

December 2017

Editors: Brian Bornino & Frank J Verni

"Starting a business is a lot like jumping out of an airplane and assembling the parachute on the way down." – Unknown

2017 HOLIDAY POTLUCK PARTY: MONDAY DECEMBER 18



This year, the 2017 Holiday Potluck party will be on Monday, December 18. Please bring your food in by 5:45pm so that we can eat at 6pm. After dinner, we'll be doing a gift exchange. We're anticipating being there till at least 10pm.

The potluck signup sheet is in the office. You can sign up for a main dish, side dish, drinks, salad, and dessert. First come, first pick of what you can bring.

To participate in the gift exchange, bring a gift that you would want to keep in the \$20 to \$30 range.

We are also looking for decorators! Bring your Joy of Christmas literally to the table. We have 10 round tables and 2 Long tables for food that need to be bought to life with Christmas decorations. Decorate a table on your own or with a few of your friends. Hurry to reply to decorate a table of Christmas Joy! Let us see the Christmas spirit through your eyes! To sign up, call or text Denise at (415) 599-5337 no later than December 10th.



Celebrate with Framily in Fun. Laughter & Joy. BYOB!

GET WITH THE PROGRAM, BY MARK CARMAN

Hey fellow Renatus students. I'm writing this to remind everyone that we all joined a Real Estate Investor COMMUNITY. I know it is that holiday time of year and we all make our families and friends our priority. But don't forget that we joined this group, not only for the education, but for the COMMUNITY of like-minded people who can support us. Right? We all need support and in turn we should be offering support back to our COMMUNITY. We all know the benefits; people, properties, resources, network, network, etc. What can you do to support our local group? Volunteer to help with the meetings. Set up, clean up, study groups, greeter, usher, registration, etc. Ask a leader how you can contribute. Provide your specialized knowledge, your skills, your network of people you know with their resources? As was repeated several times at our Regional Conference



what makes us different from the Gurus and other REIs is that we all give as well as take. What can you give to our COMMUNITY? If nothing else show up to our meetings with enthusiasm and bring people that can benefit us or be benefited from what we have to offer. Our meetings constantly need new blood with other people we can work with. Wouldn't it be boring to have only the same 10 people show up week after week? We have a program that offers us UNLIMITED GROWTH as long as we don't limit ourselves. What you put into something is directly related to what you get out of it so GET WITH THE PROGRAM!

EVENTS

Weekly Meeting Schedule

Mondays		Wednesdays	
6:00 – 6:30	Setup	6:00 – 6:30	Setup
7:00 – 9:00	EPIC Presentation	7:00 – 9:00	Follow-up Real Estate Training (w/ Mark Carman)
9:15	Takedown / cleanup	9:15	Takedown / cleanup

Upcoming Workshops and Events

Date	Time	Location	Description
December 16	9 am – 4 pm	Main Office	Intensive
December 18		Main Office	Christmas Party
January 6	9 am – 4 pm	Main Office	Business Builder
January 20	9 am – 4 pm	Main Office	Intensive
February 3	9 am – 4 pm	Main Office	Business Builder
February 17 or 24	9 am – 4 pm	Main Office	Intensive

Sacramento Support Line

The team support email address is: Renatus4you@gmail.com. Use this email address for general questions about the schedule and calendar. The team has a distribution list as well. This list is used for:

- Access to the Team Calendar and Team Roster
- Newsletter and other Group Announcements

To get added to the distribution list, send an email to the Support line and include the following:

- | | |
|---|---|
| <ul style="list-style-type: none"> • Your Full Name • Your Birthday • Your 5 Star Mentor • Your Current Education Level (IMA Only, Essentials, AIT, XCombo) | <ul style="list-style-type: none"> • Physical address • Email address • Phone number • Opt-in |
|---|---|

People who opt-in will get this newsletter emailed to them every month. Their contact information will be shared with others within the group, and they will be able to view the distribution list. The Sacramento Local Events Google Calendar can also be shared with you.

Suggestions?

How are things going for you at our local meetings? We want your creative ideas to make our office better. Any and all suggestions for improvement are welcome. Call your 5 star or email renatus4you@gmail.com – Put “Suggestion Box” in the subject line



REGIONALS REVIEW, BY BUSY B



The cold wet weather couldn't keep me away from going to this year's Sacramento Regionals... I wasn't able to hear every speaker, due to W2 Training Scheduling Conflicts, but the handful that I heard made my experience totally worth it!

On Wednesday, we kicked off with Mike. I kid you not, the guy looks like Keegan-Michael Key, yet talks and delivers his presentation like Duane "The Rock" Johnson. Mike started out in Minnesota and has been extremely successful working purely online, marketing. His excitement and enthusiasm was contagious. Everybody left the room pumped!

On Thursday, the first speaker that I got to hear was the amazing Nanci Rowe. Nanci told us more than just her life story: Nanci shared with us how she personally helps protect our team through enabling funding options for growing the team. She shared firsthand information about several financial scam corporations who have gotten others in the community, and she told us how she is helping get the word out. One of these I personally dealt with and was lucky it did not turn out financially devastating for me like it has to others!

