

Note to Self

20th October 2012

Dear Owners and Investors,

Tonight is going to be a roundup of all the regular tenants I write about. Ms P is settling in really well into the independent living unit at the Retirement Village. I had to go to sign her paperwork with the on site management last week. She tells me that Ms P is getting into a routine, and instead of being a total hermit she is slowly making friends. She still won't come and eat with the others and takes her meal home with her, but it seems that she is eating the meals which is a great sign.

I am in the process of trying to sort out the very small finances that she has, against the huge credit card bill she has managed to rack up. I really think she just saw it as a regular card that you put money into the ATM and by magic money comes out. I really don't think she had any understanding that it was actually a cash advance and starts to incur a huge interest rate from that day forward. I am hoping that I will discover a nest egg she has squirreled away or doesn't know about - but I really doubt it.

I have some really good karma tenants that against all odds have done the right thing. There was Mr K who was the young lad at Tropic Gardens who was having huge troubles finding a job. I think in the end it all just got too much and he buried his head in the sand. He left and although the place was clean and no damages, his rent was actually higher than the bond. It took some convincing that he really needed to do the right thing or there would be consequences, but in the end he set up an automatic payment of \$30 per week and it is all now paid back in full.

We took a chance on Miss R who had a small child. She was a tenant of ours many years ago, and there were no issues then. Almost from day one it was a disaster and in the end I had no choice but to make her and the child homeless. This one nearly broke my heart, but there was absolutely nothing I could do to save this situation. I thought for sure that I would be out of pocket for the arrears to the owner, but somehow she pulled it together.

For the past few months small amounts of money have been coming directly out of her Centrelink, and this week she made the final instalment. She hit rock bottom and after months of couch surfing and then a few weeks living at The Three Sisters - which is not a place I like to drive past let alone live in - she has pulled it together. She has not only paid off the arrears she owes the owner, she has also managed to save the bond and two weeks in advance. I am taking another chance on her and her child - they move in on Monday. I really hope that in a few months time I will not be writing - I should have known better.

There is Mr L who was a tenant of ours at Keith Street. He is young, and I think he has lost his way - I would guess that the demon weed is a big issue in his life. I could be wrong but the signs are there. This is one that I tried and tried, but all I ended up doing was making myself crazy with frustration. Again it got to the point where I had no choice and had to move him on. By the time it came to this the bond was not even close - this is one of our units and I stupidly am softer on our tenants than all of yours. He has been making payments and I noticed yet another one this week when I checked the bank account.

We have our lovely new Chinese tenant in Keith Street who just happens to be a vet where our dogs go to. She is absolutely thrilled with her new place, and let me tell you we are pretty chuffed as well. Not only do we have a fantastic new vet, we have a brilliant tenant that keeps the place spotless and we are getting \$40 per week extra. It's win-win as far as I am concerned.

I have a new one to add to my Karma tenants list. His name is Mr J and he is the one that I just put into a unit at Viewmont. He came to us via OzCare and he has been in a rehab program for the past three months and has been clean and sober for that long. He would be 40ish and was a Chef. The drinking got out of control and he hit bottom - and has made it out. He hadn't actually seen the inside of the unit until the day we met for him to move in. I think it was a bit over whelming for him at first - he hasn't had his own place for some time. He is a really nice person - and I so hope that he will be one of our success stories. I can only give him a good environment, affordable accommodation and a chance for him to start his life off again - the rest is up to him.

I wrote some months ago about a tenant we have at Sheridan Street - Miss A. She was the lady that was drinking so much she had to be taken away by Ambulance on a regular basis. I went to the hospital one night after her and tried to explain that if she continued that she would be homeless. That in itself didn't stop her, but something did. She now has her life back on track, she has a little car, she looks good and is sober. I had to see her the other day, and it is a long way from where she was - I did tell her that I was proud she had turned her life around, and I know it meant something to her.

Then there is Ron from Sheridan Street. On Monday I went to pick up the dogs and he asked if Ramon was coming in on Tuesday. He never asks unless he wants us to do something for him.

It was his 76th Birthday on Tuesday so he had made the decision he wanted to go shopping for a new go go mobile. He does already have one, but apparently it doesn't go fast enough. Ramon took him around to all the stores and they found a beauty. Ron was so taken with it that he decided to take it for a test drive in the shop. He then decided this is the one, and then started to drive off home. The guy in the store had to take off after him on an even faster go go mobile to catch him and bring him back. Ramon said it was like watching Keystone Cops or an episode of Benny Hill.

Normally Ron goes to the Bank of Tuck for the balance of the money, but the store does a no interest loan - so he took the offer up. I guess he has decided that he will be around for a bit longer. He actually got a really good deal. Original price tag was \$9500 and he got it for \$2500. Now in amongst everything else we have to find time to wash and detail the old go go mobile and then put it in the paper. If anyone knows of some one that is interested please let me know.

Ron told me that he can now make it down to the Chemist, get his scripts filled and be back in under 30 minutes. The last go go mobile it took over 45 minutes. It is actually a bit scary, particularly when he reverses - he just reverses and doesn't look. Actually he may look but between the lazy eye and the glass eye, there really isn't much point!

On Thursday morning I get to his house, and Tasha (actually Dijon but he can't remember that name) had been to clean his unit. He can't see, and I don't know if it is me becoming a bit OCD but I can't let him live in a dirty unit. He may not be able to see it, but I can. The Government paid cleaner comes in every fortnight and Tasha does the other fortnight. This way I know he has a good clean place to live in.

As I walked in, he gave me the reorder form for the high calorie drinks. I spoke to his dietician and he is now down to 54.5kg but she is happy with his progress. They have these drinks that are packed with vitamins and all good stuff and one small drink has 400 calories.

The Government subsidises the drinks, and for 21 drinks his payment is \$34. I get on the phone to order them for the next three weeks but by now I am in our office and not at Ron's. I haven't done it before so it was a bit of a learning curve. I am pretty happy with it all, got two cartons of coffee flavour, one carton of vanilla and one carton of mixed so he can try out the other flavours. Fantastic - job done - until the man informs me that for them to be shipped out he will need payment first. Great there goes another \$136 that we will never see again.

If that isn't enough, we then have to take him out to dinner for his second birthday dinner! I really hope that big man in the sky is watching and taking notes! I know that I don't have to go out of my way for these tenants, but call me a softie. It reinforces for me each and every day why we do what we do - so we will never be in their position financially.

Thought you would like a picture of his new go go mobile! I hope you are all happy and well in your world.

Linda