



Property Record Smashed, Hottest Rental Market, Tradie Bonanza, Money Printing & Work From Home Effect

I LOVE
REAL ESTATE

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Welcome To The Intelligent Property Investor Masterclass

What are we going to talk about in this issue?

Well, there's actually been some interesting things that have come out lately that I thought I would share with you because we all want to be more intelligent.

Because you know what that means as property investors, the more we know, the more intelligent decisions we can make and ultimately, the better results we're going to get. Which means more profit and more money in the bank, ultimately.

So that's why I'm doing this series. This is why I want you to be part of the program, because I'm going to be covering a lot of different information globally, in Australia, as well as some of the underlying fundamentals as well.

So I've got a lot of stuff lined up for you.

I'm excited to have you on board. So what's on today?

Well, the first thing is we're going to be **having a look at the property market and how it broke a record that has stood for 33 years.**

My goodness, I wonder what would that record is?

We're also going to be **looking at the March figures and I will show you the rebound story.** Now, this is a story I have been talking about for over a year. In fact, since when COVID started – even before COVID started.

I didn't know what the mid-cycle slowdown was going to be, but COVID was it. But I did say we would go into a slowdown and then we would pick up substantially, we'll have a magnificent run. So I want to talk a more about that.

Then I want to let you know **which capital city's rental market is absolutely scorching right now** and how that affects you as investors.

We're also going to be talking about the Tradie Bonanza, and we're going to be going into **the effects of the global money printing operation** that is going on everywhere.

And there's a curious consequence of COVID and **work from home** that I also want to cover with you guys.

So let's get into the information.

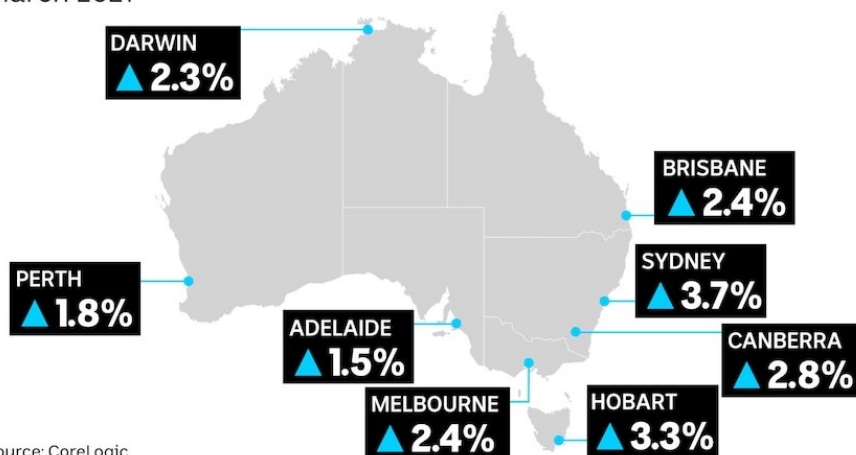


How The Property Market Broke A Record That's Stood For 33 Years

First up, I want to talk about the change in dwelling values. Now you can see here this map, Australia, all of the states, every single one has an arrow going up.

Change in dwelling values

March 2021

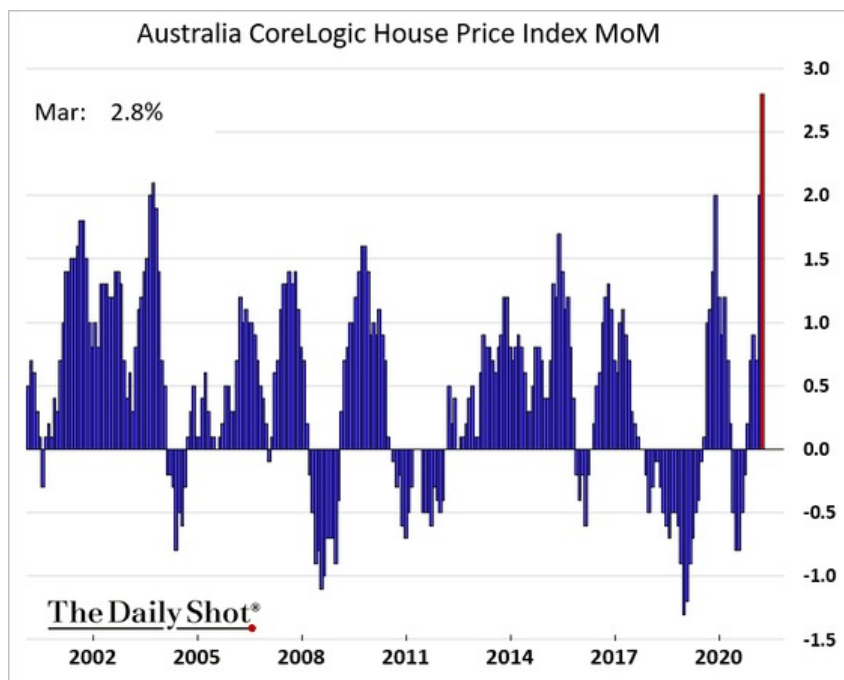


Source: CoreLogic

This was just the end of March 2021. And you can see there that every capital city right around Australia has had increases in house prices.

Now this is both units and houses. Obviously housing is my preference because you can do more with the land content than you can with units, or townhouses, or apartments.

But everything went up, including units. Now I stress that point because if we just pulled out the housing figures, as opposed to the dwelling figures, they would even be higher, because houses are going up even more so than apartments and units.

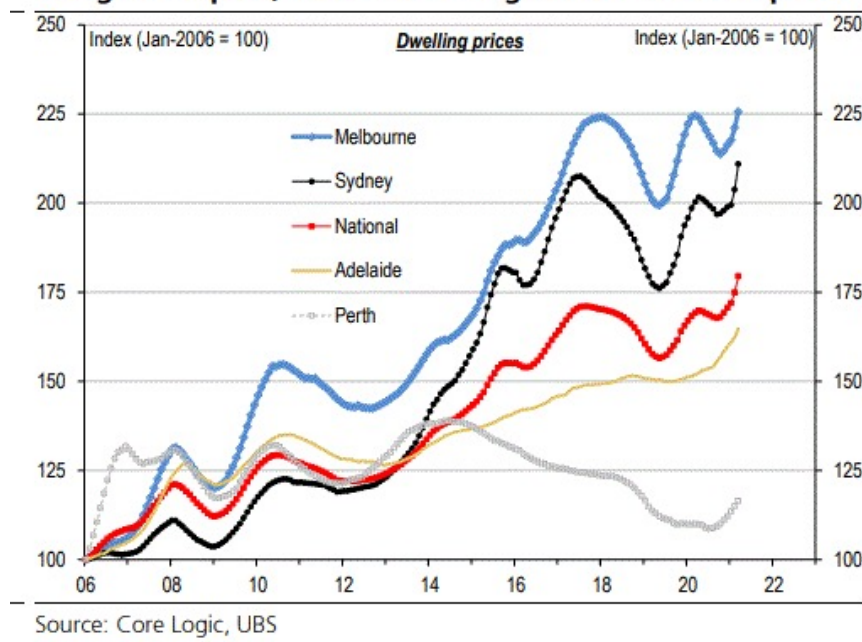


This chart is from CoreLogic and it talks about the price index. So you can see here on a rolling month on month, the month of March was up 2.8% across the country.

That includes the states and the capital cities where the growth was a little bit less, but just look at this. The red line at the end is the increase in March 2021. And this is what I've been predicting all the way along.

This is why we're starting to see charts like this one where the national home prices are 7% above where they were in the trough in September. The September trough was probably the the worst of it, as far as pricing is concerned across most of the capital cities.

Figure 15: National home prices are 7% above the COVID trough in Sep-20, and a record high level in most capitals



Now we can see five of the major capital cities here (sorry for those who aren't on the chart). But you can see here, we're already up 7% from the bottom of where we were with COVID.

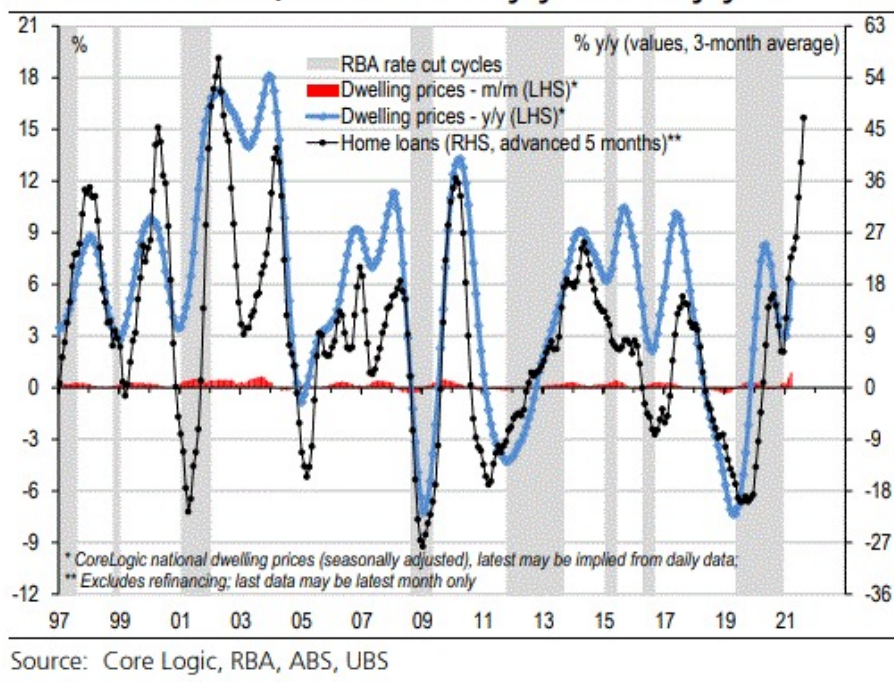
And as you can see on the charts, we're already above where we were pre-COVID. So that's really, really good news.

