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WAYNE COUNTY

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MAILING: **P.O. Box 5341**
Dearborn, Michigan 48128

Volume 29

April 2013

Number 3

NEXT MEETING

TUESDAY APRIL 2, 2013

NETWORKING & DINNER

RED LOBSTER

13999 Eureka Rd • SOUTHGATE

Next to 7-11, near Trenton Rd.

6:00 - 7:15 Dinner and Networking

7:30 Meeting

New & Returning Members

Matt Bezanson

Dave Smith

Mark Oliver

Thomas Keys

Lovett & Ann Moore Jr.

Swah Patel

Noel Selewski

SPEAKER/TOPIC

MATT BEZANSON has been an independent home inspector since 1984. He has worked as an inspector trainer and with the Peer Review program of ASHI-GLC, helping inspectors improve their skills. His first clients were investors, and he has helped thousands of home buyers make sound decisions.

Did you know that simple, common plumbing mistakes can lead to sewage bacteria in the drinking water? Another common mistake can contaminate the air handler, which is how we ended up with Legionnaires Disease! Find out how to check your properties for these issues, and when, why and how to re-plumb a house. And why the heck is it called "plumbing" anyway?

For Any Questions Please Call:

313-819-0919 Wayde Koehler, President

YOU ARE INVITED TO THE MONTHLY INVESTOR GET-TOGETHER!

Hosted by our Vice President **Bill Beddoes**

WHERE Red Lobster@6pm - 9pm
13999 Eureka Road, Southgate

WHEN 3rd Tuesday of the month

Join us for a casual evening with like-minded individuals to share your stories, discuss your issues and learn more about our investing community!

No admittance fee, just make sure you pay for your food. :)

We hope to see many of you there, and feel free to bring a friend or two.

Membership Application

New Member () Renewal ()

ANNUAL DUES Family — \$125.00 - (One Address — 2 People)

Single meeting fee for non-members is \$20.00 per person, which will be applied to the annual dues if you join the next month.

(we hope this will encourage people to join)

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Make Check Payable to: REIA — (313) 347-1401 Fax: (313) 386-7600

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Phone No.: Home _____ Work _____

How did you hear about us??: _____ Referred by a member?? Their Name _____

Business Name(if applicable) _____

EMAIL ADDRESS _____ **Can you volunteer some time, talent or information??**

Tell us the companies you use and see if we can advertise for them.

FOR RENEWING MEMBERS: Any questions/comments on how to better our organization??

NEXT MEETINGS

MONTHLY MEETING

- Tuesday April 2, 2013
- Tuesday May 7, 2013

INVESTOR GET-TOGETHER — APRIL 16TH

BOARD OF DIRECTORS

- Tuesday April 9, 2013
- Tuesday May 14, 2013

Real Estate Investors Association of Wayne County

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PASS ON TO EVERYONE YOU KNOW

90# on your telephone - I dialed '0' to check this out, and the operator confirmed that this was correct, so please pass it on.. (I also checked out snopes.com and truthorfiction.com. This is true, and also applies to cell phones!)

I received a telephone call last evening from an individual identifying himself as an AT&T Service Technician (could also be Telus) who was conducting a test on the telephone lines. He stated that to complete the test I should touch nine (9), zero (0), the pound sign (#), and then hang up.

Luckily, I was suspicious and refused.

Upon contacting the telephone company, I was informed that by pushing 90#, you give the requesting individual full access to your telephone line, which enables them to place long distance calls billed to your home phone number.

I was further informed that this scam has been originating from many local jails/prisons. DO NOT press 90# for ANYONE...

The GTE Security Department requested that I share this information with EVERYONE I KNOW.

After checking with Verizon they also said it was true, so do not dial 90# for anyone !!!!!

PASS THIS ON TO EVERYONE YOU KNOW!!!

DISCLAIMER Any opinions expressed in these articles are not necessarily the opinions of the Real Estate Investors Association of Wayne County. (R.E.I.A. of Wayne County) This information is designed to provide accurate and authoritative information in regard to the subject matter covered. It is offered with the understanding that the authors are not engaged in rendering legal, accounting or other professional service. If legal advice or other expert advice is required, the services of a competent professional should be sought. Members and Guests should consult an attorney, accountant or other professional before making an investment decision. All Members and Guests assume the risk of making their own investment decisions.

