

The Circle of Wealth Advocate: Creating Massive Wealth for New and Seasoned Real Estate Investors and Private Money Lenders Since 2003!

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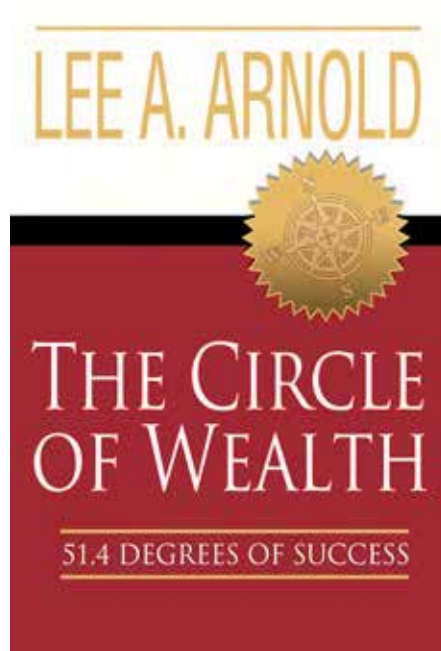
August 2015

WHAT IS THE CIRCLE OF WEALTH?

The Circle of Wealth can apply to any business model or theory. It's basically going from the bottom of the "financial and professional totem pole" to the top, and then helping others do the same. In terms of Private Money, the Circle of Wealth is going from borrowing OPM (other people's money) to actually earning a passive income by being the OPM for other investor borrowers. This exact system is how I managed to get where I am today.

I went from real estate investor borrower to real estate private lender. My very first deal was only made possible by partnering up with someone who had money. I was a bag boy at Yokes, a local grocer in Spokane, and the grocer's pharmacist agreed to be my "Money Partner" in my very first real estate deal. I provided the manual labor, while he provided the money, and when all was said and done, we both made a pretty penny off of the investment. Through this individual-to-individual lending process, I was later able to do the same for others by helping them gain experience and earn profitable incomes from real estate investing.

My goal is to create a whole army of people doing the same thing! I want you to be able to go from needing OPM to earning a passive income and becoming the OPM for others and giving them the chance to do the same for others one day too. **It's the gift that keeps on giving!**



Think about it this way: What if every real estate beginner could one day help others achieve success by becoming a private lender? What if a new banking process could be created so that the common good of all could be met? It's why we created this newsletter and why you are receiving it today. You have been hand-picked to join the Circle of Wealth. Whether you need OPM or you want to be the OPM, your position in the Circle of Wealth is invaluable.

That's why in September, we'll also be unveiling my new book, **The Circle of Wealth: 51.4 Degrees of Success**. You may be wondering about the subtitle since I've never mentioned it before. It's simple. There are seven parts to the Circle of Wealth and 360 degrees in a circle. When you divide 360 by seven, you get 51.4. You'll learn about those intricate and powerful seven parts in the book.

You'll also learn that the Circle of Wealth is not just a way of doing business; it's a meeting place for a close-knit community of investors and producers of wealth. All you need to join this community is the willingness to learn and to serve by giving back what you've learned and earned.

If you want to put your name down for a copy of this new book today, just go to www.leearnoldsystem.com/514degrees. It's just a quick form — no credit card necessary — letting me know you're interested in learning how to join the Circle of Wealth and share in the gospel of growth and prosperity.

