

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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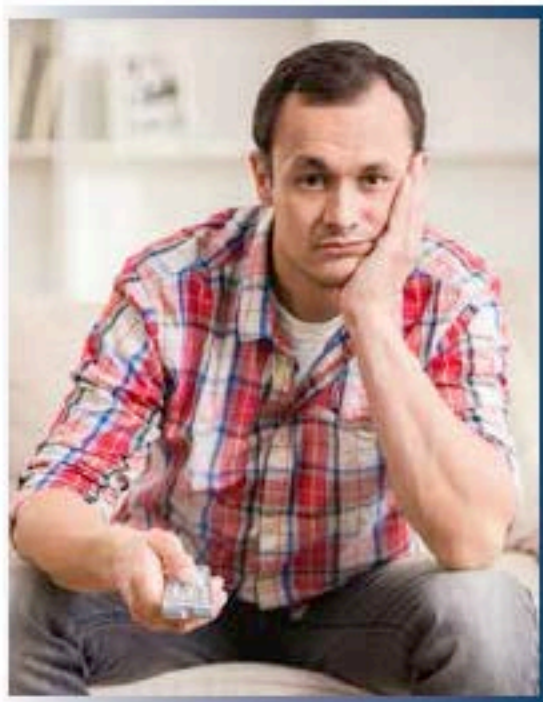
September 2015

DON'T BE LIKE "JOE": A CAUTIONARY TALE

I got a call the other day from a member; we'll call him "Joe" (to protect his identity, I won't use his real name). He told me his story of financial woe and ended the call by canceling his membership in my Brand New Real Estate Academy. Now, if you know me well, know that I didn't just say, "That's OK. I hope life turns out well for you, and good luck!" Instead I asked him a few questions like, "Do you have cable? Do you have a membership to Netflix? Do you eat out during the week?"

Now you may wonder, "Where does this guy get off asking personal questions like that?" Yes, maybe that seemed a bit presumptuous, but he said yes to all three questions. He was willing to give up an investment in himself and in his future, but he couldn't let go of wasting his money on TV, movies, and eating out.

When I mentioned this to him, he chuckled and said I was right, but that he was still ending his membership. We parted on good terms, but I couldn't help feeling a little sorry for the guy. He was drowning in information, yet he was starving for the real knowledge that would help him grow as a person. He sacrificed fact for fiction, and couldn't see the big picture even when I laid it all out on the line.



We're Steeped in Information but Starved for Knowledge

All of us live in the information age. Everything is at our fingertips. With hundreds of channels on cable and the ability to surf the Internet at any time, we can satisfy any curiosity or itch within seconds. Yet, we're still starved of relevant and praise-worthy knowledge.

If you're like Joe, and the information age has a stranglehold on your common sense, it's time to start digging for true knowledge. Look for sage advice from people like Robert Kiyosaki, Napoleon Hill (whose book we're featuring on page 3), and, at the risk of sounding egocentric, me. I've been around the block and have successfully done business during both good and bad economic times. I know what the pressure to quit feels like, and I also know what it feels like to resist that urge and persevere.

Knowledge is like a nutrient the body cannot function without. In the case of vitamin C, no matter how many other nutrients you shovel in, without it, you will still come down with scurvy. The same goes for knowledge. Without it, you'll come down with a nasty case of fear and self-doubt. Don't suffer the same fate as 'Joe.' If things are tight, don't cut your lifeline to creativity and growth, sever your cable bill instead. Invest in yourself first. Believe me, it will pay itself out tenfold.

Lee Arnold

BASIC TRAINING FOR PARENTS: THE THREE T'S OF TOGETHERNESS

I know better than anyone that work can get in the way of family life. After working a 10-hour day, it can be very easy for Jaclyn and I to say something like, "Go play outside" in an effort to avoid being bothered by our children. The problem is, eliminating this together time early on in a family dynamic can set up for a broken model later on when the kids are older and need a solid foundation to work from. Therefore many of the same principles I use with my employees at work, I use with my children at home. They begin with three words: "time," "talk," and "teamwork."

Time: Spending time together is the No. 1 way to strengthen your family bonds (even if your kids aren't so enthused). They can whine and complain all they want, but if **you** place value on family time, eventually your kids will too. Make a commitment to have dinner together at least three or four times a week. Studies show that children from families who eat together on a regular basis tend to do better in school, get along better with others, and are more successful overall. Additionally, plan and follow through with a family activity at least once a week. Put together a family game night, go on a family hike, or attend a local event together. Remember, no matter what the occasion, as long as you're doing it as a family, you're supporting "togetherness."

Talk: While it seems like a no-brainer, talking to your kids can seriously improve your relationship with them. And I don't just mean, "How was school?" Talk to them about the things they're interested in (even if you're not!). Rather than passing judgment on their favorite band of the week, ask your kids what they like about them, and what their songs are trying to convey. The key here is conversation, not criticism. If they feel they can have a respectful conversation with you, they'll be more likely to turn to you in the future when they have issues with friends, school, hopes, dreams, etc.

Teamwork: If you've ever played on a team, you know that teammates aren't required to like each other in order to play together. They're only required to show each other respect. And, in the end, working together (or playing together) actually fosters liking one another! With this in mind, make time to work together as a family. Clean the garage as a family, prepare a meal as a group, or team up and tackle the yard work — just make sure you work together. Don't just direct the kids, but participate and "coach" them along. Play to their strengths, give encouragement, and show your appreciation for a job well done. Working together not only eases the individual load, but it also inspires your family (er, your team members) to work together in the future.

