



“Unit’s” of News

P.O. Box 483, New Philadelphia OH 44663

End of Summer

September General Meeting: Scheduled: 09/08/2011 @ 7pm.
MEETING LOCATION: Geib Family Center, East High Avenue, New Philadelphia OH 44663

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Our September guest speaker will be:

Michael Vavruska m.vavruska@trustetc.com
888-382-4727 x483

Create Tax Free Wealth Investing in Real Estate - Learn to Use your IRA or 401(k) to Invest in Real Estate, Mortgages, and Tax Liens

Join us for an evening of information concerning old and news ways to invest in real estate. Make your (already saved) retirement investment work for you before you retire.
Learn how to invest in a down market.

Michael Vavruska of Equity Trust will bring us a wealth of real information to help you make your retirement future a reality.

Equity Trust Company, 225 Burns Rd. Elyria, OH 44035
www.trustetc.com

The leader in Self Directed IRA investing since 1974, with over 130,000 clients in 50 states and 10 countries, Equity Trust Company has over 350 employees dedicated to your retirement needs.

Mark you calendar for September 8th @ 7pm and join us for information on expanding your future.

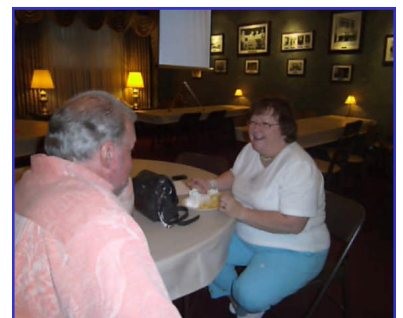
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“See yourself living in abundance and you will attract it. It always works, it works every time with every person.” -Bob Proctor

2011 Meeting Schedule:

General Meeting: 09/08 Advisory Board: 10/13 & 12/08
14th Annual TuscREIA Holiday Dinner: location, date & time to be determined.

Watch our web site & your coming newsletters for any changes.



STRUCTURED THOUGHTS....*A note from our President.*

As most of the people who belong to TuscREIA already know I am a *HUGH fan* of Robert Kiyosaki (writer of the Rich Dad, Poor Dad book series). I just finished his two latest books on improving your financial IQ and weathering the coming financial storm.

Both books revolve around improving your understanding of how money works in the information age, and what will no longer work from the industrial age. Changing view on money and how the Federal Reserve pumping out more and more money only dilutes its value, which fans inflation or dollar devaluation. What problems do we, as a nation, face if our creditors call our loans due? What changes are we going to get by having our credit rating drop? And last but not least what is to become of those who failed to plan for their retirement and find they cannot live on what the government handout is going to be.

I recommend any of the Rich Dad series books, and especially these two books that I noted above. They are entitled: 'Unfair Advantage' & 'Increase your Financial IQ'.

Is my Financial IQ high enough to understand all of the bad predictions

As I set here ready to write this month's Presidents letter, while listening to the doom and gloom being reported on the nightly news. I ask myself if I have done enough to prepare for the dire economic times ahead? Is my Financial IQ high enough to understand all of the bad predictions put out there by the news media? Do I have the knowledge to not just survive the problems laying ahead, but to thrive in the same economic troubles ahead? I ask each member reading this to ask themselves the same questions and consider our next meeting on Sept. 8, 2011. We have invited a speaker that specializes in helping you prepare for the problems everyone in the media seems to be predicting. Ask yourself if you are prepared to learn to use the tools of the wealthy to become wealthy, or are you planning to be poor standing in line for a government handout? You have the choice to become educated or not, thrive or fail it's all your choice.

Jack Jones, 2011 President



Look what we found in Downtown Bethlehem, Pa this summer..

Your current Officers & Advisory Board members.

2011 Officers

President	Jack Jones	330/243-1384	jackj1968@yahoo.com
Vice President	Patty McCreery	740/922-0319	pjmac@roadrunner.com
Treasurer	Chris Hopkins	740/922-4028	cmhopkins@roadrunner.com
Secretary	John McCreery	740/922-0319	pjmac@roadrunner.com

2011 Advisory Board

Jeff Koerber	330/364-2928	Tom Wiegand	330/364-6873
Mike Baker	330/343-3332	Jack Lewis	330/340-1861
Marty Chumney		Bryan Mitchell	330/756-2695

Altn: Linda Sherer 330/987-6575	Newsletter Articles & Info	Terri Jones	330/339-3227 taej_tdsone@yahoo.com
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BENEFITS & SERVICES PROVIDED TO TuscREIA MEMBERS

WEB SITE: www.tuscreia.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@yahoo.com for your permanent 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. All past & current newsletters are posted on our web site. **CREDIT REPORTS:** Price \$12.75 per person beginning 04/01/10. Fax or email a completed 'Application to Rent' (Rev 05/2008) 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 #, 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. We suggest you receive an application fee for this service.

