giving and, Operating System, 44-46, 48, 231 - 233importance of doing, 39-40 Games, why we play, 120-122 integrity and, 113 Gates, Bill, 23, 216 Maui Hats™, 143–145

Justa Center, 215 Giving: beliefs about, 213-214 committing to, 247 due diligence before, 230-231, 233 earning and sharing more, 218-221 "final inch" and, 240-241 mastermind groups and, 159-160 reasons for, 214-218 sharing/legacy dreams, 95-96, 96 - 98using leverage to sustain, 223-233 Grandchildren, Wealth Operating System of, 77-78 Gratitude: big dreams and, 116-117 "final inch" and, 238-240 Green Hat (creative genius), 140-142, 143, 144 Hot Seat exercise and, 152 Group, see Mastermind group Harmony, within mastermind group, 129 Hats, see Maui HatsTM Health, leverage and, 205 Health dreams, 88–89 steps to making real, 96-98 Hill, Napoleon, 101, 126 Hot Seat exercise, 144-145, 150-153 Humility, big dreams and, 107-109 Information, paradox of, 7-10 Integrity, big dreams and, 111-113 Intellectual wealth, xxi Intuitive/emotional hat, see Red Hat Investment life, as element of wealth Leverage: building, 167-168 Investments: business and investment synergies, 172 - 176focus for levels of wealth, 186-190 in giving, 201 for passive income, not capital gains, 182-185 publicly traded, compared to business, 170-171

in self, 201

Kennedy, Diane: adoption and, 158-160, 202 big dreams and, 91-92 earned income and, 178-179 investments and, 176 limiting beliefs and, 51-52 Maui Financial Freedom Formula™ and, 198 passive cash flow and, 183 Wealth Operating System and, 27, Knowledge, paradox of, 7-10 Language patterns exercise, 49-50 Lazzaro, Nicole, 120-122 Legacies, see Giving Level One Wealth, 168-169 investment focus for, 186-187, 190 Level Two Wealth, 170 investment focus for, 187, 188-190 Level Three Wealth Model™, 169 - 172cash flow factor, 177-190 investment focus for, 187, 190 making money without working, 167-176 mastering concept of, 246 Maui Wealth Scorecard™, 203–209 net worth factor, 190-193 peace of mind factor, 201-202 R-ScoreTM, 193–195 S-FactorTM, 196-201 Wealth Accelerators[™], 205–209 forms of, 205, 208 giving and, 223-233 value of, 162 as Wealth Accelerator™, 205, 208 Lifestyle, costs of, 196-201 Mastermind group: benefits of, 122, 125-127 keys to minimizing conflict and maximizing results, 133-146

keys to starting, 128-131, 147

Mastermind group (Continued) laws of successful, 130 Maui HatsTM and, 135-146 90-day trial of, 245-256 powers of, 101-104 qualities of, 127-128 running of, 147-154 setting expectations of, 148 tips for effective sessions, 150 wealth secrets of, 155-164 Masterminding, myths about, 154 Maui Accountability Report, 103 Maui Financial Freedom FormulaTM, 196-201 Maui HatsTM: benefits of, 135-136 Black Hat (bodyguard), 138–139 Blue Hat (organizer), 142-143, 152 - 153exercises for using, 143-145 Green Hat (creative genius), 140-142, 143, 144, 152 Red Hat (emotional/intuitive), 137-138, 143-144, 152, 153 White Hat (professor/thinker), 136-137, 143, 152 Yellow Hat (enthused champion), 139-140, 141-142, 144, 152 Maui Mastermind events, xvii, 158-159 Maui Millionaire Big Dream GameTM, 119-122 Maui millionaires, 10-14 beliefs of, 67-70 steps to becoming, 243–249 Maui Millionaire Wealth Mentorship ProgramTM, 16, 244, 247–248, 251-255 Maui Wealth Scorecard™, 203–209 Mentors, in mastermind group, 131. See also Maui Millionaire Wealth Mentorship ProgramTM Models, power of, 5-7, 31. See also

Beliefs, about wealth

Money, making without working, see also wealth entries
business and investment synergies,
172–176
critical elements of, 167–168
integrity and, 112
model for creating financial
freedom, 169–172
time freedom and, 168–169
"Money Plus," xxi–xxii

Negative beliefs, about wealth, 54–55 Network, power of, 102. See also Mastermind group Net worth, calculating, 190–193 Nonprofits, see Giving

