

REIA

REAL ESTATE INVESTORS ASSOCIATION
WAYNE COUNTY

WEBSITE: reiaawaynecounty.org
FACEBOOK: Wayne County REIA of Michigan
24hr recording (313) 437-2945
Fax: 313-386-7600
**MAILING: P.O. Box 5341
Dearborn, Michigan 48128**

Volume 30

November 2014

Number 10

NEXT MEETING

TUESDAY NOVEMBER 4, 2014

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

Welcome

New Members & Guests

Greg & Tracey Johnston

Peter Gray

Leonard Martindale

Joseph Neville

Kathy Seneski

Bryan Zychowicz

Steve Guerra

Chris Ochocinski

Mike Holloway

Charles Marchand

Johnny Rhoades

John Kachnowski

John Miramonti

Ray & Cindi Ayers

SPEAKER/TOPIC

A discussion by Robert (Bob) Mattler on Real Estate Crowd Funding. Bob is a local Attorney and Real Estate Investor and is a co-founder of SE MI Investment Crowdfunding. This is an exciting new way to raise funds for your Real Estate and other investment projects.

December 2 will be the Christmas Party.

For Any Questions Please Call:

Wayde Koehler, President 313-819-0919
or 24hr recording (313) 437-2945

**The 4th Annual R.E.I.A
Christmas Party
- Tuesday, December 2nd
2014 -
INSTEAD OF OUR MEETING AT
THE RED LOBSTER**



There will be an hour and a half of Hors d'Ouvers, prior to All-You-Can-Eat Dinner. Also an Open Bar all Nite

**Tickets are \$35.00 per person or
\$25 + FREE GIFT if paid before November 21st**

**For More Info, Check the Website:
www.reiaawaynecounty.org**

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)

Fill Out Form and Mail or Fax to: R.E.I.A. • P.O. Box 5341 • Dearborn, Michigan 48128

Make Check Payable to: REIA — 24hr recording (313) 437-2945 • Fax: 313-386-7600

Name _____ Spouse _____

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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 November 4, 2014

• Tuesday December 2, 2014

Christmas Party!

BOARD OF DIRECTORS

• Tuesday November 11, 2014

• Tuesday December 9, 2014

Investor Get-Together — November 18th

Meeting Starts at 6:00pm

Real Estate Investors Association of Wayne County

P.O. BOX 5341 • Dearborn, Michigan 48128

24hr recording (313) 437-2945/Fax: 313-386-7600

WEBSITE: www.reiawaynecounty.org

Facebook — Wayne County REIA of Michigan

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SECRETARY	Bill Dufrin	(517) 896-0516

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Richard Nagy	734-283-1754	Rose Papp	313-383-6592
Bob Cousino	734-782-1847	Bobbi Neid-Broderick	734-946-6280

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from defects but NOT Guaranteed!!**

— LIBRARY - Bob Cousino —

Real Estate Investors Association of Wayne County

WWW.REIAYWAYNECOUNTY.ORG

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NRA had it right on open carry briefly

A few days ago, the NRA inadvertently said something reasonable.

This, in response to a series of protests in Texas. It seems advocates of the right to carry firearms openly have taken to showing up en masse at public places - coffee shops, museums, restaurants - toting shotguns and assault rifles.

That sudden dryness of mouth you feel is not reassurance.

“This is terrifying,” a visitor from Washington state told the Dallas Morning News. “We have guns in our house, but we don’t walk around with them.... This is shocking.”

The NRA seemed to agree. In an unsigned online editorial, it stated the obvious, calling the practice of bringing long guns into public places “dubious,” “scary” and “downright weird.”

Days later, having come, well, under fire, from Texas gun groups, the NRA was in retreat, apologizing and blaming this rare lapse of lucidity on a staff member who apparently failed to drink his full allotment of Kool-Aid. The organization assured its followers that it still supports the right of all people to bring all guns into all places.

