

February 2009 Alberta REIN™ Workshop Supplemental

February 2009
REIN Workshop

Strategies To Prosper
During The Big 'W'







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

Calgary will become a success for home investors in the next decade with prices expected to rise by up to 25% by 2011, a new study predicts.

The study, prepared for the Real Estate Council of Canada (RECC) by the National Real Estate Research Council (NRERC), shows that Calgary will lead the nation in growth, with prices expected to rise by up to 25% by 2011.

Nationally, house prices are expected to jump to 10% per cent over the next decade, but Calgary is expected to lead the nation with a projected increase of 25%.

"I think that's a very realistic forecast," says the study's author, Michael Lau, a senior analyst at the RECC.

The study also predicts that the national average house price will rise by 10% by 2011, with Calgary leading the way at 25%.

Calgary's housing market is expected to be the most robust in the country, with prices rising by 25% by 2011.

The study also predicts that the national average house price will rise by 10% by 2011, with Calgary leading the way at 25%.

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%

Calgary's job growth is the most robust in the country, with a projected increase of 4.4% by 2011.

The study also predicts that the national average job growth will be 7.2% by 2011, with Calgary leading the way at 4.4%.

Oil market b
on geopolitic

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

Spiked Up 20%
- Will Drop

Oil prices will be largely determined by geopolitical events, not by supply and demand, according to a new study by the International Energy Agency (IEA).

The study predicts that oil prices will rise by 20% by 2011, with a peak of \$25 per barrel.

The study also predicts that the national average oil price will be \$22 per barrel by 2011.

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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
- $\$10,800 / \$110,000 = 9.8\%$

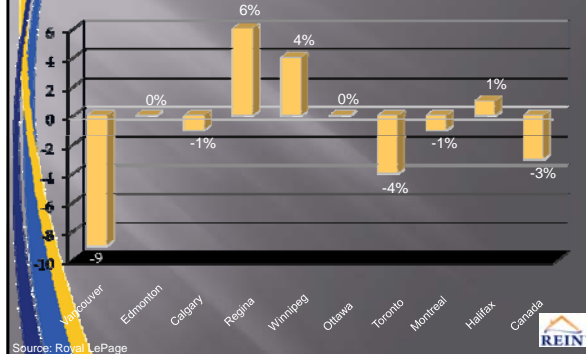


Your Yield

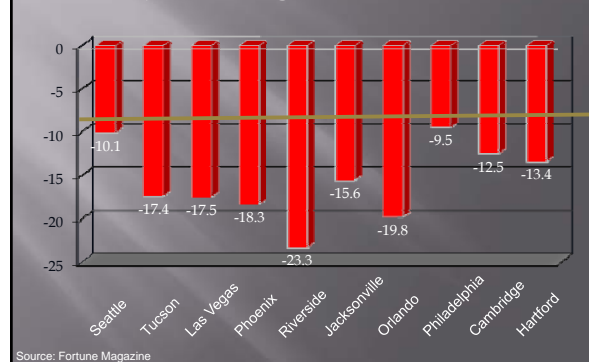
- What Realistic R.O.I. Do You Want Your Money To Create?
- Over What Timeline?
- What Investment Vehicle Can Provide You This Yield?



Predictions for Average Home Prices 2009



2009 Housing Outlook Projected Changes in the US Market



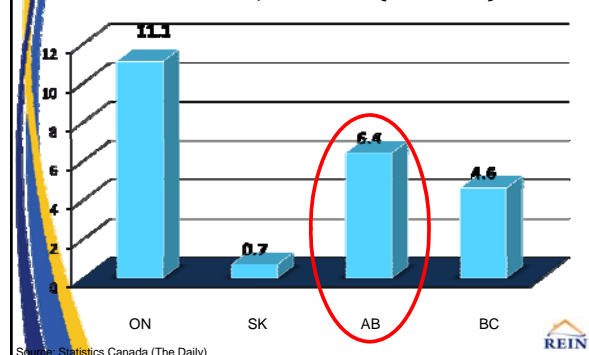
Short Term Investing Leads To Chaos & Losing The Game