CIRCLE OF WEALTH SPOTLIGHT



We love our lenders. We recently received an email from one of them, Michael Benzer of Houston, Texas, who has been investing with us for several years through one-off notes and as a part of our High Yield Fund 2. As an engineer who has traveled the world, Michael was intensely moved by the plight of children in the Philippines. Many of these kids were going without the basic life necessities that most of us take for granted.

Because of this, he has donated some of the earnings through SIC to a school he started called Lilia's Place. While school is unaffordable for many (due to the cost of uniforms and shoes), Lilia's Place offers children free schooling as long as they "show up and do well." The school teaches English and basic education from May-March, adding a grade each year (they are currently serving kindergarten through fourth graders). The students are also given lunch each day and a family food basket each month.

While Michael donates his passion, time, and money to the school (he visits 2-3 times

a year), he also highlights the fact that the funds for Lilia's Place are fully tax deductible, an added bonus.

For us, this is what the Circle of Wealth is all about: Helping others succeed through what you've learned and earned. Michael Benzer goes above and beyond this by helping children in need with the best resource available — education. We are thrilled and humbled to be a part of this journey. In this, Michael shows us that the Circle of Wealth is more than a financial journey, it can be a place for kindness and generosity. **Thanks Michael for the great example.** If you want to learn more about Michael's journey and school check out the website: www.liliaplace.org.

THE #1 SECRET TO 100 PERCENT FUNDING AND CASH BACK AT CLOSING SUCCESS? SELLER CARRYBACK FINANCING

What is Seller Carryback Financing? Basically a seller acts as the bank and carries a second mortgage on the subject property, which the buyer pays down each month. Not only is it offered as a means to getting the home sold, but often it's necessary to get the deal done if conventional banks won't offer the financing needed to the real estate investor.

Now, if the seller can't or doesn't want to carryback the entire loan, you can get them to carryback 35-50 percent. Once you have that, getting a private money company, like our funding arm, Cogo Capital, to put up the rest of the cash becomes the easy part. This kind of deal is a no-brainer for many of our lenders, and the cash is readily available for 100 percent financing and, in some cases, even rehab money.

Here are some great reasons to give a seller to convince them to offer you financing:

- The seller is facing capital gains on the sale of the property and can defer the portion that is financed.

- The financing gives the seller a better rate of return on their money than they could find through other investment vehicles.
- It provides a great solid monthly income.
- The property is non-conforming and no conventional lender will loan on it.

So, if you're looking for 100 percent financing, just do a little creative leg work of your own and always ask the seller to carryback some or all of the purchase price. For many buyers left holding onto properties they no longer want or need, this may be just the strategy that allows them an out and you an in to a great and profitable deal!

If you want more tips like this and the six other ways to achieve 100 percent financing, make sure you grab this month's Training Special below: Get the "7 Steps to the No-Money Down Deal: 100% Financing in Today's Market" e-book and video training, and never use another dollar of your own money again!

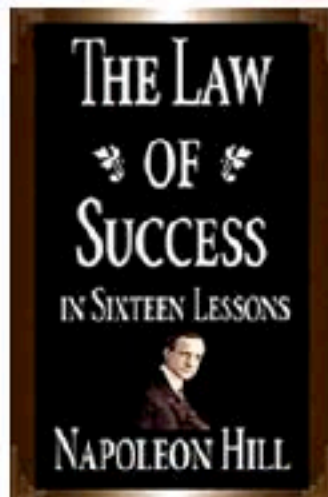
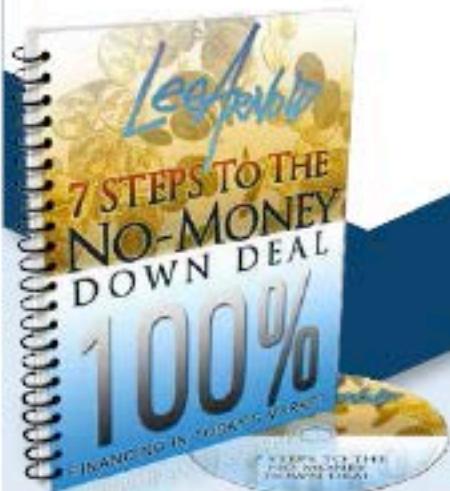
TRAINING OF THE MONTH

"7 Steps to the No-Money Down Deal: 100% Financing in Today's Market"

Normally: \$9.97

Circle of Wealth Discount: Only \$5.97

www.leearnoldsystem.com/100percent



Book of the Month Book Review: Script to Success

If you're on the hunt for some winter reading that will do so much more than pass the time, you've found it in "The Law of Success in Sixteen Lessons" by groundbreaking entrepreneur and financial guru Napoleon Hill. Hill expands on his philosophy first presented in his bestseller "Think and Grow Rich."

Learn how to create lasting wealth and success while beating out the habits that block you from reaching your goals. Each of the 16 lessons takes you into the mentality behind the most successful entrepreneurs and business moguls. By cultivating a success-oriented consciousness, the material aspects of accomplishment flows freely.

In essence, Hill sets the foundation for instinctual achievement that will take you to goals you never thought possible. While the book is primarily educational, there is also a strategic element that helps you develop personally to become more effective in your personal and professional life. Stop focusing on "jobs" and instead shift to hone in on what contributions you can provide. Originally published in 1928, Hill's timeless wisdom is just what you need to take you the extra mile and achieve your goals.

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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.

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