

February 2009 Alberta REIN™ Workshop Supplemental

February 2009 REIN Workshop

Strategies To Prosper During The Big 'W'





Perspective



News That Investors Thought Was Exciting


How Does It Measure Up To Today?



Housing prices forecast to rise by up to 25% by 2011

Calgary to lead
nation in growth,
study predicts

January
2002



New job growth 'dizzying'

June 2002

May sees
31,000 more
created

Currently...
AB 4.4%
Calgary 4.1%
Edm 3.8%
Canada 7.2%



Oil Trades in Band of \$22 - \$25

Spiked Up 20% - Will Drop

War premium



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The Downside of The Globalization Cycle Continues

- **Dramatic Swings In Economies**
- **Dramatic Swings in Commodities**



The Downside of The Globalization Cycle Continues

- **Increased (then Decreased) Protectionism**
- **Dramatic Swings in Emotions**
- **All Leading To...**



The Big "W"



So What Do Investors Do Knowing The 'W' Reality

It's Simple.

**Focus On
Goal, Plan & Yield**



Your Goal

- **What EXACTLY Do You Want Your MONEY To Do For You?**
- **What EXACTLY Is Your Personal Belize?**
- **How Are You Going To Hold Yourself Accountable To Your Goal?**



Your Plan

- **What Steps Does Your Plan Have?**
- **What Proven System Are You Going To Follow?**
- **What Risk Mitigation Strategies Have You Included?**
- **How Will You Deal With Distractions?**



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Your Yield

- The income return on an investment.
- Annual income / Purchase price
- $\$10,800 / \$110,000 = 9.8\%$

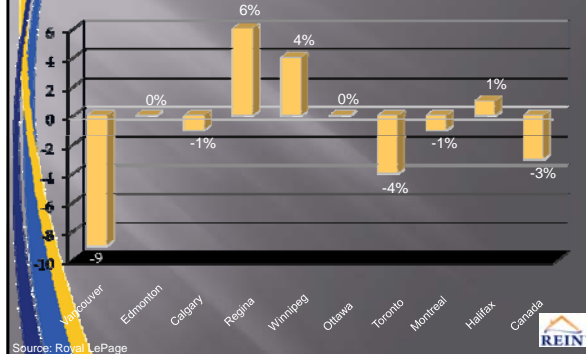


Your Yield

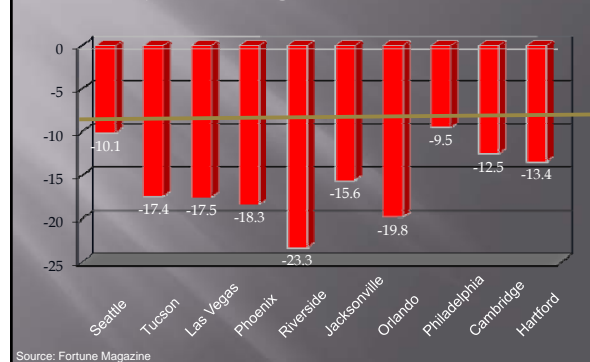
- What Realistic R.O.I. Do You Want Your Money To Create?
- Over What Timeline?
- What Investment Vehicle Can Provide You This Yield?



Predictions for Average Home Prices 2009



2009 Housing Outlook Projected Changes in the US Market



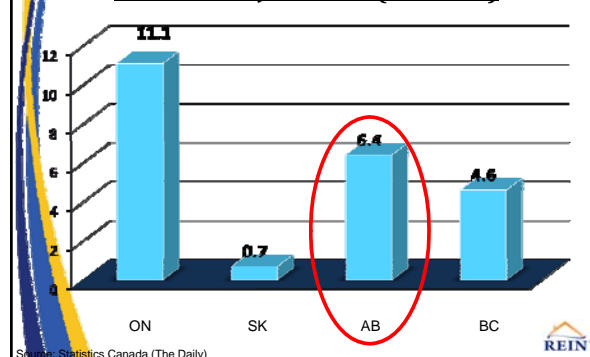
Short Term Investing Leads To Chaos & Losing The Game

