



NEWSLETTER

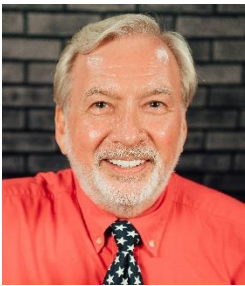
OCTOBER 2023

◀ COMING EVENTS ▶

GENERAL MEETING

THURSDAY, 05 OCT 2023
GIANT FOOD STORE. CAMP HILL
DOORS OPEN AT 6:00 P.M.
MEETING STARTS AT 6:30 P.M.

MEETING FEATURE



The one and only Lou Brown will be joining us!

Lou started his real estate journey in 1976 and has become an icon in the industry. He will be joining us to talk about **Trusts For Bigger Profits PLUS Privacy, Protection and Probate Avoidance.**

Most investors know about using LLCs and limited partnerships. But hardly any of them know about TRUSTS, the most compelling money protection model. That's why we have generously arranged for you to come to learn all about TRUSTS from the man who LOVES the topic. He will discuss:

- How to get sellers to say "Yes!" to your "Subject-To" offer so you can get more deals done and prevent them from trying to reclaim YOUR property afterward.
- How to make more money using trust partnerships.
- How to borrow or lend money using trusts without the traditional risks.
- How to buy more properties using trusts tax free!
- How to take out equity legally & easily, turn it into cash and then use it to build wealth.
- Safely and legally structure your buying, selling, and management contracts to protect your assets.
- How to quickly move your properties into Trust.
- Keep your private life and finances confidential.

AND MORE!

MEETING SPONSOR

In the 1920's Harleysville Mutual Insurance contracted with Hershey &



GIBBEL
Insurance Agency
Coverage for every season of life

Gibbel for their services as Managing General Agents. This relationship grew and prospered for over 60 years. While serving the Lititz community, the Hershey & Gibbel local insurance agency developed into a professional, full service, independent insurance office. In 1993 the Hershey & Gibbel partnership was dissolved and Gibbel Insurance Agency, Inc was formed.

Our home-grown business vision is led by Ethan Gibbel who represents the fourth generation of the agency and our intent to remain locally owned and locally committed to you and the community for generations to come.

You will find a complete range of insurance coverage services including health, life, employee benefits, auto, boat, motorcycle, homeowners, rental, flood, business, and much more. We do not just provide an insurance product – we provide security for our friends and neighbors.

Angie Diller from Gibbel Insurance will be joining us to talk about their services.

You can click their logo above to visit their website, or give them a call at 717-626-8555

FROM THE PRESIDENT

Hello fellow CARPOA members! There is a noticeable chill in the air as summer wraps up and we move into fall. Fall is always a busy time of year. With winter, the holiday season, and the end of the year fast approaching, there never seems to be enough time... I ask that you continue to make time and support CARPOA as best as you can during the busy fall season. Without your continued support, CARPOA could not exist. Please let your fellow investors know about us, who we are, what we do, and the benefits of becoming a member!

Some reminders and things of interest:

GENERAL MEETING NOW STARTS AT 6:30 p.m. Beginning in September, we moved up the start time of our meeting to 6:30 p.m. Doors still open at 6:00 p.m. for socializing and networking, but we now kick things off at 6:30. This allows time for an open discussion on relevant topics, as well as allowing more time for legislative updates.

CARPOA CASH IS HERE! You can earn CARPOA cash by referring new members, volunteering to lead break-out groups, or by volunteering to help at meetings. The CARPOA Cash can then be used for special event tickets, membership renewals, or classes. Send us an email or contact a board member for additional details!

MARK YOUR CALENDARS – REGISTRATION INFO COMING SOON!

- **GAME NIGHT:** Beginning on Wednesday November 8th, we will begin holding a monthly game night at the Giant in Camp Hill. We will be playing best selling author of Rich Dad Poor Dad and entrepreneur Robert Kiyosaki’s board game, CASH FLOW. This will be a great opportunity to socialize and network with fellow investors while having some fun.

- **CHRISTMAS PARTY:** We will be holding our annual Christmas party on the night of Friday December 1st at Armitage Golf Course in Mechanicsburg.

As always, please reach out to one of our board members with any questions, concerns, or ideas you may have.

