



Meeting Agenda:

- 2009 Elections to be held during the 11th Annual Holiday Dinner.
- 2009 Advisory Board volunteers to be named.
- 2009 three OREIA Board Chairpersons to be named.
- 2009 TuscREIA Information Specialist to be named.

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11th Annual Holiday Dinner

The TuscREIA 11th Annual Holiday Dinner has been scheduled. November 6th @ 6pm. We will be meeting at Dutch Valley Restaurant, Sugarcreek OH. RSVP'S ARE REQUIRED.

The holiday dinner is a 'special' TuscREIA meeting with only members and their guests invited. In order to have a quicker check This year we have prepaid & at the door prices. Our paid in advance reservation charge is \$7.00 per person and the Pay at the Door charge is \$10.00 per person. Your reservation and if you choose to prepay must be made by November 2nd. Call Linda Sherer @



740/922-1168 or email:
lsherer@roadrunner.com Terri Jones
@ 330/339-3227 or email:
taej.tdsone@roadrunner.com.
Send your prepaid (\$7.00 per person) reservations to: TuscREIA, P. O. Box 483, New Phila OH 44663.

2009 Elections, many Door Prizes to be given away. We will also have a 50/50 drawing

Presidents note...

Hello everyone. This is my last newsletter as President. We will elect new officers at our next meeting. I have enjoyed being president but there is a two year term limit. However I will be on the advisory board for the foreseeable future.

This past year has gone by quickly. All of our speakers were very professional and knowledgeable people and we appreciated them at our meetings. If you haven't attended a meeting lately you're missing out. We gained a lot of wisdom to

2007-2008 President, Mike Baker

make us better and much more efficient in running our investment properties.

We will wind up another great year with our annual holiday dinner at Dutch Valley Restaurant November 6th at 6:00 p.m. Reservations are necessary and a per seat fee will be required to help defray the cost of the meal. The food is always delicious and I'm sure this year will be no exception. Hope to see you there.

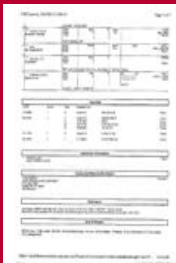
Sincerely, Mike Baker.



Helping hand to our Members

'You will find that by using the web site this way you will greatly reduce to no shows.'

Another aide to help you screen the perspective tenant.



Unit's 4 Rent.

The TuscREIA web site is a good place to advertise your available rental units. The units are placed per school district. The cost is \$1.00 per day, you will need to give a start date & stop date when placing the ad. Up to four photos can be used in your ad at no additional charge. Email the photos in a jpg format and the ad will be set up for you.

Your ad on the web site should be used as an advertising aide. Example: when you receive a call for your unit ask if they have the internet. If so, ask them to go to our web site

www.tuscrcia.com and click on the 'Units 4 Rent' tab. Tell them to click on the school district you are under. Let them know photos and more information about the unit is located on this site. Tell them if they're interested call you back.

You will find that by using the web site this way you will greatly reduce to no shows. Most always, only the people who are truly interested will return the call and make an appointment.

You will find, when using the photos in the ad it will get a better response from perspective tenants.

The past 4 units (single family houses & apartments) have been rented this way. 3 from out of state who saw my very small ad in the newspaper. They called and I directed them to our web site.

TuscREIA is doing it's best to give you the tools for your investment business. If you have any questions or suggestions please call or email me.

Terri Jones,
taej.tdsone@roadrunner.com or 330/339-3227

TuscREIA Exec. Director

Making Credit Reports work for You

As a member of TuscREIA you have the availability to run credit checks on perspective tenants at a charge of \$11.00 per person.

The perspective tenant completes the 'Application to Rent' form, you then fax or email it in. A report is

ran on the person(s) and faxed or emailed back to you, along with an invoice. Sometimes the form can be sent & received during the same day.

These reports will give you information concerning credit scores, late or charged off accounts, individual & total

amount owed, How many are 30—60—90—days late, if the creditor or consumer has closed an account, etc. The reports contain items concerning if there are or were and court proceedings.

Another tool to help you select the right tenant for you.