Governmental Affairs Committee

By Bert Heyboer, Committee Chair

Over the past 18 months, the RPOA Governmental Affairs Committee has made an impact on a wide variety of issues. As the chairperson, I'd like to take few moments to update our members on what the committee has been up to.

I'm sure it's no secret, but the RPOA spent a great deal of time fighting the implementation of single-family rental home inspections in Grand Rapids. The goal was to kill the program entirely. The effort put forth to fight the program far exceeded the amount of time and effort ever expended before by the RPOA to fight a single issue.

Due to the work of current and former committee members, the citizen's group that wanted the inspections was forced to meet with the RPOA and city staffers to negotiate. If not for the ground work laid by these volunteers, the RPOA would not have had the opportunity to be involved in the negotiations. The RPOA's involvement led to several significant victories for our members:

- **6 year certs** - It was the goal of the citizens group to have inspections every 2 years. The RPOA was able to negotiate a 6-year certification. (Due to the criteria reserved for six year certs, the first certs awarded under the new program will only be for four years.) The six-year interval will save our members thousands of dollars over the course of the program. Prior work by the RPOA Governmental Affairs Committee was successful in establishing the new 2, 4 and 6 year certificate intervals for all other rentals after the RPOA worked alongside other industry leaders to change the maximum time between inspections from 3 to 6 years.
- **No registration fee** - Part of the original plan to pay for the cost of the new inspection program was through registration fees. For some owners, a registration fee would have cost thousands of dollars each year. The RPOA was able to hold the city to their previous promise to the RPOA not to establish registration fees.
- **International Property Maintenance Code (IPMC)** - For years, landlords in Grand Rapids have been at the whim of local ill-advised advocates when it came to what was included in the local property maintenance code. This created many unjustified code compliance issues and created huge disparities with surrounding communities that used the IPMC. The City finally agreed with the RPOA to adopt the IPMC which is prepared by knowledgeable people in the field of architecture, engineering, and licensed trade professionals.
- **Not as well-known but the RPOA was able to change the definition of vacant and abandoned properties to address issues that included homes that were not "vacant and abandoned."**

Some members of the committee continue to meet with the city on a regular basis to work out problems and to head off issues and to hold the city to its commitment to enforce the code on owner occupied units. One of the successes of this work established a phased-in approach in various neighborhoods for the implementation of the single-family inspection program. The RPOA was also able to negotiate a planned inspection implementation program for those members that own many rental properties within specific areas of the city. The RPOA also worked with the City staff to improve their online rental registration program.

The RPOA also joined efforts to stop the implementation multi-family density restrictions in neighborhoods that would have essentially prevented any sort of multi-family housing development within Grand Rapids neighborhoods. This was a great example of how GRAR and the RPOA have worked together.

(Governmental Affairs Committee - Continued on page 6)


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(Continued from Governmental Affairs Committee - page 5)

Committee members have also been meeting with the City of Grand Rapids Water Department to resolve frustrations with hookups, meter reads and more. These negotiations are still in progress but members should begin to see the fruit of this work in the new year.

The RPOA joined a lawsuit in opposition to the Kent County Land Bank cherry-picking properties prior to the tax auction. The lawsuit came about as a result of a motion made by the Government Affairs Committee along with an opinion from our attorney. Though the RPOA is not opposed to the Land Bank in principle, it is opposed to the Land Bank's ability to cherry pick properties before the tax auction. There are several reasons for our opposition:

First, it takes away the opportunity for investors to bid on quality properties.

Second, it prevents counties from getting the revenue from the sale of the property and could result in higher taxes for everyone else.

The Committee also works closely with our state organization to implement bills beneficial to the industry and to fight unfriendly bills. One of the bills which passed in 2012 originated at the RPOA and doubled the effective date of wage garnishments. The Committee also lent its support to help pass an increase in the small claims limit from \$3,000 to \$5,000. The Committee continues to foster other bills that will be favorable to the industry. Bills that were killed included a bill that would have required lead inspection as part of all certification inspections. Another bill would have required landlords to provide "pods" at every physical eviction. The advantage of our efforts at the state level is that we can win one argument and affect multiple municipalities.

The Government Affairs Committee raised Political Action Committee (PAC) funds so our industry can support state and local legislature who believe in private property rights and support the rental and real estate investment business in general. Many of our candidates were elected to state office, including several in leadership positions. Our success at the state level is directly tied to our ability to raise PAC funds. Please consider donating to the PAC when you renew your membership or at the annual conference on February 22 and 23.

