

December 2009

BC REIN™ Presentation



Economic Year in Review

- Nasty Post War Recession
- New President in US will save everyone
- Q#1 some of the sharp declines in GDP output
- Bleak world outlook ahead... Canadians at an advantage?

Economic Year in Review

- Bankruptcies rise
- Mortgage arrears rise
- Unemployment rates continue to rise (peak Oct. 09)- current 8.5% (Cdn)

Economic Year in Review

- Positive migration numbers → West
- BC home sales → stop → grow rapidly
- 9 year low in housing starts

Economic Year in Review

- Downturn in home construction
- Emergency interest rates
- Plans to keep low for more than 1 year

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Economic Year in Review

- Deflationary pressures
- Countries printing money
- Loonie closing in on parity
- Green shoots
- Recession ends ... technical definition

Economic Year in Review

- Mortgage carrying cost down 20%+
- Affordability improves
- Affordability declines

Economic Year in Review-- BC

- Government tweaks royalties to attract Oil & Gas exploration
- New transportation changes
- Forestry concerns

Economic Year in Review-- BC

- Proposal for HST
- Housing market – too much to soon
- Driven by cheap interest rates
- What happens after the Olympics?

Knowledge in Review

- Importance of Insurance
- Foreclosure process in BC
- Commercial Real Estate Secrets
- Top Real Estate Defense Strategies

Knowledge in Review

- Writing Successful Offers
- Benjamin Tal
- From 80k – 80M
- Furnished Suites
- Time Management

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Knowledge in Review

- Monetizing Your Voice
- Focus on Top Priorities
- Quick-Turn Real Estate Documents
- Incorporate or not?

Knowledge in Review

- Top Accounting Advice
 - Virtual office
 - Improvements or Repairs
 - Non Resident owners
 - Taxes and audits

Knowledge in Review

- Top Accounting Advice
 - HST
 - Family Trusts
 - Senior Business structuring strategies

Knowledge in Review

- Top Legal Advice
 - Tales from the trenches
 - BC Residential Tenancy Act
 - Leases/ Deposits/ Inspections/ Increases
 - Evictions

Knowledge in Review

- Top Mortgage Advice
 - Regular interest updates
 - Sophisticated tools- options
 - Changing landscape
 - Commercial lending

Economic Development Officers

- Brand New Top BC Investment Town Report
 - Abbotsford
 - Chilliwack
 - Dawson Creek
 - Maple Ridge
 - Surrey

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Lessons Learned

- Recessions happen... how do you prepare for the next one?
- Focus on Goal, Plan & Yield

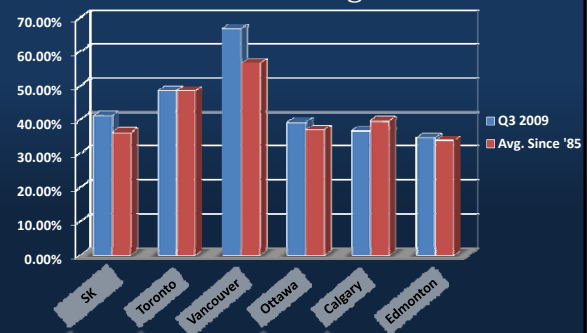
Lessons Learned

- Realistic expectations
- Speed limits
- Play defense & offense
- Cash flow always the answer

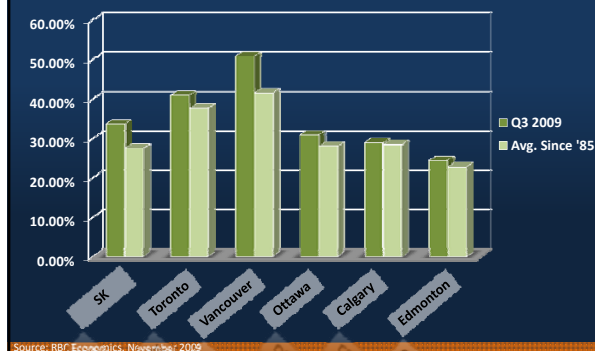
Lessons Learned

- The Big 'W'
- The world is ending ... or is it?
- 1 year passed ... are you closer to your goals?

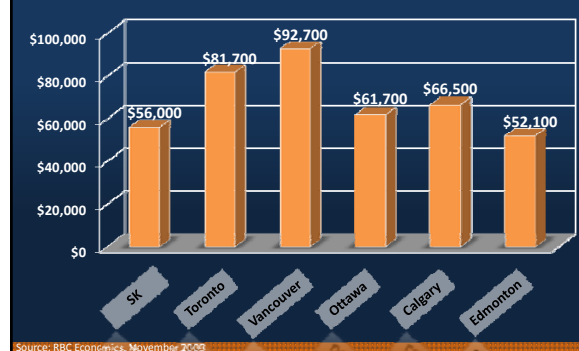
Housing Affordability (%) Detached Bungalow



Housing Affordability (%) Standard Townhouse



Qualifying Income (\$) Standard Townhouse



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How The Best Create Success

Do all the good you can,
By All the means you can,
In All The Ways you can,
In all the places you can,
At all the times you can!

Anonymous

