



AUGUST/SEPTEMBER 2017

SAN GABRIEL VALLEY CONNECTION



**Student Debt Delaying Millennial
Homeownership
by 7 Years (page 10)**

**Previous Events and
Classes**

YPN's Month-of-Giving (page 20)

August 21, 2017 image of solar eclipse



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WSGVAR Bi-Monthly Magazine

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Hello Members of West San Gabriel Valley Association of REALTORS®!

Fall is upon us and with kids back in school, we are busy at the Association, scheduling classes and events to keep you at the head of the class.

We had a fantastic event, honoring our affiliates, at our annual Affiliate Appreciation Event (page 5) Affiliates and REALTORS® enjoyed a great time bowling and networking. This is our way of thanking our affiliates for their hard work and service. Please continue to support and use them in your businesses.

As our young Realtors are taking the lead in giving back to the communities we serve, they are an example to all of us. The Young Professionals Networking (YPN) Committee was very busy in August for the YPN National “Month-of-Giving” (page 20.) They gave back, serving the community from hosting an ice cream social and delivering backpacks full of school supplies for the children of Maryvale, to cooking for and serving at Pasadena Union Station Homeless Services as well as donating blood at Children’s Hospital of Los Angeles, and the Children’s Hospital of Orange County Walk in the Park fundraiser. We applaud all their hard work and services to our community!

A few of your leaders were in Chicago for the N.A.R. Leadership Summit (Page 16) August 14th and 15th. Our leadership will be representing you next week at the C.A.R. Fall Conference in San Diego. WSGVAR has been kind enough to charter a bus to take members down to San Diego on October 11th to C.A.R. Expo. We hope to see many of you there.

The Education Committee recently hosted two very well attended summits, our annual Property Management Summit (Page 22) on September 30th and Commercial Summit (Page 22) on August 12th. The Education Committee has also scheduled the annual Tech Summit coming up, on October 25th. Mark your calendars, more to come on this in the upcoming weeks.

September was REALTOR® Safety Month. On September 9th, the association held a Real Estate Safety Matters course and self-defense course provided by Peace Over Violence. We had a great attendance and learned some great ways to stay safe. Remember, just because Safety Month is over doesn’t mean we should stop learning to stay safe. Don’t just be safe, be REALTOR® safe!

I look forward to seeing you at our upcoming classes and events. With that work hard and stay safe.

My best,
President Suzi Dunkel-Soto



Member Appreciation Day



This year the West San Gabriel Valley Association of REALTORS® showed its appreciation by giving members tickets to the Los Angeles County Fair on September 9th. It was a fun-filled day with so much food, games, attractions, shopping, and rides.

We hope everyone enjoyed the festivities and we look forward to celebrating with you again next year!





Affiliate Appreciation Night

The West San Gabriel Valley Association of REALTORS® hosted its Annual Affiliate Appreciation Event on August 15, 2017, at Bowlmor Lanes in Pasadena.

Our Affiliates and REALTORS® enjoyed food, drinks, and bowling. Thank you Affiliates for all the work you do for the Association and our REALTORS®. And thank you REALTORS® for coming out to show your support and appreciation for our Affiliates.





CIPS Institute

Founded in 1953, the Certified International Property Specialist (CIPS) is an international real estate education program sponsored by REALTOR® Boards and Associations throughout the United States. Designees are relied upon as expert resources in the international real estate market. This designation may be earned after successfully completing an intensive five-day program of study focusing on critical aspects of transnational transactions, including currency and exchange rate issues, cross-cultural relationships, regional market conditions, investment performance, tax issues and more.

WSGVAR hosted the CIPS Designation course from July 31, 2017 to August 4, 2017 to provide REALTORS® knowledge and resources to help them become global experts. This 5-day course satisfied the education requirements for those applying for their CIPS designation. To celebrate the CIPS class the Global Business Counsel hosted a Global Food Tasting Night on August 2nd with food from all over the world and karaoke. Thank you to all who attended the CIPS classes and the Global Food Tasting Night.



EXPO 2017

HAVE YOU MADE YOUR PLANS FOR EXPO YET?

