# Extra Articles Instructions

Below are **three** extra articles. To use one of these extra articles in your newsletter:

**PRINT-FORMAT NEWSLETTERS**

1. Copy the text of an article below. Then paste it into an existing frame on your newsletter (highlight the existing text, then paste over it). **You may need to edit the content to fit the space after pasting it.**
2. Copy the image separately, then paste it into your newsletter and move it into place using your mouse. **You may need to edit the margins of your text to fit around your image.**

**EMAIL-FORMAT NEWSLETTERS**

If you plan to use one of these articles in the MailChimp newsletter, copy and paste the text into your email newsletter (using a new Text Box) and reformat as needed. You’ll have to save the image to your own computer and upload it to your MailChimp account if you wish to use the image with the article.

**INVESTOR ARTICLE**

This month, we have started adding an investor article as a 4th option, for those of you with investor clients. Scroll to the bottom to find this month’s investor article.

## Everyone Counts

Sometimes as I’m buying groceries or paying for gas, I’m reminded of a story I heard a while back. It’s kind of a modern twist on the story of the Good Samaritan. Here’s how it goes:

*During my second month of nursing school, our professor gave us a pop quiz. I breezed through the questions, until I read the last one: “What is the first name of the woman who cleans the school?”*

*Surely this was a joke. I had seen the cleaning woman several times. She was tall, fair-haired and in her forties, but how would I know her name? I handed in my paper, leaving the last question blank.*

*I approached the professor later and asked if the last question would count toward our quiz grade. “Absolutely,” he said. “In your career you will meet many people. All are significant. They all deserve your attention and care, even if all you do is smile and say ‘hello.’”*

*I’ve never forgotten that lesson. I also learned her name was Dorothy.*

I take that story to heart and try to remember that each person I meet, no matter what role they’re playing at the moment, is giving the gift of their work.

***Thanks for all you do.***

# Try a Spending Fast

Street.com recently asked some financial planning pros for their best tips on living within a budget.

One suggestion that sounds particularly intriguing is declaring a moratorium on spending. Commit to spending absolutely no money for one day a month. Try stretching it to two or three days if possible.

You’ll find out how much money you spend without thinking about it, and you’ll break yourself of the habit of reaching for your wallet on impulse.

You may also find that you can do without a lot of things you thought you needed.

# Investor Article

## Should You Be Snapping Up Investment Properties Right Now?

Does financial fallout from the coronavirus pandemic make now a good time to buy investment property? The answer is that it's a good time to buy if you can find inventory at a good price, just as it always is. But finding homes at a good price could be something of a challenge.

Currently, sellers have responded to the lockdown by pulling their listings. New listings were down as much as 44% in the US in April compared with the previous year, according to data from Realtor.com, and down 56.8% in Canada according to the Canadian Real Estate Association (CREA).

At the same time, new-home construction slowed in April as many builders became concerned about the state of the housing industry amid the pandemic. They didn't want to build homes no one would buy, or that would lose value as soon as the last nail was driven.

That doesn’t mean it’s a bad time to buy an investment property. It just means you shouldn’t expect a low price, or that you may not have a lot of properties to choose from. But renters are still renting. If you're buying and putting new tenants into a property, you'll be able to vet them as fully employed and able to afford the rent, so you won't get stuck with rental forbearances.

An unknown is the foreclosure market. Due to foreclosure moratoriums, there have not been as many repossessions. Once those moratoriums pass, there may be pent up activity...people who still aren't able to work, or can't recover financially fast enough may be losing their homes, or selling in a hurry.

This may include over-stretched investors who own too many short term rental properties that they haven't been able to rent out on sites like Airbnb and VRBO. If they were relying on those rents to cover mortgages, they may need to shed properties in a hurry.

Just as when you invest in normal times, consider your goals. If you want to buy and hold, you're probably fine investing now, as long as the property makes financial sense in the current market. But keep the new normal in mind. Investing in short-term rentals or speculating on rising values may not be the wisest move of the moment, but long-term rentals still make sense.