



REFP
GROUP

AT **YOUR CASTLE**
REAL ESTATE



James & Tammy Orr
The Investor's REALTORS®
(Tammy not shown in image)

James and Tammy Orr ~ Colorado Real Estate Advisor Newsletter

November 2020

Cash Flow Versus Appreciation

Last month on this very front page, I dangled a riddle out in front of all of you. At the bottom of this very article, I had included a link to a special 2 hour class we did on investing in a cash flow market versus investing in an appreciation market.

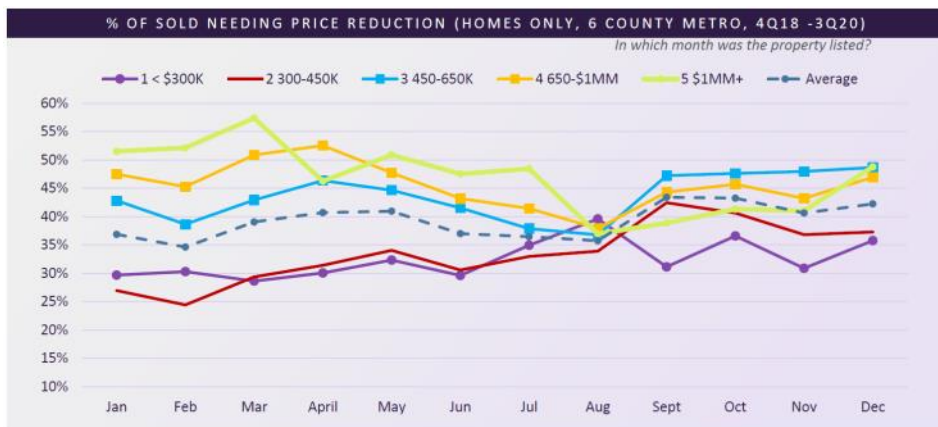
This class was normally only included for [Premium Members](#), but I made it available to anyone who had clicked on the link in the newsletter all month. As of today, it is back to being locked down for [Premium](#) or (the more affordable) [Plus Memberships](#).

I applaud all of you who discovered this little treasure and enjoyed the class. I found it especially inspiring personally and many of you emailed me to tell me the same. Thank you.

If I ever do decide to hide another little easter egg with a link to a class that is usually only for Premium members but that I unlock and make available to everyone receiving the newsletter I'll be sure NOT to tell you and just stick it in the newsletter for you to find.

That way I won't spoil the surprise for those that love the thrill of the hunt.

<https://realestatefinancialplanner.com/real-estate-investor-horror-stories-2020-edition/>



Source: REColorado.com and Your Castle Real Estate analysis.

What percentage of listed properties needed to do a price reduction to sell? The chart above shows a breakdown by price range for 6 counties in Denver. We're seeing similar data in Northern Colorado.

“James and Tammy are the best brokers that have ever represented me in the Northern Colorado real estate market. If you are at all interested in real estate investing or just want detail-oriented and "on the ball" folks in your corner, don't look elsewhere.” - Nolan B

See <http://www.zillow.com/profile/James-Orr/> for more testimonials.

In This Issue

- Cash Flow vs Appreciation
- ROIQ+R™
- Real Estate Classes
- Gratitude
- Cash Flow Power Meter™
- Real Estate Investor Stories



James enjoying the first heavy snow of the winter, listening to audiobooks in his new hot tub. Tammy has nick-named it "Hussy's Hot Tub" (after James, aka Hussy).

Attend a Real Estate Class

James has been teaching real estate classes since 2003. Join us for an upcoming class on a variety of real estate topics.

- **NEW! Q3 2020 Northern Colorado Real Estate Market Stats**
by James Orr on Wednesday, November 4, 2020, 6 PM to 8 PM.
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **NEW! Ultimate Guide to VA Financing**
by James Orr on Wednesday, November 11, 2020, 6 PM to 8 PM.
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **NEW! Ultimate Guide to Market Corrections**
by James Orr on Wednesday, November 18, 2020, 6 PM to 8 PM.
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **No Class—Happy Thanksgiving**
Wednesday, November 25, 2020.
- **NEW! Nomad™ by Proxy**
by James Orr on Wednesday, December 2, 2020, 6 PM to 8 PM.
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **NEW! Reducing Risk While Nomading™**
by James Orr on Wednesday, December 9, 2020, 6 PM to 8 PM.
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **NEW! The 9 Nastiest Nomad™ Mistakes**
by James Orr on Wednesday, December 16, 2020, 6 PM to 8 PM.
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **No Class—Merry Christmas**
Wednesday, December 23, 2020.
- **No Class—Happy New Year**
Wednesday, December 30, 2020.

IMPORTANT NOTE: Classes are free, but RSVP is required. **Classes are COVID-19 free and will not always be recorded or published.**

We strongly advise attending live.

ROIQ+R™

**Return On Investment
Quadrant + Reserves**

Well, this last month I FINALLY taught the class that went over the new ROIQ+R™ that takes into account reserves when analyzing properties.

All deal analysis prior to this class was, unfortunately, incorrect... wrong... not right... and should be done differently.

With the new class, now you know the correct way to do it.

And, clients who use the Real Estate Financial Planner™ to enter their properties have it done for them.