And what it means is we're going to see a lot more stability in the market, because if you think about it, if the market had just tracked along the way it was going, our pricing would actually be even higher than it is right now.

So this recovery is predictable and this is what I've been saying. This recovery is predictable. And the further surging in this is also predictable.

There's a few other factors here at play.

Figure 14: March home prices boomed 2.6% m/m (sa), the fastest since 1988; and lifted the y/y to 6.1% y/y



Now, this is the March home prices, and they've gone up 2.6%, and **this is the fastest increase that we've had in a single month since 1988.**

Would you believe? Now that's a big record that we've cracked. Since 1988, we have not had a single month increase as big as this. Massive, right?

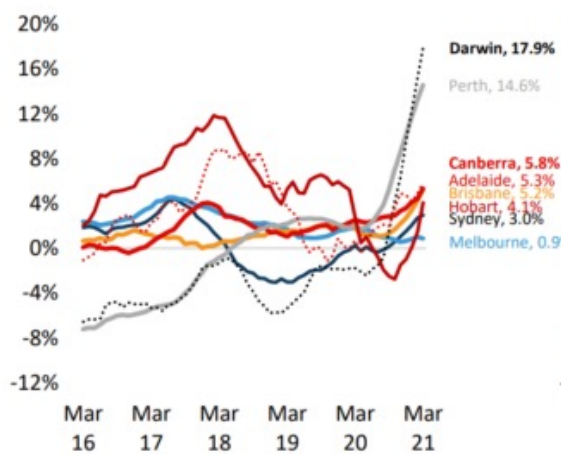
And when we look at prices on a year on year basis, it's up 6.1%, which is pretty jolly good.

So why is the property market the bumper crop of 2021?

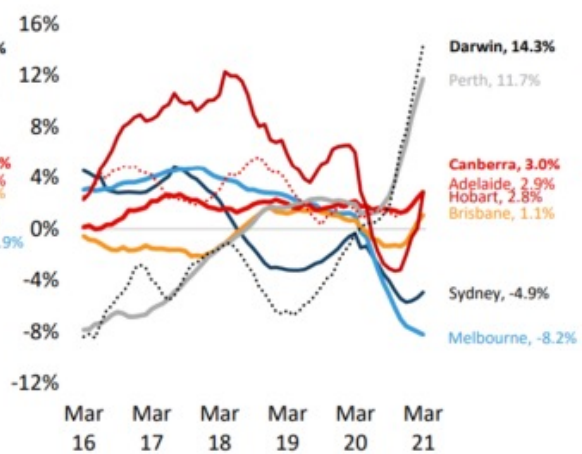
Why is it the soy bean when soy beans are good, or the wheat when wheat is good? Property is your bumper crop this year. Why is that?

Well, one of the big reasons, apart the underlying fundamentals of demand and supply, is yield.

Annual change in rents,
Houses



Annual change in rents,
Units



Now, these are some of the recent figures on the return that you get on your property investment.

Basically when return on investment in one particular sector of the market outperforms other sectors of the market, what we have then is the whole herd mentality kicks in.

And when the herd mentality kicks in from an investor perspective, that particular sector which has the highest yield, everybody jumps on it.

And we get this whole FOMO effect, fear of missing out. And that's really what we're seeing now.

We've got the combination of fear of missing out, but we've also got the combination of yield being higher in the property sector than the other sectors.

This chart is a great chart because what it shows is how dramatically the rents have gone up. And you can see here, of the annual change in rents on houses, Darwin topped the list.

But you've also got to put that into context because Darwin was very low for a very long time. It's been in the doldrums for quite some time. But it's had a 17.9% increase.

Perth is next. And again, put that into perspective. Perth was also in the doldrums for a very long time. So they've got a lot of catching up to do. Perth's running at 14.6%.

Then we have Canberra coming in at 5.8%, then Adelaide at 5.3%, Brisbane at 5.2%, Hobart at 4.1%, Sydney at 3% and Melbourne just scraping into the positive at 0.9%.

Now units tell a very similar kind of story. Units have not performed as well in Sydney and Melbourne. They're actually in the negatives and not in the positives.

And that's the story that I keep telling you about why houses are a better investment than units and apartments.

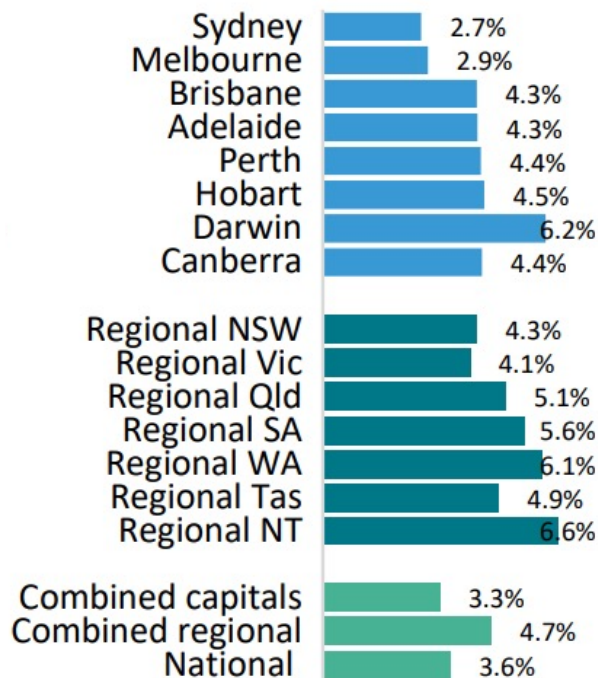
When I talk about the worst investments you can possibly buy, I'm talking about those three on my hit-list, because you have no control. The more control you have, the more money you can make.

Off-the-plan properties are the same because what you're doing is you're buying somebody else's profit. There's nothing you can do. You bought a developer's profit.

It's an end of the line product so there's nowhere for you to make any money other than to get out there and wait for the market to move. You're sitting back waiting for a market to do something that you don't have control over.

And the third one is townhouses because you're controlled by the body corporate and other things. But that's another story, so let's get back to yield.

Gross rental yields, dwellings



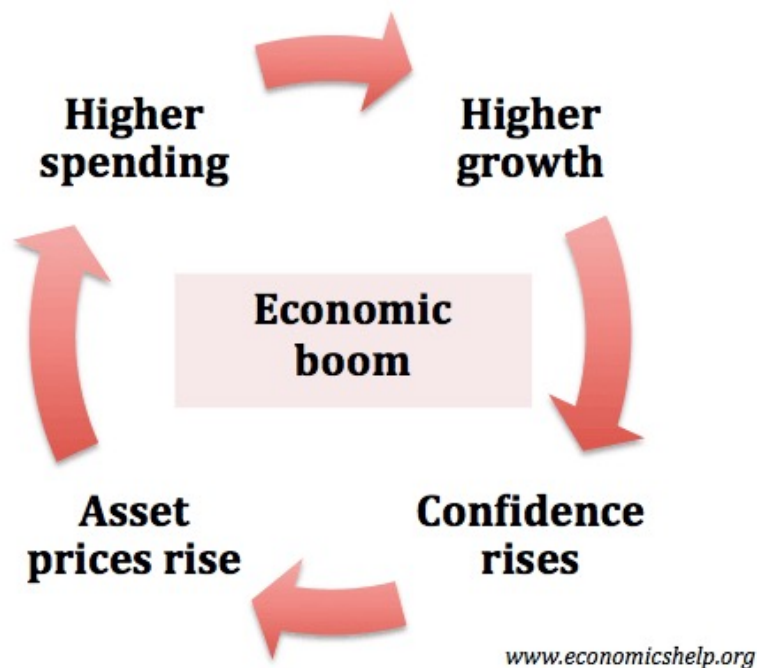
These are the yields for dwellings combined right across all of the capital cities and we're still well and truly into the positives.

Now, what does that mean for us?

Well, when yields are up in the property sector, people have more money. They're more wealthy and they feel more wealthy. They can pull down on the increased value in their housing.

They can spend, they can put in a pool, they can buy a new car. They can enter into a new business. They can buy another investment property. All of these things make the whole economy spin round.

Now, one of the important sectors, when we look at an economic boom is the business sector and the business sector's confidence is through the roof right now. Not just in Australia, but also around the globe.



This chart above really shows the effect of an economic boom. Because when you have more confidence the first thing that happens is asset prices rise, because people want to go to the safe assets and the biggest safe asset in Australia, because we're mad about it here, is property.