I hope you do! To your success,

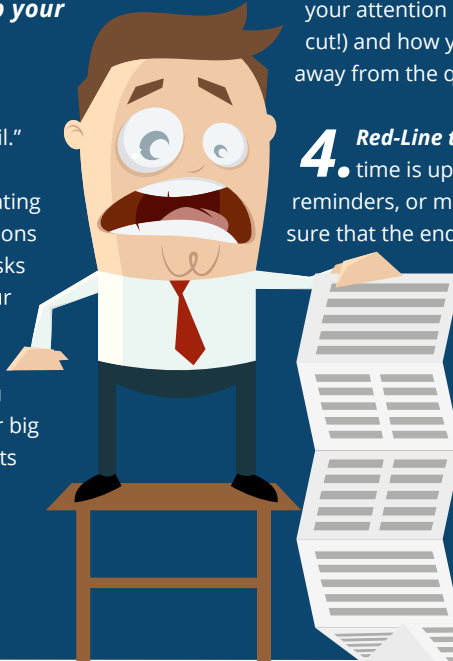
Lee Arnold

TIPS AND TRICKS TO MAKE TIME MANAGEMENT A CINCH

You're bombarded with responsibilities every hour of every day, and while you may be great at taking on tasks, managing them is a different struggle. We've got some no-fail tips and tricks that are sure to keep your time managed no matter what work or life throws at you!

1. List-O-Mania: "Failing to plan is planning to fail." We've all heard the adage before, and it's 100 percent true! Get the most out of your plan by creating lists that will help you minimize stress and distractions throughout the day. Be prepared to leave some tasks on the cutting room floor when you're building your daily strategy.

2. Task Overload: No matter how awesome you think you are at multitasking, make sure your big priorities are given some solo attention. Your results will be better, and you'll minimize your stress level. Multitask away with smaller, or less cerebrally intensive tasks to knock them out efficiently, but remember to stick to your plan!



3. What's Worth It: The key to time management is prioritization. Look at your tasks with a critical eye and evaluate the importance of each. Grasping the value of each task allows you to see where your attention really belongs (some things just don't make the cut!) and how you should go about tackling your time. Never shy away from the question, "Should I really be doing this?"

4. Red-Line to the Deadline: Never lose sight of when your time is up for each task. Use the tech in your world and set reminders, or mark the deadline alongside every task — make sure that the end goal is in sight and crystal clear. Set up a plan to measure your progress so you're never stuck racing to completion.

5. Time Diary: When it comes to time management, "know thyself" is key, but maybe it's really "know thy time wasters." If you're struggling to see just where the day goes, get a handle on it by tracking your time spent on each task to understand just how much time you use. Try using a timing app like ATracker on iOS or My Minutes to see just how your minutes tick away!

CIRCLE OF WEALTH SPOTLIGHT

Jerry Straks, an affiliate since 2009, an Inner Circle member, a Cogo Capital lender, the Broker-of-Record for Cogo Capital Orange County, Inc., and VP of Broker Development for Cogo Capital, recently foreclosed on a defaulted note he had bought from Cogo Capital. Despite their experience in real estate investing going all the way back to 1972, he and his wife, Dorothy, had never foreclosed on a defaulted note before. Through this challenge, they experienced all the same struggles and fears others have experienced when considering foreclosing on a property and have come out on the other side better off than they could have ever imagined. Here is their story ...



The Silver (Golden) Lining:

In June 2013, after reviewing an approved loan package from Cogo Capital, Jerry and his wife bought a \$100k loan. All went well for the first couple months, but then the dreaded day came when the first payment was late. Over several months, although many attempts were made by Lake City Servicing to bring the borrower current, the decision was ultimately made to foreclose in October 2013. Thirteen months and about \$4k in legal fees later, the sheriff's auction netted them the property, estimated to be worth \$180k as-is and \$225k if they rehabbed it. They weren't interested in managing a rehab 3,000 miles away, so they found a real estate agent to sell it as-is. The buyer's home inspection uncovered some hidden damage estimated at \$35k. After much negotiation, they ultimately sold it for \$140k, closing a month later.

When all the numbers were in, they had invested about \$108k, including legal fees, closing costs and other expenses. Before that, they had received about \$3k in interest payments before default. That meant they experienced a net profit of **\$35k in 20 months, which is about a 19 percent yield!** Even better, they took the buyer's down payment and made a down payment on the motorhome of their dreams ... and they reinvested the \$100k in another private money mortgage! Jerry's comment regarding the experience was, "A 19 percent yield and a net profit on a foreclosure isn't too shabby! Thanks to the solid underwriting of Cogo Capital and servicing help of Lake City Servicing, we can sleep at night, knowing that if it happens again, we'll be okay."