One gets the sense, when people argue for these “guns everywhere” policies, that they see themselves as restoring some frontier spirit lost in the passage of

centuries. A few weeks back, former Sen. Rick Santorum contended on “Face the Nation” that “gun crimes were not very prevalent” in the Old West because

everyone was armed.

But they weren’t. In his book, “Gunfight: The Battle Over the Right to Bear Arms in America,” UCLA professor of constitutional law Adam Winkler reveals that gun control in the Old West was actually quite strict. In Dodge City, you were required to turn in your guns when you got to town. The iconic Gunfight at the OK Corral was ignited when Wyatt and Virgil Earp tried to enforce a similar ordinance in Tombstone, Ariz. So the idea that everyone in the Old West was packing is a relic of TV and movie westerns, but it is not history.

And while the modern gun rights movement is usually regarded as a conservative construction, Winkler writes that it was actually born of liberal extremism. It seems that in 1967, a heavily armed group of Black Panthers showed up and walked brazenly into the California statehouse - there were no metal detectors - as a group of children were readying for a picnic with the new governor, Ronald Reagan.

The Panthers saw this as an exercise of their constitutional rights. Reagan and other conservative Republicans saw it as a threat and crafted laws to stop it from happening again. The future president said, “There’s no reason why on the street today a citizen should be carrying loaded weapons.”

The point being that what conservatives seem to regard as a mission of restoration isn’t. This idea that everyone in a Chipotle should be armed is neither some holdover from the Old West nor some timehonored value inextricable from conservatism. It is wholly new. **And wholly mad.**

Leonard Pitts A is a columnist for the Miami Herald. Contact him at lpitts@miamiherald.com & submitted by Wayde Koehler, Pres, R.E.I.A. of Wayne County

R.E.I.A. Membership Benefits

- *Socializing, Networking, Networking & Networking*
- *Monthly Newsletter & Guest Speakers*
- *Court-Approved forms available-(courts.michigan.gov/)*
- *Liaisons with Local and State Government*
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(ask and have your membership card.)



Section 8 Questions???
Call Jane Scarlett

Wayne Metropolitan Community Action Agency
Housing Agent for the Michigan State Housing
Development Authority

734-284-6999
jscarlett@waynemetro.org

Wayne Metropolitan
Community Action Agency

05/15

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12/14

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REALTYTRAC SEES AFFORDABILITY DECLINING IN SOME AREAS

For the last few years, U.S. home buyers have experienced an “extremely favorable affordability climate,” but that’s starting to shift in some areas, RealtyTrac says.

The firm looked at more than 1,000 counties and found that one-third now have income-to-price percentages that are higher than their historical averages.

“The good news is that none of the nearly 1,200 counties we analyzed for the second quarter has regressed to the dangerously low affordability levels reached during the housing price bubble,” said Daren Blomquist, vice president at RealtyTrac. “And even if interest rates increased 1 percentage point, only 59 counties representing 2 percent of the U.S. population would be at or above bubble levels in terms of affordability.

“But the scales are beginning to tip away from the extremely favorable affordability climate we’ve seen over the last two years, with one-third of the counties analyzed — representing 19 percent of the total population in those counties — now less affordable than their long-term averages.

The good news for buyers is that affordability is still good in most of the country.

“Buyers looking for markets with a combination of affordable housing and a good job climate will find those mostly in the middle of the country, in places such as Columbus, Ohio; Oklahoma City; Omaha; Des Moines; and Minneapolis, all of which have counties where 20 percent or less of the median income is needed to buy a median-priced home and where unemployment rates are 5 percent or lower,” Blomquist said.

Article Compliments of Community Investor Magazine/See more at: <http://www.communitybuyinggroup.com>

IT’S NOT YOUR MOMMA’S VINYL

Vinyl flooring has become a more durable product that is easier to install and repair and has a more natural appearance and elegance.

It is a great way to get the look and beauty of natural hardwood, ceramic and stone floors without the added cost. The flooring is durable, stands up to high traffic, is easy to maintain, and the vinyl tiles and planks make for simple repairs.

