



hree

Not a lot of content today.

Was just thinking the same thing what's going on?

guys ready for Christmas depends on what you mean by ready?

Hey take that. As a get afternoon everybody. Okay? Oh

my goodness. It's good to see y'all

I was trying to sign in and I had internet issues chappies have issues. We're like, yeah. Okay.

It's okay Crystal. I open the meeting and then when I was trying to sign in so my photo would show

up. I accidentally hit uninstall Zoom. So I had to reinstall it. It's just it's that

Today afternoon, right?

Sometimes it's just you gotta roll with it. So but we're here glad you're here. I'm excited to be here. Welcome everybody.

I see a lot of our people. Yeah, you guys rock? I thought everybody wasn't gonna show up today. I was only wanted our power.

Yeah, that was a joke. Just we had that conversation.

Too funny and you know, what's really funny about that is after I got reminded about this. I was like I should have gone ahead and

had our good. Oh, well y'all got a break.

Hello there, Crystal Baker. How you doing? Fantastic? How are you? Jake Connor? I'm fantastic. What

kind of Internet issues are you having? Oh It's telling me that it couldn't couldn't access it that.

It was right. Hey Ashley. Why don't you just go ahead and tell everybody what you just did a few minutes ago. I did that. I was trying to sign.

Install zoom and I couldn't cancel it. I kept trying. You know what we're just we're gonna go with it.



But here we are. We've somehow got 30 people on already. Oh, well, I tell you what now, I want to tell you all something too bad Jeff. He's not here to hear it. He's stuck in traffic.

He's gonna sign in about 10 minutes, but she'll see Brenda Smith right there, right Brenda showing

she showing off her light bulbs. Brenda has many light bulbs. So anyway, I just opened up my it's all my present, but you wouldn't be able to see the whole

others Carol Joy also known as Christmas Carol. Y'all know Carol Joy has another nickname Christmas Carol.

But anyway everybody. Anyway, so I just opened up my Christmas present from Brenda Smith and it's a beautiful t-shirt. You know what my t-shirt says, of

course, if you know me. Well, you're really get this my t-shirt. Oh, look at

Doreen. I love the Christmas spirit my t-shirt from Brenda Smith says

Don't rush me. I'm waiting for the last minute.

Oh and I am going to wear my t-shirt with pride.

That's right. Should I wear it to Mastermind Crystal? Oh Yes, actually you should

almost every meeting we have prior to oh my word. So I just got a text from

Champion. Unfortunately Scott the producer of my podcast is not gonna be able to join us. He is sick with the code. So on this Scott anyway, so Brenda Brenda, okay. May I

just say just because we we do have such a faith-based group

prayers for Scott's grandson. He's he's been taking the hospital. So if you guys would

just please do that. And I just saw that I did not see that until you just said it but I see that in my text. So yeah,

we definitely want to remember Scott's grandson don't know what's going on. There is running a fever and

say he's an infant. So right many prayers folks.



So yeah, like thank you very much Brenda. Go ahead.

Christmas to everybody very beautiful lady Merry Christmas

Oh my Lions, what a piece of work. So yeah Chaffee. He'll

be joining us here in a little bit. So before we start, let's take

a couple of minutes and let's celebrate and cheer each other on who would like

to share a win that they have recently experienced and that could be anything. It could

be in business. It could be personal. It could be anything you want to share who's got

something. They are excited about

that. They would like to share with the rest of the PMA group just unmute

yourself and talk away.

Well, this is guy from Ohio. Hey guys. Hey Jay, and I I've been

in real estate investing for over two years and It's always been my goal to get a sub two

deal that. And I just closed on a sub two deal got the insurance and the payments all set up. So

if

you haven't done it yet, it can be done. So we That is awesome. Well, everybody gives guide

the

very sophisticated PMA golf clap right there way to go guy. Well, you

know we have you know, we have here on the leadership team the queen of subject to that

being Crystal

Baker. I know you lost count Crystal if you had to guess how many sub two years you've done in

your career. Well over

100 subitute deals, of course well over a hundred sub two, who else

is excited about something passionate about what do you want to share? Good news? We call

this what's new and good. I guess I'll add we actually are doing a sub

two deal two and this sub to actually has two buildings two single family



home one mother-in-law Suite one main home, so we should be cash flowing. Over 600 dollar dollars a month on this

one and it's a strictly sub to no down. Nothing down. No repairs. Just get right in on to it. That's awesome. Banjo and Erica give them the PMA golf clap right there. Wait to go. Now. You got to share

with us. How did you find the deal? That deal was a money in the follow-up deal.

I don't remember exactly how he came to us, but he came to us months and months ago.

What he was asking was basically market value or right there next to it and we couldn't you know

by cash. So we told him we can buy it with the terms and subject to the existing loan and stuff. He was an interested in it. He had to hired a realtor realtor Adam locked up for six months. He called

us just recently and still actually set followed up with them. And he was like, yeah, I'm think I'm ready to do whatever you were talking about before I need to get rid of this note. So he has to notes got to get rid of one. So he was one that reached out to us told us. No, we stayed in contact with him for over six months and now he's ready to

sell. That is so have you already closed on it? No, sir. We can't we may have closed on it. But his realtor

will not let him out of this contract until January 15th when it's up. I got you. Got you got you well that Realtor probably will not get any more listings from that particular individual. Yeah.

About it. And anybody else he speaks to you. Exactly. Yeah for land sake particularly with y'all being in a small area. It's like everybody knows everybody right? Yes, sir.