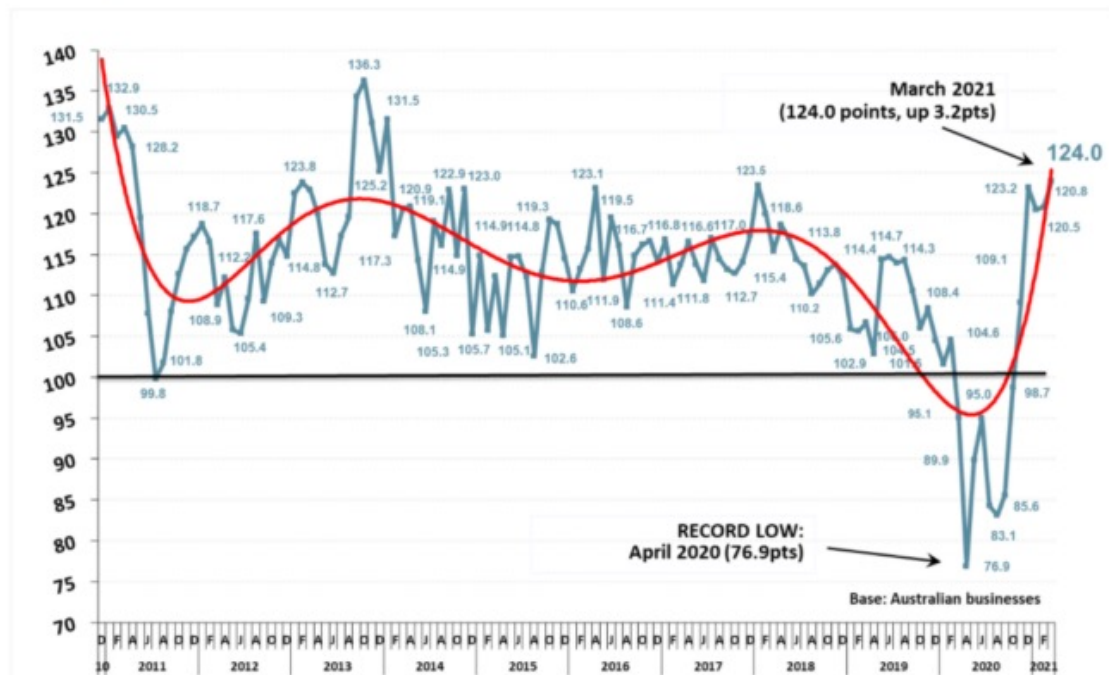
And that's why our property prices are going through the roof.

That then flows on to higher spending because we're more confident. We're happy to get out there and buy that new car or that new investment property or whatever else.

That creates higher growth, which creates more confidence, which creates more asset pricing increase, which creates more spending, which creates more... And it goes round, and round, and round.

That is the circle of business confidence in an economic boom in its totality. That's what we're running through right now. And we are just going round, and round and round the wheel.

Roy Morgan Monthly Business Confidence -- Australia



Source: Roy Morgan Business Single Source, Dec 2010-Mar 2021. Average monthly sample over the last 12 months = 1,343.

When we have a look at this chart we see a massive upsurge as a result of the dip created by COVID.

You can see the COVID dip when confidence was very, very low, particularly when we got into the depths of COVID lockdowns.

But this chart is even more interesting because what it also shows is the effect that APRA had on the economy back in 2017. In 2017 confidence was high, but what happened here in 2017 is APRA, which is the controlling body that governs the banks, they stuck their sticky nose where it really wasn't wanted or needed because they were trying to cool the Sydney and the Melbourne property markets.

So they put a kibosh on the banks, as it's very easy to bash the banks. They're an easy target, but I think they went way too far. And lending got pulled back when we had the Royal Commission.

Then in 2019 we saw the beginning of COVID. We were already on this downward spiral, but not just because of the inability to be able to borrow.

One of the hallmarks of having a growing economy is the ability to be able to borrow to invest.

When you don't have a sound financial system, like a lot of the underprivileged third world countries where they don't have a banking system where they can borrow money and invest in a new business or anything else. Consequently, they don't have the ability to be able to grow and get ahead.

We do, but we get stymied by our political system. So that's what we saw in 2018, the government basically stepping in because they control APRA, going and controlling banking industry, not just any one bank, but the whole banking industry and cooling the economy.

Now, I am more for a free economy person than I am a communist country. And I'm afraid, a lot of the regulations are stepping further, and further and further towards higher and higher regulations, which takes us further towards communism than capitalism.

Now, think about that. They have very strong words. But that's exactly what's going on right now.

Every time we legislate to have more control over this, and more control over that, more control over something else, what you're doing is you're pushing us further and further into communism.

What we're seeing here is that government control pushing us down into the recession that we ended up having. Now, obviously we can blame COVID for the final nail in the coffin. But it started back in 2017.

They realized they went too far and then COVID hit at the same time. So then they got down on bended knee, "Please, please banks start lending. We'll lift all of those restrictions we put on you. You've got to get out there. We're going to change all the rules so you can start supporting the economy again."

Because I realize they'd gone way too far. So that's when we start to see confidence really start to pick up at the end of 2020 into 2021. We are absolutely screaming right now.

Business Confidence by State in March 2020 vs. March 2021



This is another chart that shows business confidence in March 2020 compared to March 2021, because you've got to have business confidence in order to create jobs, and jobs create money for the households. Jobs gives people money to spend on the groceries and all the other things, then the whole economy starts to go round again.

Now this is business confidence across the states.

And you can see there that the biggest turnaround in confidence was actually in WA. Because of the mining industry. Coincidentally, we're also going through a mining boom at the same time, particularly iron ore, rather than coal.

New South Wales is next. Victoria was hit pretty hard with the whole lockdown thing. So it's not performing the way it normally would. Victoria would normally be up there with New South Wales but it's not because of all of the lockdowns.

So the others here, we've got South Australia, Queensland and Tasmania pretty much running along in the same vein. So pretty good.



The Tradie Bonanza

Then we have the Tradie Bonanza. Oh my goodness.

I want to be a tradie right now. You can pretty much charge what you want because you are so much in demand.

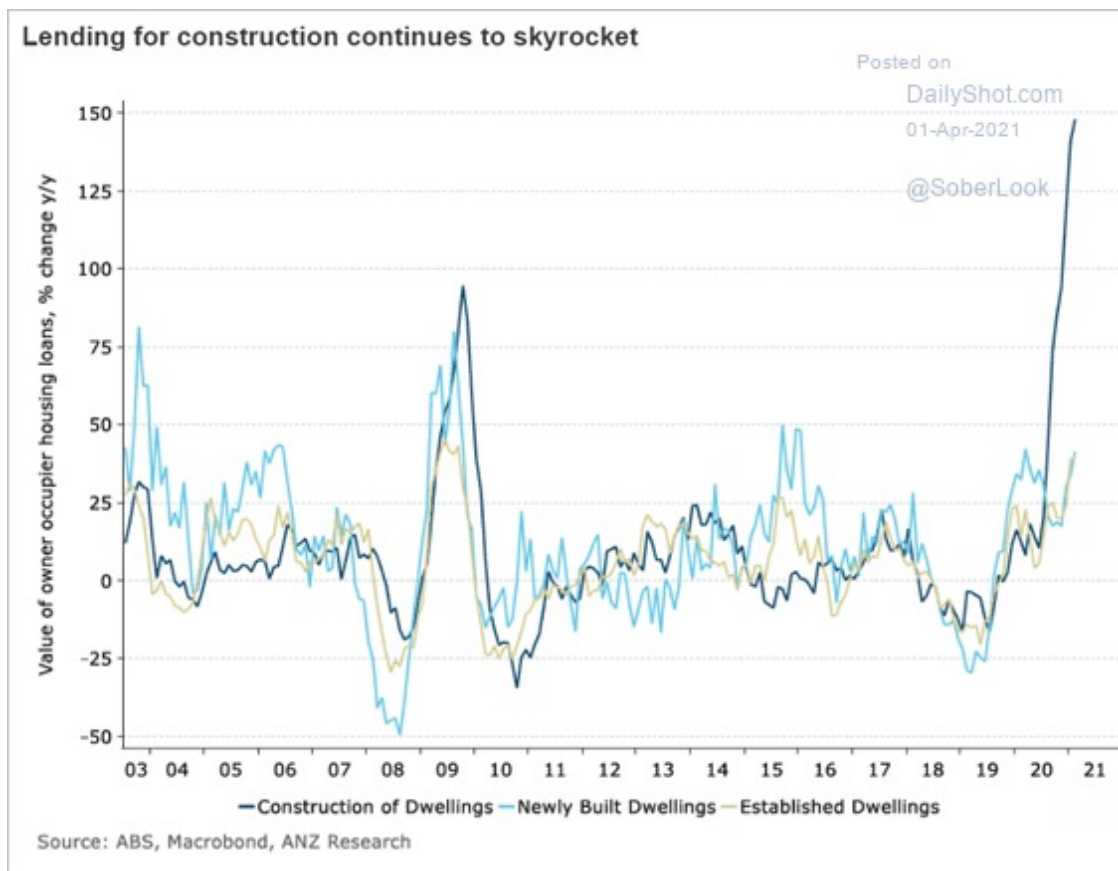
I am exceptionally happy to have my team in play. I pay them on time. As soon as they give me the bill, I pay the bill.