TuscREIA CONTACT INFORMATION—January thru December 2008

2008 Officers

President	Mike Baker	330/343-3332	mikebaker@tusco.net
Vice President	Patty McCreery	740/922-0319	pjmac@roadrunner.com
Treasurer	Linda Sherer	740/922-1168	lsherer@roadrunner.com
Secretary	Jack Jones	330/339-3227	taej.tdsone@roadrunner.com

2008 Advisory Board

Andy Lee	330/339-4708	Tom Wiegand	330/364-6873
Jack Lewis	330/340-1861	John McCreery	740/922-0319
Chris Hopkins	740/922-4028	Bryan Mitchell	330/756-2695

Newsletter Articles & Info	Terri Jones	330/339-3227	taej.tdsone@roadrunner.com
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OREIA Delegates	Jack Jones	Bryan Mitchell	Jack Lewis, alternate
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BENEFITS & SERVICES PROVIDED TO TuscREIA MEMBERS

WEB SITE: www.tuscraeia.com Current forms, newsletters, evictions, court forms, benefits, for sale/for rent ads, & contacts are all located on the web. Contact Terri Jones taej.tdsone@roadrunner.com for your user name & password.

NEWSLETTER: Members will receive a newsletter prior to each general meeting. Information within the newsletter will update members on items of interest since the last meeting.

ADVERTISE YOUR BUSINESS: Members can place an ad in our newsletter and on our web site for their businesses. Drop off, email or fax your Ad. (i.e. business card or other). Please call Terri Jones for advertising fees.

CREDIT REPORTS: Price \$11.00 per person beginning 12/01/07. Fax a completed 'Application to Rent' (Rev 11/2004) to our 24-hour fax line 330/308-5303. **PLEASE NOTE**, the information sent to us MUST be readable. The applicant must supply us with complete name, social security number, birth date and current physical address. Signatures of all applicants and the owner/agent along with a return fax number or email address must accompany the request. An Invoice will be sent along with your credit report and must be paid within 30 days or a 10% increase will be added.

EVICTIONS: We currently run a report approximately every 60 days for Tuscarawas County. If you think you are missing an update check our web site www.tuscraeia.com or please contact Linda Sherer @ 740/922-1168 or email lsherer@roadrunner.com. The information is supplied by Tuscarawas County Public Records. TuscREIA provides this information as a 'Business Tool' and should not be held liable for discrepancies. Any errors should be dealt with directly through the county courts.

NEW MEMBER PACKETS: New members will receive our 3-Ring Notebook with all forms, master evictions and legal notices. Contact Jack Lewis 330/340-1861 or email jacklewis20@roadrunner.com for further information. Questions regarding rentals, procedures, evictions, etc., please feel free to contact any officer or advisory board member for help.

WEB SITE: A permanent user name & password will be given to each new member which will enable the member to access the 'Members info' section of the web site. The password also acts as the members personal 'Membership Number'.

BUSINESS MEMBERSHIP: There are 3 levels of Business Membership to choose from. Contact Jack Lewis 330/340-1861 or email jacklewis20@roadrunner.com for the Business Membership Application and further information on which level best suits your

Ohio minimum wage set to increase on January 1, 2009.



Ohio's minimum wage will increase on January 1, 2009 to \$7.30 per hour for non-tipped employees and to \$3.65 per hour for tipped employees, plus tips.

Ohio's current minimum wage is \$7.00 per hour for non-tipped employees and \$3.50 per hour for tipped employees, plus tips.

On January 1, 2009, the increased minimum wage will apply to employers who gross more than \$267,000 per year.

**\$6.55 to
\$7.25 per
hour .**

Currently, Ohio's minimum wage applies to employers who gross over \$255,000 per year.

The constitutional amendment passed by voters in November 2006 states that Ohio's minimum wage shall increase on January 1 of each year by the rate of inflation. The increase is tied to the Consumer Price Index (CPI) for urban wage earners and clerical workers for the 12-month period prior to September. The CPI rose 4.6 percent from September 1, 2007 to August 31, 2008. The amendment also states that the wage rate shall be rounded to the nearest 5 cents.

For employees at smaller companies (grossing \$255,000 or less per year or \$267,000 or less after January 1, 2009) and for 14- and 15-year-olds, the state minimum wage is currently \$6.55 per hour and will increase to \$7.25 per hour on July 24, 2009.

Information on Ohio's minimum wage as of January 1, 2009 is available at http://www.com.ohio.gov/laws/docs/laws_2009MinimumWage.pdf

Michelle Wells
OREIA Legislative Director
P.O. Box 4044
Youngstown, Ohio 44515
(330) 824-0023
Email: WellsProperties@embarqmail.com

"The increase is tied to the Consumer Price Index."

