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A Slice of Life

Bridging the Gap Between Digital Calendars and Physical Planners

We live in a digital world, but as the developers behind Slice Planner point out, 65 percent of the population are visual thinkers, meaning they like to write and sketch ideas. Rather than introduce a product that promotes ditching paper altogether, the new Slice Planner seeks to meld paper planners with the digital landscape by offering a two-part solution: a beautiful physical planner and an intuitive smartphone app.

The Planner

There's no denying the physical planner itself is stunning. Available in soft and hardcover, the Swedish paper is comfortable to write on and works well with even fountain pens. Additionally, one of the most innovative designs Slice Planner offers is utilizing a circular diagram that mimics a clock face over the standard calendar grid. The team behind Slice Planner selected this design because "it takes less effort to focus on what's going to happen and when it's going to happen."

The App

While not meant as a complete replacement, Slice Planner's free iOS/Android app acts as a compliment to your current digital calendar, proving additional features and flexibility. Utilizing Google Cloud Vision for optimal character recognition, the app instantly syncs your calendar with all your devices.



The ability to move paper notes to the digital landscape isn't new, but Slice Planner found its niche in scheduling. Additional information can be added to an event or shared via email or by the cloud as easily as making a mark on the planner page. The app even double checks your current schedule and alerts you of any conflicts.

The Slice Planner is scheduled to hit the market March 2017, and early reviews have been collectively positive, praising the intuitive program and innovative design. At the very least, those fond of using paper planners will love the quality of the Slice Planner.

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.REAL ESTATE INSIDER. MARCH 2017
POWERFUL REAL ESTATE TIPS & STRATEGIES YOU CAN USE

Live Your Life Without Regrets

"We must all suffer from one of two pains: the pain of discipline or the pain of regret. The difference is discipline weighs ounces while regret weighs tons."

– Jim Rohn

Testimonial

"I am a seasoned professional with decades of experience in the stock market and mid to high end real estate rentals. I was in a hurry to evaluate a hedge-fund that invests in low income housing in a faraway part of the country. Both the type of housing and the location were foreign to me. Gerald provided quick and professional consulting services. He evaluated the deal by doing the due diligence that I desperately needed. Given that I intend my investment to be over a million dollars, the surety Gerald gave me was priceless."

– Will Joyce | Winchester, MA

Here are the eight keys to living a life without regrets:

1. Take the time to clarify exactly what you want out of life.
2. Design your life based on what you've decided is most important.
3. Make your own decisions and live deliberately — not by default or by accident.
4. Eliminate activities that don't directly support your life's goals and dreams.
5. Take advantage of opportunities as soon as you notice them.
6. Get out of your comfort zone and take calculated risks.
7. Live in the present, not in the past or the future.
8. Tell your loved ones how much they mean to you.

Onward and upward!

Want to Learn My Most Profitable Real Estate Investing Techniques?

If you're coachable, open to instruction and will take what I share and put it into action immediately, complete the application by visiting tinyurl.com/glcoachingapplication.

After you complete the application, here's what will happen:

I will personally review your application to make sure you're a good fit for one of my programs.

If your application passes, then either I or someone from my office will call or email you to set up a one-on-one interview and strategy session with me.

Gerald Lucas

GERALD LUCAS
Real Estate Expert & Best-Selling Author



Time Is of the Essence

How a Timer Can Help You Get Things Done



You can try all the scheduling and prioritization tricks in the world, but none of it matters unless you actually follow through on the tasks you're supposed to do. It's one thing to block out time on your calendar, but it's something else entirely to make efficient use of the time you've allotted.

For example, say you set aside an hour in the afternoon to do some paperwork. This isn't the most fun activity in the world — in fact, if you're being totally honest, you'd rather beat your head against the wall for 60 minutes than process that paperwork.

So when you sit down at the scheduled time to work, your mind inevitably wanders. You decide to go pour yourself some coffee. You check news headlines. By the time you get started, the time you've set aside has been cut in half, and then you start hemming and hawing about whether or not you should just reschedule for when you have more time.

