

## ASSOCIATION PURPOSE

The purpose of this organization is to provide education in the area of real estate investing in order to enhance the opportunity for members to achieve their individual and financial goals, to promote a spirit of understanding and cooperation between beginning and more experienced investors, and to encourage the exchange of ideas between investors.

## DISCLAIMER

The St. Louis Real Estate Investors Association does not officially endorse or promote any method of investing or statements made by persons or organizations that come before the Association to speak. It does not assume any liability for investments or statements of any kind for its members. Association Officers urge all persons to seek advice from qualified and competent professionals.

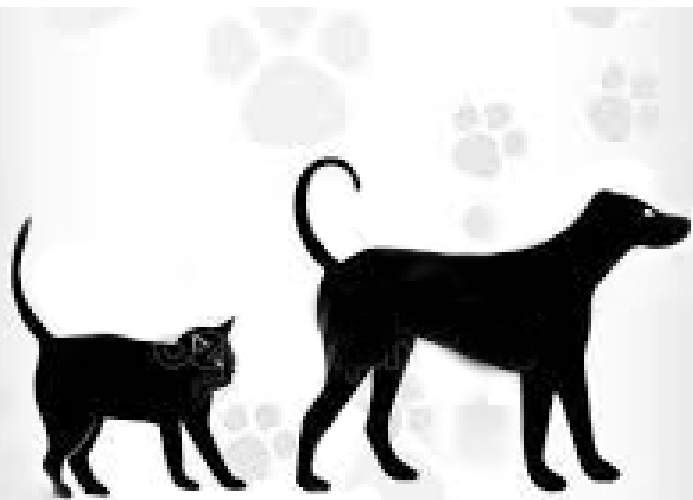
**Join us, won't you?**

St. Louis Real Estate Investors Association  
[www.stlreia.com](http://www.stlreia.com)

## DID YOU KNOW???

Allowing pets to live with tenants can often times be helpful in acquiring a good, long term tenant; however, in the event that you can smell a little bit too much leftover pet smell once that tenant departs, try spraying the surfaces with a solution comprised of two parts vinegar and one part water.

Vinegar in gallon containers is very inexpensive at the big box stores. A product called Natures Miracle is also effective in getting rid of pet odors.



## TESTIMONIALS

### REQUEST FOR MEMBER TESTIMONIALS

STL REIA is looking for testimonials from it's members! Can you help? Send an email to [admin@stlreia.com](mailto:admin@stlreia.com) and let us know in what ways being a member of the association has helped you as an investor. Have you learned new strategies? Have you grown your network? Whatever you decide to share, we may use your input on the website to communicate to visitors the benefits of becoming a member and attending our meetings. Thank you and please feel free to include a picture!

St. Louis Real Estate  
Investment News

President: Jim Heisserer

Vice President: Lloyd Alinder

Secretary: Janet Keller

Treasurer: Ruth Hollander Elliott

Contact Number: 314-849-2578



**Monthly Meeting -  
Tuesday, April 18, 2017\***  
**\*NEW MEETING DATE - SAME PLACE AND SAME TIME!**  
St. Louis Association of REALTORS®

CLASS ROOM  
12777 Olive Boulevard  
St. Louis, Missouri 63141-6210



**MAIN MEETING  
7:30 P.M.**

**Main Event:** Is it possible to have passive income in real estate *without* tenants, toilets and trash? STLREIA has made it possible for you to know.

Scott Meyers will reveal the little known investment secrets of Self-Storage Investing. He will also be hosting the Self-Storage Academy on May 4-6 right here in St Louis, for the *serious* investor.

You will not want to miss this revolutionary event and plan on taking a day or two off of your regular rat race. You will thank yourself.

## INVESTMENT NEWS

*Serving Missouri and Illinois*

• *Newsletter of the St. Louis Real Estate Investors Association* •

VISIT OUR WEB SITE AT - [www.stlreia.com](http://www.stlreia.com)  
P.O. Box 29500, St. Louis, Missouri 63126

April 18, 2017



**EARLY  
BIRD  
SESSION  
6:30**

**FREE** Buffet Dinner for **FIRST** 100 Attendees by Spaunhorst Catering & **FREE** admission to all at the main event!



### Next Monthly Lunch Date

Friday, May 5th, 11:30 to 1:30  
Applebee's  
11950 Olive Blvd., Creve Coeur, MO

### Don't Miss Our Next Lunch Festivity:

Do you want to know what others are doing in their real estate investing, in a friendly-informal setting? Then this is for you!

Come join us for lunch this month. You'll sit and chat with rookie and veteran investors. You'll find out what's going on in the real world of investing.

Bring your business cards and things to share. You'll also get a ticket to be eligible for our drawing for the FREE lunch next month!

You'll have a great lunch and a great time!