When you do that with your tradies, they look after you. And because I'm doing a lot of building and construction and a whole lot of other things, I need a lot of tradies.

I've got the best team ever because I look after my team.

I advise all of you to do the same thing, because the tradies are going through this massive, massive boom time right now.

And you can see the increase in lending in the construction industry.



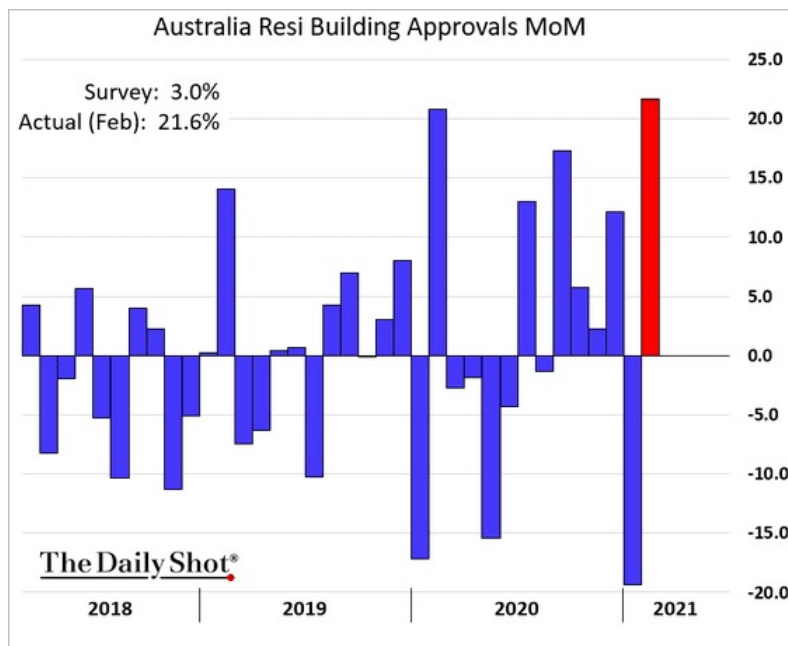
Now, this has been exaggerated by the builders boost. It finished at the end of March, but all of that creation of new housing and renovations and other things has created a massive surge in lending.

You combine that with my previous discussion about APRA saying, "Please, you've got to start lending again." And this is the surge that we are seeing.

It's a massive surge in lending into new construction.

So, that's a good thing for all the tradies and everything else. And when the tradies have got money, they're out there spending, doing things as well, which is keeping our economy ticking along and doing very well.

Which is why our economic figures are so good right now.



This shows the Resi building approvals.

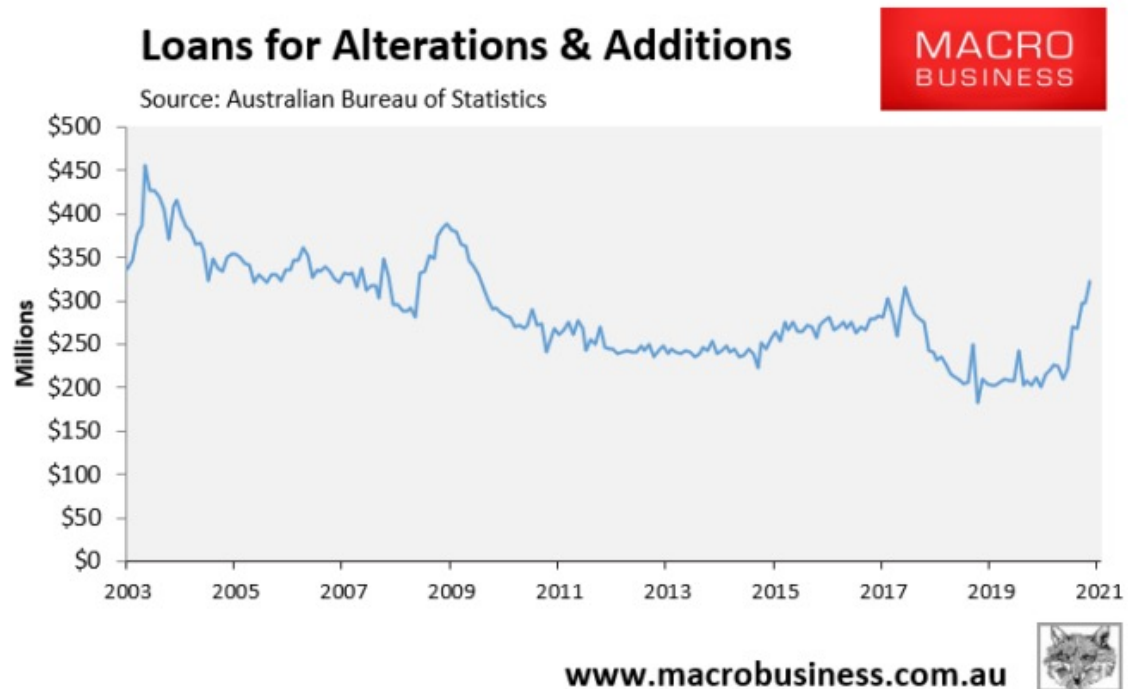
We entered COVID with a massive, massive under supply of stock. And again, I'm going to bash APRA for this. But APRA caused that under supply because when they put all those restrictions on the banks.

All of the big boys pulled out of the market and stopped lodging applications because they couldn't sell the thing that they were going to produce – because nobody could get finance.

We had plenty of demand, but we had no finance. So that's what this pullback was all about. We've just started to turn that around. We've just starting to lodge all those applications.

Most of it at the moment is in the low-rise residential sector. That's also being fueled by the HomeBuilder boost and that's what has fueled the lending in this sector.

But we're starting to see the big boys come back into it with their high-rise apartments and other things.



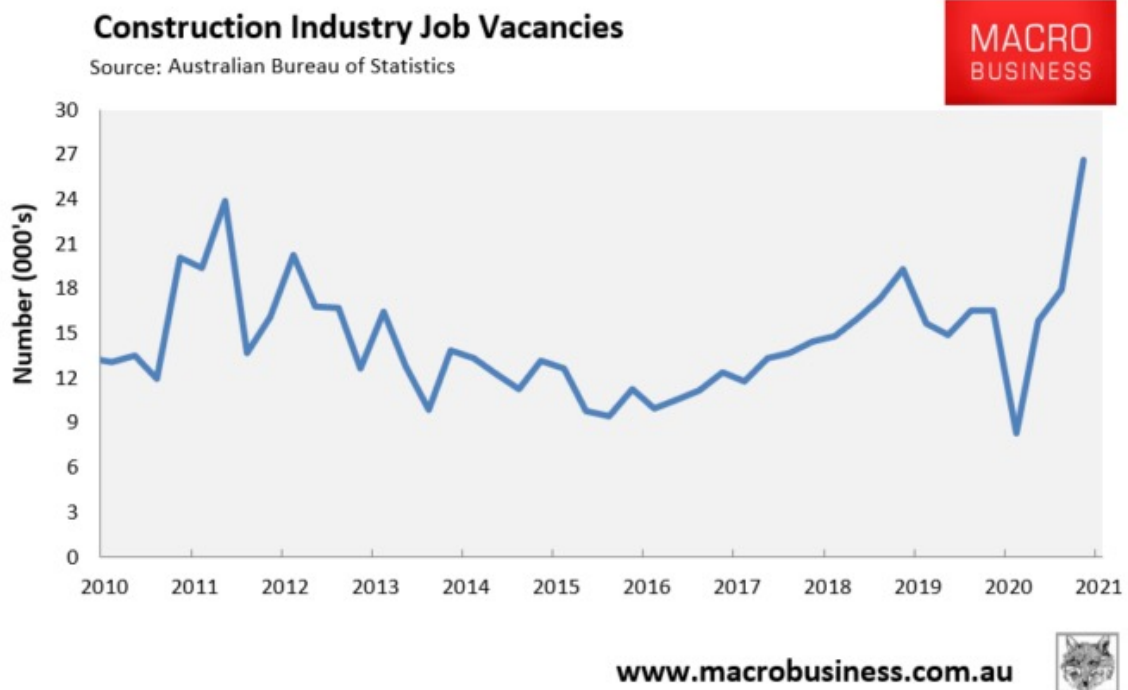
Also part of that HomeBuilder boost was the ability to claim up to \$150,000 for renovations. You could claim HomeBuilder on that as well.

While not as dramatic as new housing, but you can see that increase in loans for renovations. While it's not a huge sector of the market, I'm just showing you that upward shift.

And look at when we've last had those. It was back when things were hotting up before APRA got involved in at the end of 2017.

And then we had that run up through to where we started from the GFC.

Now, the construction industry is the one that's having the biggest boom, the mining industry is too, but I thought I'd focus on the construction industry.



What you see here is the massive turnaround in job vacancies. We need people in the construction industry.

So if you ever thought of doing a trade, if you ever wanted to get re-skilled into the construction industry, you're never going to get a better time than now.

And I tell you, some of the trades pay exceptionally well.

