

# How to do more deals by NOT making cash offers?

Hosted by: **Gary Boomershine and Cris Chico**

Featuring Special Guest: **Luo Brown**

**Intro:** Welcome, hey everybody. Welcome to another weekly REIvault team huddle call. Super excited to have all of you. Today is Wednesday October 28 2015.

**Gary Boomershine:** This particular session I think it's going to be incredibly fruitful. I've got one of my very very good friends that I've known Lue Brown for at list 12 years Lue. He is a Mentor, He is a Coach, I've learned from him over the years and I cannot tell you how many deals that Lue has personally been involved with me. Some of my biggest deals in real estate came from Lue's personal coaching on deals. I actually bought a 74 hundred square foot house in Vermont for a hundred dollars and made over two hundred and forty thousand and it actually came with Lue helping me create a financing. I actually use what was called an option agreement and Lue walk me through this nail bitter and I couldn't imagine somebody stronger for how to buy properties other than cash because I know with our group in REIvault a lot of us are making all cash offers and a lot of people have been asking about how to do subject to and owner financing and what's the paper work and how do you actually present that to the seller and I thought, "Hey! You know what let's just go right to the expert, the guy that has taught thousands of people whose bought thousands of properties and bring him onto a call and let us use an hour to pick his brain and have some fun here".

**Luo Brown:** It's Luo Brown. I am going to read his bio, it's pretty impressive. Real estate investors in all 50 states, across Canada and 15 foreign countries including as far away as Australia and New Zealand regarded training systems and forms. Meaning the documentation contracts etc. created by Lue Brown is the best in the industry and I personally vouch for that. Quoted as an expert by many publications and

authors. Lue draws from a wide back ground as a real estate having been buying properties since 1976. By the way, I was seven years old nearly 40 years. Lue has invested in over a thousand single family homes, apartments and even a hotel. He has developed subdivisions and built renovated homes and apartments and each of this experiences had given Lue a proving ground for the leading and cutting edge concepts in real estate today and Lue is constantly innovating new stuff and it works and his the real Deal. His widely known as a creative financing genius with his deal structuring concepts, being a teacher at hardy enjoying sharing his discoveries with others and he's also served the real estate investor industry in many volunteer positions such as the Georgia Real Estate Investor Association. The world's largest Investor group. He was also the founding President of the National real estate investor association which serves as the umbrella association of local investor groups all across the United States. Husband, Father, Author, Lecturer, Inventor, Investor, Builder, Designer and Real estate expert are all description of this exiting trainer. Lou, welcome to the RElvault group.

**Luo Brown:** Thanks Gary. I appreciate that, I really appreciate the opportunity that you've given me here to share some great great stuff that we've learned over the years.

**Gary Boomershine:** Lou lives in Atlanta, Met his family, his wife really really great group. Lou let me give a little grounding on this group but I know you and I prepared for this so we could get into technical details of how to make money creatively and currently in RElvault, we've got about 200 experienced investors that buy 2 to 20 houses per month. Very heavy on direct mail to generate leads as you know well cause we have a lot of your platinum people that had been we've us for a long time. Jim Stalling is actually on the call today. I know his been working with you and in your platinum group for years. Some of us are also doing a little bit of pay per click and Cris and I are working on offering a pay per Click solution to our members and we've got a lot of wholesalers and rehabbers that are buying all in cash. And a lot of us don't like to be in the land lording business and so I'd really like for you to chat about can you actually buy properties with owner financing subject to other options where you can still flip them and make money or you have to be a landlord and so we also have some turnkey investors. We've got people that are buying and

doing a turnkey business model and all of us are looking for options other than just coming in and trying to buy all cash and having to do it. So Lou, are there ways to buy properties other than all cash?

**Lou Brown:** Yeah baby. It's kinda like my middle name. I put cash really to be honest with you I put it at the very bottom of my list. It's the last thing I wanna do. If I could possibly help it and the reason is that I can make more money of course if I can adopt the philosophy so I go in to a seller situation always in my mind, the seller is the bank. Not that I am going to the bank. Not that qualifying for a loan, not that I'm raising money, private money and not anything else. My game is for the seller is to be the bank for me and so one of the ways I do that is to take over existing financing that they already have on the property and I take over subject to the existing loan and I love that because that is money that I didn't have to raise but the bigger story is also the point. The Points, the closing cost. There are so many additional fees that impact our bottom line that we can save. If I can't buy the property by taking over the existing financing and my next game is to do what's called an agreement for deed and that game is to have them keep the deed, put it on escrow and then I'm able to pay them off later when I actually find my buyer and that works very well as well and if I cannot get that one then I back up to lease to auction to buy and I've got an auction against that property with a prepared and predesigned amount of money that I'm going to pay and a time frame that I can get that done in. And if I cannot get that done, I'm gonna back up to an auction and get an auction on the property. And if I cannot get that done I would back up to cash. Cash is my least favorite way to buy.