The Committee will also hold a Legislative Breakfast in 2013 where RPOA members can meet face-to-face with State Legislators and other local officials.

Lastly, I want to take this opportunity to thank all of our committee members: Dennis Childress, Steve DeKoster, Ann Finkler, Jeff Fortuna, Tom Koetsier, James Loftus, Greg McKee, David Phillips, Bill Reens, and our Director, Clay Powell. Without their tireless commitment to seek justice and fairness, none of this work would be possible.

Reprinted from the Rental Property Owners Association (RPOA)

NEW Member Application

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BEDBUGS FINDING NEW PLACES TO GET A BITE

By Robin Erb
Free Press Medical Writer

They've shown up in library books and hitched rides aboard school textbooks and book bags, and the state continues to field calls from frantic rescue workers and home health care aides as well as school officials, landlords and emergency crews.

Bedbugs - they just won't go away.

"We're going to office buildings and banks.... We've been to a couple of movie theaters, and we're going into a medical clinic tonight," Bob Zoeller, manager of commercial accounts for the Terminix branch covering southeast Michigan/northwest Ohio, said last week.

In fact, metro Detroit Terminix agents had more than 4,800 calls for bedbug extermination last year - the highest in the country, according to the national chain.

Bedbugs showed up in Michigan about five years ago. Though health officials don't track bedbug infestations, Erik Foster, an entomologist with the Michigan Department of Community Health, said there's no indication that the spread is slowing.

That the bugs now are showing up more often in public places is a natural progression of the spreading infestation

Bugs now are well established in homes, nursing homes and hotels and are being transported into restaurants, bus stations, movie theaters and other public places by unwitting residents of the infested homes and their visitors.

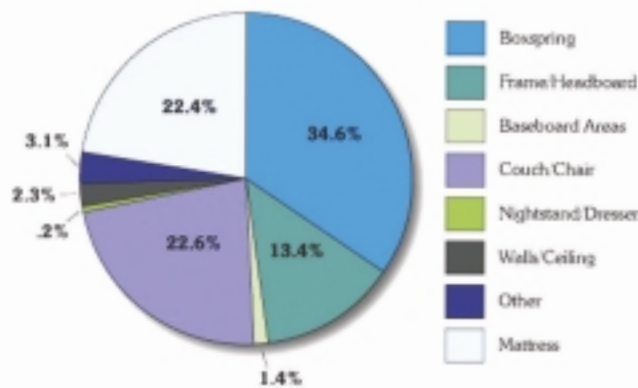
Once in a public place, the bugs catch a ride to their new home on coats and handbags and other belongings, Foster and others said.

"(Bedbugs) hitchhike by nature. They don't have wings and they can't crawl very fast, but

their eggs cling, or they crawl onto clothes you might have.... You bring them home and those eggs hatch in seven to 10 days and away they go," Zoeller said.

Bob Wilford began the Orion Township-based Presidio Pest Management about a year ago, solely focused on bedbug eradication. Business, he said, has been booming from commercial and residential customers.

BED BUG HIDING SPOTS



Distribution of bed bugs found in 13 infested apartments
Source: University of Kentucky

"It only takes one pregnant female to get an infestation going," he said. "If I come in and drop two ants in your kitchen, chances are you're not going to have an infestation. But with bedbugs, it's a different story."

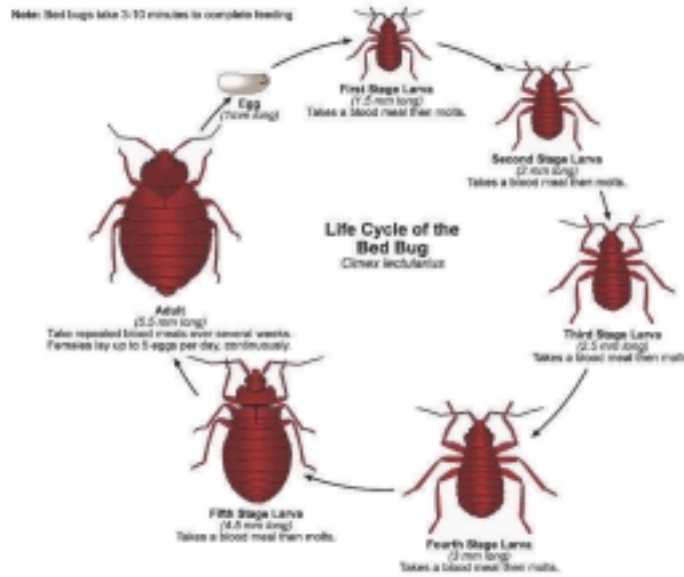
Last month tiny specks - live bedbugs - tumbled from several hardcover mystery books returned in a drop box at the Washington Square branch of the Kalamazoo

Public Library.