With glue down squares, wood-look planks and ease of maintenance, this product has become a great flooring option for property managers, rehabbers and flippers. In addition, the backing on vinyl flooring provides additional moisture and mildew resistance that ensures the resiliency that vinyl is noted for having.

- See more at: <http://www.communitybuyinggroup.com/>

FREDDIE MAC PREDICTS MORE HOUSEHOLDS IN 2015

The United States' household formation rate is in the pits, but Freddie Mac thinks that could change in the coming year.

According to Freddie Mac's most recent housing market outlook, only 458,000 net new households were formed in the past four quarters. The Joint Center for Housing Studies at Harvard University had predicted growth of 1.2 million to 1.3 million per year.

You can see the trend reflected in the average number of persons per household. In 2005, the average U.S. household included 2.69 people. Now the average is 2.76 people, a 2.6 percent gain. That's the equivalent of 3 million households not forming.

So what makes Freddie Mac's researchers so optimistic? A forecast that predicts economic growth of 3.3 percent in 2015, along with a lower unemployment rate. Housing starts are also expected to jump by 28 percent next year, to 1.3 million.

"The economic growth and labor market gains we saw in the second quarter of this year are projected to continue, strengthening household formations and the housing sector," said Frank Nothaft, Freddie Mac's vice president and chief economist.

"A recovering housing sector will sustain the rally in homebuilding despite likely increases in long-term interest rates. Increased construction activity will further accelerate the improvement in labor markets and fuel even more household formations and more housing demand. The result is an economy that gradually recovers back towards its potential."

Article Compliments of *Community Investor Magazine*
See more at: <http://www.communitybuyinggroup.com/>



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7/14

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WINTERIZATION HELPS PROTECT YOUR INVESTMENT

Winter weather can cause so much damage to a vacant home. Pipes can freeze from the expansion of water; items in the home such as appliances can freeze over. The problem is not just the fact that it is cold. The bigger issue is that the home is vacant and the water in the systems is not getting moved. The water freezes and then expands bigger than the pipes circumference. Your investment property now has damages that will cost tens of thousands of dollars.

This can be avoided with a simple winterization process done by a professional. It is recommended that winterization for vacant properties start in September/October.

The process of winterizing looks like this:

- Close main water shut-off valve for home (post "Winterized" sign at shut-off).
- Disconnect water supply line from water meter on "house side" of meter.
- Drain water heater and any operable holding tanks.
- Shut off gas or electricity to water heater (post "Winterized" sign on water heater – post "Winterized" sign at electrical panel).
- Drain all internal and external water supply lines (if applicable: including heating supply lines if home has forced hot water heat).
- Properly clear all water supply lines at each faucet, spigot, or bib with compressed air.
- Flush all toilets to empty water from toilet tanks.
- Pour non-toxic (RV or Marine) anti-freeze into Kitchen sink trap(s), Bathroom sink traps, Toilet tanks, Dishwasher drain, Bathtub/shower traps, Toilet bowl traps, Laundry tub trap(s), Floor drains.
- Tape all toilet seat covers in closed position and post "Winterized" sign on toilet seat cover(s).
- Post "Winterized" signs at each sink and water-supply fixture.
- Post "Home is Winterized" sign in obvious/visible location near main entrance (e.g., nearest window to front door).

- Set thermostat(s) to 55 degrees

Don't let your valuable investment property freeze over this winter.

Contact NVMS-National Vendor Management Services.

This entry was posted at: www.communitybuyinggroup.com

Noel Selewski Insurance Agency, Inc.

Noel Selewski
Owner



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12/14

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Free Simple Legal Advice

- Peter C. Rageas CPA, MST
(313) 962-7777
(313) 962-0581 fx

- John Payne
(313) 562-5700

- Gary Segatti
(248) 808-2711

- Aaron D. Cox
(734) 287-3664

- RealChek, Thomas Moorhead
(800) 955-2435
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The *Commercial Segment* is just before the regular meeting, at 7:15 P.M..

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(This may be why we are all here????)