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

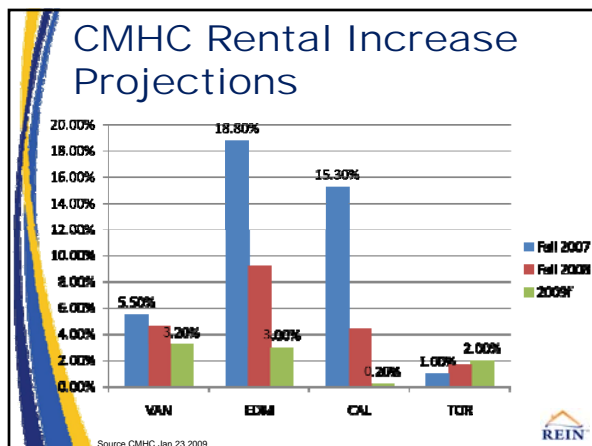
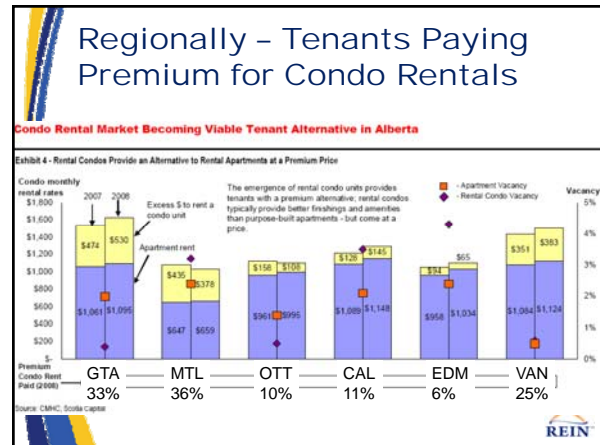
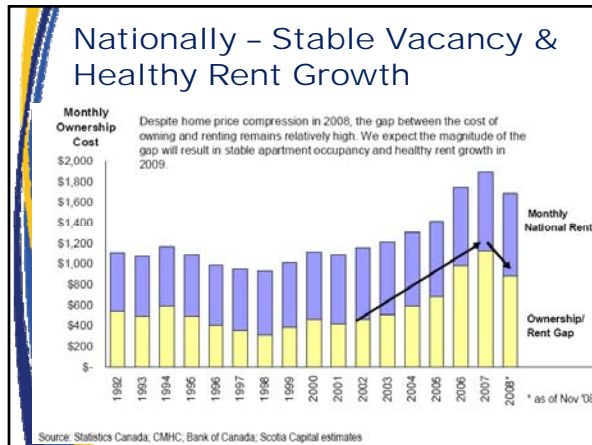
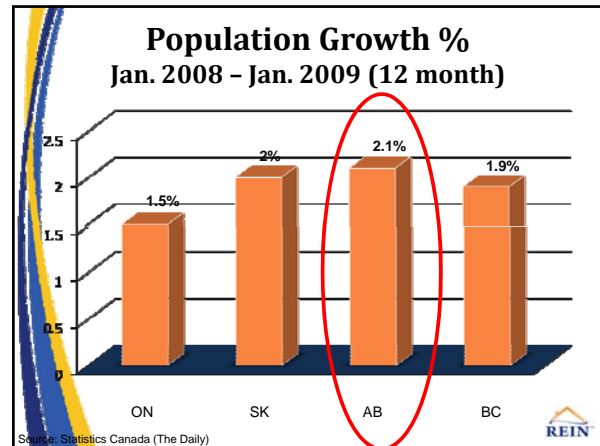
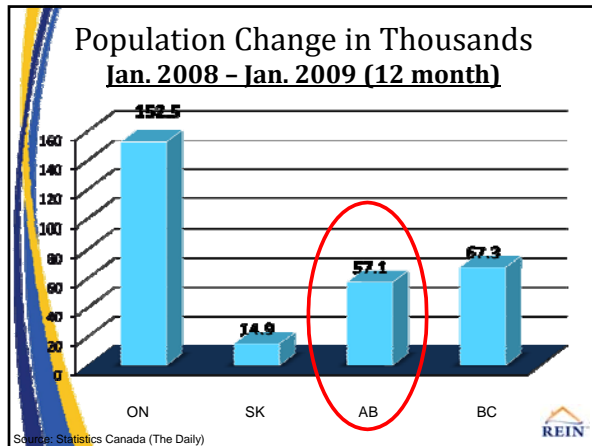
(in other words not running it like a business)