Scotty was next up. I've heard him speak many times before, but there was one story I had never heard before: how he got started in direct sales. Fresh out of getting a business degree, he landed a job as a front-line distribution manager. Yeah, he was doing direct sales to business literally handing them the product. Yeah. "Distribution". He worked 14 hour days five days a week, in addition 6 hour days on Saturdays, continually training others. He did that for years! Apparently, ever since Scotty joined this team, its been much easier for him compared to that first job. Scooty also talked about how easy it was to set up a cash recovery party. It reminded me that, I've been wanting to host one at my place as well.



My first team dinner was incredible. I ate dinner with my partners Denise and Patrick and the newest member of my team, Diana, along with others on my San Jose and east bay team. We got to learn more about each other's backgrounds.

On Friday, the first and only speaker that I got to hear was Mr. Bob himself. I've seen plenty of CEOs speak now. Many of them so driven... but none like Bob. Bob is so incredibly down to earth, almost a soft-spoken kind of guy. And, boy is he a story teller. I think that my favorite story that Bob told this time was about how he taught his own son how to get a girlfriend! Yeah, apparently, he didn't actually teach his kid how to sell himself.

Rather... he got his son to make a list of the top 20 best girls he'd want to date. Then, he had his son find an event: something different to take the girl to. So, instead of a typical movie or dinner, it wound up being a special traveling show which was in town on a limited basis. Next, he bought two nonrefundable tickets to go it. Then, and only then, did he have to pick up the phone and call the first girl on the list. He wasn't supposed to talk about himself at all. Instead, his son



was only to talk to the girl about the show. Yeah, the first girl said yes, immediately. Soon after, she had to call back, saying how sorry she was, because she had a scheduling conflict that she didn't know about. The second girl on the list really wanted to go, too, but also had a conflict she could not get out of. She told him to call her back when the next show would happen. The third girl on the list... yeah, apparently, she's been his girlfriend since then.

Friday ended with a huge banquet and awards ceremony! After Bob was done, we were all ushered out of the room, and over the next 2 hours, it was transformed into banquet hall, with the huge display of the awards to hand out. People got to mingle for an hour with an open bar and appetizers. The buffet had amazing food for many different dietary restrictions. The awards ceremony highlighted all of the different teams within the organization and how we've grown so much. It was amazing seeing so many people on stage being thanked for all of what they do to help the team out.

LEARN FROM YOUR MISTAKES BY FRANK VERNI



Most of us grew up thinking that mistakes are bad and should be avoided at all costs. There was a time when you'd get your hand slapped with a ruler if you made a mistake in school. The red checkmark was used to indicate that you got an answer wrong on a test.

We tend to correlate mistakes with low intelligence. The more mistakes you make, the dumber you are. However, mistakes were opportunities to learn something new.

"There's a bit of magic hidden in every mistake... That magic is called learning." Instead of telling me how to avoid mistakes you need to teach yourself the art of turning a mistake into

an opportunity to gain wisdom.

It's not easy to learn from our mistakes and setbacks. How we react to them tells us who we are. After recognizing that you've made a mistake it's hard not to make an excuse or place blame. But the new, responsible you will take control of your thinking and learn from your mistakes.



It also helps when you can work with a mentor or a team of experienced individuals and investors who have already made these mistakes. This way you can avoid the same errors and allow yourself to move ahead.

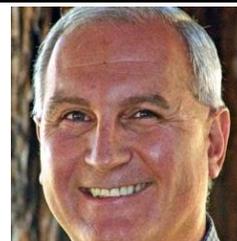
I've learned so much
from my mistakes...
I'm thinking of making
a few more.

REAL ESTATE MARKET WATCH, OBTAINED BY FRANK VERNI

Home Prices Push Higher in Sacramento County

Sacramento County's median resale home price rose by 10 percent in October compared with the same month last year, CoreLogic reported Thursday, 11/30/17.

The Irvine-based real estate tracking service said, however, that the number of home sales continued to slip. "Total Sacramento County sales fell year over year in (October) for the third consecutive month, which reflects the tight supply and affordability constraints," CoreLogic analyst Andrew LePage wrote in an email.



October's median home price for detached single-family resale homes in Sacramento County was \$339,000, according to CoreLogic.

That's more than double the median price of \$155,000 when the housing market hit bottom in late 2011 and about 9 percent less than the peak of the housing bubble in 2005, when the median price of resale homes in Sacramento County stood at \$374,000.

The median price is the point at which half of homes sell for more and half for less. It can be influenced by the mix of houses sold.

In this case, an increase in sales of homes for more than \$500,000 pushed the median higher, LePage noted however the number of homes sold in the \$400,000 to \$500,000 range was 17 percent lower year over year, he said.

In Sacramento County, the number of homes sold for more than a half-million dollars jumped by more than 50 percent compared with the same time last year. That figure includes both new and resale houses, the analyst said.

ALL HOME SALES OCT. 2017

County	Escrows Closed	Yr/yr % change	Median Price	Yr/yr % change
Amador	89	21.9%	\$299,000	8.1%
El Dorado	382	8.2%	\$439,750	8.6%
Nevada	235	11.9%	\$450,000	10.2%
Placer	756	-5.0%	\$452,000	4.4%
Sacramento	2,150	-1.9%	\$340,000	9.6%
Sutter	113	2.7%	\$276,000	12.4%
Yolo	222	8.8%	\$431,000	5.1%
Yuba	122	19.6%	\$263,500	9.8%