If you missed this class, I encourage you go and watch it here:

<http://refp.com/roiqr>



Tammy's a Kansas City Chiefs fan so I had to decorate the house for the Chiefs/Broncos game.

Gratitude

Random list of things I am grateful for heading into the holidays.

My family, friends and my digital Hearthstone card collection.

That's it. Nothing else.

Well, maybe Echo and Kitty. And my hot tub.

And, maybe my collection of Billy Joel and Sting CDs.

I miss my piano, but I have permission to replace it whenever I get around to it.

I also appreciate the opportunity to help great folks buy and sell properties and achieve financial independence. Thank you for the chance to be of service.

In all seriousness (for once), I really feel honored and blessed to have many wonderful relationships and a chance to add value to the lives of the people I am able to connect with and help.

I hope you all have an amazing Thanksgiving and are able to find some things to be grateful for as well.



Tammy with a rare smile... the first day in her new car.

Cash Flow Power Meter™

Last week I introduced the World (officially) to the new *Cash Flow Power Meter™* that I created to make analyzing cash flow on a property easier and more fun.

In case you missed it, you can watch the entire mini-class on it here:

<https://realestatefinancialplanner.com/cash-flow-power-meter/>

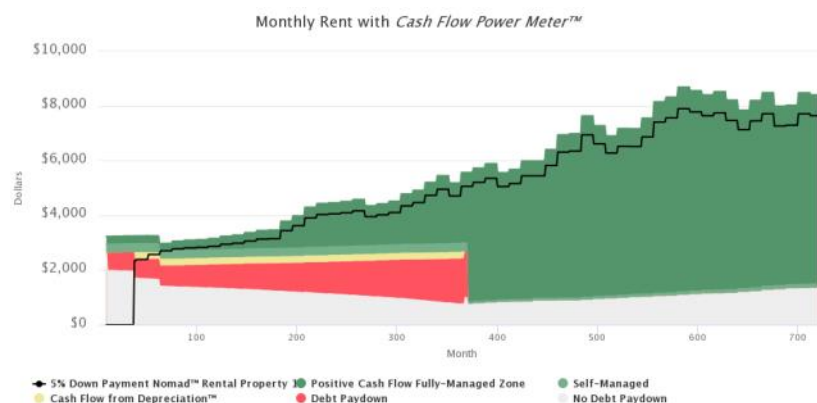
The meter allows you to quickly see, at-a-glance, if the property has positive cash flow with professional property management.

Or, if it doesn't have positive cash flow with professional management, does it have positive cash flow if you manage it yourself?

Or, if it is not positive with you managing it yourself, does it... at least... have positive cash flow if we take into account the tax benefits from *Cash Flow from Depreciation™*?

Or, would it... at least... have cash flow if we had gotten an interest-only loan?

You can see a quick summary at the start, or see the *Cash Flow Power Meter™* over time like below. It is amazing! Check it out.



James & Tammy Orr

The Investor's REALTORS®

1001-A E Harmony Rd #512

Fort Collins, CO 80525

If you're receiving this newsletter in error, you can stop further delivery by emailing the mailing address you're receiving it at (above) to jores@jamesorr.com with the subject "remove from newsletter mailing". If you're currently working with another agent this is not a solicitation for business. Data Source: IRES and REColorado.

If you'd prefer to receive this newsletter via email as a PDF instead of by mail, you already are.

"Storytelling is the game. It's what we all do. It's why Nike is Nike, it's why Apple is Apple, it's why Walt Disney built Disney World and it's why Vince McMahon makes a billion dollars." - Gary Vaynerchuk

Real Estate Investor Stories

The new Real Estate Investor Stories I've been sharing on Tuesday morning are fast becoming some of the most popular classes we've published to the podcast.

I mentioned last Tuesday that it was the last one I was doing for the year (2020) so I could take some time for James in November and December.

But... I might be doing A LOT more of these style classes in the future.

These classes take a particular person's situation including their fears/dangers, their opportunities/goals/desires and their strengths/resources and weaves an entertaining story around how they use real estate and other investing strategies to achieve financial independence.

I narrate the stories with math and charts from the Real Estate Financial Planner™ software so you can see how each individual overcomes their challenges and fears using their unique strengths to achieve their goal (or come up short in some cases).

If you haven't caught one (or more of them), you're missing out... I've been told they're amazing.

Because they've become so popular, I have opened them up to everyone for free (at least for now).

Check them out on the podcast or on the website here:

<https://realestatefinancialplanner.com/real-estate-investor-stories/>

Helping you, your friends and family... buy, sell, and invest in Colorado.

Contact Us

Give me a call for more information about buying, selling, or investing in real estate in Colorado.

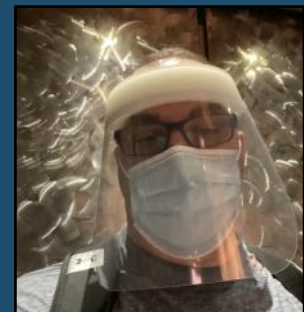
The REFP Group at Your Castle Real Estate

Fort Collins, CO 80525

(970) 225-6989
jores@jamesorr.com

Visit us on the web at:

- JamesOrr.com
- NCREIG.com
- REFP.com



James prepares to go out in public for the first time since March.