The books were immediately sealed in plastic bags and the library closed for three business days while specially trained, bedbug-detecting dogs alerted a pest control company to suspicious areas. The next day industrial-sized heaters warmed the interior air of the library to at least 120 degrees, killing any bedbugs and eggs they might have deposited.

Bedbugs are now part of daily life, said Pamela Blauvelt, vice president of operations at the Kalamazoo-based Griffin Pest Solutions, which treated the library. "We have to get to a point where we're vigilant and we're watching. "

The library also purchased a PackTite, a container that looks like a collapsible cooler and is fitted with devices to heat items such as library books and the bugs inside them to the lethal 120 degrees.



It's something that the Suburban Library Cooperative, which represents more than two dozen libraries mostly in Macomb County, purchased in December.

"We haven't had any problems but we wanted to be proactive," said Tammy Turgeon, executive director. "Hopefully that will make our patrons feel safe about using our libraries."

It's not only good public health practice; it makes business sense, said Terminix's Zoeller. Officials at several local school districts, community colleges and movie theaters contacted by the Free Press said they've talked to pest control experts, trained staff on identifying bedbugs and set up protocols on whom to alert and which pest management company to call.

"Consumers are starting to ask: What are you doing to protect me?" Zoeller said.

Public officials say the bugs are more a pest than a real health hazard. They bite and can cause a painful rash, but they're not known to carry serious disease.

Still, it's the creepiness factor that drives consumer demands to make sure public places have protocols in place, Zoeller said.

The bedbugs are drawn to body heat and carbon dioxide that humans emit, he said. "It's unnerving because they're feeding while you sleep."

Last month, twin sisters Maria and Angela Palaian confronted the pests head-on.

They shut down their Beverly Hills home-based photo business for a week and kept their own errands to a minimum -worried they would spread the bugs after

Maria Palaian spotted a tiny speck moving across her comforter. She had been relaxing in bed watching TV.

"I went to pick it up with a Kleenex and it just splattered into blood," said Palaian, 26.

The women say they have no idea how long the bugs had been there. But they began calling exterminators

immediately. Last week, cables snaked through the house, hooked to a half-dozen specialty heaters bought in by Presidio. The entire house would be heated to 130 degrees or more for several hours.

Standing in her living room, Palaian's fingers were in constant motion, sweeping up and down her arms. The cost is bad. The time lost from work is bad. But the psychological toll is the worst, she said: "You just feel that there are bugs on you all the time."

CONTACT ROBIN ERB: 313-222-2708 OR RERB@FREEPRESS.COM

Reprinted from the Free Press and submitted by Wayde Koehler, Pres, R.,E.I.A.

Unwelcome guests

Bedbugs are nocturnal insects that feed on human blood.

COMMON BEDBUGS (*Cimex lectularius*)

- **Description:** Bedbugs are a reddish-brown, wingless parasite. Adults range in length from 1/8 th to 3/16 th of an inch, about the size of a lentil or apple seed. Immature bedbugs, or nymphs, are smaller and lighter in color.
- **Reproduction:** They lay about five eggs per day, about 500 in a lifetime. Each egg is about the size of a couple of grains of salt.
- **Where they live:** They live in bedding and places where a host is readily available to feed on. They are attracted to body warmth and the presence of carbon dioxide expelled as a person breathes.
- **How they eat:** They pierce the skin with two hollow tubes, inject saliva into the skin with one hollow tube and suck the blood with another. They generally feed before dawn, but can eat at any time a host is present.

SOURCE: www.bedbug.com, www.terminix.com
MARTHA THIERRY/DETROIT FREE PRESS

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FBI RAIDS SHORT SELLER'S REALTY OFFICES

Agents sought files on 23 properties

By JC Reindl — Free Press Business Writer

FBI agents on Wednesday raided the real estate offices of William Elias, the self-described "Short Sale Expert" of metro Detroit whose operations came under regulatory scrutiny late last year.