For the most part. Yeah. There you go. Well way to go one more who else would like to



share a win something you're excited about what's new and good in your world anybody?

Well, Jay, I and everyone I'm gonna speak to someone that would do a hundred percent financing and he's they it's private money.

And I'm going to be talking to him six o'clock Eastern time today.

That's awesome. Joseph. Will you get the PMA golf club right there to go.

Joseph way to go. a follow-up on that one So you'll fill us all in next visit next visit.

Yes. I will. Thanks. That's awesome now.

Crystal I'm seeing a lot of black boxes. This is not a black box meeting unless you are naked and not presentable. So unless you are naked turn your video cam on I don't care if your hair is prettier or not because I want to see your face right here on the PMA Zoom. Thank you Alex for opening up there. I didn't know we had Santa Claus joining us today, but we do and there's Chris. Thank you Chris Carmel Bill.

Thank you Dayton. We see more people opening up here. So get those video cams on this is engaging and engaging so welcome to another amazing. PMA Zoom right here before Christmas and I congratulate you all on showing up while we're getting down to the countdown clock on getting Santa Claus taken care of before this coming Sunday shows up. So we thought it would be a very very relevant and timely topic for us to talk about Why the holidays are the best time to attract and raise private money?

That's what we're talking about. So, I don't know if you saw that in your email or not that I sent out to you. I sent you an email yesterday and since you know today announcing the topic, so what I'm going to do right now. As I'm going to by the way Crystal if you would or banjo and Erica who ever sees him first, thank you. Tim. You're at work and you can't go on video mode right now. I got it. Thank you for letting us know so banjo and



Erica. I know they knew about the topic. I know Crystal does I know Chaby does when you see Chappy's show up.

One of y'all let me know Chaffey has arrived. He should be here momentarily let you know awesome. So here's what I want everybody to do and I'm actually going to put

The timer on this I'm going to give everybody 60 seconds starting here

in just a moment. And you're gonna have 60 seconds to type

in the chat and Ashley. I want you to be sure and save this chat and I

want you to email this chat out to all the PMA members because I want

everybody to share and here's the question. Why do you think?

That the holidays. Can be the best time to attract and

raise private money. All right. Thank you Elizabeth. So you're at work right now.

So type in the show, I need to put my timer on right now. Start. All right, you have 60

seconds typing the chat why?

Can the holidays be the best time to raise and attract private money?

We got some good ones coming in we do.

What a mood or a holiday mood. I'm not sure.

Yeah, there's definitely.

Yeah 27 seconds.

13 seconds

As I said actually please be sure and save this chat. I'm going to email it out to everybody.

For sure and time is up, but you can still see you can still keep typing in the chat. So just

because time's up don't mean you have to stop also be sure and take advantage of this PMA

Zoom any

kind of private money or any kind of real estate investing question that you have

type that in the chat and time permitting we will get your

We will get your your questions answered. Um, just real quick. By the way. We got



20 new PMA members 20 new PMA members, excuse me, 22 22 PMA

members within the past. Mmm, we're gonna have two weeks and some of

you are here some of you are here and that means for those that are new you don't know who
some

of us are so just real quick. Actually, please introduce yourself.

Hey everyone. I'm Ashley. I'm the girl that occasionally uninstalled Zoom from her computer.

I am Jason executive assistant. I work with him here in the office. I wear all kinds

of hats and today they're slightly falling off, but that's okay. Well replace it with a little Santa hat,
but

I'm here to provide support for everyone his course owners his

and his PMA members all of y'all really anyone who has our phone number or email address.

I'm here

to help. Awesome and Crystal, please introduce yourself.

Hey there, everybody. I'm Crystal Baker. I started in real estate investing back in 1996 very
traditionally

and it was definitely my side hustle. It was an occupational therapist then and so

I had. Worked through to the time period that everybody went through the 2018 2009 mess.

I was very fortunate. I sold my less Health last house in a bidding war and ended up finding
myself

had gotten married late in life and had a couple of great kids and I found myself a

single mom when my daughter was a baby. So I started looking back at real estate investing.

And how it could help give me some freedom from

the day job in the million hours. And I was really blessed. I took a bunch of

courses hired coaches and mentors that didn't go swimmingly. However, I did have the great
pleasure of meeting Jay Conner

attended his course his live event and at that point, I knew I absolutely



needed to join. So I became a platinum member and ended up being able to separate from my 26 year career is an occupational therapist. Just being a single mom got to go.

Take care of all the kids stuff spend time with them travel really build a life. That was nothing. I had ever

envisioned previously and shortly after I had started that part of my journey JS if I would help coach his students. So I have had the tremendous blessing of attending

all the events. Being here with y'all. I am on all Platinum Q&A calls accountability calls. I provide hotline, I provide Hour of Power General support to anything that the students need help facilitate

with the Mastermind group and really fulfill. What was apparently my mission all along and that was to really coach and be a part of people's lives and that's really what I'm super passionate about. So thank you for allowing me part of your journey and that's why I am awesome. Thank you Crystal. All right.