STOP ONE-DAYING YOURSELF TO DEATH

Many people think about success as a future event. They say, "One day I'll write the next best American Novel." "One day I'm going to be a millionaire." "One day I'm going to be famous." "One day _____." (You fill in the blank.)

We all do it. We all have our "One Day" goals or aspirations, but this "One Day" mentality projects our success sometime into the far-flung future. A large problem with living in the future is that you're not experiencing a vibrant and fulfilling life right now. You're not noticing the richness and knowledge that others have to offer you, nor the opportunities that continually crop up around you. If you want to achieve success, your "One Day" needs to begin today.

How do you know you're living in the present? There are a few signals.

1. You feel revved up and ready to go. If you're no longer projecting your success into the future, but rather on the "today," then your energy and your focus is acute and centered.

2. You don't experience fear or guilt. If you're not focusing on the past, you can eliminate guilt, and if you're not thinking about the future, then you can eliminate fear. There is no room for fear and guilt in success!

3. You'll be calm and focused. If you're not fretting over past mistakes or fearing possible future challenges, then you can focus entirely on the tasks at hand.

4. You're making headway for future goals. Living in the moment means that you're ultimately planning for the future. Your actions have long-lasting effects on what happens in your future. Which leads us to ...

5. Your choices take on a new sense of importance when you're living in the present. Everything matters right now.

Living in the moment, focusing your energy on what is taking place today, and enjoying your present opportunities is empowering. It means living consciously and knowing how your thoughts and actions affect your life. So, regardless of what your "One Day" goal is, make sure you're putting the steps into motion today to make it a reality.

BRAIN TEASE

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Book of the Month Book Review:

Secret Formulas of the Wizard of Ads

In 1998, Roy Williams published the highly successful "The Wizard of Ads." The following year, Williams was back with "Secret Formulas of the Wizard of Ads."

"Secret Formulas" is a collection of 101 essays, each one written as a glimpse into

the way people think. Whether you're an entrepreneur or just have a passing interest in advertising, "Secret Formulas" has something to offer.

You may be thinking: Is a 16-year-old book on advertising still relevant today? That's what makes the book's approach so unique. As a collection of essays, "Secret Formulas" doesn't strictly adhere to how things are or were done in the world of advertising. It's broad, and in a sense, attempts a timeless quality.

Essentially, Williams focuses on creating a learning experience for the reader, bringing together genuine insight from businesses from all across the entrepreneurial spectrum. You get to read what others have done and experienced. Then, you can take what worked and apply those ideas to your own endeavors.

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Don't miss our UPCOMING EVENTS

Call 800-341-9918 to get more information or grab a seat at one of our upcoming events.

Broker Certification Course	August 20-23, 2015	Hampton Inn Tropicana 4975 Dean Martin Drive Las Vegas, NV 89118
Rehabbing for Riches Workshop	September 18-20, 2015	Holiday Inn 2155 E. Convention Center Way Ontario, CA 91764 909212-8000
Specialty Event: Investor Marketing & Lead Generation Lab	September 25-26, 2015	Corporate Office, Coeur d'Alene, ID
Funding Tour	October 16-18, 2015	Holiday Inn Charlotte Airport 2707 Little Rock Road Charlotte, North Carolina 28214
Summit CDA Lee Arnold Mastermind	October 22-23, 2015	Corporate Office, Coeur d'Alene, ID
Senior/ Master Broker Training	October 26-29, 2015	Corporate Office, Coeur d'Alene, ID
Lee's Inner Circle	November 4-5, 2015	DoubleTree Spokane 322 N. Spokane Falls Ct Spokane, WA 99201
Regional Clinic-Ontario	November 4-6, 2015	Radisson Hotel-Ontario Airport 2200 E. Holt Blvd Ontario, Ca 91764
Rehabbing for Riches	November 13-15, 2015	Atlanta, GA.
Specialty Event: Making the Offer, Negotiating, and Sales Lab	December 3-4, 2015	Corporate Office, Coeur d'Alene, ID
Broker Certification Course	December 10-13, 2015	Kansas City, Missouri