

**Northwest Indiana Creative Investors Association**

Presents...

**ANNUAL  
HOLIDAY  
PARTY**

**December 7th**

**6:00 p.m.**



**Innsbrook Country Club**  
6701 Taft St, Merrillville, IN 46410

***Join us for an evening of dinner, drinks, conversation, and fun.***

***Tickets are \$35 per person/ Cash Bar***

**You can purchase tickets online at [nicia.org](http://nicia.org)  
There will be no tickets sold at the door so be sure to get them early!**

**We will be collecting donations for the Angel Tree  
as part of NICIA's community service**





Giving back to the community is part of the mission of the Northwest Indiana Creative Investors Association (NICIA). This year we are excited to be able to help our community around the holidays by participating in the Salvation Army's Angel Tree project and adopting a family for the holidays. NICIA is asking its members to donate money to help make this family's Christmas a joyous day.

NICIA will match each dollar donated to this cause up to \$1000. This money will be used for gifts for the family, to purchase dry goods and daily essentials like soap, tooth paste, laundry detergent for the family.

For cash donations you can pay online through the **Donate Now** button on our website or donate tonight.

Members can also provide gift donations. You can buy one or several gifts it is up to you. All we ask is that you DO NOT wrap the gift but instead just put the gender and age of the child you bought for on the item. Please put your name on the back so we can contact you if needed. We are doing this so that we can eliminate duplicate gift items for the same child. We will wrap the gifts and put name tags on them before we deliver the items.

## **NICIA Newbie Investor Class**

How would you define a newbie investor?

I'm sure everyone that ponders this question would come up with a different answer. The fact is, each of your answers are probably correct in some way.

NICIA's Newbie Investor class sought to target investors (or wan-newbie investors) that have completed zero to three real estate deals. For those that never completed a deal, well this was their opportunity to get off the fence and "Get It Done" with the support of their peers and under the tutelage of a seasoned investor to guide them through the process. For those that may have a few deals under their belts but may have experienced a few stumbling blocks along the way and are now seeking guidance to streamline their approach, introduce a bit of strategy and grow their business, well.... This was definitely the place for them to be as well.

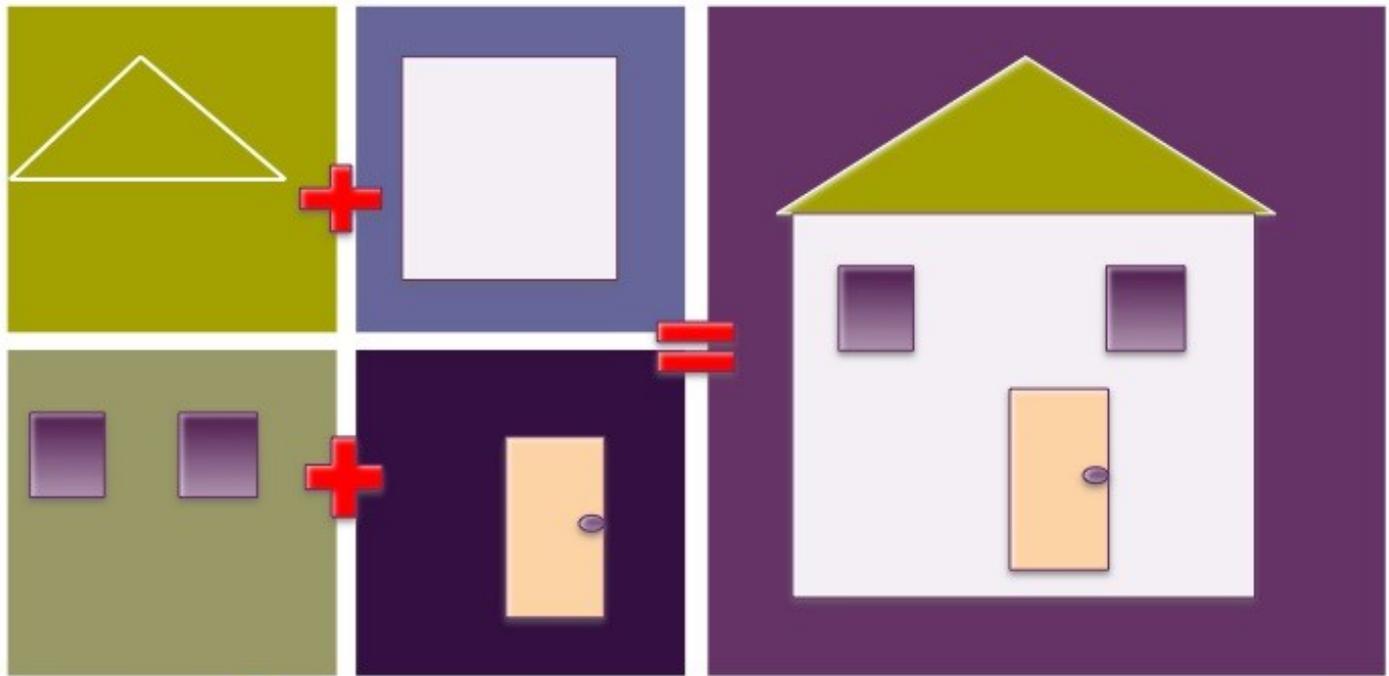


The students that participated in this inaugural class fit the profiles above but also included a sprinkling of members that had completed a few more than three deals. This was the perfect mix! The class discussions were lively and on point in relation to the current state of real estate investing. Mark Reynolds' teaching style of combining real estate theory, psychology and real life experiences capped off with regular round table discussions delivered far more than I expected.

I would definitely recommend this class. If you've been afraid to get into your first deal and need some guidance.. This Class Is For You! If you've completed a few deals, but hit a wall and want to expand into more deals... This Class Is For You! If you want to be more strategic with the deals you make... This Class Is For You Too!

At the end of this month, I will have expanded my rental portfolio. My business was a bit stagnant but thanks to the class, I am experiencing growth.

-Crissy Clark



Weekend Education Seminar

## REAL ESTATE MATH MAKING SENSE OF THE NUMBERS WITH **MARK REYNOLDS**

WHERE: BROOKSTONE CONDOMINIUMS  
7507 TAFT ST. MERRILLVILLE, IN 46410  
WHEN: SATURDAY, NOVEMBER 12<sup>TH</sup>, 2016  
TIME: 9 AM - 12 PM  
COST: \$30.00

In January 2017 we are bringing in an expert to talk about income taxes. If your 2016 books are a mess maybe you can get some ideas for 2017 about what is important and demands careful bookkeeping (such as mileage) and what is not so important (maybe those gas receipts). And maybe our speaker will talk about Capital Gains vs Ordinary Income or Depreciation or possibly “can you afford a crew? Ever?” Well we do not know exactly what our speaker will talk about, but we do hope you are in attendance.