So let's go ahead so we had a ton like we've had 34 submissions in the chat as to why the holidays can be the best time to raise private money and this morning early. That was the first thing I did is I sat down by myself and I started listening the reasons why I mean myself just coming out of my head why this can be the best time but I wanted to hear from you all first before I shared my thoughts. And I want to hear from banjo and Erica. They are platinum and Mastermind members. I want to hear their thoughts and then I want to hear Crystal's thoughts and if traffic is here by then, I want to hear his thoughts and then I'll share and then I do I yeah and we have tons



of platinum and Mastermind members here with us. So we certainly want to make sure that we get to hear the voice from anybody

any of them that want to share because obviously they've been in our group and in our training so exactly exactly

um, so yeah, we'll start with banjo and so just

got a text from champion. Let's see. These are great. He's trying to log in

and has no internet bless his heart. I think Ashley and Chaffee might

be on the same part of the universe this afternoon. I'm not sure banjo Erica. Yes,

sir. Why is now or could be the best time? I'm glad we're going

first. That's all right, he but I think though the most obvious reason is because

we're gonna see tons of people we're gonna see a lot of people that we might not see

throughout the year all

You know for us personally. We started this journey a little over two years ago with

you really scaling our business and everything. So last Christmas was the

Christmas everybody's like, oh you're oh you're doing real estate now or you're going full-time type thing.

Well, hope everything works out. So this year it's like the gauge like they want to gauge. How are you

doing? Are you how are you doing? You still doing a real estate thing? So it's so it's good to see a bunch of people that we haven't seen in a while.

Friends of our family members are showing up at these parties. So it's a it's an easy way

to get around a bunch of people. Talk about your program. Like everybody was saying in the

chat. Everybody's in a good jolly mood. They're smiling. They're Talkative and you know, it's all

about the good news. Another thing that we thought about we've been doing is we give some of our stuff away

as Christmas gifts whether it be a brochure or maybe possibly a CD



or possibly a copy of the webinar or even a book. Oh, no, why do now right now? Have you got have you got your book handy that you hold up and show Yep. Yes, sir.

Tell everybody about you are the two of you all are now famous published authors. Not your book on Amazon. So tell them about your book. Yes, so

we are what's the name of it? It's called The Low risks High returns.

Lowers high returns. It's all about our private linen program, which we learned every most of you know everything from you.

We tweaked maybe a little bit of things but Jay and his team approached us via The Mastermind and as Platinum graduates and presented an idea of us to be able to write this book.

Basically a really easy done for you type situation. They interviewed us, you know, it was really easy process. They interviewed us got our personal story and then made sure that our programs and things

that are in the book matches up with what we're doing in our actual program and help us produce this book and

it's awesome like since then I can't wait until we get some private money from it directly from it. So right now I'm planting all the seeds you can even think of and it's a credibility thing too, you know people find out you're right a book and it's immediate credibility. So yeah, all of a sudden they become a lot more interested in

what we have to say. Yeah, it's like oh you wrote a book. You must know what you're doing.

Yeah. Yeah, one

of my favorite answer to the question now of what do you do is I'm an author.

Yeah, and then they and then they asked me when I what do you write a book? I so the so who is the audience for

your book? Anybody honestly, I'm just for potential private lenders, right? Yeah 100%

so you and people who know from you and your



teams recommendation. We started our own real in Poplarville and that's become a huge success and those people are super interested. They see what type of progress and what kind of success we're having raising private money. And so there our audience as well. They're reading the book to see how we set up our private lender program to see possibly if they can mimic it and you know, you never know lo and behold we might have some of those Real Estate Investors want to invest with us from their comment account or something. So there's no real our friends and family and anybody else who's interested in becoming a private lender, right? Well, I do railed you on your on your reasons why this is the best time to raise private money because you're talking about, you know as Christmas gifts you you give out you know information and now you A given them a book but go ahead with where you were in your train of thought. Yes, so we did we've done that we've given away a ton of books this year. I think somebody mentioned this in the chat too. People are looking to make changes in your life. The New Year's coming, you know, people want to start exercise and people want to start doing better at whatever. Well one of the things people are gonna want to start doing is being more financially responsible and maybe they have some things that some loose ends that they need to tie up that they haven't been paying attention to and then here we come talking about this phenomenal private lending program we have and it



gives them an opportunity to get there, you know do a little bit better with their retirement account or they liquid capital.

How much private money y'all raise so far? We're probably around 1.4 still somewhere around there 1.3. So hopefully that number goes up so around one point four million. So banjo

and Erica get the PMA golf clap right there 1.3 1.4 million in private money

raised so far. Erica any any more thoughts

or banjo? Yeah. I might have cut you all. Did you have more thoughts as to why this is it could be the best time.

Um, well one that you probably wouldn't think I would say because I'm The Quiet One of the bunch but a lot

of times Eric will have be invited like for the rotary. We were invited to a Christmas party. Our interior

designer has a Christmas party different charity events of Christmas Gatherings. So

between Christmas and New Year's we're just invited to a lot of networking events where you have people in

the organizations that you might not see at those regular meetings, but they do come to the holiday

event. So it's just expands that market a lot more as well. Love it. Love it. Love it. Love it.

Um any other thoughts banjo? Not that I can think of other you gave a lot you gave a long list right now. In fact, you've been peeking. You've been peaking in my notes. Haven't you?

That's why I'm

so glad I went first why it's not much of one. But um, we have I know quite a few people who get large

bonuses at the end of the year that they're looking to invest in something. There's a ride or downer.