**Gary Boomershine:** Lou, you can actually pay a higher price to the seller if they are able to do something other than all cash.

**Lou Brown:** You are absolutely right Gary because of course we would have paid closing cost. And if it's a short term loan many times you are paying hard money financing. That could be as much as 5 points and 15 percent. Well I save all that money when I could have the seller be the bank.

**Gary Boomershine:** A lot of this properties Lou that were finding for the REVault members are free and clear and a lot of absentee owners, a lot of burned out landlords, a lot of sellers that just you know their older and they don't really know what to do with the money, right? But their whole focus is all cash. What can you do with that type of thing?

**Lou Brown:** That's kinda like my world. One of the things that that really happen when somebody's got equity is that they've got the ability to wait because many times they don't need that money right now today and the other good thing is if some of that money, let's say they only needed maybe 5 to \$10000. We could give them that and the balance of funds can be paid when we sell the property and that might be anywhere from a little while to a long while when we finally sell the property but in a mean time we've got a 0 interest 0 payment loan with that seller.

**Gary Boomershine:** Why would a seller take 0 interests? I say that because I can't even remember when I paid interest to a seller. It's purely the gift to the gab of how to structure that with the seller because if you are paying them interest that means whatever they received they have to pay regular taxes Right?

**Lou Brown:** Exactly. Gary you put your finger on it. Really, it's what I call magic words when you know exactly how to say what you need to say in order to get the seller to carry back the financing be the bank for you. Then they've got every reason to do it and you've actually been able to show them through the magic words what's in it for them in taking over and waiting for their payment.

**Gary Boomershine:** If you buy one of these properties where the seller is willing to take some money now, let's say their willing to take 20. Let's say the cash offer will be 80000. I'm just gonna run the numbers and kinda tee it up for you to walk you through scenarios. Let's say you are offering them 80000 but they want a hundred and now all of the sudden you are able to offer them a hundred thousand maybe they want a 20000 down and then they want the rest of it in say a year 0 interest. Can you structure a deal where you could still sell that to a rehabber and still make money off of that?

**Lou Brown:**

Absolutely. You just need to make sure that you have no restriction in the paper work that don't allow you to assign the contract and essentially you can assign the contract to a rehabber. Now they've got the benefit of that financing and you've got \$20000 in your pocket whatever amount you can mark it up and really if you think about it rehabber have the same problems as we do. They got to raise the money and again they might be looking for a 5 point 15 percent scenario. Not only that, a monthly payment. So by the time a year is over depending on the size of the rehab. They may had a lot of money tied up on that thing. They've got the original 5 points and then they've got the 1.25 percent payment every single month that puts interest all day long. They've got to come up with that cash too and better have it set aside and ready to make that payment. Not knowing how long it's gonna take to get the house rehabbed and and also how long its gonna take to get it sold. So your absolutely right if you can set it up for a year payout, maximum of a year but to be honest with you we usually set it up for 2 3 5 even longer year payout. As a result, it opens the door for us to do a multitude of things with that property one of them being selling it to a rehabber or another investor and letting them do all the work but the other is maybe a long term hold strategy.

**Gary Boomershine:**

For people like Art or even Valerie, Imagine if you are able to pick up a property only needing \$20000 in cash up front and 0 interest, 0 points, 0 anything for 6 months or 12 months or 2 years, Imagine to be able to turn around and sell that or assign it to one of your rehabbers and they got to pay a little bit of the premium. Instead of them coming up with all the money and all the rehab money and the points and interest, your able to assign a contract to them and still profit on the front end and that's where a lot of people are making a ton of money and that gives you the ability now of having more creative tools in your tool box other than just lowball all cash offers and I know Andy Mcfarland who is also in this group. He was actually doing a call and walking to couple of his scenarios where his doing that in Salt Lake City all day long. They did 16 deals last month and their full time wholesalers. They'll do a 150 deals this year and a lot of those deals their coming in and flipping them by getting financing built in and you can make more money. So, you are the expert on that Lou.

