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# THE *INVESCO* Alternative

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Dedicated to helping you ...

## ... Achieve Financial Independence

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Number 172    Wealth Management - Estate Planning - IRA's    January 9, 2013

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Registered Investment Advisors - Certified Public Accountants - Real Estate Brokers  
*INVESCO*, LLC - 1295 Rand Road, Des Plaines, Illinois, 60016 - (847) 824-4078

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### Classes Starting - Enroll Now!

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Our Financial Independence, Tax Planning, Real Estate Investing and Landlording classes begin in February in District 214, Arlington Heights, at John Hersey High School, 1900 East Thomas. That's just East of Rand Road, between Euclid and Palatine.

The school has made it easy to sign up, accepting phone registrations using Visa and Master Card. Call (847) 718-7700 to register - or on the web at [http://ce.d214.org/adult\\_classes/default.aspx](http://ce.d214.org/adult_classes/default.aspx)

Something NEW this year - Keith and Ryan will be teaching Financial Independence in District 211, Hoffman Estates, at the James Conant High School, 700 E. Cougar Trail. That's just South of Higgins Road on Plum Grove Road, between Meacham and Roselle.

For this class you can register by calling (847) 755-6820 or go online at [www.d211.org](http://www.d211.org) and click on the Continuing Ed tab

### No. 7731: FINANCIAL INDEPENDENCE I - THEORY

Five TUESDAYS 7:00-9:00 p.m. Starts February 19th, Room 124B - \$43. Learn what they didn't teach you in college - the basic skills required to become financially secure. You can accumulate \$1 million in 12 to 18 years using proven, conservative savings and investment techniques. Develop your own "road map to riches". With proper planning, saving is much easier than you think - especially when you "pay yourself first". Our forms make it easy for you to plan your way to wealth.

Myron retired at 38 and for the last 33 years has been showing others how they can do it, too! He has an MBA with honors from the University of Chicago, plus he is a CPA, RIA and an Illinois real estate broker. He is a multi-millionaire who can show you how to do it too! No class March 14. Book included.

### **No. 7732: FINANCIAL INDEPENDENCE II - PRACTICE**

Five TUESDAYS 7:00-9:00 p.m. Starts April 2nd, Room 124B, \$43.00. Once your financial goals are set and your savings program is under way, learn how to get an acceptable after-tax return on your investment capital while keeping risk to a minimum. Course also covers stocks, margin accounts, mutual funds, bonds, options, commodities, collectibles, real estate, venture capital, running your own business, insurance, living trusts, charitable trusts and estate planning.

### **No. 7737: LANDLORDING**

Four THURSDAYS 7:00-8:30 p.m. Starts February 21st, Room 111, \$43.00. Join Keith's how-to course on successful ownership and operation of residential rental property. Covers managing real estate investments, including tenant selection, advertising, setting rents, lease and rent collection policies and legal rights of landlords and tenants.

If you have even one tenant, you **need** this class!

This is NOT a licensing class - It's a hands-on property management class to prepare you to manage your own apartments or to qualify you to become a professional property manager. *INVESCO* manages over 440 apartments in the Northwest suburbs. Free text included.

### **No. 7738: HOW TO REDUCE YOUR INCOME TAXES**

Four TUESDAYS 7:00-8:30 p.m. Starts February 19th, \$49.00. Come learn from Ryan, an experienced C.P.A., many practical ways you can reduce your income taxes, social security taxes and inheritance taxes.

Beginning topics include deductible items and how to substantiate them, dependent allowances, I.R.A.'s and I.R.S. audits. Intermediate ideas cover small business, tax shelters, depreciation, home office rules, transferring income to children. More advanced subjects discuss remainder interest trusts, living trusts and estate planning. Something for everyone, from the average taxpayer to the most sophisticated planners.

### **No. 7758: PURCHASING INCOME PROPERTY**

Four TUESDAYS 7:00-8:30 p.m. Starts April 2nd, \$49.00. Before investing your savings in real estate, invest a few dollars and some time. Learn how to get the most for your money using methods developed by professional buyers. This practical course will show you how to find, evaluate and purchase income property in the Chicagoland area. Guest speakers will include a CPA and a real estate attorney.

Your instructor Keith, a licensed Illinois real estate broker, has been appraising, purchasing and managing multifamily properties since 1981. Free text included.

**No. B111-01 FINANCIAL INDEPENDENCE  
(District 211 - Conant H.S. in Hoffman Estates - new class)**

Five WEDNESDAYS 7:00-8:30 p.m. Starts February 6, Room 132, \$49.00. Keith & Ryan will show you how to develop you own financial plan, which investments to choose and how to manage your assets. You can become financially independent within 12-18 years using conservative investment strategies. Prepare for a comfortable future by setting realistic financial goals and using new techniques that will diversify your investments while keeping risk to a minimum. Once your savings program is underway, you will learn which investments will give you an acceptable after-tax return on your investment capital.

*Published by Myron J. Gaylord, Keith B. Nyborg, Paul N. Linzer and Ryan J. McNeilly*

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