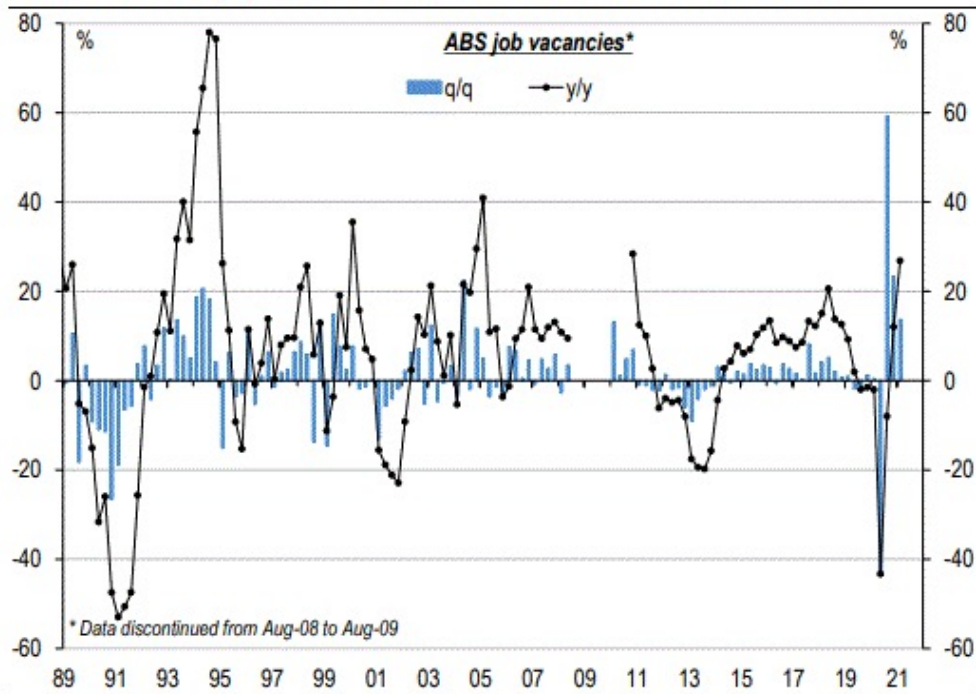
I was looking at some charts, I haven't got them here, but I was looking at some charts on pay rates comparing a plumber to a lawyer.

Well, guess who gets paid more? It's the plumber. It's not the lawyer.

So there's some interesting stats for you. If you want to change industries, if you want to get outdoors and you want to start working with your hands, I'm telling you the tradies have got it all going on right now.

And there's plenty of jobs available as well. But the job market is strong right across the board. It's not just the construction industry that is showing a resurgence.

Figure 22: Job vacancies increased strongly again in Feb by 13.7% q/q (after 23.3%), to another record high level; and lifted 26.8% y/y, the fastest since 2010 (after 12.0%)



Source: ABS, UBS

And this chart really shows this. Job vacancies increased strongly again in February by 13.7%.

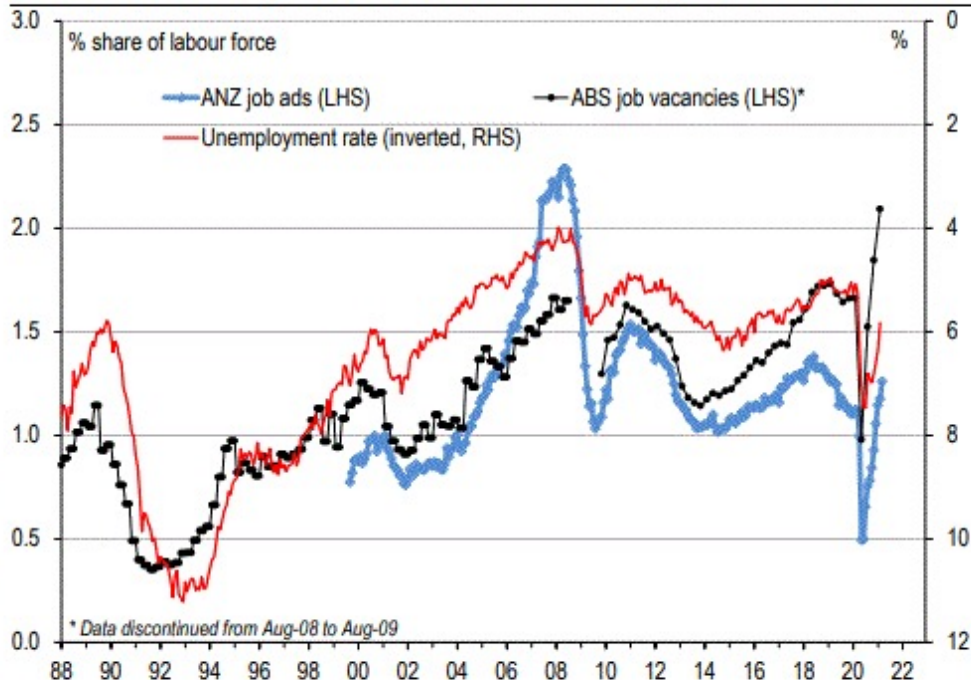
That is massive after already coming up 23.3%, to another record high and lifting 26.8% on a year on year basis.

That is the fastest increase we have had in the creation of jobs and job vacancies since 2010.

Now, 2010 if you remember was basically the bottom of GFC. It started in 2008, bottomed out in 2010 and things started to improve from there.

Well, that's what we're seeing right now. We're seeing that kind of improvement. We're seeing that turnaround. Every way you look at it, property prices are going to go up.

Figure 23: Job vacancies as a ratio of the labour force leapt to a record 2.1%, >40% above the average since 2009, historically consistent with unemployment of ~4%



Source: ABS, ANZ, UBS

This is another one on job vacancies.

You can see here, job vacancies as a ratio of the labor force leaped to a record 2.1% greater than 40% above the average since 2009. Historically consistent with unemployment of approximately 4%.

So there you go. It's all good news right across the board.

Let's just stop there for a moment. I want to recap for a moment as to what we've covered so far.

We've talked a lot about the Australian economy and particularly the property industry over the last few weeks. I've been doing all of these master classes for you on a weekly basis so that you can be a more intelligent property investor and make better decisions and make better profits. That's the end game.

Let's just make better profits because this period of time that we are in right now, I'm telling you it has the potential to set you up for the rest of your life.

The next three to five years are going to be very, very crucial for you to make sure that you can have your house paid off. You can have your income replaced. That's the reality in the next three to five years.

That's why I'm giving this information to you guys, because it's not in the mainstream media. It's just not there. No one's telling this kind of raw data. It flicks up on a few economics forums and blogs and things like that. But the mainstream media aren't picking this stuff up.

Seriously, if you want to replace your income, if you want to have choices, if you want to set up a legacy, if you want to have intergenerational wealth for your children and your grandchildren, these next three to five years are going to define your livelihood and how much wealth your family creates.

We are not going to have a period of time like we are right now, with the opportunities that are there right now, for another 15 years.

We'll have a brief reprieve in that time, but it will be 15 years before we face this particular opportunity that we're seeing right now.

That's how crazy it is.



What To Do?

What I'd like to do now, before I go on with the rest of the masterclass, is to have a chat to you about how I can help you with this.

If you're enjoying the type of information that I'm putting out right now, I'd like to just take a couple of minutes before I talk about Australian property market and let you know how I can actually help you.

What I'm going to offer you guys is on a limited basis because I've only got limited advisors, but **I'm offering you the opportunity to actually have a 60 minute sit down appointment with my advisors.**

Now, what they're going to do is to help you as to where you're at and where you need to go.

They're going to have a chat to you about your goals, your dreams, your aspirations, and what you want to achieve.

Because myself and my team really recognise that these next few years are going to be very, very crucial to you, so you really need to be stepping up.

You need to be maximising your circumstances over these next few years, because, think about it, in somewhere around three to five years, you could have your income replaced. You could be debt-free on your mortgage.

You could be in a situation where you never have to work again a day in your life if you don't want to. Not that that's the end game, but it's about being in a position where you are comfortable so if anything should happen in the market or anywhere else, you're safe, and if there's anything that COVID has taught us is we need to be safe. We need to have buffers. We need to have a passive income that if our job goes tomorrow, it doesn't matter. We're safe. We've got everything sorted.

In that 60 minute advisory call ... I'm calling it the [I Love Real Estate Breakthrough Session](#) (I thought that was a great title) ... they're going to talk to you about where you're at, where you want to go, and perhaps some of the things that you can do to actually accelerate your circumstances and how we can help you in that.

You can then make a very clear decision, an informed decision, intelligent decision about you, your future, and what it really looks like for you and what it means for you.

There's only a handful of them there. I don't have unlimited advisors.

You can make an appointment with one of my advisors and let's get you sorted. Let's get you on a path to replace that income and start to build a sizable wealth portfolio, because what's happening in the market right now is extreme.

And if you miss this period of time, you're going to be waiting a very, very long time before you're going to see this kind of opportunity again.

Fortunes are going to be made in the next few years, but you need to be ready for it and you need to be informed. You don't want to be buying the wrong kind of property.