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YOU ARE INVITED TO THE MONTHLY INVESTOR GET-TOGETHER!

Hosted by our New Director

- Bobbi Nied-Broderick

**3RD TUESDAY MEETING
NOVEMBER 21, 2014 @ 6:00PM**

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!

FREE ADMITTANCE 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.

For More Info: Bobbi (734) 946-6280 or Bill 734-934-9091

SPEAKERS COMMITTEE

Jerry Kirschner

248-867-0744

If you have any suggestions for speakers, drop us a line at: www.reiawaynecounty.org

**Wayne County REIA of Michigan
LOOK FOR US ON FACEBOOK!**

Council to consider water rate increase

Average Detroiter's bill would rise \$5 monthly

By Joe Guillen
Detroit Free Press Staff Writer

The Detroit City Council is expected to vote today on a proposed water rate hike that would increase the average Detroiter's water bill by more than \$5 per month.

The Detroit Water and Sewerage Department's proposed rate increase is tied to the debts of thousands of delinquent customers who are not paying their water bills. The rate hike also would help the water department invest in capital improvements.

The council's public health and safety committee on Monday discussed the water rate hike and voted to advance the proposal to the full council for a vote.

The average Detroit resident currently pays \$64.99 per month for water and sewer charges, according to the department's presentation at a public hearing last week. If the proposed rate increases are approved, that average bill would increase to \$70.67 - an 8.7% increase.

The changes would take effect July 1. The DWSD Board of Water Commissioners already has approved wholesale rates for its suburban customers, and individual municipalities are deciding how those rates will affect suburban residents.

The plan to increase rates comes as the water department faces public criticism for its efforts to shut off water service for delinquent customers.

The water department announced in March it was resuming efforts to shut off water service to more than 150,000 delinquent customers in order to collect about \$118 million in outstanding bills. The department said it would target customers whose bills are more than two months late and would shut off about 3,000 customers a week.

In April, the department sent out about 44,200 shutoff notices and cut off water to 3,025 properties, including residential and commercial dwellings. The DWSD shut off 4,531 accounts in May.

Contact Joe Guillen: 313-222-6678 or jguillen@freepress.com.
& submitted by Wayde Koehler, Pres, R.E.I.A. of Wayne County

NEW Member Application

Please fill out our form when you come to the meeting. We need your email address so we can send you the newsletter & alerts and updates!!

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OUR LIBRARY!**

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7:00 pm - 7:30 pm

MICHIGAN VOTES

Senate Bill 35, Authorize criminal penalties for nonpayment of “administrative hearing bureau” fines: Passed 35 to 1 in the Senate

To authorize additional penalties for failing to pay fines imposed by “administrative hearing bureaus” that most cities are allowed to create for enforcing “blight violations” under a 2003 law. Under that law, cities already have the power to place a lien **against the property**. The bill would authorize additional fines of \$500,98 days, in **Jail** for a second offense, and up to a year for a third offense.

Sen. Patrick Colbeck (R-Canton) - Y

Sen. Hoon-Yung Hopgood (D-Taylor) - Y

Senate Bill 38, Authorize wage garnishment for nonpayment of “administrative hearing bureau” fines: Passed 35 to 1 in the Senate

To allow a local government to garnishee the wages of a property owner who has failed to pay fines imposed by “administrative hearing bureaus” that most cities are allowed to create for enforcing “blight violations” under a 2003 law.

Colbeck - Y

Hopgood - Y

Senate Bill 39, Authorize foreclosure for nonpayment of “administrative hearing bureau” fines: Passed 35 to 1 in the Senate

To allow a local government to foreclose on property owned by a person who has failed to pay fines imposed by “administrative hearing bureaus” that most cities are allowed to create for enforcing “blight violations” under a 2003 law.

Colbeck - Y

Hopgood - Y

Senate Bill 218, Repeal sunset on borrow-and-spend “water resource improvement authorities”: Passed 92 to 16 in the House

To eliminate the sunset on local governments creating new “water resource improvement authorities,” which use extra property tax levies and “tax increment financing” schemes to divert other taxing units’ property tax revenue to cover debt service payments on debt they incur for various recreation and development projects. The bill would also expand the scope of activities and geographic limits of these entities, letting them borrow and spend for dredging among other things.