Sound familiar? To overcome the tendency to waste time, you should use a timer to create what's known as "workload containment units." Essentially, you're making small commitments to work on a task for a contained period of time, such as 30 minutes. You focus on the joyless task at hand with a timer going, knowing that you've allotted only that amount of time for the work you have to do. The commitment is crucial, because otherwise, you'll find yourself floating in and out of work for much longer than necessary.

Besides accountability, the timer is great because it can help you accurately keep track of how long things take to complete. Then, when you're planning out your day or your week, you can predict how much time you'll need for everything. And if you find some tasks are taking a lot longer than they should, you can consider changing your approach — maybe it's time to delegate or automate those tasks. As for the timer you use, if you find it easy to get distracted, go with a physical egg timer instead of a timer on your phone or computer.

Lastly, remember to break down tasks into small enough increments that they're doable in short bursts. In the earlier example, instead of looking at paperwork as a massive project, break it down into just a few tasks at a time. When the work is bite-sized and you have a timer holding you accountable, progress should come a whole lot easier.

ASK GERALD a Real Estate Question

Q:

"Gerald, I'm in the process of buying a short sale in Jersey, but there's a foreclosure sheriff sale coming up this month, and the bank claims there isn't enough time to process the paperwork. What can I do?"

— Marjorie, Kenilworth, New Jersey

A: Great question, Marjorie. A lot of people don't know that under New Jersey Statute, a sheriff's sale of a foreclosure property can be adjourned (which means postponed) twice at the request of the homeowner for any reason. Once the two "free" adjournments have been exhausted, the homeowner may motion for further adjournments. But the point is that two adjournments are automatic, so at a minimum, that'll give you at least another month or so to process the paperwork for the short sale.

Thanks for your question, Marjorie. Good luck.

For more real estate tips and information, visit my blog at geraldlucas.com.



Hawaii Is Calling Take a Dip in the Aloha State

If you're looking to take a tropical trip this spring break, what could be better than Hawaii? It's the unofficial "family unwinding" capital of the world, known internationally for its perfect weather, absurdly beautiful beaches, and a great variety of activities that are sure to keep anyone engaged.

Take the world-famous Road to Hana in Maui, for example — a twisting drive through miles of exotic rainforest, with breathtaking views of cliffs and gorgeous black sand beaches littered along the way, just perfect for stretching your legs and taking a dip. Contrary to its name, the road trip typically ends just *past* the small mountain town of Hana, in the Oheo Gulch, a rainforest area that boasts tons of waterfalls and standing pools like glass.

Or, if a long drive doesn't strike you as fun, take the kids to Turtle Beach on Oahu, where sea turtles swim, sometimes coming up on the sand to bask in droves. Get a bit of basking done yourself or strap on some fins and a mask to swim with the turtles — just don't touch, or you might face a hefty fine.

Maybe sea turtles aren't your thing. Maybe you're more into manta rays, which do not have stingers but do sport a wingspan of up to 12



feet. Watch these enchanting creatures do triple backflips in the cool night air. If you're on the big island, you can see them at sundown off the Kona Coast. Watch their acrobatics from the shore or journey with your family to the sandy floor of the ocean, which is a lot easier than it sounds. Divers shine lights toward the surface, attracting the plankton that mantas love to eat. These harmless and immense animals will dance eerily close, and the effect is absolutely dazzling.

Real Estate Insights

- The Department of Housing and Urban Development suspended the reduction of mortgage insurance premiums.
- As banks pull back construction financing, developers are increasingly turning to life companies for construction financing, particularly developers who also plan to hold the completed property in the long term.
- Chinese overseas investment in real estate is poised to drop for the first time in about 15 years, according to a new report by a government think tank.
- New Jersey topped the national foreclosure list for the second consecutive year.



1. Claim a deduction for state and local property taxes paid on your tax return.
2. If your mortgage lender pays your real estate taxes from an escrow account, make sure the real estate taxes you claim on your return matches the number on the 1098 form your mortgage lender sends you. The 1098 form will report any real estate taxes you paid.
3. If you relocate for a new job and rent out your property, you are a landlord in the eyes of the IRS, so make sure you report your new rental property on your federal income taxes.
4. When you rent a property, set up all appointments to show the property at the same time. This saves you time and creates more urgency for tenant applicants to make a decision.