There's a whole lot of crap out there that I see slushing around the market, but if you buy that sort of thing, you're going to be held back.

You're going to be jeopardizing the opportunity that's actually there for you, and that's why we want to help you guys.

Take up my offer to have a coaching call.

If you want to take up one of the I Love Real Estate Breakthrough Sessions, currently you can right here, right now by going to www.iloverealestate.tv/questions

The advisors can help you understand where you're at, where you want to go and what action you can actually take to get there.

Hope you take me up on one of my advisors' appointments for a I Love Real Estate Breakthrough Session.

OK. Let's get back to the masterclass.

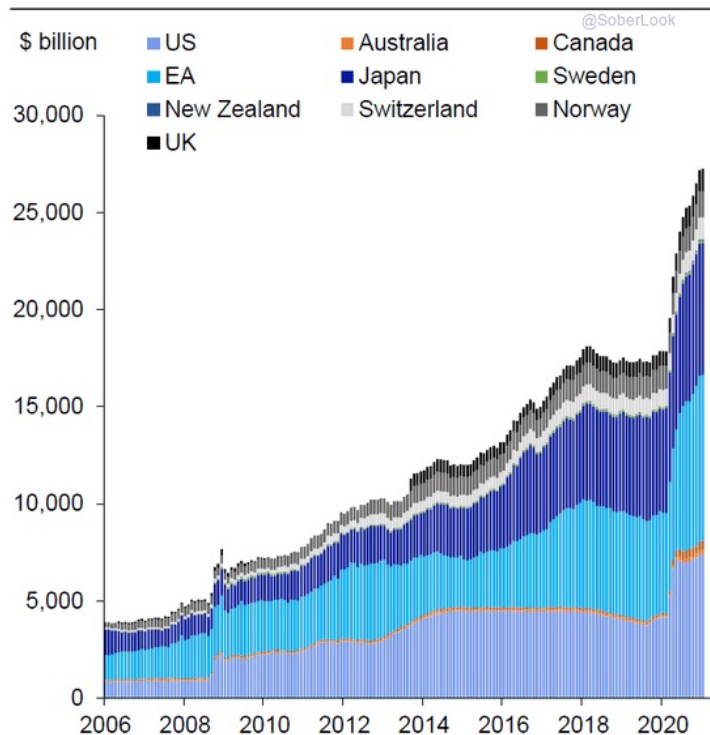


The Effects Of Global Money Printing

Now, the other thing that's going on right across the globe is that we are printing money like it's going out of fashion. And it's not just us.

Total size of G-10 Central Banks' balance sheet

DailyShot.com
01-Apr-2021

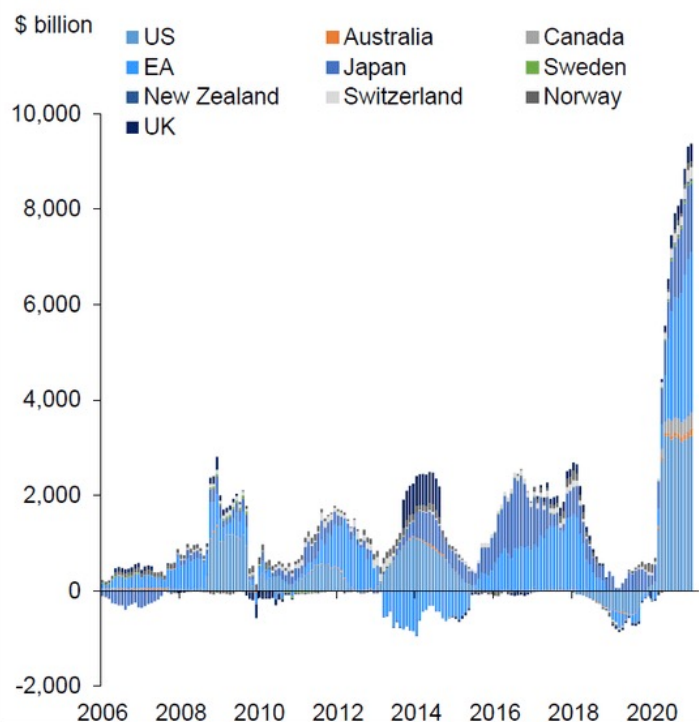


This is a chart of the G-10 central banks. Now, all of this upsurge that you see at the end is the COVID money printing.

We only have a very small part of that. We are the bottom part of that orangy line, because the bit above it is actually brown in color and that's Canada.

So consider how much we are printing compared to the rest of the world we're doing pretty well. We really are. We are the lucky country.

Total size of G-10 Central Banks' balance sheet: 12 month change



This just shows the last 12 months and how much that is increased. And again, a little Australia and Canada that orangy bit in the middle compared to the US, the EU, even poor old Japan. Japan's been hit so hard.

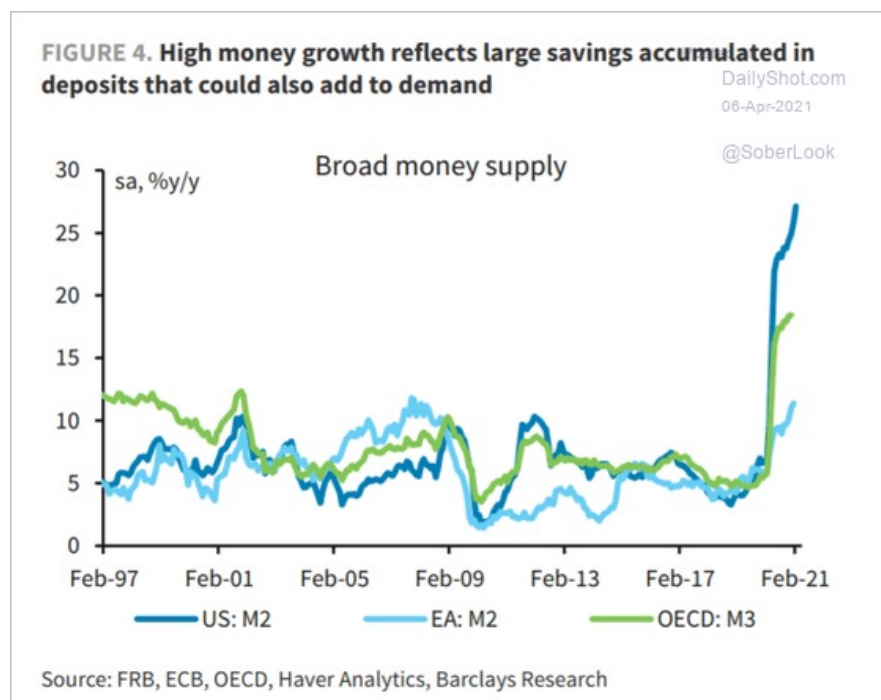
But we are well and truly in the game, but we aren't in it anywhere as much as the other guys are.

And that's actually a good thing, because what it means is we don't have the debt that goes with it. And all of our money, apart from very small proportion, has gone to the people. So it's money that doesn't have to be repaid.

In a lot of countries this printing money when it circulates out into their economies is going out in the form of loans. What that means is that their economies will struggle for much, much longer than ours, because we can recover and then not have a big debt that we have to pay back to the government.

We've got sovereign debt. But when you look at us from a debt perspective, we're a lot lower than most other Western countries.

In fact, we're one of the lowest, I think New Zealand is there with us, but other than that, we're out here in the low end of the market. And we're handling COVID the best.



This chart shows you how high money growth reflects large savings accumulation. What we're looking at here is a lot of the stimulus money that's going out to the population is going into people's savings.

They're actually accumulating, stockpiling, particularly on a global basis. That means that their economies are going to be slower to respond.

We've gone through that and we're already out the other side.



So we are now starting to spend again, which a lot of the other countries aren't. That's why our economy is a leader from a building and recovery perspective, particularly for property.

So a bit of a recap.

The markets are doing very, very well. We've broken a 33 year record with our property pricing increase.

The March figures they really showed that rebound story, rents are higher and that means people will start jumping into the real estate market to get those higher yields and prices will increase further.

The tradies are going berserk. And globally they're printing money overtime.

Over the last 100 odd years when we have printed money, guess what happens?

The share market goes up, the property market goes up, and that is exactly what is going on right now, right across the globe, including Australia.