**Lou Brown:** I am loving it. In fact, it reminds me of a story. One of my students, Mike Jerwenka and his very successful here in Atlanta Market. Does a couple of hundred deals a year and one of the great things is he came to one of my trainings called millionaire jumpstart. He came to the training and heard me talk about wholesaling and it was like the lightbulb went on in his head and he said “this is it. This is for me. This is exactly what I’m going to do” and now he sells 4 to 5 properties a week literally and his main focus is the whole selling business so I think it’s a phenomenal business particularly when you can make more money than maybe the typical wholesale markup that you can make on a transaction. I look to make more on this kind of deals

**Gary Boomershine:** Couple of questions for you Lou. What is the conversation? How do you learn the conversation on how to present this to a seller? Number one. Number two is can you teach this to a sales acquisition manager cause all of us are building our own teams, a lot of have our own teams who are concerned with can I have a sales manager that can actually learn this and then the third is are the contracts, what do you do for contracts because this is a little bit different than an all cash contract right? The paper work is a little bit more complicated in some cases and where do people go and how do they find that stuff out?

**Lou Brown:** You know that I’m the king of paper work, I’m the king of presentation; those are the kind of things that I work. One of the things that I developed many years ago that has served me well, I’m going to share it with you right quick. Our Seller Presentation kit. When we sit down with a seller and there are few things that were really looking to do in making that first connection that initial connection of course is over the phone when you already have a conversation with them, when you’re collecting the information. Well some of the key factors in that is the information that you do collect on that first call because were asking them leading questions, we ask them would we be able to take over payments until we get the house sold. So we got several different things in our seller questionnaire that are leading and planting seeds for down the road presentations and then when once we get to a face to face meeting with a seller, our intension is to sit down with them and go through a presentation and in the presentation were telling them who

we are and what we do and how we operate and how we can help them and how were different than a traditional buyer and how the numbers look when they go to a traditional rout and how the numbers look when they work with us and then we talk about if they work with a realtor, how much that's gonna look like in the length of time and the delay their gonna have in carrying the property. And then we talk about some of the people we've worked with in the past and they had all kinds of problems and issues and how were able to solve their problem. Then we talk about different types of offers that we can make to them and then we get some other information to complete our offer process and then we get to what we call the PS the resistance. This is the answer to your question, how in the world do we get people to do what we want them to do and actually become the bank for us. We got something called the cost to sell work sheet and this is the keys to the kingdom for me because what we do is we start off with either their asking price or what we've proven to them, the right price. So let's say they started out at too high of a price. And then we come in with the Comps. And we lay out and show them what exactly what the truth is about the neighborhood and if they agree with that then we got a good starting point. So that's the starting point in the presentation and then what we say to them is " OK, Mr. Jones. I have very good news for you! I am empowered to make you an offer today" and one of the things we do is come in as a field representative. So we got a backup plan, we could get on the phone, we can work things out in case they just back up completely. We don't lose the relationship with them. So the important thing is not to go in as the owner, as the decision maker, as the one who has all the answers. We go in as a field representative and then in doing so, what we say is "I've got good news for you, we can make you an offer today. First we have to calculate what it's gonna cost us to sell your home and then we can get to a final number of what we could offer. Would you be willing to help me out here? "And then we take the sheet and literally hand it to the seller and then have them start filling in the numbers. So as were calculating, their filling in the numbers and I'm asking them what's the next thing is saying? Then I take the time to explain each one of those things to them and then I put in the number. Well it's not long before they understand and can see that this would be their numbers as well if they were to go to the traditional

route because that's what we're calculating is what will cost us the traditional way. And then we get down to what they currently owe on the home and that's a deduction and then what they feel is fair for us to earn to solve their problem today and that's another deduction then we get to the final numbers. So as a result, were able to show them how we arrive at the number and that's the keys to the kingdom. And then if they resist that final number, then we show them how we can increase that number by taking over their existing financing and not having the 5 points and 15% traditional expense that we would have and so as a result, we come up with a wonderful number that everybody is happy with and then we get what we really want which is not going to the bank and not qualifying for a lone.