Drop in and hang out in interactive demo rooms: learn the tools for self-defense, experience VR, and share ideas in user-generated sessions

Learn about teams, storytelling, lead gen, Facebook Live, Instagram, Snapchat, video marketing, marketing strategies, and more

Experience nightlife and shopping in the Gaslamp Quarter, fine dining in Little Italy, explore the coastline, and enjoy over 100 breweries

Don't miss EXPO 2017 in San Diego from Oct. 10-12

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Tech Summit 2017

Using Technology to Complete Your Transactions



Wednesday
October 25, 2017
10AM to 3PM

WSGVAR
1039 E. Valley Blvd., #205B
San Gabriel, CA 91776

\$10 Pre-Register
\$20 At the Door
Breakfast and lunch included

TOPICS AND SPEAKERS:

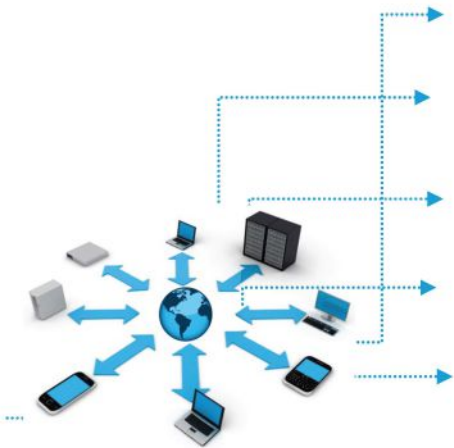
zipTMS™ - E-Sign/Record Retention Policy
Nathaniel Osollo, zipForm® Products Coordinator, C.A.R.

Virtual Tour of Your Listings
Matthew Hood, Transported VR

Social Media Marketing
Felix Hung, Realty One Group

How Not to Get Zapped in an Electronic World
Steve Garcia, Garcia Legal

Top Apps for Real Estate
Albert Tran, WSGVAR Executive Officer



WAYS TO REGISTER: Register online at www.WSGVAR.com by clicking on the Education Schedule under "Education & Events" or fill out the information below and mail to WSGVAR, 1039 E. Valley Blvd., #205B, San Gabriel, CA 91776 or fax to 626-288-7658

Name _____ WSGVAR Member # _____

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Please note: No refunds will be given for cancellations.



Brought to you by the Education Committee

1039 E. Valley Blvd., #205B, San Gabriel, CA 91776 Office: (626) 288-6212 Fax: (626) 288-7658

Email: education@wsgvar.com Web: <http://www.wsgvar.com/>

Welcome New Members!



The West San Gabriel Valley Association of REALTORS® welcomes you to our family. We wish you the best of luck and look forward to seeing you succeed. Please look for our educational classes to help you grow in the real estate industry. If you missed this orientation please join us for the next one on October 20, 2017 or November 18, 2017.



5 Steps to Start Working Globally

Global business is everywhere, even in the smallest or most remote pockets. In some cases, those small and remote towns are exactly what foreign buyers are looking for.

Consider Buford, Wyoming, population 1. It was sold in 2013 to a Vietnamese owner for \$900,000. That's not exactly a luxury resort property in a cosmopolitan coastal town, but it's a real purchase by a real international buyer - with an impressive price tag!

As globalization continues to impact our communities, no matter how large or small, it's important for REALTORS® to be prepared. Agents with global competencies and skills are the most effective in identifying these opportunities, which are very often lucrative. In fact, foreign buyers (on average) spend over \$250,000 more per home than the average price of U.S. existing home sales.

Ready to Start Working Globally?

NAR Global has a number of resources to help you get started. Below, you will find suggested steps to building your global business.

1. Research

The most efficient global agents know their niche and market directly to it. Rather than marketing to the world and seeing what comes back, a more effective strategy is to research your local market and determine which country(ies) are most likely to purchase there.

- Economic Development Councils are an excellent resource, often proactively working to draw foreign investment to your local area. Attend meetings and events, introduce yourself and provide valuable market knowledge. As they get to know you, you'll be their go-to for real estate needs.
- American education is a huge draw for international buyers. Check with private schools, colleges or universities in your area. Enrollment advisors (particularly if there's an international admissions office) are frequently the first (or only) people that international buyers connect with when purchasing in the United States. They enroll their child first, then look for housing and other necessities. Establishing relationships with those advisors can be an excellent source of business. Visit the Institute of International

Education (IIE) at iie.org to learn what institutions are attracting foreign students in your area.

- Assess which ethnic groups already live in your area. Often, foreign-born citizens establish themselves in their new community and then encourage family and friends to join them. Look at the inventory in your local grocery store - which ethnic foods are most prominent? Grocers will stock shelves with the products that move the fastest, so this can be a good indication of who lives in your area. Do businesses have signs in multiple languages?
- Are there attributes of your local market that would be a draw for investors, such as luxury or resort properties? Coastal areas, large metropolitan cities, and other opportunities for high net worth investors are often attractive.
- NAR RESEARCH - State by state reports, case studies, profile of intl home buying, profile of commercial, etc.