The FBI executed search warrants at both Livonia and Brighton locations of Elias Realty and Elias Financial, seizing paperwork and computers. No arrests were made,

Detroit FBI spokesman Simon Shaykhet declined to comment on the morning raids, noting that documents in the case had been sealed.

In an interview with the Free Press Wednesday, Elias, a licensed realty broker, said he did not know the reason for the FBI's visits, but said agents sought files on 23 properties that his firm helped sell in short sales.

"The warrant says that it's sealed so I don't really know what they're investigating," he said.

A short sale is when a bank allows a homeowner to sell a house for less than is owed on the mortgage, The bank then writes off all or most of the debt.

Elias, 38, was until this fall a familiar presence on local radio and television, where he advertised his real estate services with a showman's flair. He encouraged frustrated homeowners who were underwater on their mortgages to erase their debt by dialing 877-CALL-WILL.

The ads went off the air soon after Elias received notice in October that the Federal Home Loan Mortgage Corp., known as Freddie Mae, would add his businesses to its "Exclusionary List" of agents and lenders with which it will not do business because of alleged unsavory practices.

Elias, who hired former state Attorney General Michael Cox to contest Freddie Mac's claims, said being on the list has all but killed his business. "They basically took away my ability to make a living," Elias said Wednesday. "It's wild that they can do something like this."

Elias said FBI agents visited him at his Canton home Wednesday morning and said he couldn't go into work because investigators were executing the search warrant.

"They required everyone (in the offices) to leave and they wouldn't let me in," Elias recalled. "They said they felt threatened because I have a concealed weapons permit ... even though I wasn't carrying."

A former Realtor with Remerica in Livonia and past employee of defunct subprime lender Direct Lending, Elias started his own real estate business in 2011, focusing on short sales.

Elias Realty grew fast, helping with nearly 1,500 short sales and employing as many as 100 workers and agents before the blacklisting, Elias said. He hopes to reopen his offices today.

"I haven't been charged, but the problem nowadays is that once this kind of thing happens, people automatically assume you're guilty," Elias said.

In its October letter, Freddie Mac cited several reasons for adding Elias Realty to its exclusionary list, including a claim that Elias Realty employees instructed Freddie Mac borrowers to secretly buy a new home before applying for short sale assistance on their current home's Freddie Mae mortgage.

Freddie Mac also alleged that Elias's short-sale consulting business - Taxfaster - charged "attorney fees" that were actually seller taxes that should have been paid to Freddie Mac.

Freddie Mac spokesman Brad German declined to comment on the situation.

Elias sued Freddie Mac in January in U.S. District Court, claiming his businesses were wrongly and unjustifiably blacklisted and have lost 500 clients and more than \$2 million in revenue. He denied all of Freddie Mac's claims.

Reprinted from the Free Press and submitted by Wayde Koehler, Pres, R.,E.I.A.

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FAIR HOUSING ALTERNATIVE DOCUMENTS FOR SCREENING IMMIGRANT POPULATIONS

More and more, in increasing areas of the country, landlords are being approached by immigrant populations. And the question is often asked by landlords, "What can I legally request from applicants who do not have a driver's license to establish their I.D.?" In addition, all of their rental history may not appear on their credit or eviction reports and applicants may not have traditional payroll stubs to verify income or their ability to pay. If you are running into any of these type challenges in the screening process, you may find the following information helpful that was made available by the Fair Housing Council in Oregon. The following are "suggested" alternative documents for screening immigrant populations when traditional forms of documentation are not available.

Documents that can establish identity

Citizenship Card, Consulate Cards INS Form 1-864 Sponsorship verification Certificate of Naturalization (INS-1550) Voter's registration card US Passport Certificate of US Citizenship (N-550 or N-561) Unexpired foreign passport, with 1-555 stamp or INS form 1-94 indicating unexpired employment authorization Alien registration receipt card with photograph (I151 or 1-551) Unexpired temporary resident card (1-688) Unexpired employment authorization card (1-688A or 1-688B) Unexpired reentry permit (1-327) Unexpired refugee travel document (1-571) Driver's license or ID card

Additional Documents that can establish identity

Military card or draft record or military depend card School ID card with photograph Hospital records Day care or nursery school records

Documents that can establish past rental history

Records from school district to establish stability Letter from utility company to establish rental history Letter from former landlord with a phone number Copy of lease from former residence

