

Financial Focus Newsletter

Hemlock Investments

Inspired by Real Estate

March 2008



Pat & Darcelle Runciman



Peyto Lake in the Rockies

What Hemlock Investments Does: This is what we do as real estate investors, we take action when others think about it but do not act. Why invest in real estate? Taking care of your future also requires thinking with the end in mind. We buy properties with partners, who can be regular people who are looking to learn about investing, some of our partners have vast experience and are presently investing themselves, but who may not have the time to do it on their own, or large corporations looking to get into the residential real estate market in key areas of the country. We study the economics, and do a vast amount of due diligence on a city or town, including the neighbour and street our properties are on. We get above market rents and usually sell above market value for a specific area. How do we do this?

Marketing is one, research is another, and following a system. We focus on facts not hype, and purchase with an emotion free approach. Our history began with our passion for real estate and our love for business. With the help of our network, and the research we do, our success has evolved from owning 1 property to now several properties.

In business it is important to look at your goals, and start with the end in mind. Sounds simple right? Imagination, and believing in your vision, will create the life you want if you believe it to be true. Taking action to achieve the results you want is how to move forward. We know everyone wants to forward, however there can be at times reasons that hold us back.

Back to two and stronger than ever!
2007 was a great year, and we are looking forward to the year ahead!
So far, it is a year of positive change and accomplishment.
Thanks to all our partners in our properties. We look forward to working with more of you this year!



sons that hold us back.



As part of our real estate coaching we try to help people achieve their own personal goals through encouragement, direction, education and follow through.

Real Estate Investment Options:

There are many options out there right now for you to get involved with your first property, or if you would like to have multiple properties. We work the individual and our mortgage brokers to get the best plan in place for you. 0% Down through CMHC, 25% down, using a matrix mortgage, which is similar to using your line of credit to assist in getting your mortgage, are all ways to acquire property.

What is the best choice for you:

Simply put. Real estate can and really should be considered by everyone as an a way to expand your portfolio for investments. Many people out there today are not thinking ahead about tomorrow. Your future is in your hands, and taking care of it financially is the best way to take care of your family and loved ones in your life. We personally have many goals, and look forward to being able to do even more philanthropic work, than what we presently do.

When looking at real estate as an investment make sure that you know your credit score which you can get off the web for around \$21 dollars, and keep track of it every 6 months. It does not cost you points to look at your own score. When looking for financing remember that every time you go to a different bank there is a 3 point hit on your credit. This is why going to a mortgage broker can work well. If you invest on your own, make sure to do a lot of due diligence on the property, area, and tenants if already there. You do not want to take on someone else's problems. It can be overwhelming but with help or advice, you too can work towards your financial freedom through real estate as another form of income, and equity building.

We presently have a home available for 25% ownership.

Contact us to see how you can get involved in real estate with ease.

Having a personal purpose is most important.

Our dedication is to our partners, family and helping others achieve their goals.

The world is changing, and action will help you get to the next level. This applies to you personally, and financially.

5 Reasons Why you Should Have Rental Real Estate in Your Investment Portfolio

Problem Solving is a learned skill. Understanding the issues, working a system, developing a relationship, and taking Action creates Success!!

Real Estate is a Strong, long Term, reliable Investment

1. **Leverage:** Use leverage and substantially increase your ROI. (return on investment)
2. **Principal Reduction:** As the tenants pay rent; The also help you pay off a portion of the principal on the mortgage.

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Contact Us

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3. **Capital Appreciation:** Through the selection of the correct property, in the right town, in the right area, one can begin to increase the appreciation above market trends.
4. **Wealth Creation:** Real Estate values have increased significantly over the last 25 years and have proven to be a powerful method of creating wealth over time. While values are increasing, debt is being reduced.
5. **Diversification:** As part of any investment portfolio, you should have real estate within it as this allows you to reduce risk by holding real assets.

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Questions or comments? E-mail us at realventures@sympatico.ca