2. Education

Pardon the cliché, you don't know what you don't know. Even if you have worked with international clients before, you may still encounter nuances and obstacles each time. The Certified International Property Specialist (CIPS) designation can help you identify and prepare for working with international clientele. The five days of study provides in-depth instruction on:

- Cultural differences
- Globalization trends impacting buying habits/preferences
- Converting those trends into an actionable business and marketing plan
- Transaction and business differences (many countries are unfamiliar with buyers agency, MLS, title insurance, escrow, FIRPTA)
- Creating a network of business partners to make the process as smooth as possible for your clients (see below)

3. Build a Network of Business Partners

There are many factors at play during an international real estate transaction, and while you should prepare your clients for what to expect, there are some areas that you never want to offer advice or opinions on. Taxes, visas, immigration, etc. are a few of those areas. However, if you can build a network of reliable, experienced professionals in those categories, your clients will be happy customers!

When building a global business team, remember to include:

- Tax attorney
- Immigration/visa attorney
- Accountant
- Lenders who specialize in international transactions
- Currency exchange specialist
- Translators
- Title agencies

4. Be Prepared to Teach

Real estate transactions differ from state-to-state in the U.S., imagine trying to navigate the waters in a different country. The process can be intimidating for buyers and sellers, so be prepared to walk them through what to expect and be very detail-oriented. For example, many countries do not have an MLS system, and buyer's agency does not exist. Transactional processes like escrow, title insurance, and even a closing will be new concepts for many. In several countries, the deal has closed as soon as the contract is signed - these buyers won't understand that they still need to go through closing. On the policy/government side of things - mortgage interest deduction and FIRPTA are exclusive to the United States and likely don't exist where your customers are coming from (even Canada!). Make sure you're prepared to talk about these topics, and then refer clients to a reliable professional to help advise them.

5. Marketing to Attract International Clientele

Completing the first step, research, should give you an excellent foundation from which to build your marketing plan. Have a strategy, and be thoughtful about where and how you are spending your time and resources. It is not advisable to "shotgun the internet" and just post listings anywhere and everywhere. Doing that won't help you build your brand, credibility, or establish yourself as an expert in your market or field of choice.

Create an online presence, showcase your expertise, and be someone you would want to do business with. Think about what you look for in potential referral partners for your clients - you probably do your research online first. You want to see a clean web site with timely, relevant content, information and credentials that showcase their competence and willingness to provide white-glove service to all clients.

On social media, make sure you are sharing more than just listings. Share your knowledge and expertise. International clients are often interested in the larger region/state/city initially - so make sure your online presence is focused on your knowledge and passion for your area.

There is so much more to consider under each of these topics, but these initial steps and considerations will help you get started.



AUGUST 14, 2017 - AUGUST 15, 2017 NATIONAL ASSOCIATION OF REALTORS® LEADERSHIP SUMMIT CHICAGO



to position ourselves to be more competitive in the future.

Consumers need a trusted real estate advisor to assist them to search for their dream homes. Regardless of how much technology can help the consumers to find their houses, still REALTORS® remains in the center of the real estate transactions.

The associations' chief staff executives along with their Presidents-elect must stay relevant to the ever-changing environments at the associations. Main takeaways for the chief staff executives are as follows:

1. We will strengthen our communication with members, highlighting the value proposition of our local, state and national associations.
2. Let's take our message on the road. Let's engage members in their own communities.
3. Communication is a two-way street, and we are committed to remaining connected and accessible to our membership.

Let's all take the ownership, not only of the opportunities, but the hardship and the challenges ahead as well.

Every year, the National Association of REALTORS® (NAR) brings thousands of the state and local associations' chief staff executives and their Presidents-Elect to the Leadership Summit. The Leadership Summit is a great opportunity for volunteers and staff leaders to work together to get a head start in preparing their strategic plan for next year.

This year, the theme of the Leadership Summit is "Own It." The 2018 NAR President, Elizabeth Mendenhall presented many takeaways for us to bring home from the conference as follows:

1. Ownership is not just an action; it's an attitude.
2. Determining what's next for our associations and for our industry is not an easy task; difficult decisions need to be made.
3. It's ok to feel overwhelmed.
4. Let's own the opportunities, the hardships, and the challenges ahead.