Rep. Douglas, Geiss (D-Taylor) - Y

Rep Andrew Kandrevas (D-Southgate) - Y

Rep. Paul Clemente (D-Lincoln Park) - Y

Rep. Bill LaVoy (D-Monroe) - Y

Rep. Patrick Somerville (R-New Boston) - Y

House Bill 4126, Revise horseback riding liability waiver: Passed 59 to 48 in the House

To revise a law limiting the liability of stables and equine event organizers for injury, death or property damage resulting from an inherent risk of an equine activity, by changing an exception allowing suits for “negligence” so that it instead only allows suits, for “willful and wanton disregard” for participants’ safety.

Geiss - N

Kandrevas - N

Clemente - N

LaVoy - Y

Somerville - Y

House Bill 4002, Increase interest to taxpayers owed refunds: Passed 107 to 0 in the House

To require the state to pay 3 percent in interest (annual rate) to a taxpayer who is due a tax refund because of an overpayment (including excessive “withholding”), starting 60 days after the claim is filed.

Geiss - Y

Kandrevas - Y

Clemente - Y

LaVoy - Y

Reprinted from Detroit Free Press & submitted by Wayne Koehler, Pres. REIA of Wayne County

Utility workers' firings upheld in fatal Royal Oak gas explosion

An arbitrator has upheld Consumers Energy's firing of four union employees following a natural gas explosion in Royal Oak last year that killed a local resident, destroyed his home and damaged numerous homes in the neighborhood, the utility announced Wednesday.

Consumers fired the workers, whose names were never released, for "failure to follow established policies and procedures." The utility in August agreed to pay \$340,000 in fines to the Michigan Public Service

Commission, the state's utility regulator, related to the Feb. 27, 2013, explosion that killed Daniel Malczynski, 58, of Royal Oak. Consumers also agreed to add \$1 million to a fund to help victims of natural gas disasters.

A Consumers crew was replacing a steel gas main installed in 1929 on Royal Oak's Cooper Avenue through directional boring, a method of digging underground horizontally that requires less trenching and ground disturbance. The process involves sophisticated equipment and requires knowledge of the precise location of existing underground pipelines.

The MPSC and Consumers' own investigation found the crew failed to hand-dig, as required, to locate an underground gas pipeline it later struck. Consumers workers also left the scene after smelling gas and calling their dispatch center without evacuating nearby residents, or determining the source or seriousness of the leak, investigators found.

Two members of the crew were not properly qualified to locate pipelines, and a qualified supervisor who should have been overseeing their work only came to the site to drop off drawings for the job, the MPSC's report also stated.



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Gas service and main lines were damaged by the crew's directional boring work at two other locations along Cooper Avenue, in addition to the service line in front of Malczynski's home at 4232 Cooper Ave., the MPSC investigation found.

The Consumers employees are represented by the Michigan State Utility Workers Council, a division of the Utility Workers Union of America. The union's contract with Consumers calls for binding arbitration for employee grievances.

"The arbitrator has provided a reasoned opinion that recognized the serious nature of this incident, and most importantly, the impacts to public safety," Consumers Energy's Dan Malone said in a statement.

Consumers separately fired two non-union supervisory employees in the incident and disciplined three other workers, Malone said.

Reprinted from the Free Press & submitted by
Wayde Koehler, Pres, R.E.I.A. of Wayne County

Newsletter Subscriptions



A newsletter subscription can be obtained for \$20.00 per year for non members. Simply mail a check payable to:

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13 Items Your Insurance Won't Cover

“My lawyer told me umbrella insurance is enough to protect me, so I don't need an L.L.C.”

- An ill-advised real estate investor.

With lawyers like the above, who needs enemies?