Organizer hat, see Blue Hat

Parallel thinking, in mastermind group, 134-135 Passive cash flow, 182-185 Passive residual cash flow, 185-186 Passive residual income (PRI), 197-201. See also R-Score™ Peace of mind, as wealth factor, 201-202 Pearne, Dennis, 25-26 Peers, in mastermind group, 74-77, 131 People factor, games and, 121-122 Personal leverage, 205 Personal life, as element of wealth building, 168 Physical wealth, xxi Polarity TransformerTM exercise, 143-144 "Power Question," for mastermind group meeting, 151 Professor/thinker hat, see White Hat

Questions, steps to powerful, 157

Red Hat (emotional/intuitive), 137–138, 143–144 Hot Seat exercise and, 152, 153

Reference, power of, 101-102	John, beliefs, 29
polotionship dreams, 91–92	Kathleen, giving, 216–218
stans to making real, 90–98	Kelly and Rob:
polotionship skills, leverage and, 205	beliefs, 12, 199
posidual cash flow, passive, 185–186	big dreams 90
Pospect, within mastermind group, 129	Kerry, big dreams, 85
Reversal, exercise in, 144	Richard, Wealth Operating System
R-Score TM , 193–195	35
Maui Financial Freedom	Roger:
Formula™ and, 197–201	giving, 22
Maui Wealth Scorecard™ and,	mastermind group, 132
206–207	Stephanie, giving, 225
	Stephen, beliefs, 55–57, 163
Sallee, Beverly, 163, 215, 224	Steve:
big dreams and, 233	giving, 28
building significance and, 220–221	passive cash flow, 229
giving and, 226–227, 231–232	R-Score™, 195
Secrets, of mastermind group, see	Tom, beliefs, 57–58
Wealth secrets	Tom and Christine, Wealth
Self, leverage in giving and, 229–231	Operating System, 77–78
Self-development dreams, 92–93 steps to making real, 96–98	Sugar," earned income as.
S-Factor TM , 196–197	179–181
in Maui Financial Freedom	Tolont
Formula TM , 197–201	Talents, synergy from, 100
Maui Wealth Scorecard TM and,	Tax issues, earned income and,
206–207	178–182
Sharing/legacy dreams, 95-96	TaxLoopholes, 183, 224
steps to making real, 96-98	Techniques, see Exercises/
Smith, Morgan:	Think and Crow Pink (WW)
giving and, 224	Think and Grow Rich (Hill), 101
passive income and, 171–172	Thinker/professor hat, see White Hat
Wealth Operating System and, 11,	Time, issues of:
25, 54	being on time for group
Soros, George, 42–43	being on time for group meetings, 130, 149
Spirituality/being dreams, 94–95	"final inch" and, 238
steps to making real, 96–98	freedom of choice about use of,
Spiritual wealth, xxi	168–169
Stars for Children (Estrellas Para	frequency of meetings and,
Ninos), 216–217	148
Stories, of Maui participants:	length of meetings and, 149–150
Blake, big dreams, 11	time as precious resource, 67
Gathoni, big dreams, 93–94 Jeff:	timeline reframe, 36–37
beliefs, 163	time wealth, xxi
Maui Financial Freedom	value of time, 161–162
Formula TM , 199	Trust, within mastermind group,
, 179	120

results," 162

"Most people are too busy earning a Waters Fund, 225 Wealth, see also Level Three Wealth living to make any real money," 161-162 ModelTM "The most powerful skill you can areas of, xx-xxi develop is to learn to act in the essence of, xxii presence of fear," 163-164 evaluating own, 3-4, 190-193 "The real secret of making money fourth dimension of, 237-241 is ...," 162–163 knowledge and, 7–10 "You are only one mastermind levels of, xix-xx group away from having models and, 5-7 Wealth Accelerators™, 205–209 everything you ever wanted," 156 - 157clarity, 208-209 "You hold the answer to someone community, 209 else's prayers," 158–160 leverage, 205, 208 "Your answers depend on your Wealth MapTM, 7 questions," 157 Wealth Operating System (W.O.S.), White Hat (professor/thinker), 19-26. See also Beliefs, about 136-137, 143 wealth Hot Seat exercise and, 152 ability to let wealth into life and, "Why We Play Games" (Lazzaro), 29 - 32120 - 122explained, 19-21 as foundation of all wealth, 204 Work, making money without: business and investment synergies, identifying current, 41-50 172 - 176origins of, 21–23 critical elements of, 167-168 reinforcing new beliefs about, integrity and, 112 71 - 78model for creating financial success and, 24-28 freedom, 169-172 taking stock exercise, 50 upgrading with new beliefs, 65-70, time freedom and, 168-169 Worksheets, for calculating net worth, 244-245 191 Wealth secrets, of mastermind group, 155 - 164Yellow Hat (enthused champion), "Leverage can work in every aspect 139-140, 141-142, 144 of your life to create powerful Hot Seat exercise and, 152