As REALTORS®, we should be aware of and prepare for what is changing in our business, our associations and our industry. We shall leverage technology to communicate the value propositions of being a REALTOR® to the consumers. We also need



Notary Public Class & Exam

MONDAY, NOVEMBER 13, 2017

**West San Gabriel Valley Association of REALTORS®
1039 E. Valley Blvd., #205B, San Gabriel, CA 91776**

Course Cost: \$99

STATE EXAM FOLLOWING CLASS

It is recommended that you take the State Exam at least 6-12 months before the expiration to avoid a break in your commission. Processing of commissions can take several months.

FOR NEW & RENEWING NOTARIES

- Course designed for everyone
- Practical training for rookies
- Outstanding refresher for renewals
- Update skills to create income
- Great practice exams & reviews

PREPARE TO LEARN

- Practice exam questions, etc.
- Notary regulations & duties
- When to refuse to notarize
- Document preparation & recording
- Responsibilities, duties, etc.
- Tips, tricks & money making ideas

Advance access to read the State Notary Handbook and study 138 sample exam questions.

Schedule

8:15 a.m. - Check in
8:30 a.m. - 11:30 a.m. - Class
11:30 a.m. - 12:15 p.m. - Lunch
12:15 p.m. - 3:30 p.m. - Class
3:30 p.m. - Register & Pass Exam

State Test Same Day

Bring your Photo ID (Driver's License, Passport, etc.) and a **\$40 check** payable to "Secretary of State". Bring two #2 pencils for the exam and one 2" x 2" color photo of yourself. (State officials will administer test.)

- To register online, go to www.WSGVAR.com and click on the "Education Schedule" under "Education & Events"
- Or fill the following form below and drop it off with payment at the Association office: 1039 E. Valley Blvd., #205B, San Gabriel, CA 91776
- Contact: Education Department—(626) 288-6212 or education@wsgvar.com



Presented by:

Duane Gomer Seminars

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EMAIL: Duane.G@DuaneGomer.com

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NAME: _____		PHONE: _____	EMAIL: _____	Notary
ADDRESS: _____		CITY: _____	ZIP: _____	MEMBER #: _____
METHOD of PAYMENT: <input type="checkbox"/> CHECK (Make check payable to: WSGVAR) or <input type="checkbox"/> CASH				
or CREDIT CARD: <input type="checkbox"/> AMERICAN EXPRESS <input type="checkbox"/> DISCOVER <input type="checkbox"/> MASTER CARD <input type="checkbox"/> VISA				
CREDIT CARD #: _____		EXPIRATION DATE: _____	CRV: _____	SIGNATURE: _____
Reservation Required				

Please note cancellations within 7 days before the course will result in a \$10 cancellation fee, or you may apply it as a credit towards another WSGVAR class within the same calendar year.

STUDENT DEBT DELAYING MILLENNIAL Homeownership BY SEVEN YEARS

By: Adam Desanctis

WASHINGTON (September 18, 2017) – Despite being in the prime years to buy their first home, an overwhelming majority of millennials with student debt currently do not own a home and believe this debt is to blame for what they typically expect to be a seven-year delay from buying.

This is according to a new joint study on millennial student loan debt released today by the National Association of Realtors® and nonprofit American Student Assistance®. The survey additionally revealed that student debt is holding back millennials from financial decisions and personal milestones, such as adequately saving for retirement, changing careers, continuing their education, marrying, and having children.

NAR and ASA’s new study found that only 20 percent of millennial respondents currently own a home, and that they are typically carrying a student debt load (\$41,200) that surpasses their annual income (\$38,800). Most respondents borrowed money to finance their education at a four-year college (79 percent), and slightly over half (51 percent) are repaying a balance of over \$40,000.

Among the 80 percent of millennials in the survey who said they do not own a home, 83 percent believe their student loan debt has affected their ability to buy. The median amount of time these millennials expect to be delayed from buying a home is seven years, and overall, 84 percent expect to postpone buying by at least three years.

“The tens of thousands of dollars many millennials needed to borrow to earn a college degree have come at a financial and emotional cost that’s influencing millennials’ housing choices and other major life decisions,” said Lawrence Yun, NAR chief economist. “Sales to first-time buyers have been underwhelming for several years now, and this survey indicates student debt is a big part of the blame. Even a large majority of older millennials and those with higher incomes say they’re being forced to delay homeownership because they can’t save for a down payment and don’t feel financially secure enough to buy.”