Somebody typed that in the chat. That's really yeah. Yeah didn't



talk your stuff in the chat. Did you want if you don't mind as we go around the room, if you don't mind type your notes or the thoughts that you just shared in the chat that way when Ashley emails them out to everybody then your notes will be the in there as well. All right. Awesome. Thank you so much for sharing. I'm not gonna have near as much to say now when it gets to be my turn. and I think like waving her hands like well, you took some of my thunder. I knew I knew when when I was writing my list when I was writing down my notes. I was like man if I go last wait I have much to say you enjoy.

Oh mercy. What what Crystal on you're gonna still have the advantage because I'm gonna be the one going last. So what you got Crystal Destroyer why this is the best time. Out so literally my list is probably just a hint off of some of the things you said. So I mean, there's really not a whole lot more to say so I would say this one of the so I'm just gonna say it from my voice and maybe just add a little bit of color and that is simply you are engaged with so many people and they already said that so that's holiday parties that's you know events that's networking. Everybody is engaged in a very different way. The spirit is different. So we're not there on a networking basis. And people always say to me so I'm just gonna use this framework. Oh, well, I don't want to be talking business. It's a holiday what happens at holiday parties? Maybe you weren't talking business, but you are talking about what's going on in your life, like people open up more in my experience during this time of year than they do during any why there's a lot going on and if the psychology degree I had taught me nothing else and all the



experience of being a therapist. And in that realm is that this is a very different mindset time of year. So people get upset they get blue. They get happy they get they have the whole rainbow if you will the whole Myriad of emotions and if you are in a place where you have something to offer in so many different ways, of course, you're gonna have that conversation with these people. There is no better time and when people are saying oh my gosh, I can't believe I'm so devastated all these things have happened. Wow, you have an answer. That's why I think it's the best time of year. When you can recover someone's you know downfall something that's a struggle and you can really offer something that's this amazing. That's gonna that could potentially launch them into a new year. That looks completely different ha that's amazing. So this is the best time of year you're interacting with the people that are close to you. We're all about warm Market. That's what this is all about is helping the people that you know, and that no and trust you. What in the world. This is the best time to share what you do the best time to share how you can help them. Of course, there's all the Myriad of other things right, you know, they've got the the end of year stuff happening taxes happening. They've been through gosh knows just a treehouse and and this is really your opportunity. So so there's just this beautiful space where you're really getting face to face one to one most of the time. What are we we're email. We're text we're distant. We're Fly by now, we're connecting with people and that's what private money is about. It's about this beautiful connection and it's offering so I



can offer a whole lot more than what they said because that's really what this is about. That's why this time of year is so important is because all of those things are true and you're seeing more people you're touching more people and and you have a gift for them whether it be a gift I eat physical or just the gift of what you have to offer in this space and you should be sharing that so this is not the time to hold back and say, oh my gosh, I'm not talking about business. This isn't about business. It's about changing people's lives. This is about putting them in a position that they will never ever have that opportunity again to be in if you don't offer it.

That's why it's now. Crystal and could you get just a little more passionate about this topic that we're talking about?

It's I just that's why when people say things to me like oh my gosh, I don't want to do it right now. Now seems like a bad time. I shouldn't be talking about it. I'm like are you kidding me? People need you to talk to them about it. They do.

So yes, you know and people people talk about what they're excited about. We've set it a hundred times, you know, give birth to private money. What do we mean by that? You just had a baby? What do you talk about you talk about your baby. Some of us are actually old enough to have grandchildren I suppose. Well, you have a grandchild about the world. Are you talking about? You know, why are you laughing? Banjo? That wasn't funny anyway, so thank you for sharing their Crystal fantastic. Um, and I have great news somewhere in this Zoom meeting. Chaffee Tom win is here Chaffee. Say hello.

Between between traffic and between your Microsoft and you know, well shoot



you missed out on all the fun chavy right before we were going Live Well, I don't know if there's anything else to

say after what Crystal just said. Okay just got on and I was like, wow somebody I mean you missed all the fun right before we got on Ashley signed in as the host and kicked everybody out and then she deleted Zoom from her computer. Oh wonderful.

Oh today is the day here one beautiful

people here. That's right. That's right Chaffee. We have 22 new private money Academy members and just come in in the last week and

a half or so and obviously not all of them could make it here on the live Zoom, but some of them are here and they have no idea who you are. So happy take a quick minute and introduce yourself. I'm just the big Asian guy the token Asian in your team Jay. That's it.

No, you're the one who makes fun of everybody. I don't do that. I'm full of encouragement and support. I don't know

why. Yeah, you're full of something there, too. Right. So anyway, so who

are you anyway, who are you anyway so way back when I graduated with an engineering degree that I never wanted I

never wanted to do so I had to find something else to do and I found this thing called real estate investing. I started investing

way back in 2002 about the same time Mr. J Connor started and boy do I

wish that Jay Conner had started before me and I met him and he would have give me some of his of his

processes and systems because my first deal ever was a horrible. It's

a book. There's a stories there and had I done it to Jay way. I wouldn't have had

that story only. So after that first deal I went and paid and and got myself

more education more training and hired myself a coach and learn how to do real estate the right way and then I



started buying and selling all over the country. So I bought and sold in multiple different states started with the whole sailing and short sailing. And and rehabs and all that fun stuff and expanded to land and development and raw land and entitlement and all that fun process stuff was working on some really big deals then obviously, you know, the the whole industry dropped out in 2017-2008 time frame fortunately during that time period I found out what I really loved doing which was coaching. So I started transitioning into the coaching business in 2005 and in 2008 when my son was born I decided I'm going to go full boat coaching and I've been coaching full-time since then and My coach with a lot of real estate gurus because that's somewhat in my background and I've met a whole bunch of them and during that Journey Jay decided. Hey, I want to start helping other people succeed. I want to start teaching people about this private money thing and show them how to do real estate the right way and and you know, Jay and I reconnected and I because I had met him at an event and we stayed in touch over the years and when he started to coach we reconnect and said, hey come join the party and I've been working with Jay ever since so it's been about almost a decade now day that we've been working together. So it's just been an honor to work with Jay and the team and everybody here. We have so much fun. We work really hard only. We have a ton of fun at the same time. So it's great to to be involved in an organization where everybody supports each other and everybody leads with



a servant's heart and our goal is to help other people versus just make a ton of money. Does that come?