Global Trade Recovering

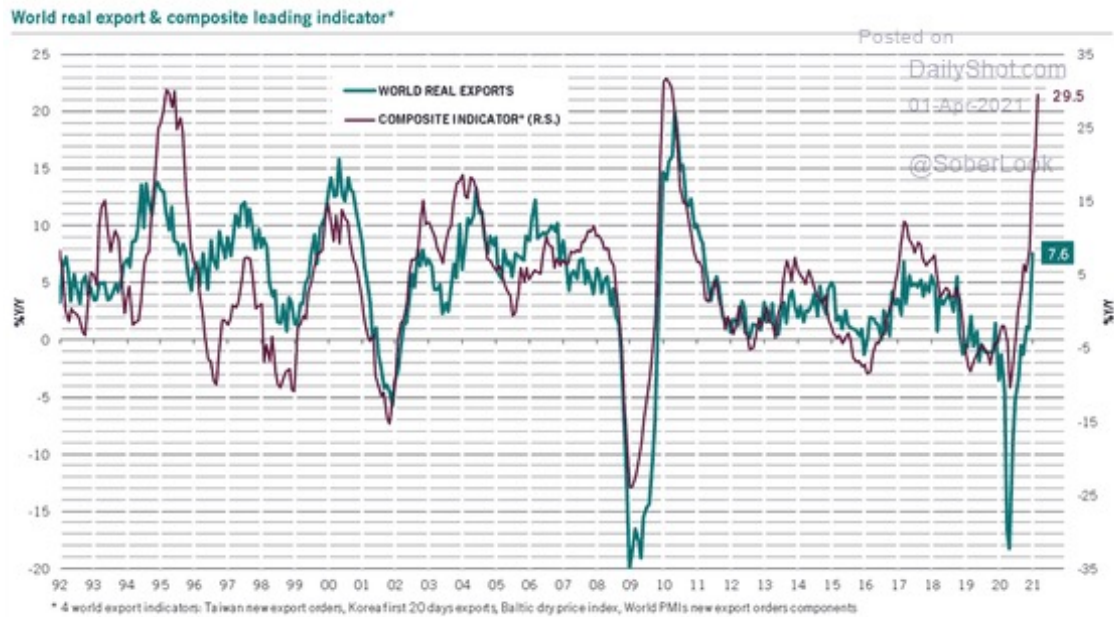
And the other great thing that's happened with some new figures coming out is we're seeing this massive global recovery in trade.

Let me just tell you a personal story here. I've been importing building products and other things for my own jobs for some time now. And during COVID to try and get a ship, let alone a container that was available to put your stuff in, to get it over here was a nightmare, an absolute nightmare.

Well, that's all starting to free up. It happened because during COVID, big ports like Brazil, Singapore, the Philippines and India, India they shut down or had severe restrictions.

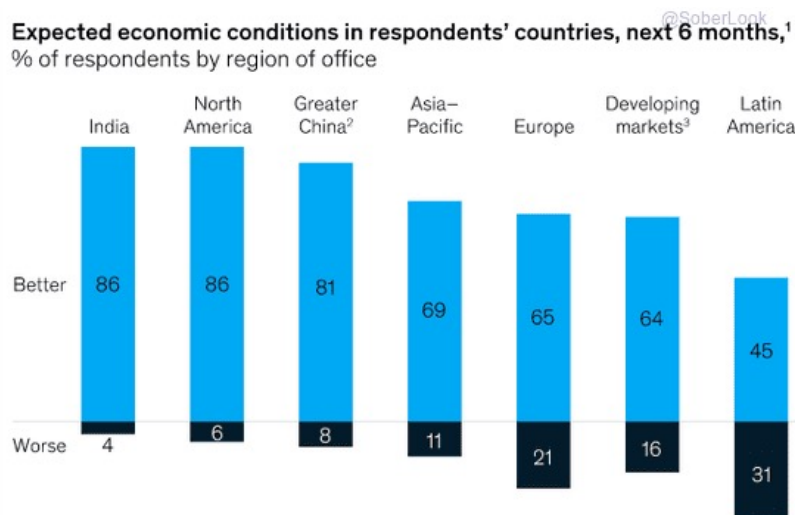
So we had ships sitting in ports. We had stockpiles of containers. So there was no empty containers to put the stuff in to get it somewhere else.

And, oh boy, it was a nightmare, an absolute nightmare. Now that's starting to work its way through the system.



We seem to be out the other side, because the ships are now moving around, trade is starting to happen and world real exports – and that's what this shows, are definitely on the rise.

World real exports, which is the greeny color one and the composite indicator, are both way up across the board.



¹ Respondents who answered "the same" are not shown. India, n = 69; North America, n = 210; Greater China, n = 117; Asia-Pacific, n = 108; Europe, n = 377; developing markets, n = 70; Latin America, n = 67.

² Includes Hong Kong and Taiwan.

³ Includes Middle East, North Africa, South Asia, and sub-Saharan Africa.

What we're seeing there is a massive increase as trade is returning, everywhere except for Latin America, because they are still really struggling with COVID.



Everywhere else, the business confidence is high. It's only in Latin America where it's less than 50%.

The rest of the world is seeing a much, much brighter picture. So that's a good thing.



Rise Of Work From Home

Now, a sideline to the economy stuff is something which will have an impact long term, particularly for office space and things like that, is the rise in work from home.

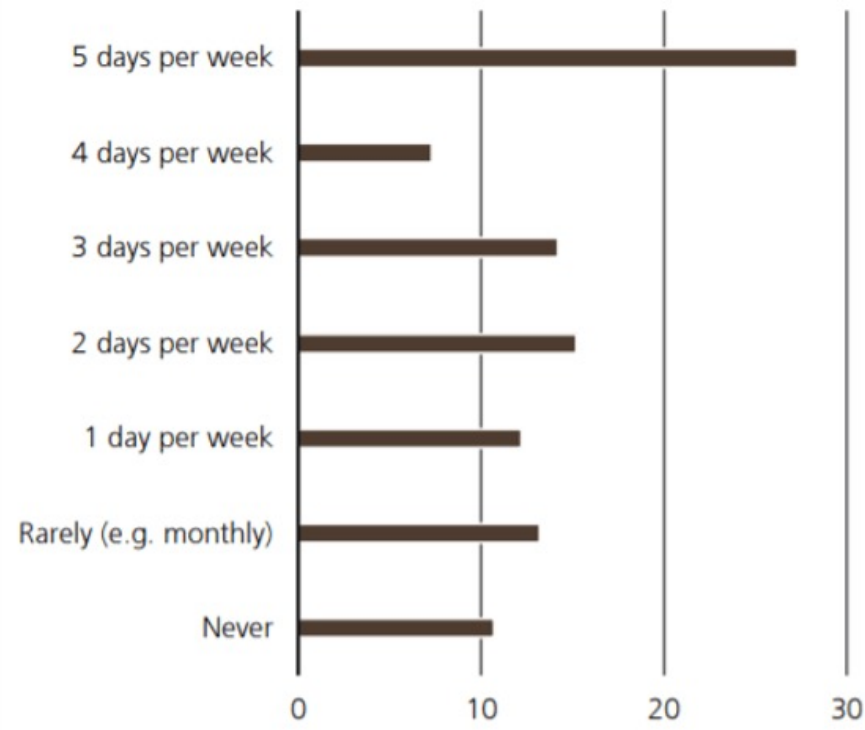
So whether you're like the lady above with screaming kids who pinched her glasses, and now she can't see her computer, or whether you're the guy below, who's got it all under control and he's working from home and he's more efficient and he doesn't have commute time. There's all ends of the scale here.



Figure 2: How many days would you like to work from home post COVID-19*?

05-Apr-2021

@SoberLook



Source: QuestionPro on behalf of Stamford University, May 2020

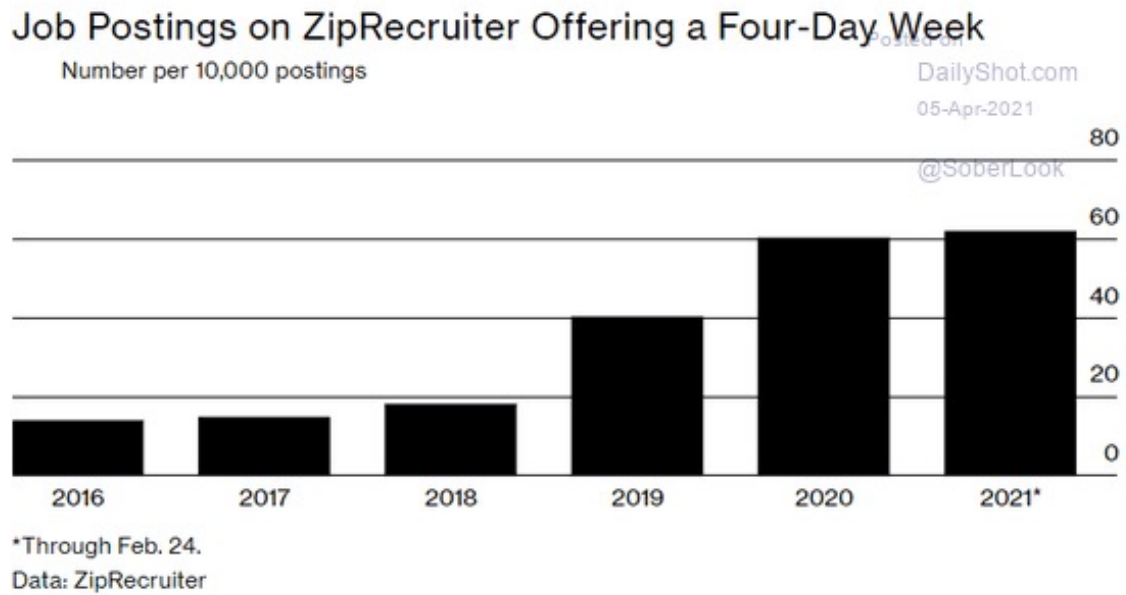
* Based on survey of 2,500 US residents earning more than USD 20,000 per year who reported being able to WFH at some point during COVID-19

This is a chart from a survey that was done. Respondents were asked how many days would you like to work from home in a post-COVID environment?