According to Yun, the housing market’s lifecycle is being disrupted by the \$1.4 trillion of student debt U.S. households are currently carrying. In addition to softer demand at the entry-level portion of the market, a quarter of current millennial homeowners said their student debt is preventing them from selling their home to buy a new one, either because it’s too expensive to move and upgrade, or because their loans have impacted their credit for a future mortgage.

We cannot allow educational debt to hold back whole generations from the financial milestones that underpin the American Dream, like home ownership

“Millennial homeowners who can’t afford to trade up because of their student debt end up staying put, which slows the turnover in the housing market and exacerbates the low supply levels and affordability pressures for those trying to buy their first home,” added Yun.

Repaying student debt is influencing career choices, life milestones and retirement savings

In addition to postponing a home purchase, the survey found that student debt is forcing millennials to put aside several additional life choices and financial decisions that contribute to the economy and their overall happiness. Eighty-six percent have made sacrifices in their professional career, including taking a second job, remaining in a position in which they were unhappy, or taking one outside their field. Furthermore, more than half say they are delayed in

continuing their education and starting a family, and 41 percent would like to marry but are stalling because of their debt.

Even more concerning, according to Yun, is that it appears many millennials are putting saving for retirement on the backburner because of their student debt. Sixty-one percent of respondents at times have not been able to make a contribution to their retirement, and nearly a third (32 percent) said they were at times able to contribute but with a reduced amount.

“Being unable to adequately save for retirement on top of not experiencing the wealth building benefits of owning a home is an unfortunate situation that could have long-term consequences to the financial well-being of these millennials,” said Yun. “A scenario where only those with minimal or no student debt can afford to buy a home and save for retirement is not an ideal situation and is one that weakens

the economy and contributes to widening inequality.”

A better understanding of college costs is needed

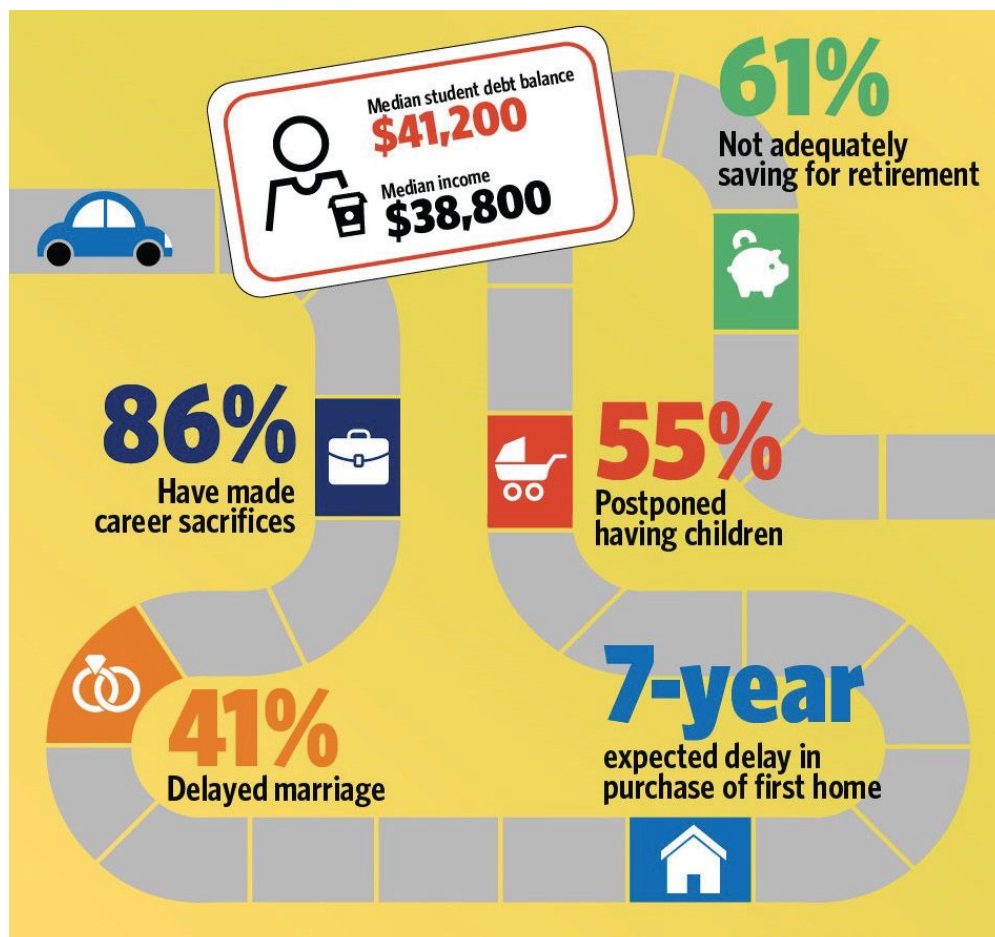
The financial pressures many millennials with student debt are now experiencing appear to somewhat come from not having a complete understanding of the expenses needed to pay for college. Only one-in-five borrowers indicated in the survey that they understood all of the costs, including tuition, fees and housing.