Just naturally comes and so honored and happy to be here Jay. Thank you very much.

Absolutely. Thank

you for letting the new folks know about whether you are on what you're all about. So while you've got the floor Chaffee, I know you heard Crystal sharing her passionate ideas and Erica's ideas. They went first. There's are in the chat and we have now had

45 chats so far that people have sent in their

ideas on why this is the best time or could be the best time to raise private money over the holidays Ashley's going

to be emailing the entire chat out and Ashley. I need you to get my notes. I'm

gonna be sharing my notes Here in a moment as to why I believe it is but I'm not only going to give you the why I'm

gonna give you the how I'm gonna share with you the exact how

Of that you can utilize what's going on over the holidays and not do any extra

work whatsoever. So Champion, I know you heard Crystal sharing any

color or Clarity or thought she would like to share as to why this

can be the best time. Well, you know during the holidays and by the way, I know we have a bunch of a mastermind and platinum students

on here that have a bunch of great ideas as well. And unfortunately, I haven't heard from them because I was tied

up only I do want to say that, you know during the holidays it's always the best time.

Because people tend to drink and have loose lips. So but that's not just

So anyways, no what happens is that during the holidays you get together and a lot of times people

let down their defenses and as crystal said, you know, there's a there's a big



misconception out there. If I can throw that out there is that you have to balance and keep your work life separate from your personal life, right? I got a separate my personal life and my work life and in reality if you look at all the super successful people out there they do what they love and they love what they do. There's no separation. It's just who they are and when you and when you Embrace that concept and you become a real estate investor, you become a person that goes out and looks for people that are struggling with their house and you and you help them with their house situation and you're looking for people that you know, what better Returns on their properties and you're looking for people that are struggling to find a mortgage or find a property and you're connecting all these things. That's who you are. Right, you're the person that goes out and helps people with all these challenges around the real estate business and when you can Embrace that there's no separation about you know, I got to keep my work in my life separate because that's your life. And so when you go to these events and people are saying hey, what's going on? What have you been doing? What you've been working on? Well, let me tell you right and and go Miss Crystal because you know, you just Our talking about everything that's happening. And so again when you're talking with people a lot of times at these holiday events, they do let their guard



down because they're just looking to catch up with you. And of course you're going to update them on what you've been doing. And what have you been doing. You've been working on this you've been working on that you're looking to help people raise money, etc, etc. And so it's not a forced conversation. It's just this is who I am and this is what I'm doing. And so that connection is really good because again, you're not there to sell or pitch anything. You're just there to say. Hey, this is my life what's going on in your life? And so people can relate to that. So you're just updating people and that's what's beautiful about the holidays you get together and you just start sharing and what you're sharing is you what you're sharing is what you're doing in your life and that's all it is. I love it. I love it. Um, so who else do we have on here that are either Platinum and/or master, I mean platinum and or platinum and Mastermind that would like to share any more thoughts. You may have typed it in the chat, but I want to give the platinum and masterminds an opportunity. The opportunity where they can say, hey, I'd like to speak. I know Brett just raised his hand so perfect. And so so Brad if you don't mind which I love it, please be prepared. I'm just gonna run through real quick and acknowledge all of our platinums and masterminds because I'm super proud of y'all and really really excited that you're here. So I'll take a second to do that, and then Brett if you'd like to go first, and then we'll open up the floor for anyone else so Luke Carlson Platinum Mastermind, Bob ripping Platinum Plus. We have guy Stevens Platinum graduate and Mastermind Eleanor my day Platinum Plus banjo and Erica platinums that



are graduates and masterminds David B Hill Platinum Plus Ben Mayo Platinum Plus a mastermind.

We have Dory in Cleveland Platinum Plus Brett Johnson Platinum Plus and Mastermind, Phyllis way Platinum Plus a mastermind. I'm still going through there's so many of you which is so exciting. You guys are rockstars. Um, and let's see. I don't want to miss anybody. I've got dark screens. I hope I've hit on everyone if I've missed you, please let me know. We're really proud that you're here. All right, Brett. You have the floor go ahead and unmute yourself, my dear. No, you're still muted Brett. There you go. Here we go. So.

You know as you were talking Jay, what come to my mind is when you get to these parties you get to use your

house call it Jay's quote. Did you know and you can start your sales pitch from right there and

and they're they're there to listen, you know. Awesome, Brett. You peaked at my notes too. Didn't

you? I'm actually gonna go into the detail of that. So everybody I know what you're talking about. But yeah, I'm I'm in the same Lane you are Brett. Thank you for sharing.

So what are the crystals what are the crystals? Need to go home what other Platinum there's only

one Crystal I assure you there is one Crystal. Clear platinum and masterminds would like to share any more

ideas. Go ahead Bob just unmute yourself.