Documents that can establish credit or ability to pay rent

Letter from employer Current contracts for major purchases to help identify credit Bank records Sponsorship letters INS Form-1864 Sponsorship verification Social Security card Individual Taxpayer Identification number (ITIN) Current pay stubs Benefit Award Letter (SSA, DSHS, etc.) Section 8 Voucher School pmt. Contracts Paid off installment contracts Paid utility bills

The work that provided the basis for this article was supported by funding under a grant from the US Department of Housing and Urban Development (HUD) as well as the work of The Fair Housing Center of Washington, the agency which developed this document. The Fair Housing Council of Oregon is solely responsible for the content, which does not necessarily reflect the view of the government (Article is provided as suggested sample guidelines. Seek further counsel if necessary).

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5 Ways to Snag Health Insurance Coverage

Some 50 million adults in the U.S. are still without health insurance. Here's what to do if you're one of them.

Join a group.

Get a group health insurance discount by joining a professional association. For instance, the Freelancers Union, AIGA (for design professionals), and the Building Trades Association all offer insurance options for members.

Think short term.

If you need coverage for only a finite period-say, Less than a year-a short-term policy may offer big savings. The caveat: These policies often don't cover preexisting conditions.

Check with the Chamber.

Do you own a small business? (Or are you a sole proprietor?) Your Local Chamber of Commerce may offer a group discount on health insurance if you join.

Get a highdeductible plan.

If you see the doctor infrequently, a plan with a deductible of \$1,250 or more will cost less, and you can use it in conjunction with a health savings account (HSA). which allows you to put away pretax cash for health care costs.

Go online.

Start with coverageforall.org, which will outline free or Low-cost health coverage options based on your state and situation. You can also download a health insurance guide at lifehappens.org.

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R.E.I.A. Membership Benefits

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- *Monthly Newsletter & Guest Speakers*
- *Court-Approved forms available - (courts.michigan.gov/)*
- *Liaisons with Local and State Government*
- *Referrals and Education*
- *Discount card for Sherwin Williams Paint Co. & Office Max*

(ask and have your membership card.)

by Kate Ashford and reprinted from Stay Healthy Newsletter

HUD V.A.S.H.

(Veterans Administration Supportive Housing) Vouchers

The HUD VASH program combines HUD Housing Choice Voucher (HCV) rental assistance for homeless veterans with case management and clinical services provided by the Department of Veteran Affairs (VA) at its medical centers and in the community. Ongoing VA case management, health, and other supportive services will be made available to homeless veterans at various VA Medical Center (VAMC) supportive services sites across the nation.

HUD VASH vouchers follow the regulations (24 CFR 982) of the HCV rental assistance program. In the HCV program, the Public Housing Authority (PHA) provides monthly rental assistance so that eligible families can afford decent, safe, and sanitary housing. HUD provides the PHA with the necessary funding for the program. The VAMC will refer HUD VASH eligible families to the PHA for the issuance of vouchers.

HUD VASH eligible families are homeless veterans. Veterans participating in the HUD VASH program are required to participate in VA Case Management.

Under the HCV tenant-based program, families select and rent units that meet program housing-quality standards. If the PHA approves a family's unit and tenancy, the PHA contracts with the owner to make rent subsidy payments (housing assistance payments) directly to the owner on behalf of the family on a monthly basis. The family enters into a lease with the owner and pays its share of the rent to the owner in accordance with the lease. The assisted family will pay no more than 40 percent of their income towards rent. The housing assistance payment (HAP) contract between the PHA and the owner covers only a

single unit and a specific assisted family. If the family moves out of the leased unit, the HAP contract with the owner terminates. The family may generally move to another unit with continued assistance so long as the family is complying with program requirements.

Landlords can find more information at www.michigan.gov/mshda in the "Landlord Guidelines" brochure.

Source: Michigan State Housing Development Authority & Reprinted from the Rental Property Owner's Association (RPOA)

12/12

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8/10

Your Tenant — Customer or adversary?

By Ann Finkler

If you've been in the rental business even for a short while, you know that landlording can seem like, mostly, a defensive business. We do our best to defend ourselves against liability and loss to our person, property, and pocket book. Paperwork, finances, repairs, city regulations, housing rules, property maintenance codes, zoning codes, tax codes, fines, fees, certifications, and seemingly endless proposals of government control issues tend to create a level of frustration that affects our outlook. And then, when confronted with a destructive tenant, we take it personally. It is easy to begin to see our tenants as adversaries. It is easy to begin to look at everyone as an adversary.