“Student debt is a reality for the majority of students attending colleges and universities across our country. We cannot allow educational debt to hold back whole generations from the financial milestones that underpin the American Dream, like home ownership,” said Jean Eddy, president and CEO at ASA. “The results of this study reinforce the need for solutions that both reduce education debt levels for future students, and enable current borrowers to make that debt manageable, so they don’t have to put the rest of their financial goals on hold.”

“Realtors® are actively working with consumers and policy leaders to address the growing burden student debt is having on homeownership,” President William E. Brown, a Realtor® from Alamo, California. “We support efforts that promote education and simplify the student borrowing process, as well as underwriting measures that make it easier for homebuyers carrying student loan debt to qualify for a mortgage.”

In April 2017, ASA distributed a 41 question survey co-written with NAR to 92,419 student loan borrowers (ages 22 to 35) who are current in repayment. A total of 2,203 student loan borrowers completed the survey. All information is characteristic of April 2017, with the exception of income data, which is reflective of 2016.

The National Association of Realtors®, “The Voice for Real Estate,” is America’s largest trade association, representing more than 1.2 million members involved in all aspects of the residential and commercial real estate industries.



NAR Issues

With National Flood Insurance Program Expiring Soon, Realtors® Sound the Alarm

The National Flood Insurance Program is now less than one month away from expiration, raising concerns that homeowners, consumers, and commercial property owners could soon find themselves either unprotected or unable to get a mortgage.

In July, the National Association of Realtors® announced it had reached an agreement with the U.S. House Financial Services Committee on key legislation to reauthorize and reform the NFIP with important modifications to retain grandfathering and reduce rate increases. The move offered hope that reauthorization could win swift approval, but with less than a month left before the program expires, real estate professionals say time is running short.

NAR President William E. Brown, a second-generation Realtor® from Alamo, California and founder of Investment Properties, believes that Congress needs to take swift action on a short-term extension of the program so they can continue work on the 21st Century Flood Reform Act. He issued the following statement:

“The country has been here before, and we know what happens if the National Flood Insurance Program expires. Homebuying activity grinds to a halt, to the tune of 40,000 lost or interrupted sales every month. Meanwhile, existing homeowners as well as commercial entities may find their largest asset unprotected if the Federal Emergency Management Administration can’t renew NFIP policies that expire.

“Consumers and homeowners alike deserve certainty. With Congress returning from August recess today, extending the NFIP to avoid a lapse should be a top priority.

“Doing so will afford Congress

the time necessary to finish work reforming and reauthorizing the program. The House Financial Services Committee has passed vital, long-term reauthorization legislation, which would strengthen the NFIP. These critical reforms are a long time coming, and we look forward to working with the House and Senate pass the 21st Century Flood Reform Act once the threat of a lapse has been addressed.”

The National Association of Realtors®, “The Voice for Real Estate,” is America’s largest trade association, representing 1.2 million members involved in all aspects of the residential and commercial real estate industries.

Home Staging Tips to Spark Love at First Sight

It’s no secret that a properly staged home can sell faster than an empty one. But how far do you need to go to inspire the “chocolate chip cookie effect,” where a buyer walks in the front door and immediately feels right at home? Sellers often look to their agent for home staging advice, which can be based on initial impressions and feedback from early showings.

Here are five tips for effectively staging a home before the next potential buyer walks in the door.

1. Create a Welcoming Entry Way

When it comes to selling a home, the importance of curb appeal can’t be stressed enough. Buyers need to fall in love at first sight — which happens around the time they pull up to the front of a property. For sellers who need to spruce up their yard, recommend inexpensive outdoor projects like a garage door replacement or an exterior power wash.