All the way lower left hand corner. There you go. All right. Well

so Dorian, and I we Finally set our luncheon date for our first luncheon. Congratulations.

Thank you. And that's for January 9th.

So we're having it at this little restaurant and our hometown.



And you know we go there. Probably every other weekend have breakfast and last Sunday we decided to get there a little early. and

so we get there and and we go in there and there's always a group of older gentlemen sitting at This one table they get that same table all the time.

And the reason I think is the best time is I know a lot of these guys are retirees and you know, they're saying they're Our accounts or retirement accounts just taking a big hit they you know with the stock market and all that.

so getting at the end of the year, you know, I know they're anxious to to look at something else and so boring and I are sitting there at the table and Her back is is facing them and I'm of course. I'm sitting across the table from Doreen and I'm A glance over I remember once in a while and just it just looked like a bunch of old Scrooge just sitting there. They're not as Lively as they normally are. and

So Doreen, she kind of Chuckles. She looks at me and she said she keeps asking me and they've gotten their check yet. Are they eating yet? Because you know, we were making plans to go over there and do our our pitch for our program so

I said no. No, we're okay. So we get halfway through our meal and and we get done and I said well they're over there paying a bill and Doreen looks at me and she says now what would Jay say if he was sitting with us and she said my lands he probably get up and grab us by the arm and just haul us over there and said here do your presentation.

So we did that and I mean these guys I mean it just like we turn their light switch on they just got revved up. They were they were joking around with us and a couple of them say, yeah, you know we need to do I need to do something different because

you know, I took a hit, you know all year long and So that was that kind of rev Dorene and I a big time. It's like You know now we're now we're on fire. So



that was a that was an eventful. Breakfast for us. So we're we're excited.

That is awesome. Y'all give Bob the PMA golf clap right there way to

go Bob way good super proud of them because anybody that's not a part of our group does not know how much that would take to do something like that and to really change your mindset and be truly comfortable be uncomfortable

you guys rock and I was really proud. I was proud when I heard it earlier. I'm super proud of you for sharing it and opening up

right now, Bob so good job guys. Thanks. Awesome. That's great. Well for the second time, I guess I

should go ahead and share my notes again Ashley make sure that I forward

these notes to you to be included in the email tomorrow morning with the

with all this chat thread. I want all the people members to get it. So some

of my notes you all have already said, but I'm going to flesh it on out with not only why is

this the best time but now I want to give you action. all items to do

I want to give you actionable specific things to say right. So

here we go. First of all, why is this the best time we all have already

said it you're gonna be around a ton of people you're gonna be going to social Gatherings a

bunch of people are gonna be there that you've never

met you're gonna see people over the holidays that you only get to see once a year, right and some

of them you're just really glad you only see once a year I get that. But anyway, you're just you've got

like a built in audience and you know people at these social Gatherings and family getting togethers

and like I'm going out to Texas but Carol Joy next Wednesday my lands. There's

37 people just in the direct lineage of her mother, right? So you gonna be



around all these people people are looking For Meaningful and interesting conversations other than the surface stuff that you know is Chit Chat and actually, you know means nothing. And so some of y'all said, I mean the new year is here. I think you said at banjo the New Year's here people are open to new ideas. Naturally because the new year and I'll tell you the biggest reason. Why this can be the best time for you to raise a bunch of private money or attract a bunch of it?

Anybody that's got their Mark and you just said it Bob anybody that's got their money in the stock market. I

don't care if it's investment Capital. It's retirement funds the Blessed stock market is down 30% You think there's a lot of pain going on being felt out there right now?

With the stock market being down that much. I mean that that is the reason mining Carol's first private lender came on with us. They had just lost a bunch of money or value a bunch of money in the stock market and they were getting older and they knew they could they weren't going to live long enough to live through another correction and they didn't

both of them have passed away now. And they made the right decision of getting out of the stock market

and coming on over to our program. So Here's a big note as we say. Here's a writer Downer. your plan for your conversations must be intentional. Okay. Your conversations must be intentional.

So let's let me give you a sample conversation right now that guess what?

Nobody can reject you this conversation. I'm getting ready to share with you. Nobody can reject you because you're only going to ask for one thing. in this conversation, you're going to ask whoever you're

visiting with you're gonna ask for one thing and I promise you you will



get 100% of the people to agree and give you

a yes on this one thing you're gonna ask for Okay. So let's say you're at a

social gather and you're with the you know, extended family. It doesn't matter. Less now, let's

say you're meeting somebody.

For the first time that's that you don't know that you don't know who this person is. All right. Well,

here's a rider

Downer. The person that introduces their self first raises more private money. You cannot be a
flower

on the wall. You got to be a bob ripping on and a Doreen it goes over there to them old people
and starts the conversation. right, so it's intentional. So if you've never met them before
introduce

yourself. And then of course they're going to introduce themselves.

And for goodness sake don't ask them what they do. I mean can we not think of something
more

interesting to ask somebody then? What do you do? So here's the question to ask.

Say look tell me since we don't know each other. Tell me something that you're like really
excited

about that. You've got going on in your life for your business or whatever. That's the question.

Tell me something that you're really excited about that's going on in your life and your business.