**Gary Boomershine:** Lou, can this presentation be done over the phone or is it really need to be done face to face? I know all of us, Cris and I always tell everybody that your gonna close faster because it's a rapport building business so you can do better if you can do it face to face but a lot of this owners are out of state, you'll never be able to meet with them face to face so can you still do this kind of structure over the phone with the seller?

**Lou Brown:** Absolutely, and we do exactly that through skype. Were able to skype in with them and make the presentation. Unfortunately were not face to face but were kinda face to face just like we are today and so they get it and their willing to go that route because they're not coming to town any time soon and then when they see and we even sometimes email the form to them so they can actually literally print it out and fill in the form as we go through it because Yes! We don't just present something that we've already cooked up and I really recommend this. It's the matter of the rapport just as you said, taking the time to get to know them, give them a chance to interact with you, give them a chance to object to any of the numbers because what I want is confirmation that they agree with that number and that would be our expense on their home if we were to follow the traditional route, if we were to sell it the traditional way. So if they get that, then their willing to not only understand this are our numbers but their also understanding that this are their numbers too and we have a little magic words to say at the end to kinda convert the numbers from our numbers to their numbers and let them have the



realization AHUH moment that this are their numbers too and they see the intelligence in going ahead in working with us and getting the problem solved today instead of waiting 6 months and seeing if their at the same spot they would be 6 months from now which we leave that door wide open for them.

**Gary Boomershine:** One of the big nuggets I think for all of us is the approach. You'r using one of the oldest sales techniques which is investigates the decision together. Instead of you just coming in, trying to beat to the chase and come up with a front end number and hey I will offer you this amount in cash. You're trying to come up for a solution for the seller as part of the package. Your building credibility, you're walking to the process, your allowing them to go through the numbers at the same time. It's an emotional decision but your being a problem solver as an advocate and a helper. I love what you said about being a field agent so that you're not the decision maker; you're really coming in to help them to craft something that works for them but also for you as a win win.

**Lou Brown:** Absolutely Gary, and you put your finger on it. The game is when I step back literally millions of dollars I made because of that type of presentation and because of the fact that I saved fortune in financing because of that presentation. Now I know for some people that may resonate because their bottom line oriented people. You know for your hundred thousand dollar house I'll give you seventy thousand dollars. Take it or leave it. You know that some people attitude. That's not my attitude. I wanna talk to the person based on their personality. So that's another thing that I teach is to quickly identify the personality type that your dealing with. Based on that you're able to craft your conversation and your magic words around their personality type because really, it boils down to that's how people listen to you is their own personality. So you play in to their personality and based on that then their willing to go your route.

**Gary Boomershine:** Does this work in all markets?

**Lou Brown:** I've got licenses in all 50 states and 16 foreign countries Gary and all of them report back that this has made an amazing difference in their lives and Businesses and I'm

talking about people that have done hundreds of deals before. People that are just getting started and people that had done hundreds of deals. They absolutely love this. It's really transformational because a lot of times people really don't know what to say, or how to say it or how to engage people and one of the things that the presentation does is that it engages people, it also clears out questions that they may have in their mind. A lot of people keep it to themselves and they won't really say it. I like to go ahead and address questions. I like to lay it out in the presentation and there is nothing else to talk about. They've already resolved those questions and we get down to the numbers together and we come up with an offer together that works for both of us.

**Gary Boomershine:** I'm going on a deal tomorrow. This is a property here in California, south of Santa Cruz. Pretty nice area and block away from the ocean. Seller is 75 years old. His family has got one son who's a crack addict living in the house. The house had a fire five years ago but they got insurance money but its red tagged. So his got a 2000 square foot structure in the back that the city wants him to take down. So the guy wanted 900000 I got him to 700000 in two phone conversation. Actually, we have Erin who works for **Cris Chico** and I got him down to 700. So I'm actually going out there tomorrow because the property is free and clear. 75 year old owner and they just wanna be out of the property and their worried about the kids. So I'm gonna structure a deal where the kids can actually get a long term after the father is done. They can get a long term income with 0 interest where I can actually sell the house cause I'm still gonna ultimately pick up the property probably for a hundred to two hundred thousand in cash and the rest on terms over the next 15 to 20 years. I have already structured it, they want to meet me, and they want to understand this a little bit more detailed. But one of the concerns, cause I asked them I said what are your long term plans with the money and are you concern that your kids would get the money and spending it quickly. Have you thought about that? And it was amazing how fast it opened up the door. I have the opportunity of picking up a property, selling the house but then taking that money and then using it for lending or rehab projects or whatever I want and that really came from you and some of the teachings I got from you 8 years ago Lou.