EVICTIONS: We currently run a report approximately every 60+/- days for Tuscarawas County. 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. If you think you are missing an update check our web site www.tuscreia.com or please contact Sue Behm @ 330/364-6016 or email psbehm@frontier.com. **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@gmail.com for further information. Questions regarding rentals, procedures, evictions, etc., please feel free to contact any officer or advisory board member for help. **ANNOUNCEMENTS:** Births-Surgery-Get Wells-Deaths, please contact Terri Jones. Your help is appreciated

Secretary notes.From: July General Meeting/August Advisory Board Meeting

The July 14th, TusCREIA meeting was called to order by president Jack Jones. There were 21 members and 7 guests present. Sandy Simon was our guest speaker regarding a better way to screen your prospective tenants. She had a very informative slide show explaining the many different aspects her company can expand on our credit checks. Sandy expanded on the fact that many areas charge application fees, Northern Ohio fees range from \$25.00 to \$100.00 depending on area and property values. She explained this is common practice to help cover expenses incurred for credit checks and nonrefundable. Door prizes winners were Julie Schmidt and Janet Stear—Gift card from Buehlers. The advisory board meeting was held at Buehlers in New Philadelphia on 8/18/11 there were 8 board members present. The discussion centered on the company by Sandy Simon Resident Screening. The board will have more details regarding fees and when and if this is the avenue to follow. A discussion on upcoming speakers to be announced. September speaker Equity Trust Self directed IRA to purchase property.

*Respectfully**John W. McCreery*HAVE YOU THOUGHT ABOUT REQUIRING YOUR TENANTS TO PAY FOR RENTERS INSURANCE????**FOOD FOR THOUGHT:**I found this posting online under Mr. Landlord.

You may at the very least may want to bring the request to you tenants at move in, we do. This is one instance where the Renters Insurance helps both the tenant & the landlord.
Terri Jones, TusCREIA Exe. Secretary.

Require renter ins (by Francine [IN]) Posted on: May 25, 2011 4:08 PM

Message: State Specific Question About: INDIANA (IN)

So happy I required my tenant to purchase renters insurance. Due to a hot water heater bursting from the unit above my rental, my tenant had to move to a hotel. They tell me their insurance is covering up to 6K for room and board while my unit is made "habitable" in addition to water damage to their personal property. Their lease, which is up August 22, 2011, was paid in full for one year as their credit rating was 100 points below my required minimum. I am told, in the interim, I am to repay (or discount) them 1/30-th of the full rent per day. My insurance will pay me the lost rental income and cover all damages after I pay my deductible. I can't say they are not inconvenienced, but so far they are enjoying the pool and other amenities offered through the hotel. Huge load off of me, not having complaints from them while I'm busy with the crew taking care of the cleanup and construction workthanks for all of you who gave me the heads up on this! --24.14.30.106

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Michael Vavruska

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Create Tax Free Wealth Investing in Real Estate - Learn to Use your IRA or 401(k) to Invest in Real Estate, Mortgages, and Tax Liens

I am a Key Account Executive with the Equity Trust Company. I am dedicated to assisting prospective clients understand the power, the process, and the paperwork. Completed over 300 hours of investment and individual Retirement Account training that was administered by the most experienced and season veterans of Equity Trust.

I graduated from the Ohio University in 2009 with Bachelors Degree in Exercise Physiology and a minor in Psychology.

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The leader in Self Directed IRA investing since 1974, with over 130,000 clients in 50 states and 10 countries, Equity Trust Company has over 350 employees dedicated to your retirement needs.

- 37 Years of Experience
- Only All Inclusive Fee Schedule
- Online Investing through our Evantage System
- Full Service Brokerage available in most states
- Investment Support available between 8:30am & 7pm EST

Self Directed IRA (non traditional investing)

www.irs.gov

- Direct from the IRS website. www.irs.gov/retirement/article/0,,id=111413,00.htm#invest

“Finally, IRA trustees are permitted to impose additional restrictions on investments. For example, because of administrative burdens, many IRA trustees do not permit IRA owners to invest IRA funds in real estate. IRA law does not prohibit investing in real estate but trustees are not required to offer real estate as an option.”

- Real Estate
- Tax Liens/Deeds
- Judgments
- Private Placements
- Mortgages/Deed of Trusts
- Promissory Notes
- Lease/Options
- Limited Partnerships
- Structured Settlements
- Gas & Oil Ventures
- Live Stock
- Vending Machines
- Futures and Commodities
- LLCs
- Equipment Leasing
- Mobile Homes

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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.

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Through experience
& education
we can attain our goals!

www.tuscreia.com

THIS COULD HAPPEN TO YOU: **F.Y.I.:** If a pet on your property was ever found to have been labeled a viscous animal previous to living at your property and your insurance finds out they *will not* pay out on an insurance claim. Cats can also be labeled as viscous animals.



Continued saga of the 'Ambulance Chasing Attorney': I have no update at this time. Our insurance company sent the attorney a letter asking them to define the incident and the exact result of injury or injuries. The attorney has not responded at this time. Apparently this type of action can stay open for 12 months from the date

of the alleged injury.

A day of fun.....President: Jack Jones, Exec. Director: Terri Jones, Adv.Board: Jack Lewis & past officer: Carol Beule participated in the 4th Annual Caring Hearts Golf Benefit for the Tuscarawas Board of Realtors. The outing was held on August 24th @ Green Valley Golf Course. The Tusc.BOR pick a local charity each year to sponsor and this year the benefit was held for: Tuscarawas County Working Uninsured. The day started a bit on the damp & cool side, but at 10am the rain dried, by 12pm the wind slowed and by 1pm the sun came out to smile on everyone.