All right,

that's the question well. It doesn't matter what they say. Maybe they will maybe they won't you
know,

it depends on how much they've had to drink as chappie said so you listen to their answer. All
right now, maybe

they're going to come back. And ask you what are you excited about? What have



you got going on you're excited about maybe they won't it doesn't matter after they share with you. Well, they're excited

about what's going on in their life. What's going on in their business? You see that question

Works whether you're new

one where you didn't know them. Okay, the only difference is if you didn't know them you

introduced yourself, they introduced themselves and

say well tell me something exciting going on in your business around in your life. I'd like to learn a little bit about you right now.

If you know somebody you say hello you hug right? Hadn't seen you in a while. There is

your question tell me something that's you know exciting going on in your life for a business now. They share with you your interested, you

know, you're really listening you're really interested. And then after that whether they ask

you or they don't. You're going to say well, I've am

so excited about something going on in my life. I just got to share it with you.

And then you do what who was it Brett what Brett said you're going to ask

the did, you know question. You're going to ask the did. You

know question. I love did you know questions? Well, here's the did you know question? The digital question is in verbatim.

Did you know now? This is after you told them here's what I'm so excited about that I got going on in my life.

Did you know there's a way people can earn unlimited money tax-free per

year. Did you know there's a way people can earn unlimited money tax-free.

That's the question. That's the did, you know question? And then of course, they're gonna say no.

That 99.99% of the people know nothing about our world, right? So they're gonna



say no how like, they're gonna say like how the word did you you know, how can you make, you know tax free income?

Then your next follow-up question is when they say no I know where you do that your next question is. Have you ever heard of self-directed IRAs?

That's your next question. Have you ever heard of self-directed IRAs?

And guess what? They're gonna say no. most people in our world have never heard of self-directed IRAs So you let them respond.

And then when they say no. You say well, let me tell you what a self-directed IRA is and you got to be talking like Crystal does right?

so You say well, let me tell you what a self-directed IRA is a self-directed IRA company also known as a third party custodian is an IRS approved company.

That allows people that have retirement funds to transfer those retirement funds over to the self-creative IRA company Tax no taxes. No penalty.

They can transfer that money over and then they can invest in real estate.

passively and earn insane High rates of returns. So let me

give you the answer again as to yeah, you ever heard of a self-directed IRA company. They're gonna say no.

And then you're gonna say well, let me tell you what a several guy company is it's a company also known as

a third party custodian that's approved by the IRS.

That allows people to move current retirement funds over to it tax-free no penalty

and then they can invest in real estate totally passively and earn insane High

rates of return. And then the next thing you say is the reason I'm

so excited and I wanted to share that with you. Is because and here's the only thing you're going to ask them for.

Is because I need your help. I need your help.



You know the stock markets down 30% when you hear somebody complaining about the stock market

and the volatility. And the stupid low interest rates that they

can earn at the local bank and a CD. Would you refer them to me? Because I'm now paying insane rates of returns to my private lenders that people invest with us.

And of course they're going to say, yes people were created wanting to help other people. So you

just asking for them now now I promise you if they had if they're in the stock market.

Or if they have investment capital a retirement funds they're gonna want to hear more about it.

All right now. You're at a social Gathering.

This is not the time for you to teach your private lending program.

At this social Gathering, right? What this is an opportunity for at these gatherings.

is to cast the seed all you're doing is you're just casting say the there's no reaping of the Harvest. Until you cast the seeds first, right?

You're not asking anybody to be a private lender. You're not gonna teach anybody the privately program,

but it's getting it's just casting seeds and creating interest. That's

all this is. Now if they're interested or they're gonna refer some people to

you, then that's the perfect setup for getting back together after the holidays.

To where you can actually teach the private learning program. You may be thinking to yourself.

Well Jay, I don't

know what the private Landing program is. I'm new to this PMA membership. What in the world is the private lending

program and how to work and I teach something that I don't know. Well, guess

what? You need to learn the private Landing program that you're going to teach right and it's in my book.



Which I will mail to you. If you if you don't have my book and you don't know the program order my book.

It's free just cover shipping and handling and you can get my book at Jayconner.com/book.

And you get that and you get that place this afternoon. We'll ship it out to you tomorrow. By the way. We are closing the office tomorrow at

noon and we're coming back here to support you on Tuesday these December

27th. So anyway back back to my script, right?

When you hear someone complaining about the roller coaster and you know, you're asking for their help to refer people to you, right? You're

not asking for anything direct right? And then that's the end of the script you let the conversation go from

there and all you're doing like Crystal just typed in the chat is you are sowing seeds.

So if there's further interest, you know, you just schedule a one-on-one to share how the private Landing program works after the holidays and that is it. Hopefully you got a few nuggets out of that step by step process. Again. It's intentional, right? It is intentional you're focusing on sowing seeds

in that order that I just went over. Um, and I just want to if you don't mind J real

quickly, I just want to jump in we that is what we teach right is intentionality and I think that gets missed so

often people are like, well, I know what I do when it happens it happens, but they don't recognize the value of

intentionality on a day-to-day basis. So it's it's all of the time so it's one it becomes a part of you like Chaffee said and I really appreciate you sharing that Chaffee because that's so important but beyond that it

is what am I going to intentionally do to plant these seeds in an ongoing basis?



so it's just I just loved that you use that word and it's really want people to take that to heart because

that is so forgotten. I think so much for the time. It's like well, I need all I need to do all this stuff and it just becomes minutia. The reality is it's really intentional. It's very intentional plant. The seeds be

intentional with your word and and share from the space. Just like you said, so use those steps.

So thank you for sharing that Jay.