**Lou Brown:**

Exactly right Gary. One of the great things I absolutely love with this process when we are dealing with older folks that's one of my techniques is to show them that that actually becomes an asset of the estate and the payments instead of giving them a Lampson at your death. Wouldn't it be great if every month they open a check and say thank you dad, thank you Mom every month and be the bank for you and you not having go to the bank qualify for loans or borrow money from hard money lenders. They actually become your lender simply lending their equity not cash. They absolutely love it because many people that have free and clear properties, their OK, their doing fine financially and so they don't really need this big hunk of money plus it's the extra burden that that big hunk of money presents. It's gonna be sitting in the bank. What are you gonna do with it? Do you have an investment to put it in to? You know the bank is going to pay you .25% on your money. What if I can pay you 4% of your money? We never go to the percentage until we beat the 0 interest to death but if we can't get 0 interests then we do progress into a lower interest long term type mortgage with them and it works beautifully, because of the tax savings in spreading it over long period of time. They really do love you for bringing that to the table.

**Gary Boomershine:** Lou, a lot of attorneys will say that it's illegal to do 0 interest financing and I know beyond the shadow of the doubt and working with our own attorneys when we have actually gone and really evaluated that and that's complete none sense. You want to address that?

**Lou Brown:**

Sure Will. You do hear that from time to time not very often but you do hear it. What their referring to is that the IRS has a imputed interest rule that says basically if you don't charge interest were going to impute interest as if you charged interest then were gonna charge you taxes on that imputed interest. Its money you didn't get but were gonna pretend you did get it and were gonna charge you taxes on it and this has only happened a couple of times in my career so this is not a big thing to worry about. But what happens is Ill simply say "you know what, let's put clause on the contract here that if you ever get charged imputed interest that you have to pay. I would be glad to pay the resulting taxes which we all know that is just a small percentage of what the interest would have been had it been charged. It's nothing.

It's never showing up in my world as ever had to do anything with. But it is the solution to the problem if ever comes up.

**Gary Boomershine:** I bet you can count on less than one hand the number of times you had to insert that clause. Would I be accurate?

**Lou Brown:** Twice in my career.

**Gary Boomershine:** Justin is asking. So if the tax rate is 35% and they do an installment sale then their paying the 35% on each payment as an example? By the way, let's not forget the basis that's after they reached their basis so they could go for years without having to pay any taxes. Is that correct?

**Lou Brown:** Not quite. It's a ratio. Let's say the basis on that 500000 house was 250000 and their profit is 250000 then the ratio there is a 50% ratio. So they won't have to pay monthly but they will have to pay annually when they file their taxes. Here is the cool thing, let's say they do a 30 year financing with you, and then they spread their gain out. That 250000, they have spread that gain out over the next 30 years. So it's only 1/30<sup>th</sup> of the gain that they received with the tax applied to that gain for that year. The good news is, they're not gonna have a heavy tax impact and they can use other right off such as rental property and other loses they have to offset that ordinary income putting them on the position to 0 out their taxes. It's absolutely beautiful game to play over the long term.

**Gary Boomershine:** if their older and they pass on, that gain could be removed though. Maybe I'm incorrect on this, but if they pass away could that gain actually go away because of the estate laws?

**Lou Brown:** Absolutely! A single person can get five million two hundred fifty thousand dollars in exemption in the estate so let's say that they have a note in the estate for five hundred thousand dollars on that property. That just gets included in the evaluation of the estate and depending on how much other assets they got then all of that is protected under that exemption so that five million two hundred fifty thousand dollars just eliminated all the gain for their heirs. It's a beautiful thing.

**Gary Boomershine:** Absolutely. Justin says, but then does the tax bill come due in full if we pay the note of and cash them out of the deal. My answer is, don't ever pay them off if you got free 0 interest money. If you do it right. Lou taught me this; it's called substitution of collateral and a subordination clause. Why would you ever pay it off? Right?