## BUILDING YOUR TEAM

*The money honey! The money. Where's the money?*



One of the most important members of your team is the lending officer at your bank. Ask other investors where they get financing and listen to the ones who have a good track record. Select a bank near where you live and/or work. Start by being pleasantly visible. Before you even approach the lending officer, open a checking and a savings account. For all transactions at the bank, park somewhat away from the front door. Leave the closest parking spaces for someone in a hurry. Don't use the drive up window. Walk in the front door smiling. Greet the guard with a pleasant hello. In most banks the officers are in their own little offices with glass fronts overlooking the foyer. Let them see you coming and going. You will very likely be introduced to an employee who will help you open the account. Be patient and friendly to them. Write down their name and remember it the next time you visit the bank. You want her to remember you. If they have a child's picture on her desk, find something to compliment about it. "I bet he's a fun little guy." Make deposits as frequently as you have time for. If you see someone at a desk looking your way, smile and give a little wave. They might not be the lending officer, but then again they might be.

When you feel like you are recognized as a depositor, you might be ready to talk to a lending officer. Come prepared. Have a little information packet about yourself. Make two copies of everything: one for them and one to keep. Include a financial statement. Everything else hinges on that information. You can get the blank form for a financial statement at any bank; however, don't ask at your bank. Fill the form out carefully and truthfully. If you are going to error, then do so with the assets valued on the low side and the expenses on the high side. Be as accurate as possible. Include pictures of your home, any other real estate that you own, three years of your federal tax return, any leases, a copy of your credit report, three references (these should be business places or professionals who would recognize your name and would have good things to say about you). If you have been a client of another bank and worked with another lending agent, be sure to include that person's name and contact information. Also include why you are no longer with that bank. Personally, I have never left a lending institution where it was the choice of the banker or my choice. It was always circumstances beyond our control. In most cases it was the banker retiring or moving onto a different career opportunity. If you are a member of any organizations, list them among your information. If you are not a member, consider joining the Lions or Rotary, or Optimists, or some such group. Become active in the group you select. Most organizations will welcome you with open arms if you are willing to help. Being a member of a service group will help you in many other ways as well. You will meet quality people. It might also inspire you to reach for another level of achievement.

When you are ready to meet the lending officer, find out who he or she is and go over and introduce yourself. Don't bring any papers with you and don't talk business on that first contact. They have a schedule to keep and you are not in that schedule yet. Ask for an appointment in the near future. Good luck!

--Content Provided by a Caring STLREIA Member

## STL REIA UPCOMING EVENTS

*Save the dates, but please understand that all events are subject to change  
Keep up-to-date by reviewing the monthly newsletter each month!*



**April 18<sup>th</sup>:** Monthly Meeting with FREE Buffet Dinner for 1st 100 attendees!

Main Event - Scott Meyers presenting on Self-Storage Investing

**May 4<sup>th</sup> – 6<sup>th</sup>:** Self-Storage Academy

**May 16<sup>th</sup>:** Monthly Meeting with Fred Miller presenting on perfecting your real estate elevator pitch

**June 20<sup>th</sup>:** Monthly Meeting with Joe O'Connell presenting a St. Louis County housing update

**July 18<sup>th</sup>:** Monthly Meeting with attorney Katherine Davis presenting on evictions

**August 15<sup>th</sup>:** Monthly Meeting with Chris Kleewein presenting on wholesaling

AND Ted Drewes Frozen Custard treats!

**August 26<sup>th</sup>:** STLREIA is working on another GREAT event! Real Estate Investing Quick Start 102

**September 19<sup>th</sup>:** Monthly Meeting with Kathy Poss presenting on haunted houses

**October 17<sup>th</sup>:** Monthly Meeting with FREE Buffet Dinner for 1st 100 attendees!

Main Event - Joe Varnadore presenting on upcoming Note School

**November 4<sup>th</sup>:** All Day Note School

**November 21<sup>st</sup>:** Monthly Meeting with attorney Lloyd Segal from Los Angeles presenting on flipping houses

## Real Estate Investing Quick Start 101 Testimonials



Last month our organization hosted a full day event on how to get started in real estate. At the end of the event we asked our participants what they liked the most. Here is what some of them had to say . . .

- There was a lot of very detailed and informative content about real estate investments. - Wyvone and Genetta
- I liked all of the speakers – especially the attorney! - LaVonka
- It was very informative for beginners like myself. – Brady
- There was a great amount of information. It was also great to talk to other investors, both new and experienced. – Debbie
- There was a wide variety of speakers. – Eric
- There were different speakers of expertise that provided lots of new knowledge to build from. – Almon
- Good information and great speakers that I enjoyed in a relaxed and friendly atmosphere. – Tina
- We were provided with great information stemming from real life experiences. – Raquel