- * Buying With No Cash-Flow Plan
- * Trying To Continually Flip Properties
- * Not Keeping Income Up & Expenses Down

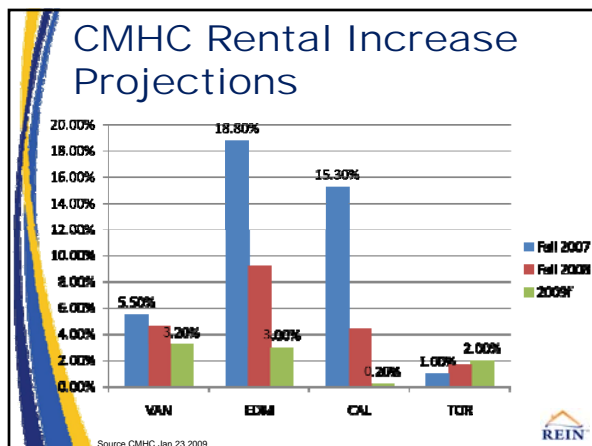
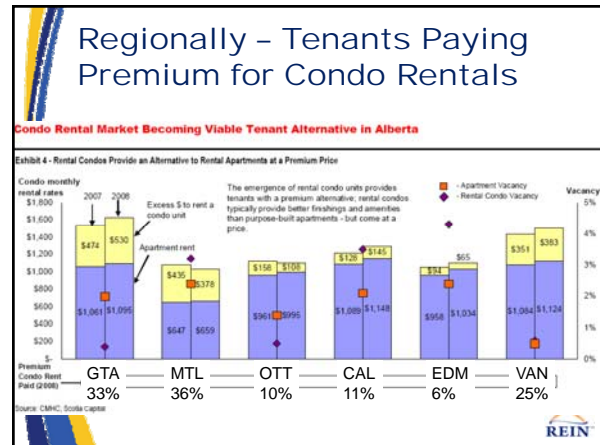
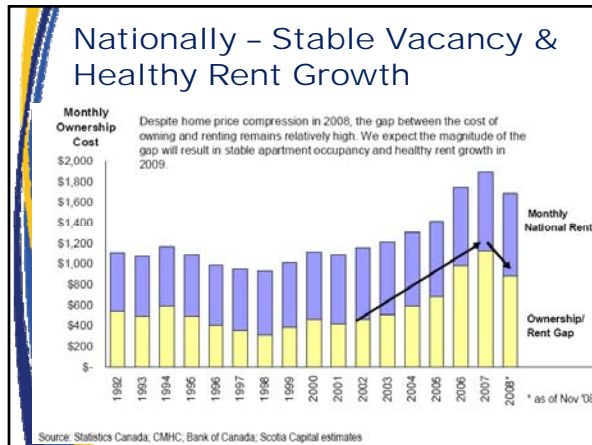
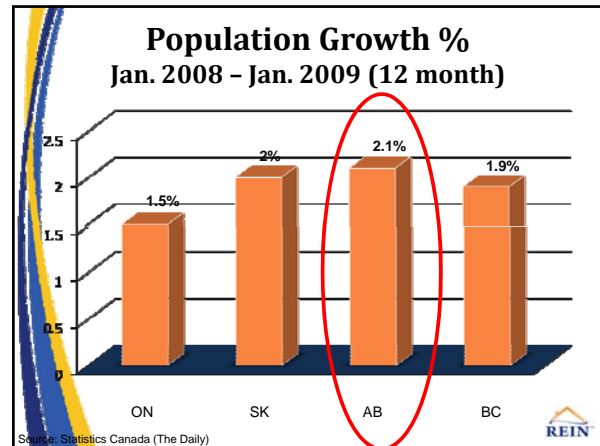
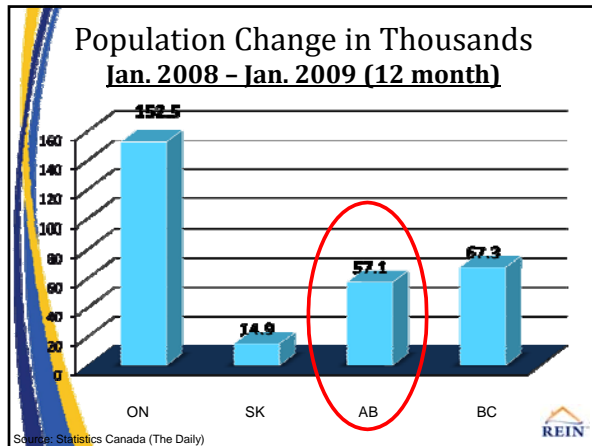
(in other words not running it like a business)