**Lou Brown:** Exactly. Gary you put your finger right on it. We have substitution of collateral so were not planning to pay that loan off. We're planning to move that over to another property so that if the subject property does sell, all of that cash comes to you and that note goes over to another property and we just continue to pay Mr. Jones until that note is paid off. 0 interests is a terrible thing to pay off.

**Gary Boomershine:** Justin and everybody else. Watch this cause this is gonna make your head explode on how cool this is. Imagine you are buying a property and you sell it and you have 0 interests for 15 years. Maybe your payment is \$500 a month 0 interests. And your saying Oh my god what am I gonna do? I sold the house. I got to pay the seller off. Why won't you just transfer that note if you want to your primary residence and pay off your house and have 0 interests. And pay \$500. You can do that if you have the right paper work and the right clauses

**Lou Brown:** They got that built in to our standard purchase and sale agreement. By the way, everyone who attends the millionaire jump start is gonna get the famous standard purchase and sale agreement too. All of you will have that. It's a beautiful thing.

**Gary Boomershine:** Great stuff. Cris, any questions for Lou here?

**Cris Chico:** No, I don't have any questions. I just going through the questions to make sure we did not miss anything.

**Gary Boomershine:** If any of you have more questions for Lou. Will keep this going and you could just ask. Justin is asking one more. While waiting for Justin. I can't endorse anybody more than Lou Brown. If you wanna learn everything about how to do offers other than cash and be able to learn how to buy owner finance deals 0 interests. There is only one guy in the country that I know and would say is a strategic partner for RElvault. It's Lou Brown. So Lou has jump start training. Its 3 days. You could

probably talk about that Lou but you could go to REIvult.com/loubrown. There is a link. Lou set it up where its \$99. I think use to charge a thousand or fifteen hundred or something like that.

**Lou Brown:**

Actually, it's still advertised at \$995 and we still have people in fact that there will be people there that paid the \$995 to be there. But we made a special arrangement with you and its only \$99 for the seat for the 3 days. So \$33 a day you get me. And you get over 30 years of being in this business of buying, selling and holding property long term and I'm a big believer in the hold strategy as well so I will share that with you and you don't have to agree to it but it's something that when you look at it from a taxation stand point as Justin was just sharing 35%. Well that is only federal and now you got to add in state so you're looking at quite a lot of your profits that you're earning through your hard work. You're actually giving away 50% of that if you're California. You are giving that away to the federal and state government. Why on the world would you give 50% of your deal away and so essentially you have a partner in that deal and his called Uncle Sam and if you think about it there is a way that you don't have to be a landlord yet you can get the benefit of holding property long term. So I'm going to be teaching that to you and its one of the greatest things I've ever found in maximizing profits on a deal. I'm kinda like a profit engineer. I look at each transaction as to look at how much profit and how many profit centers there might be on that deal and I'm a fan of less deals less work more money so I like to analyze this deals and kinda like deal anatomy. Look at the different ways that we can make money on that transaction so that's one of the things that I'll be covering during jump start as well. So were gonna cover the buying and were going to cover the selling and how we sell and were gonna talk about to how you can also do the long term hold strategy and then were gonna talk about protecting all that you create. So it takes 3 days. Don't plan anything for the evenings cause were gonna go from 8:30 in the morning to about 7:30 at night for the first two days and then 8:30 to about 5 on Sunday. So, it's 3 full days in Atlanta. It's easy. You just fly right in to the Atlanta airport. Call the hotel and they send the shuttle over. Actually you don't need to call. The shuttle comes every 15 minutes and you just need to get on the shuttle, come over to the Embassy suites and we'll be sequestered for 3 days. We'll also go out to my

favorite Thai restaurant which is close to the airport as well. We have a ball. We have a blast. We have a great networking opportunity because many of my platinum mastermind people are gonna be there as well. Got one guy bringing his entire team to this event and it's like continuing education for a lot of our clients because they hear things they never heard before and I promise you and I guarantee you, you will come to this event you will hear things you never heard of before and you've never thought of before and its only because you don't know what you don't know and there is a lot of things I have discovered in my business that have made us so much additional profit. We got a couple of hundred properties. We've got a full blow operation. We've got staff. We've got a lot of things going on as Gary can attest to and so were full blown real estate operation. We're not just teachers and trainers. Here is something that gives you an opportunity to really turn on the faucet look at things from a different point of view.