Now, a lot of people said five days, which was interesting, four days, not so much, three or two days was more popular.

So there's still a large percentage that still want to go into work.

And quite a lot said, "Never." Now they're the ones with little kids I bet, trying to homeschool at the same time.



This chart shows job postings on a ZipRecruiter that were offering a four day work week. Look at the upward trend.

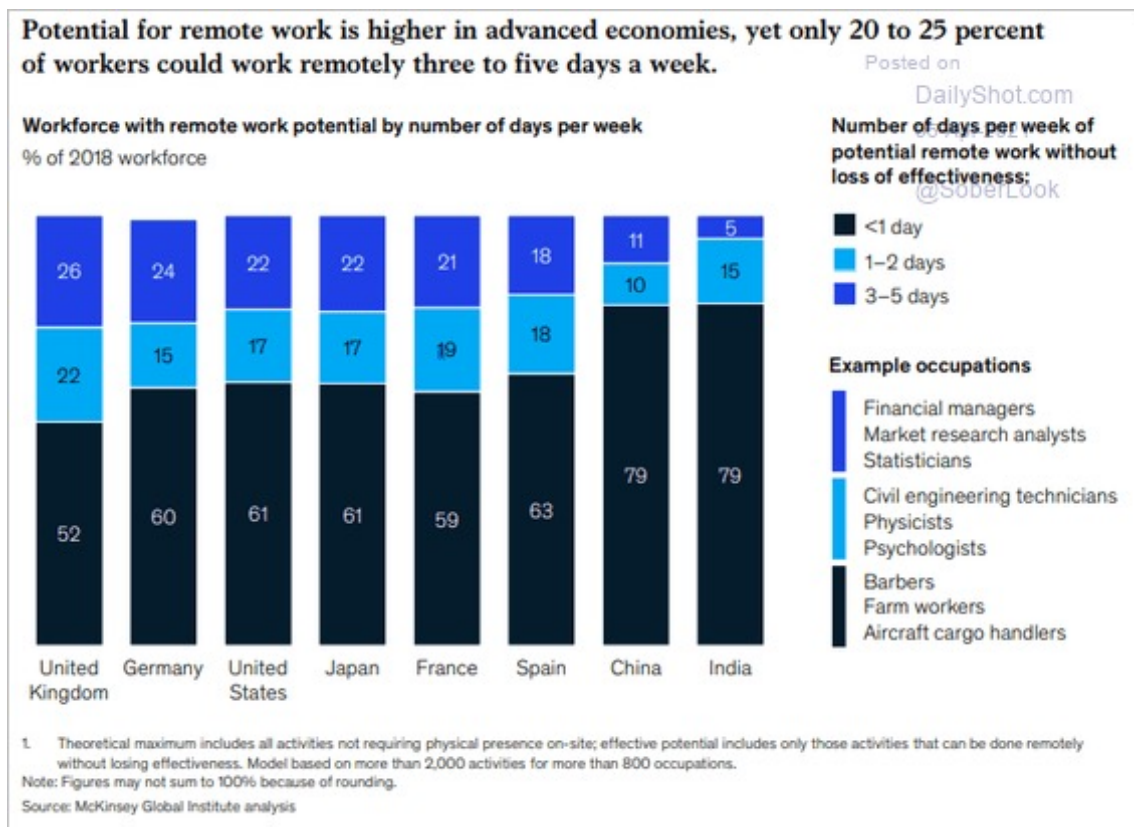
This is what we're starting to see now, we're starting to see this change in flexible working hours and flexible working weeks.

And you can see the increase in 2019 and we were slowly increasing since 2016.

Interestingly, in 2018 I did a big summit. I went right around Australia and I did this big summit called Next10, which was the next ten years and what innovations we're likely to see. And one of those big things I talked about was work from home.

And interestingly, from there it started to increase. Obviously COVID put it on steroids, but it was a movement.

And this is good news for family units. It's good news for pollution, with less commuting and all of those things.



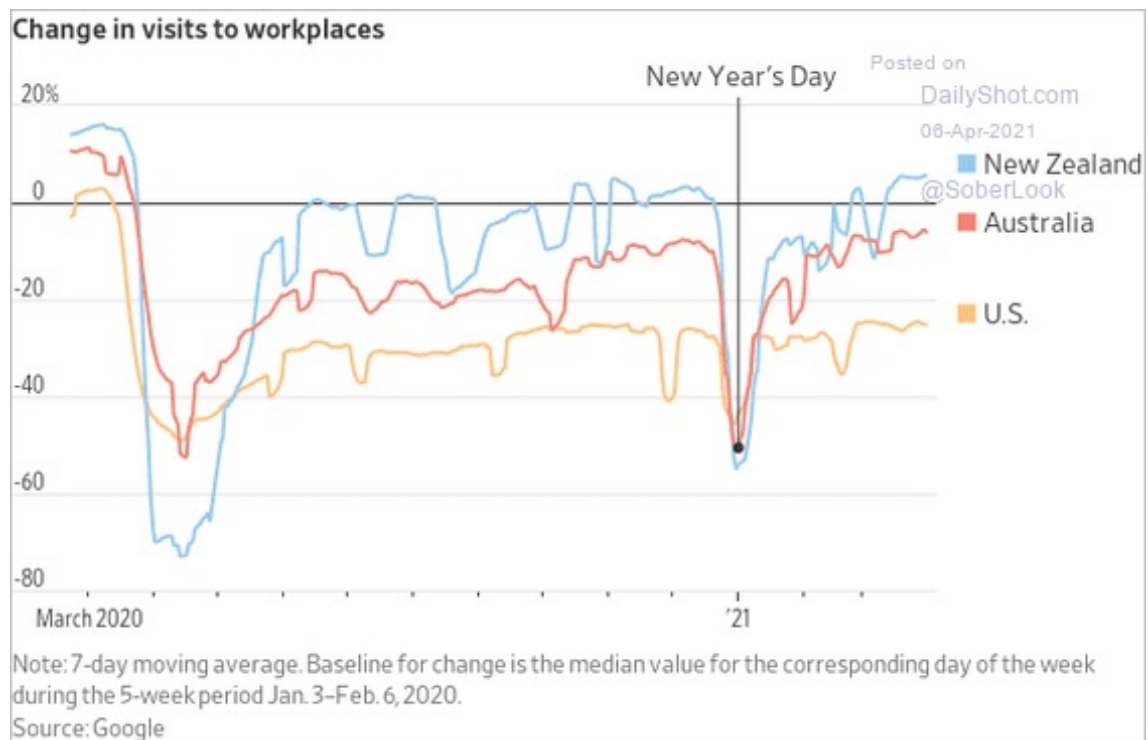
It's good news for the outer peripheral areas, from a housing perspective, because you don't have to rely on going in and out of the city all the time. It's good news for families. It's good news for balanced lifestyles. It's good news all around.

And this is something that I said back in 2018, I did a whole one day seminar just on these new innovations and that was a big part of it. So the potential for remote work is higher in advanced economies.

In places like India, it's more hands on. They need to be in the team. And in China, it is not so good.

The ones that really kind of shine are places like Germany and England, where technology is better, infrastructure is better, all of those things.

So we're going to see advanced economies lead the change and the rest will probably follow in time, but it's not going to be quick.



Change in visits to workplace. This is just another one that shows the same thing. Basically, we're starting to see that turnaround and more working from home.



Truth Bomb

So just to finish off, I want to talk about a truth bomb. If you follow me online I've always got a truth bomb for you every week. Well, this is the next one I want to talk about.

Why have I got a skier hitting a tree? Well, when I learned to ski, I learned to ski as an adult.

I'm not very good. But you get your skis on, your ski instructor's there and he says, "Look at where you want to go."

So you're going down the hill and you're looking over here and you're looking over there.

And when you see those trees you go, "Don't hit the tree, don't hit the tree." And you're looking at the trees, looking at a tree. What happens?

You hit the tree. **You get what you focus on.**

That's it. That's my big truth bomb for the week.

I want you to **start thinking about what you want, not what you don't want**, because the more you focus on the tree, the more you're going to hit it.

Focus on the money pot, focus on the success, focus on the income replacement, focus on having no debt on your home.

That's what you need to be focusing on. And that's where you are going go.

That's my truth bomb for the week. I hope you enjoyed all of my rhetoric about what's happening on the global stage and all of those things.

Make sure that you take up my advice. **Don't hit the tree. Focus on what you want!**

Now, don't forget to book a 60 minute **I Love Real Estate Breakthrough Session** with one of my advisors.

They are free. There is no cost for them.

See what you can do proactively to take advantage of all of the massive upswing that we're seeing in the market right now. This is the biggest upswing we've seen in decades, and I'm telling you, you don't want to miss it.

The place to go to get one of those appointments is www.iloverealestate.tv/questions/

Get a free 60 minute advisory **Breakthrough Session** and let's break through and start to get some serious traction in the market that we are in right now.

I hope you are enjoying my Intelligent Property Investor series.

I encourage you to go across to my website www.iloverealestate.tv and subscribe to my weekly updates.

That way you're going to get these coming out to you every single week and so you'll always be on top of the latest information.

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Yours in success,



Dymphna Boholt



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