OFFICE OF BUDGET AND MANAGEMENT RELEASES LINE ITEM CUTS UNDER LATEST BUDGET ADJUSTMENT PLAN

The state budget office on Tuesday issued a line-by-line breakdown of the \$198 million in fiscal year 2009 budget cuts announced earlier this month.

The cuts are part of the \$540 million in budget adjustments that Gov. Ted Strickland's administration plans due to the shrunken state tax revenue base that has resulted from the ongoing economic slump. The changes impact the fiscal year ending June 30, 2009.

The Office of Budget and Management data expands on some line item cuts released by a couple individual agencies last week.

Among other things, the latest figures reveal that the administration cut significantly less from agency's FY 2009 budgets than was initially planned as part of the first round of some \$733 million in reductions announced last winter.

Instead of \$260 million, agencies saw their budgets reduced by about \$160 million under OBM's "Directive 5." The latest cuts listed under the OBM spreadsheet released Tuesday are denoted as the "September 4.75% Expenditure Reduction."

Strickland spokesman Keith Dailey said the final agency cuts from the

initial directive were less than planned because of the impact of other accounting moves, such as excess balance transfers and "forced lapses" of previously appropriated funding.

Nevertheless, the first series of cuts resulted in some 2,000 state positions being eliminated through layoffs, early retirements and attrition, he said.

Mr. Dailey said the budget reduction is process is ongoing and OBM is meeting its budget balancing targets as announced in both rounds.

2009 TuscREIA
General Meeting Schedule.

Announcing the 2009 TuscREIA Schedule. Mark your calendars and plan to join us. We will continue to meet at the Linn, Hert, Geib Family Center on East High Avenue, New Phila OH. Our meetings will start promptly at 7pm and end at 9pm. Door Prizes & Refreshments from our Business Members will be provided. Watch your 'Unit's of News' newsletters & our web site www.tuscreia.com for a listing of speakers & topics for each meeting.

January 8th, March 12th, May 14th, July 9th & Sept. 10th. The 12th Annual Holiday Dinner location, date & time to be announced.

Tuscarawas County Real Estate Investors Association — 2009 Membership Dues

The TuscREIA 2009 General Membership dues will remain the same as the 2008 dues. Members will be given the usual discount if paid and received by December 31st. If paid & received before January 1st the yearly fee will be \$90.00. If paid January 1st or after the yearly fee will be \$120.00.

A 2009 TuscREIA Membership Application is contained in this newsletter & also on the TuscREIA web site. A completed 2009 Membership Application must be completed (this updates our records) and mailed in with your yearly dues.

ADVISORY BOARD minutes... The board of directors met 10/08/08 at the New Phila Buehler Restaurant. Discussions of plans for the upcoming holiday dinner and election of officers for 2009. A slate of potential officers and board members were presented and members will be asking for additional nominations at the holiday dinner which will once again be held at the Dutch Valley Restaurant.

The board voted to continue with our general meetings at the Geib Family Center in New Philadelphia and discussed potential guest speakers for 2009. Topics are once again requested from the general membership for educational programs.

Additional topics of discussion, whether to continue our association with the Ohio Real Estate Investors Assoc. (OREIA) in light of the proposal on the floor to increase the dues charged to each local assoc. and the proposal to move the yearly convention from Columbus to the greater Cincinnati area against the wishes of the local assoc from North Eastern Ohio.

Respectfully submitted by,

Jack Jones, 2008 TuscREIA Secretary



Tuscarawas County Real Estate Investors Association

P. O. Box 483
New Philadelphia OH 44663

E-mail: taej.tdsone@roadrunner.com
or taej_tdsone@yahoo.com
Web Site: www.tuscreia.com

Through education & experience all things are possible.

TuscREIA is a NOT FOR PROFIT educational organization and investors should consult an attorney and/or accountant before making any investment or legal decisions. All members and guests assume the risk of making their own investment decisions. TuscREIA does not endorse any person or organization or the advertisers appearing in this newsletter. Its programs are designed to be educational, motivational and enjoyable.

September Secretary minutes....

Special thanks goes to Chris Hopkins, Advisory Board member for recording the September minutes as your elected 2008 secretary, Jack Jones was out of town.

Tuscarawas County Auditor Matt Judy was our guest speaker for the September 11th TUSCREIA meeting.