2. Enlist All Five Senses

Rather than focusing solely on how a home looks, give buyers a

multisensory experience. Smells like fresh-baked cookies or scented candles can help create a welcoming, comfortable atmosphere. Calming music can also help to set the proper mood for open-house tours.

3. Encourage Decluttering

When a buyer walks into a home, they need to believe in the possibility that this house could belong to them. Seeing personal articles like photographs, kids’ artwork, or pet toys can detract from the appearance of a home that’s ready for move-in. Any loose papers and other stray items should be removed from countertops and tables to avoid distraction.

4. Turn on the Lights

To avoid a dark and dingy look, be sure to maximize the use of available lighting. Open curtains for natural light and turn on overhead lights in every room. If further accent light is needed, consider bringing LED candles or portable lights to showings.

5. Keep It Natural (and Neutral)

Neutral colors are still a favorite of house hunters looking to add their own style to a home’s decor. If you decide to add accessories for staging purposes, go for neutral accents such as throw rugs, shower curtains and towels or linens. If sellers are willing, replace window treatments or repaint rooms with dated color schemes. Natural touches like flowers and plants can also add a breath of fresh air to a home.

Home staging can range from simple decorative touches to repainting rooms or removing furniture. As buyers move through the house, they should have a clean, consistent experience designed to show off the home’s best features and make them want to move in immediately.

The National Association of REALTORS[®] (NAR) New Investing Course!

Build Wealth

Representing Investors and Becoming One Yourself



Expand your business services and boost your bottom line with the **Real Estate Investing: Build Wealth Representing Investors and Becoming One Yourself** course.

After this course you will be able to:

- Adapt core real estate competencies and use new skills to serve clients who want to invest in single family homes, condos, townhomes, and small multifamily properties.
- Work with investors as they goal set, plan, evaluate, and acquire properties, as well as manage them.
- Walk the talk and learn how to become a real estate investor yourself.

Register for this course today!

This course qualifies as an elective course for the Accredited Buyer's Representative (ABR[®]) designation offered by the Real Estate Buyer's Agent Council (REBAC). For information on earning the ABR[®] designation go to www.REBAC.net

Take the course!

Date: Tuesday, October 31, 2017

Time: 9AM to 5PM

Location: West San Gabriel Valley
Association of REALTORS[®]
1039 E. Valley Blvd., #205B
San Gabriel, CA 91776

Contact Info: (626) 288-6212 or
education@wsgvar.com

A continental breakfast and lunch will be provided during the course! See other side for registration information.

 NATIONAL
ASSOCIATION of
REALTORS[®]
Wholly Owned Subsidiary



Real Estate Investing:

Build Wealth Representing Investors and Becoming One Yourself

WHAT YOU WILL LEARN:

Why Invest in Real Estate?

- Recognize the advantages, adapt core real estate, pros and cons and risk/reward potential

Working with Investor Clients

- Plan business strategy, identify and make contacts, build a support team of other professionals

Making the Purchase Decision

- Identify and evaluate property types and locations, comply with the REALTOR® Code of Ethics, Use comparable sales data and other methods

Financing Options and Tax Issues

- Financing for achieving investment goals, leverage in real estate investment, tax considerations

Owning the Property

- Pros and cons of self-managing properties, selecting tenants and managing tenant relationships, exit strategies

Investing as a Real Estate Professional

- Build your own portfolio, use favorable tax treatment, avoid conflicts of interest



Instructor:

Albert Tran,
WSGVAR Executive Officer
RCE, CIPS, e-Pro®, MBA, M.S.



Course Fee:

- **\$39 Early-bird pricing for all REALTORS® on or before 10/17/2017**
- **\$49 for all REALTORS® who sign up on or after 10/18/2017**

A continental breakfast and lunch will be provided the day of the course!

WAYS TO REGISTER: Register online at www.WSGVAR.com and click on the "Education Schedule" under the "Education" menu or fill out the information below and mail to WSGVAR, 1039 E. Valley Blvd., #205B, San Gabriel, CA 91776 or fax to 626-288-7658

Name _____ WSGVAR Member # _____

Company _____ NRDS # _____

Address _____ City, State, Zip _____

Phone _____ E-mail _____

Credit Card Type: Visa MasterCard AMEX Discover or Check Enclosed payable to: WSGVAR or Cash

Cardholder Name _____ Credit Card Number _____

Exp. Date _____ CVV _____ Signature _____

Real Estate Investing

Please note cancellations within 7 days before the course will result in a \$10 cancellation fee or you may apply it as a credit towards another WSGVAR class within the same calendar year. For a hotel directory please contact WSGVAR staff.