I know it's tough, but I ask you to step back for a minute and look at yourself and your business from a different perspective. Who is your customer?

You are in the business of providing housing to families; therefore, your tenant is your customer. Do you treat that customer with respect and high service? Or do you treat them as an adversary? Do you look for ways to cut corners? Or do you look for ways to provide excellent service for your customer? Do you see them as "moochers"? Or as the person who pay good money to you for your product? Do you look at them as a lessor class rather than someone to be served? Is your product even worth the respect and value that you demand?

I am going to go out on a limb to suggest that often we "reap what we sow." If I expect a destructive tenant and act unreasonably defensively, I stand a greater chance of attracting the destructive tenant. Our jaded outlook can actually create that which we hope to avoid. If I look at the world as the adversary, I just may attract adversarial reaction.

If that is potentially true, then the opposite can also be true. If I treat my tenants as customers with respect, integrity, honesty, fairness, trust, and topnotch service, I will tend to attract that type of customer. If I provide a property in good repair and maintain it so, will I attract tenants that will respect the property and help maintain it too?

What if "how" we act toward the world around us "could" affect the world around us?

Reprinted from the Rental Property Owner's Association (RPOA)

Around Town with Real Estate Investor Groups

(call each group for details)

- **OAKLAND R.E.I.A.**
www.ReiaofOakland.com
- **Macomb Property Owners Association**
Cocktails/Dinner 6-6:30 pm • Meeting 7:00 pm
For More Info Call: 586-977-7372
- **Monroe County Landlord Association**
6:30-7:30 pm Social/Dinner • 7:30 pm Meeting
(734) 457-5758
- **American Landlord Association**
Northwest Activity Center
877-247-3372
- **Real Estate Investors Association of Wayne County**
(REIA of Wayne Co) *1st Tuesday of every Month*
6:00 pm Networking & Red Lobster
7:15 Announcements
7:30 pm Meeting
(313) 347-1401 • 24 hr Answering Machine
- **Real Estate Investors Association of Wayne County**
(REIA of Wayne Co) *3rd Tuesday of the Month*
Leo' Coney Island - Telegraph near Wick
- **Jackson Area Landlords**
6:30 pm Meeting
517-596-2592
- **Toledo Real Estate Investors**
Sullivan Hall @Gescu Parish
2049 Parkside @Bancroft
6:45 pm Meeting
(419) 283-8427
- **Southeast Michigan Real Estate Investor Association**
39555 Orchard Hill Place
Novi, Michigan
(248) 692-1100



Photos courtesy Down River Association of Realtors

Posing for a picture during the 83rd annual Inaugural Party for the Down River Association of Realtors are 2013 directors Patricia Boyd (front left) Penny Tarwacki, Jerry Bobbitt, Jan Murphy and Linda Andrew. In the back row are Mary Ross (left), Kirsten Brockmiller, Rick Smith, Joyce Reedy and Doug Thomas.

BOARD MEMBERS INFORMATION

<u>NAME</u>	<u>PHONE</u>	<u>EMAIL</u>
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— WEB SITE CORNER —

This new column of useful website addresses is a new addition to our newsletter format. If you wish to have a website featured in this column please email reianews@aol.com

www.reiafoakland.com REIA of Oakland.
www.nationalreia.com National Headquarters
www.irs.gov IRS web site
www.bendover.com Govt. Red Tape Help
www.taxsites.com Tax and Accounting
www.unclefed.com Online Tax Resource
www.courts.michigan.gov/ Michigan Courts
<http://www.michigan.gov/taxtrib> Tax Appeals
<http://www.ask-the-rehabber.com>

State Criminal Records:

www.state.mi.us/mdoc/asp/otis2.html Offender Tracking System (OTIS)
<http://apps.michigan.gov/ichat/home.aspx> Criminal History Check (ICHAT)
<http://www.oakgov.com/crtsOO04/main> Oakland County District Court Case Search
www.mipsor.state.mi.us/ Michigan Sex Offender: (PSOR)

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Lead Base Paint Pamphlets?

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— **MEETING AGENDA** —
RED LOBSTER ON EUREKA • SOUTHGATE
Next to 7-11, near Trenton Rd.
6:00 - 7:15 ... Dinner and Networking
7:30 - Meeting — (\$20.⁰⁰ FOR GUESTS)