Liability insurance does not protect you from legal disputes with tenants, contractors, partners and others. You should absolutely have liability insurance. But insurance doesn't protect you from legal disputes with tenants, contractors, partners (including family members), and others as follows:

DISPUTES WITH TENANTS OVER

Rent increases - Which have led to massive costly lawsuits, especially with multi-unit property

- Fair Housing violations - Which can result in substantial judgments
- Past due rents, evictions - More liability
- Other problems leading to legal actions

DISPUTES WITH CONTRACTORS OVER

- Work performed (or not performed or poorly performed)
- Materials used (or not used)
- Hidden fees - You do not want to pay These disputes can result in *mechanics liens*.

DISPUTES WITH PARTNERS (INCLUDING FAMILY MEMBERS) OVER

- Profit splitting - Who gets what?
- Duties - Who does what?
- Management -Who decides?

These are heated battles where only lawyers win.

DISPUTES WITH OTHERS

- Vendors/suppliers
- Real estate agents
- Management companies
- Title companies

Anyone in real estate you deal with is a potential dispute.

Besides leading to costly lawsuits, there is the time and stress with the above disputes. Moreover, insurance does not pay you for attorney fees and court costs related to these uninsured legal actions.

INSURANCE ALSO DOES NOT

- Protect you from liability claims that exceed limits, even high umbrella limits
- Protect you from claims that the insurance company says are not covered (that you thought were covered)
- Protect you from environmental liabilities
- PREVENT lawsuits from ever happening
- And too much insurance may even invite lawsuits!

UNLIKE A PROPERLY STRUCTURED AND DOCUMENTED LLC, INSURANCE DOES NOT...

- Give you financial privacy (the cornerstone of asset protection and lawsuit prevention)
- Defend you in a costly audit against the most powerful predator-creditor: The IRS
- Support tax-saving strategies (which can amount to thousands of dollars)

Continued next page

OUR WEBSITE!!!

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Real Estate Investors:

13 Items Your Insurance Won't Cover

RECAP OF WHAT INSURANCE DOES NOT COVER

- 1. TENANT DISPUTES**
- 2. FAIR HOUSING VIOLATIONS**
- 3. CONTRACTOR DISPUTES**
- 4. PARTNER/FAMILY DISPUTES**
- 5. OTHER DISPUTES**
- 6. RELATED LEGAL FEES FOR THE ABOVE**
- 7. CLAIMS THAT EXCEED LIMITS**
- 8. CLAIMS INSURANCE COMPANY SAYS ARE NOT COVERED**
- 9. ENVIRONMENTAL LIABILITIES**
- 10. LAWSUIT PREVENTION**
- 11. FINANCIAL PRIVACY**
- 12. IRS AUDIT DEFENSE**
- 13. SUPPORTING TAX STRATEGIES**

That's 13 items insurance does not cover. On the other hand, a properly structured LLC and asset protection plan can give you all of the aforementioned protection-benefits, which can amount to thousands of dollars and peace of mind.

This article is an excerpt from The LLC Master Machine Asset Protection System (with extraordinary protection strategies) by Al Aiello, CPA, MST and William Noll, CPA, Attorney. This article is reprinted here with permission from Creative Real Estate Online at <http://www.creonline.com>. and reprinted from RENTAL PROPERTY OWNERS ASSOCIATION & submitted by Wayde Koehler, Pres, R.E.I.A. of Wayne County

— 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)

Are You Looking For Houses To Buy???

www.realtor.com
www.buyowner.com
www.fsbo.com
www.hud.org
www.historicproperties.com

Are you looking for comps?

www.homeradar.com
www.realestate.yahoo.com/realestate/homevalues

Need to find someone?

www.555-1212.com
www.anysho.com

Lead Base Paint Pamphlets?

www.hud.gov.lea



Need to E-mail any questions or articles or anything for us?? Our web address is ApPrint1@aol.com Send us your email for meeting reminders and to get your newsletter sent to you. Or fax your email address to us at 313-386-7600 or reiaawaynecounty.org or 24hr recording (313) 437-2945

— **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)