WE PUT OUR MEMBERS FIRST

Brought to you by the Education Committee

*West San Gabriel Valley AOR®
cordially invites you to the*

95th Annual Installation

*Honoring
2018 President Helen Marston*

*Almanson Court - Lakeview Room
700 S. Almanson St., Alhambra, CA*

*Sock Hopping Back to the 50s
on*

*December 8, 2017
6:30p.m. - 12a.m.*

*Member Price: \$40
Non-Member Price: \$60*

*R.S.V.P. to the
West San Gabriel Valley Association of Realtors®
by November 27, 2017*

To sign up or for more info, please contact Belen Berrios at (626) 288-6212 or email belen@wsgvar.com

Name: _____ Member #: _____

Credit Card Type: Visa MasterCard AMEX Discover Check Cash

Credit Card #: _____ EXP. Date: _____ CVC: _____

of Member tickets: _____ # of Non-Member tickets: _____ Amount Total: \$ _____

Signature: _____ Email: _____ Phone: _____

Names of other ticket holders: _____



YPN Month of Giving

- August 2, 2017, the YPN Committee started off the month of giving with an ice cream social at Maryvale. The kids were delighted to have the cold, sweet treat on such a hot day. The staff were very thankful for the donations of backpacks and school supplies for each child. The children were delighted and grateful for the kind gesture.
- August 5, 2017, was a back to school supply drive for Alhambra High School.
- August 11, 2017, YPN donated their time at the Pasadena Union Station Homeless Services. Bringing all the donations brought to the association to those in need. Thank you to everyone who gave clothing and showed support.
- August 26, 2017, YPN asked people to help





donate blood at the Children's Hospital of Los Angeles. We had a great turn out and were able to donate much needed blood.

- YPN participated in Disneyland's CHOC Walk in the Park on August 27, 2017, to bring the community together for one single goal – to raise funds for health care programs, education and research for Southern California's kids. The CHOC Walk raised over \$1.9 million.
- The Millennial Buyers Panel was September 6, 2017. YPN hosted a panel that gave REALTORS® great insight to the buying process through the eyes of millennials. Their Month-of-Giving might have ended but that won't stop them from hosting more events in the future. Keep in touch and see what the YPN committee does next.

Commercial Summit



We had a great turn out for the Commercial Summit held on Saturday, August 12, 2017 with over 100 attendees. Thank you to our speakers who presented on different aspects of commercial real estate. Thank you to Mary Kay Keshishian who sponsored the lunch. We hope everyone enjoyed the Commercial Summit and will join us for future classes and summits.

Property Management Summit



September 30, 2017 was the annual Property Management Summit. The summit was at capacity with all the people who came to learn from our experts. We thank all of our speakers for coming to provide valuable information to those who attended. Thank you to Home Warranty of America for sponsoring the breakfast. We hope everyone enjoyed the Property Management Summit.

We look forward to seeing everyone at our Tech Summit on October 25, 2017.

UPCOMING

CLASSES
& EVENTS

October 6	Lunch & Learn
October 10	Commercial Seminar
October 10-14	C.A.R. Expo in San Diego
October 17	Social Security Secrets
October 18	Selling Effectively in a Litigious Environment
October 20	Orientation
October 23	zipForm® Plus Training
October 25	Tech Summit
October 27	Lunch & Learn
October 31	Real Estate Investing: Build Wealth
November 1-6	N.A.R. Expo in Chicago
November 7	45-Hour Continuing Education License Renewal
November 8	CRMLS Training
November 13	Notary Public Class and Exam
November 14	Commercial Seminar
November 15	MLO License Renewal
November 17	CCIM: Residential Real Estate Financial Analysis
November 18	Orientation
November 20	zipForm® Plus Training
November 28-29	CRS 210: Building an Exceptional Customer Service Referral Business
December 8	Installation

*Classes are subject to change. Please check for these changes at <https://goo.gl/QKW89G>

West San Gabriel Valley Association of REALTORS® has a new website!

Take a look at:
www.wsgvar.com



Attention Members

We will be honoring our member Veterans on November 9, 2017, at our MLS Breakfast Meeting. If you are a Veteran or have a spouse that is a Veteran, let us know at info@wsgvar.com and join us on November 9th for a special celebration.

