Awards partner

Celebrating 10 years of searching for incredible stories of property inspiration and success, this year *Your Investment Property* decided to mix it up by seeking out success at different levels. And now we are thrilled to announce our three winners for 2017: the Strategic Investor, New Investor, and Reno Investor of the Year

OUR ANNUAL property investment awards program, now in its 10th year, has attracted a diverse group of investors who own properties right across Australia.

A decade after launching, our annual Property Investor of the Year Awards aimed to find Australia's leading property investors and celebrate their success at different stages of the journey.

First, the strategic investor: this is someone who has been investing for some time and who has developed sound strategies for wealth creation and success through real estate.

Next is the new investor: with this award we recognise and celebrate the achievements of an investor who is relatively new to property, and who has been active for five years or less.

And finally, our reno investor: a person or team that has leveraged renovating to boost their property profits. This award aims to celebrate those who are adding a little sweat equity to their journey.

Keep in mind that this competition is never simply about the dollar-value performance of a portfolio. Investing is never that simple. That's why, in reviewing the entries, our judges looked at other unique and meaningful factors that contribute to property investing success.

For instance, how has the investor demonstrated entrepreneurial flair? When times got tough, how did they adapt their strategy, and what did they learn from any mistakes? What evidence of discipline, dedication and determination is on display? Have they acted with integrity and ethics – and what other factors have helped them get to where they are today?

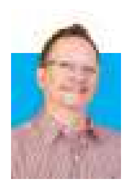
These are just some of the questions our judges asked when reviewing the entries this year.

Winning criteria

We received dozens upon dozens of entries, and our esteemed panel of judges reviewed and ranked investors according to a number of criteria, to ultimately crown our winners. These criteria included:

- investment strategy
- property performance
- diversification technique
- risk management
- ethics and integrity

MEET THE JUDGES



Philippe Brach
CEO of Multifocus Properties & Finance

Kylie Davis
Head of content and product marketing, CoreLogic Australia

Clint Greaves
CEO, Real Estate Investar

Tyron Hyde
Director, Washington Brown

Suzanne Pitson
General manager, sales and marketing, Defence Housing Australia

"As my strategy is to buy positive cash flow properties ... I have never had to financially contribute to any property investment

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STRATEGIC INVESTOR OF THE YEAR

CRYSTAL PALMER

With more than 20 properties in her portfolio and seven-figure net wealth, **Crystal Palmer** is an inspirational investor, especially when you consider that most of her properties were purchased for under $200k. Congratulations to our 2017 Strategic Investor of the Year!

"I WAS basically a sponge."

As our 2017 Strategic Investor of the Year award winner. Crystal Palmer. explains, this is what her success boils down to: soaking up research, and a lot of it.

"I researched a lot about property investing and what different strategies could help me achieve," Crystal says of her property journey.

"I knew I didn't want to work up to retirement age, and I knew that property was a way to achieve this. Once I started, I became addicted to property investing, as I was able to physically see something in front of me – something to show for the hard work I had put into it."

Just 19 years old when she first dipped her toe into the property market, Crystal said it was learning from someone else's mistakes that showed her the right path forward.

"I was fortunate enough to know someone who had a number of negatively geared properties, and that strategy clearly didn't work for him or his cash flow," Crystal says.

"We spoke at great length about investing in property with a positive cash flow strategy, and the benefits of low-priced investments with strong rent returns. I was only just out of high school with a part-time job."

Though she wasn't yet convinced about her career path, Crystal knew she needed to find something she was passionate ➤

WHAT DID THE JUDGES SAY?

"Crystal started young and has achieved so much. I love that she reduces her risk by buying low-priced properties with a great yield"

Tyron Hyde
Director, Washington Brown

Crystal's Taree property – one of two homes she bought in the regional NSW town

about – and it didn't take long to realise it was property.

She began with just $30,000 in savings and leveraged it from one deal to the next, doing cosmetic renovations along the way to maximise profits and improve yields.

Her first property purchase was back in 2007 – it was a house in Narrabri in NSW. She paid $92,500 for the home, which has since more than doubled in value.

Cheap and cheerful strategy

Crystal's 'cheap and cheerful' strategy, which involves buying affordable regional homes under market value and then instantly boosting equity through cosmetic renovations, is one that she has used again and again – and with great success.

"Generally, when I purchase a property, if I include paint, heating/cooling, floor coverings and maybe a new kitchen or bathroom plus general handywork around the property, I'd be looking at a $15,000 renovation. For this $15,000, I look to put $50,000 equity onto the property as a minimum," she says.

"My latest purchase was in Glen Innes, NSW. I purchased this property for $110,000, which I knew was well below market value. It was a deceased estate, so they wanted a quick sale. I wasted no time in inspecting it and moving on an offer. It needed a bit of work, so I spent more than what I normally would – around $40,000 in renovations. But I knew that when it was complete the property value would be between $200k and $210k, giving me $50k in equity. I successfully rented it out for $280 per week. With a loan repayment of $300 per month, this investment was a home run!"