Absolutely a couple of announcements before I let you go. So don't hop off

yet. I got important announcements here. So the price so part of part of

your service as being in the private money Academy membership, you also get two

free tickets to the private money Academy conference. The only thing

that you got to pay is a 97 dollar registration fee, but the tickets themselves are free and we

had to shut it down in October sold out shut down and we had to put people on

a waiting list. I just opened up registrations for the February private money Academy live

event just opened it up yesterday or two days ago. And and let me

tell you it's February 15 16 and 17 here in Atlantic Beach if you want private

money. You need and want to get to this event period all right, so you

can register at [www.jslive event](http://www.jsliveevent.com)

[j a y s . l i v e v e n t . c o m](http://jaysliveevent.com)

It's open. But if we shut it down in October, then my guess is we're gonna have to

shut it down again for February. So I'm just letting you all know before we start opening up

to everyone, you know to register that qualifies to come to the event.

Um another announcement the next private money Academy Zoom. Is we normally do it the

second and fourth Wednesday

afternoons at 4 pm of every month. The next one will be January the 11th, January

the 11th put that on your calendar January the 11th at 4pm Eastern



time will be right back here with another Hot Topic on on private money.

and so with that Crystal final comments for the 2022 year

with the PMA members and then we'll go to Chaffee and then I'll put a pun intended

bow on this Zoom Crystal. Yeah, I just

Oh, it's not the right time Etc so much and that's why it was so important for us to bring

this to everyone's attention right now. So do this share from your voice share

your spirit share your stories share what you can do to help people because they need

that right now. And then I just want to say thank you all for being a part of our journey for being a part of this group

because it means a great deal to us much more than I think you can imagine and when we look at the time of year and the spirit of giving you know, there's no greater service heart Than Jake

Connor. In my mind, and he brings together so many sermons hearts that the spirit is just amazing in this group and in the groups that we share with on a day-to-day basis, so thank

you for doing for us. But I also think, you know, thank you for joining

us and being a part of our Lives because blessing to us and to be a part of your journey. So merry

Christmas. Happy New Year cannot wait to see how amazing your lives look in

this upcoming year. Thank you Crystal and champion before I turn it over to you. Banjo and Erica. Thank you all for being here this afternoon

and being prepared to share your own success and your thoughts. all our honor and pleasure Jake

Absolutely, Taffy. Yeah, so to touch upon again, what crystal

said is go out there and share this is what what I will what I



want to say. Is that even if you're not sure about your program or you're not sure about the private lending program or anything like that if you're excited about something and you talk about it people will become excited. And so go out there and be excited about what you're doing because what you're doing is changing lives. And if you just get excited about that then during these holiday times you go out and you're you're talking with people and that's the other thing too. Is that some a lot of these people are people, you know, Or they're you know, there are people that you met in the past and so they're more forgiving right. So if you don't know something say wow, you know what let me find that out. That's a great question. And be yourself and again just go out there and be excited because people buy into excitement and they they see how excited that you are about helping other people. They want to become excited too. They want that energy. I sometimes look at my five year old that's running around and being crazy I go I want some of that right? So if you're that five year old going around talking to people about your private money lending program. They don't know what you're on or they might not understand private lending and they might not understanding this only they're gonna want a part of it. And so that leads you that's the seed that you're planting for them to then go and have a one-on-one down the street or down the road, right? And so you're planting those seeds and you do it by being excited about what you're talking about. So that's a first and foremost just to wrap up this call to wrap up 2022. What I'll say is that if you're not happy with the results that you've had this past year.



Then you can change it you have the ability and the power and the resources to do everything differently in 2023. You have the the ability to design your life in

2023. If you're not happy where you're at if you're happy with that great keep doing it do more right as

Jay always says when is more enough right and more is Never Enough when it's not about you and you're going out there and you're helping people and you're leading with the servant's heart.

So do more of that if you're happy with what

what you've been doing and if you're not reflecting though, what am I gonna do different this year to make

things even better in 2023? Let's make 2023 your blow up here your breakout year that year that's gonna change your life and and keep going forward from there. So with that thank you so much

for being on this call. I'm so excited about everyone that's here the Futures and and what's possible your

potential and what you can create in 2023 and I'm looking to be a part of that. And I want to be here to help you guys achieve that

as well. So have a very merry Christmas and a happy New Year. Thank you so much traffic.

Thank you.

And by the way banjo, are you wearing my t-shirt that says unemployable?

I think so. I thought I was the only person in the world to add the unemployable T-shirt

now. I became unemployable April of 2021. Yes you as well

because that is definitely not my mmm. I have two of them.

Oh, I think I should give all Mastermind members in February an unemployable t-shirt.

That's awesome. Well with that all of you, I tell you what, it's the

holiday season Merry Christmas to all of you love on each other spend time with family and

friends. Don't take one second for granted because you never know what might be



coming around the corner tomorrow and walking right here in the door is Carol Joy. Are you gonna wish everybody a Merry Christmas Merry Christmas everybody next year you see Carol Joy's like Santa Claus. She can see you, but you can't see her.

Coach. Thank you. Merry Christmas, Carol Joy.

Not told everybody you have a new nickname Christmas Carol.

Y'all have a very merry Christmas Happy New Year. Be safe and here is

the 2023 being your best year yet. Here's lots

of love from Morehead City, North Carolina Merry Christmas Merry Christmas, Merry Christmas.

Merry Christmas, everybody Merry Christmas Christmas.