Warmest regards,
Michael Owen

<p style="text-align: center;">CARPOA Board of Directors</p> <p style="text-align: center;"><u>Officers</u></p> <table style="width: 100%;"> <tr> <td>President</td> <td style="text-align: right;">Mike Owen</td> </tr> <tr> <td>VP/Secretary</td> <td style="text-align: right;">VACANT</td> </tr> <tr> <td>Treasurer</td> <td style="text-align: right;">Don Steele</td> </tr> <tr> <td>Executive Director</td> <td style="text-align: right;">Rita Dallago</td> </tr> </table> <p style="text-align: center;"><u>Committee Chairs</u></p> <table style="width: 100%;"> <tr> <td>Legislative</td> <td style="text-align: right;">Rita Dallago</td> </tr> <tr> <td>Membership</td> <td style="text-align: right;">VACANT</td> </tr> <tr> <td>Program & Events</td> <td style="text-align: right;">VACANT</td> </tr> <tr> <td>Vendor-Business Assoc.</td> <td style="text-align: right;">Arthur Sullivan</td> </tr> <tr> <td>Communications</td> <td style="text-align: right;">Mike Owen</td> </tr> </table>	President	Mike Owen	VP/Secretary	VACANT	Treasurer	Don Steele	Executive Director	Rita Dallago	Legislative	Rita Dallago	Membership	VACANT	Program & Events	VACANT	Vendor-Business Assoc.	Arthur Sullivan	Communications	Mike Owen	<p style="text-align: center;"><u>Contact Us</u></p> <p>Email – info@carpoa.org</p> <p style="text-align: center;">•</p> <p>Website – www.carpoa.org</p> <p style="text-align: center;">•</p> <p> www.facebook.com/caprentals</p> <p style="text-align: center;">•</p> <p>P.O. Box 431 Camp Hill, PA 17011</p>
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<p style="text-align: center;"><u>Advisory Members</u></p> <table style="width: 100%;"> <tr> <td>CPA</td> <td style="text-align: right;">Mark Wetzel</td> </tr> <tr> <td>Attorney</td> <td style="text-align: right;">Brian Carter</td> </tr> </table>	CPA	Mark Wetzel	Attorney	Brian Carter	<p style="text-align: center;"><u>Proud Member</u></p> <p>Pennsylvania Residential Owners Association (PROA)</p> 														
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◀ INVESTOR NEWS ▶

High Mortgage Rates Continue to Weaken Builder Confidence

Persistently high mortgage rates above 7% continue to erode builder confidence, as sentiment levels have dropped below the key break-even measure of 50 for the first time in five months.

Builder confidence in the market for newly built single-family homes in September fell five points to 45, according to the National Association of Home Builders (NAHB)/Wells Fargo Housing Market Index (HMI)

This follows a six-point drop in August.

[Click here to read the full article from the National Association of Home Builders](#)

U.S. Foreclosure Activity Sees Uplift In August 2023

ATTOM, a leading curator of land, property, and real estate data, today released its August 2023 U.S. Foreclosure Market Report, which shows there were a total of 33,952 U.S. properties with foreclosure filings — default notices, scheduled auctions, or bank repossessions — up 7 percent from a month ago but down 2 percent from a year ago.

Nationwide one in every 4,113 housing units had a foreclosure filing in August 2023.

[Click here to read the full article from ATTOM](#)

Zumper's National Rent Report for August

The slowdown of price increases we've observed over the last year continues this month, with one-bedrooms up less than half a percentage point over last month and two bedrooms up just a tenth of a percentage point. At 1.6 percent, the year-over-year increase in one-bedroom median rent is the smallest year-over-year increase we've seen in more than two years. These numbers are proof positive that the wild price swings we saw during the pandemic will take even more time to normalize.

[Click here to read the full article from Zumper](#)

◀ NATIONAL REIA ▶

Monthly Zoom Meeting on Friday, October 20th at 4 PM EST (Virtual)

This meeting we will cover:

- Legislative Updates with Charles Tassell, COO, VP Legislative Affairs
- Mike Smith, Tax Outreach, Partnership and Education, Internal Revenue Service

[Click here for more information and to register](#)

Membership Monday – Health Insurance, September 25th at 2 PM EST (Virtual)

NREIA is excited to announce a new membership health insurance benefit that can help keep you, your family, and even your business cost-effectively covered and healthy. We have partnered with LIG Solutions (LIG) to be able to offer you exclusive health insurance and related coverage options including major medical, short-term health plans, vision and dental plans, critical care coverage, life, and several different supplemental health options.

[Click here for more information and to register](#)

National REIA Winter Conference - Land & Sea, February 1st thru 8th, 2024 (In-Person)

It's our annual cruise conference with a twist. A week of Vacation with an Education! Spend 2 days in the Sunshine State (Miami Florida) and embark on a 5-night cruise on the amplified Independence of the Seas.

All sessions are about Real Estate Investing topics, tax strategies, industry update, Short-term to long-term rentals and more.

[Click here for more information and to register](#)

MEMBER BENEFIT SPOTLIGHT



A self-directed account with Equity Trust opens the door to nearly limitless investment opportunities. Learn more about this powerful wealth-building concept now.

Call 844-732-9404 today to open a new account and pay only a \$99 annual account maintenance fee for one full year. You'll also receive FREE National REIA Gold Level Service, now including, two complimentary wire certificates, two complimentary expedite certificates, and two free tickets to a Wealth Building Workshop (in all, over \$720 in savings).

[Click here to go to our member benefit page and learn more \(log-in required\)](#)



Take your marketing from meh to marvelous. Give your email and digital marketing a glow up with our easy-to-use tools. Email marketing, SMS Marketing, Social Media Marketing, Automation, and more!

NREIA members receive up to 25% off prepaid plans!

[Click here to go to our member benefit page and learn more \(log-in required\)](#)

CLICK HERE TO FIND OUT MORE ON ALL OF OUR MEMBER BENEFIT PROVIDERS



MEMBER BENEFIT PROVIDERS