Population Change in Thousands Dec. 2008 - Jan. 2009 (1 month)



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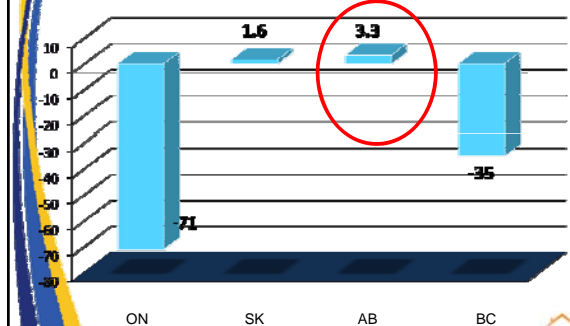
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Alberta Bankruptcies

- Look Further Behind the Curtain
 - Dec. 2008
 - +315 (636 - 321)
 - Nov. 2008- (640)
 - Last 12 months
 - +1,296 (6,513- 5,217)
 - AB has 10.8% of the Canadian population
 - Only 6.7% of the bankruptcies



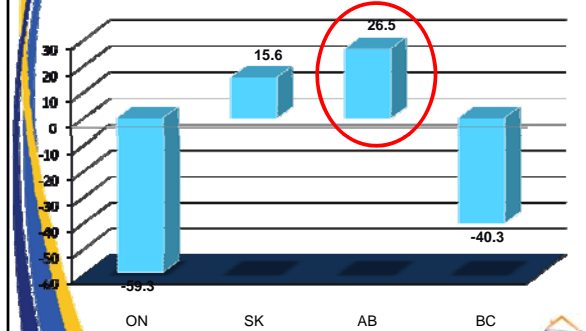
Employment Change in Thousands Dec. 2008 – Jan. 2009 (1 month)



Source: Statistics Canada (The Daily)



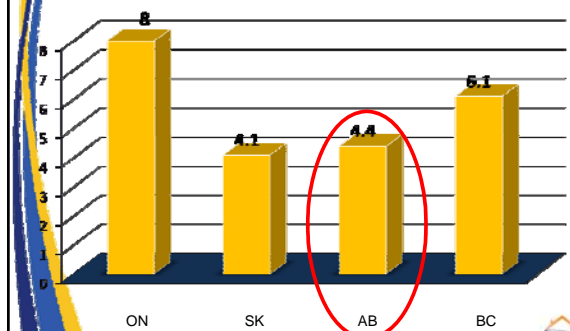
Employment Change in Thousands Jan. 2008 – Jan. 2009 (12 month)



Source: Statistics Canada (The Daily)



Current Unemployment Rate Jan. 2009



Source: Statistics Canada (The Daily)



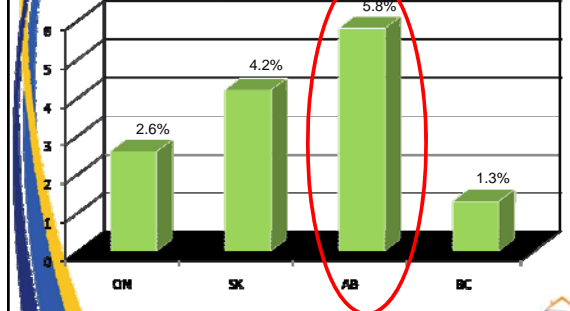
Current Employment Rate Jan. 2009



Source: Statistics Canada (The Daily)



Average Weekly Earning Growth for all Employees Nov. 2007 – Oct. 2008



Source: Statistics Canada (The Daily)

