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**Investment News And Notes**

**Investing in Single-Family Real Estate Properties Online**

(NAPSA)—Nobody has a secret formula for successfully investing in real estate, but brushing up on your financial literacy, digging deep into market dynamics, understanding property-specific costs and turning to today's access to unprecedented data and technology can lead to more-informed buying decisions.

**Here are five tips that can help:**

• **Rule number one when looking at a property online.** Figure out how the property performs today as an investment. You shouldn't assume any type of appreciation, speculation or reduction in expenses over time. "What you're buying today is what you're going to live with because no one knows what tomorrow will hold for your property. Most savvy investors do not speculate on what a property might become," said Dennis Cisterna, CRO of Investability Real Estate, Inc.

• **A big line item is price.** A lot of online marketplaces will factor price appreciation into their analysis. Often, this can be misleading because you don't always have the knowledge to know whether a market will appreciate, and making assumptions based on previous performance can be risky.

• **Another factor to consider is rent appreciation.** "It can't be guaranteed and you shouldn't speculate that rental increases will be part of your return. You may assume, if rents go up, you might see an equal appreciation in your costs, so your yield may remain the same," said Wally Charnoff, CEO of Investability Real Estate, Inc.

• **Also, be sure you understand operating costs.** When you own a property far from home, it can be beneficial to rely on third-party providers to manage and repair the home. Therefore, it's often best to include costs such as repairs, capital expenditures, "turn costs" (when a tenant moves out) and leasing expenses upfront.

• **Finally, you must do your due diligence when investing.** Regardless of whether you're buying across town or across the country, make sure that the assumptions the seller uses are in line with the market's actual costs and returns. Look for an opportunity based on



There are a few key elements to consider when looking at an investment property.

the current numbers, not what some experts may promise about tomorrow.

By understanding the market- and property-level analytics and familiarizing yourself with the service providers in the area, you can be in a better position to make an informed investment decision. With upfront metrics and a network of vetted service providers, Investability can make it easier to find single-family residential properties that fit with your investment strategy.

Find your next single-family real estate investment at [www.investability.com](http://www.investability.com). Tune in to "The Real Investor" podcast on iTunes, SoundCloud, Stitcher and Google Play for more tips, strategies and insights into real estate investing. To hear more on this subject, listen to "What to Consider When Buying Residential Investment Properties Online" on Stitcher: <http://bit.ly/2gjrZIS>.

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**Making Life More Fun**

**Journey To The Music: Tips For Music Festival Travel**

(NAPSA)—In the U.S. alone, there are now more than 800 music festivals annually, and according to Nielsen, 32 million people go to at least one of these festivals a year, traveling an average 903 miles to get there. If you're one of these travelers, you know how rewarding and exhilarating it is to see some of your favorite bands beside a few hundred thousand fellow fans. If not, you may want to consider these cool benefits of festival travel.

Explore a new destination in a unique way. When you visit a destination during a festival, you'll see a completely different side of the local culture than you would normally. At High Water Music Festival in Charleston, South Carolina, for example, they celebrate the best of Southern cuisine with local chefs collaborating on their favorite dishes for a unique, family-style dining experience. Not only do you get to see the best in Southern music, but you get to eat some of the best Southern cooking, too.

So much music in one



There are many ways you can enhance your experience when you visit a music festival—and some of them may surprise you.

place. Though the price of tickets ranges dramatically, with dozens of bands playing, you're more than likely to get your money's worth by seeing a few of your favorite artists. Festival goers also get to discover new and upcoming artists they'd have never heard before. At Hangout Music Festival in Gulf Shores, Alabama, music ranges from folk to country to rap to pop, with more than 60 bands scheduled to play over the span of three days. Talk about an eclectic mix of music.

A group experience. Music festivals typically serve up something for everyone, which makes it an excellent activity for a group

trip. On top of the camaraderie, you'll also be able to split costs. One way to save is to stay in a vacation rental home with a company such as Wyndham Vacation Rentals. With amenities that typically include multiple bedrooms, bathrooms, a kitchen, a washer/dryer and more, you'll get way more than you would by camping out on the festival grounds.

It's not all about the music. Music festivals are not just about the music anymore. They are platforms for philanthropy, sustainability, fashion and healthy living. Coachella has been informing fashion trends and retailers over the past several years and always includes some type of sustainability and charitable component for guests to be a part of making a difference in the community.

Learn more about music festival destinations and vacation rentals at [www.VacationDifferently.com](http://www.VacationDifferently.com). The travel resource offers great tips on family travel, ideas for vacation rental accommodations, and inspiration on a different way to travel.

**Did You Know?**

(NAPSA)—The U.S. Preventive Services Task Force's new guidelines for colon cancer screening state that newer methods, such as noninvasive at-home stool DNA testing (Cologuard) and virtual colonoscopy (CT colonography), provide just as much benefit to patients as traditional colonoscopy. Learn more at [www.CologuardTest.com](http://www.CologuardTest.com).