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



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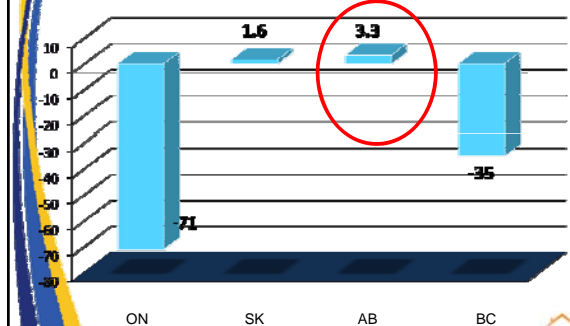
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Alberta Bankruptcies

- 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



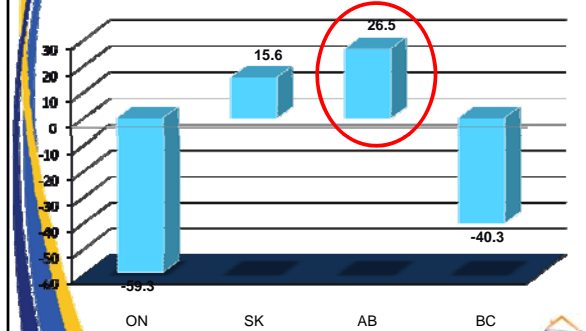
Employment Change in Thousands Dec. 2008 – Jan. 2009 (1 month)



Source: Statistics Canada (The Daily)



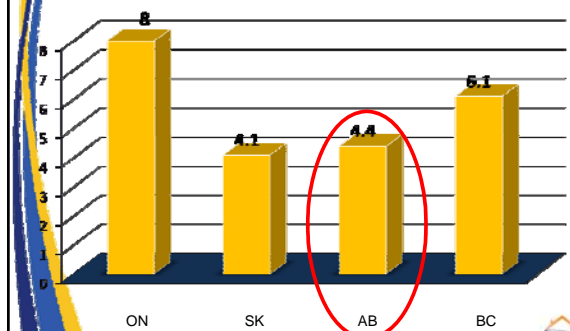
Employment Change in Thousands Jan. 2008 – Jan. 2009 (12 month)



Source: Statistics Canada (The Daily)



Current Unemployment Rate Jan. 2009



Source: Statistics Canada (The Daily)



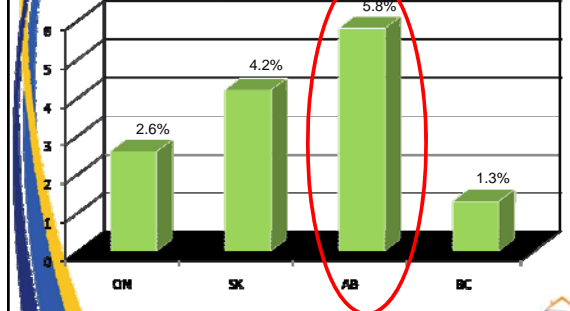
Current Employment Rate Jan. 2009



Source: Statistics Canada (The Daily)



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



Source: Statistics Canada (The Daily)