He spoke and presented a Power Point presentation entitled "A Simplified Approach to Understanding You County's Home Valuation Process" and explained that the re-appraisal of all county properties begin in 2008 and will continue through 2010.

The new rates will be implemented in 2011. The re-appraisal process is done every 6 years and the last one for Tuscarawas County was in 2004.

Matt also noted that Steve Ward & Associates, a state registered appraisal firm, has been hired to do the re-appraisal work. The session concluded with an extensive question and answer session. Lots of great information was shared and we learned a lot about the property tax process first hand.



Baltic Wood Shop Restoration and Remodeling Services was welcomed as a new member and Speedie Sewer & Septic Systems provided a gift certificate for the door prize. First National Bank of Dennison provided refreshments.

The next meeting will be our annual Holiday Dinner on Nov. 6 at Dutch Valley Restaurant. **RSVP's are A MUST!**



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What's HAPPENING AT:
Stark County Real Estate Investors Assoc.—SCREIA
www.starkreia.com
Meeting Location: Nazir Grotto Hall, 1717—16th St SW, Canton OH
Akron-Canton Real Estate Investors Assoc.—ACREIA
www.acreia.com Meeting Location: Masonic Complex @ 1-77 & Rt 18, 91

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KEEPING OUR MEMBERS INFORMED

October 1, 2008

November Ballot Issues

As we have been telling you over the last couple months, most all the Legislators are out on the campaign trail and not in Columbus. We will continue to urge you to take a few minutes to put yard signs at our properties supporting investor friendly candidates. If your community's newspapers publish editorials, write a letter to persuade the paper's readers to vote for the right candidates. Since statehouse news is very scarce, we will use this issue to explain the issues.



Ohio's State House

Issue 1: Would require that citizen-initiated ballot petitions be submitted 125 days before the next general election. This issue also sets deadlines for ballot initiatives to have signatures of the voters verified and time limits for the appeal process to the Supreme Court. Now, there is not enough time for this process.

Issue 2: To authorize the state to issue bonds to continue the Clean Ohio program. The issue would allow two hundred million dollars for cleaning up waste sites at the rate of fifty million per year for four years.

Issue 3: To protect private property rights concerning ground water right. It would allow the property owner rights to a waterway that a property borders. It would limit the controls of some state agencies.

Issue 4: Was removed from the ballot by the Service Employees International Union, its sponsor. This was the "Sick Days" act. The problem is that the money that the SEIU had earmarked to assist in passage of this concept has now been diverted to helping Democratic candidates get elected.

Issue 5: The Pay Day Lending initiative is to repeal H.B. 545 that the legislature passed earlier this year to limit the interest a lender can charge for short term loans. This issue employs a double negative in its ballot language. If you want to allow the pay day lending industry the right to charge 391% interest a year, vote no. If you want the vote to uphold the interest limits that are contained in H.B. 545, vote yes. The OREIA legislative committee supported H.B. 545 while it moved through the legislature.

Issue 6: The Casino Bill. This would allow an out-of-state company to build a casino in Clinton County, southwestern Ohio. This is the gambling industry's fourth attempt since 1990 to get a casino in our state. The provisions would allow the casino company little oversight and give them very favorable tax breaks. Counties would receive the tax money generated through gambling at the casino with Clinton Co. receiving 10% and the other 87 counties dividing the remaining money pro-rated. This issue does very little to establish the needed policing and audit control a venture of this size would require.

The supporters of both issues 5 & 6 are using misinformation to support their efforts to help line their own pockets at the expense of Ohioans. Issue 5 backers are telling voters the legislature will steal their financial privacy and that the state is driving 6,000 jobs from the state. The Casino bill allies claim the two hundred million dollars that their casino would generate is now going to other states.

The OREIA Legislative Meet & Greet Forum Last month the legislative committee hosted a very successful fundraiser at the Toledo Country Club for State Rep. Barbara Sears. State Rep. Matt Dolan, the representative that is heading the republican leadership spoke in support of Rep Sears and other local candidates. On **October 15th** we will host a Meet & Greet in the **Cincinnati - Dayton** area. The legislative committee will entertain Rep. Dolan and local house candidates in the **Columbus** on **October 20th**. It is important to support these local events and call me for more information or to make a reservation. \$30 Contribution to OREIA PAC. E-mail Reservations to: OREIALegislative@embarqmail.com

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