To help fight fraud, you can sign up for identity protection services from LifeLock. It can regularly monitor credit reports for suspicious new accounts and screen for sale of personal information on the dark Web. For a free, easy-to-use identity fraud risk assessment, visit [www.lifelock.com/risk-calculator](http://www.lifelock.com/risk-calculator).

To have more fun for less money at a music festival, you and your friends can stay in a vacation rental home with a company such as Wyndham Vacation Rentals. Amenities typically include multiple bedrooms, bathrooms, a kitchen, a washer/dryer and more. Learn more at [www.VacationDifferently.com](http://www.VacationDifferently.com).

Trust in law enforcement has tied its lowest point in the last two decades. A return to community policing and a focus on technology and soft skills can help improve community relations. Higher education degrees can provide the necessary skills. For more information, visit [phoenix.edu](http://phoenix.edu).

Household leaks can waste more than 1 trillion gallons of water annually nationwide.

Understanding how to use technology to assess and purchase investment properties online can lead to more-informed buying decisions. Tune in to "The Real Investor" podcast hosted by Dennis Cisterna on iTunes, SoundCloud, Stitcher and Google Play for weekly tips, strategies and insights into real estate investing.

Twenty-six million Americans are affected by kidney disease today, and millions don't even know they have it, says Kevin Longino, kidney transplant patient and CEO of National Kidney Foundation. Learn how to help your kidneys at [www.kidney.org](http://www.kidney.org) or join the conversation at #heartourkidneys.

Clinical trials suggest adding TG Therapeutics' novel drug, ublituximab, to another immunotherapy medication could greatly increase leukemia patients' rate of remission. For information about the new drug and how to participate in clinical trials, go to [www.tgtherapeutics.com](http://www.tgtherapeutics.com). Many Americans avoid early Alzheimer's testing because they fear a diagnosis, but detecting the disease earlier allows time for critical treatment and financial planning for long-term care. Learn more at [www.BankersLife.com/ALZ2](http://www.BankersLife.com/ALZ2).

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**Vehicle & Boat Promotional advertising section 850 will continue to run your ad until sold providing you call the Siuslaw News 541-997-3441 Before the end of the Month.** (No Commercial Vehicles)

**REQUEST FOR BIDS**  
The Siuslaw Public Library District is requesting proposals from qualified contractors for the replacement of the roof of the library building located at 1460 9th Street, Florence, Oregon. Sealed proposals will be received by the Siuslaw Public Library until the bid closing time of **4:00 P.M., Pacific Time, Thursday, June 8, 2017.** A complete project description and all RFP instructions, requirements, and materials are available at [www.siuslawlibrary.org](http://www.siuslawlibrary.org) or by contacting [meg@siuslawlibrary.org](mailto:meg@siuslawlibrary.org).  
Publication Dates: May 10, 13, 17 & 20, 2017

**NOTICE OF BUDGET MEETING**  
A public meeting of the Budget Committee of Siuslaw Valley Fire and Rescue, Florence, OR on the budget for fiscal year July 1, 2017 to June 30, 2018, will be held at 2625 Highway 101 in Florence. The meeting will take place on Wednesday May 17, 2017 at 4:30 pm. The purpose of the meeting is to receive the budget message and to receive comment from the public on the budget. This is a public meeting where deliberation of the Budget Committee will take place. Any person may appear at the meeting and discuss the proposed programs with the Budget Committee.  
A copy of the budget document may be inspected or obtained on or after Monday May 15th at 2625 Highway 101. Between the hours of 8:00 am to 5:00 pm. The Proposed budget may also be obtained from the District's website at [www.svfr.org](http://www.svfr.org) after Monday May 15th at 8:00 am. This notice will also be published on the district website at [www.svfr.org](http://www.svfr.org).  
Publication Date: May 13, 2017

**NOTICE OF SECOND BUDGET MEETING**  
The Budget Committee of the Port of Siuslaw, will hold a second meeting at 100 Harbor St, in Florence, on May 17, at 6:45pm. The purpose of the meeting is to approve the amount budgeted to the Capital Maintenance Fund, which was not included in the approval of the FY2017-2018 budget during the first budget meeting held on May 8, 2017. This meeting is open to the public. A copy of the budget document may be inspected or obtained at 100 Harbor St in Florence, and is posted at [www.portofsiuslaw.com](http://www.portofsiuslaw.com).  
Publication Date: May 13, 2017

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Here is how it works...  
We will put a graphic or photo in the box to the left. You find it somewhere in the classifieds. Come into our office, Enter your name, phone number and describe where you found the graphic or bring in a clipping to attach to your entry into the drawing for a gift certificate.

**Good Luck**  
KURT MEDLOCK found the National Hamburger Month graphic on page 7C (On mouse pad of laptop computer – [thesiuslawnews.com](http://thesiuslawnews.com)). He won a gift certificate to Nature's Corner Cafe & Market.  
Gift Certificates must be picked up within 2 weeks of winning  
Deadline for today's paper: Monday by 3:00 PM

Saturday's Graphic  
Happy Mother's Day  
May 14th, 2017

Wednesday's Graphic