This is just one of more than 20 property deals Crystal has embarked on. But with properties all over Australia, how does she research her deals?

"I look to buy something under market price, starting by looking for houses in NSW under the $150k mark, and with

WHAT DID THE JUDGES SAY?

"A great example of the thoroughness of research and understanding the fundamentals of value in property, even if an individual property is not highly priced. Also a good strong example of diversification and being clear on your strategy"

Kylie Davis
Head of content and product marketing, CoreLogic Australia

Awards partner

the potential of a strong rent return. I look for a rental yield capable of achieving 12–13% after expenses, which include interest repayments, insurances, rates and management fees. This gives me at least $50-plus per week clear – though my portfolio ranges right up to $175 clear per week."

To guide her purchase decisions, Crystal has created an Excel spreadsheet that keeps track of all the numbers.

"If I look to purchase a property, I input these figures into the spreadsheet to see if the deal is viable," she says.

Risk mitigation in regional areas

To build a portfolio of 21 properties, one might assume that some complicated financial footwork would be involved, but again, Crystal says a simple strategy has worked best.

"I have only ever used the equity in my existing properties by refinancing them twice, and I've only done so to a limit whereby they don't exceed 80% LVR, so it is still a positive cash flow investment," she says.

"As my strategy is to buy positive cash flow properties that achieve a rental yield of 9–13%, with this additional form of rental income I have never ➤

> "I successfully rented [the property] out for $280 per week. With a loan repayment of $300 per month, this investment was a home run!"

AT A GLANCE

Years investing
10

Current number of properties
21

Portfolio value
$4,045,000

In 2017, Crystal settled four more properties, bringing her total portfolio to 21

CRYSTAL'S PORTFOLIO

Suburb	State	Property type	Purchase year	Purchase price	Current value	Current LVR	Gross rental yield
Narrabri	NSW	House	2007	$92,500	$205,000	40%	14%
Tamworth	NSW	House	2008	$95,000	$150,000	60%	12.5%
Tamworth	NSW	House	2008	$95,000	$150,000	60%	14.7%
Wagga	NSW	House	2008	$100,000	$210,000	45%	11%
Taree	NSW	House	2009	$80,000	$185,000	38%	17%
Goulburn	NSW	House	2009	$110,000	$270,000	72%	12.7%
Griffith	NSW	House	2010	$70,000	$140,000	45%	16%
Dubbo	NSW	House	2011	$90,000	$200,000	45%	16.7%
Cowra	NSW	House	2011	$98,000	$130,000	65%	10.5%
Albury	NSW	House	2012	$110,000	$185,000	55%	11%
Raymond Terrace	NSW	House	2012	$175,000	$320,000	53%	8.7%
Narromine	NSW	House	2013	$62,000	$165,000	33%	25%
Junee	NSW	House	2013	$90,000	$170,000	47%	11.55%
Taree	NSW	House	2013	$90,000	$170,000	50%	15.3%
Banora Point	NSW	House	2014	$480,000	$580,000	75%	PPOR
Dubbo	NSW	House	2015	$82,000	$120,000	40%	17%
Narromine	NSW	House	2015	$100,000	$150,000	69%	13.5%
Glen Innes	NSW	House	2017	$110,000	$200,000	70%	13.2%
Leeton	NSW	House	2017	$91,000	$110,000	74%	12%
Glen Innes	NSW	House	2017	$120,000	$125,000	85%	8.7%
Glen Innes	NSW	House	2017	$105,000	$110,000	85%	10.4%

Total spent **$2,445,500**

Total current value **$4,045,000**

had to financially contribute to any property investment unless a new purchase was involved, with deposit, stamp duty or renovation costs."

Crystal minimises risk by only looking to complete a basic cosmetic renovation rather than large-scale, structural changes – "to the extent whereby it achieves maximum rental return without overcapitalising".

"Cash flow is extremely important from a risk perspective; that is why I track how much to expect in rents each month, and should any large expenses arise that cannot be claimed through insurance, like a new roof replacement or a hot water system, then the funds have already been generated by the properties to attend to these issues. I also ensure that I have enough funds set aside and a line of credit available as another option," Crystal says.

"These areas demonstrate stability, have numerous forms of employment, and demand for low-cost housing. I conduct in-depth research prior to my offer, and only proceed once I am confident that the property will only ever increase in value over time and offer a strong rent return."

There's quite a bit of time, effort and work involved in keeping her property investments ticking over, but Crystal wouldn't have it any other way.

"I've become better at knowing what to look for, and as time has progressed the financial rewards have been stronger," she adds. "But property investing is something that I truly love. I throw myself into it and it drives me to reach for bigger and better things."

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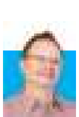
WHAT DID THE JUDGES SAY?

"Having a portfolio comprised solely of properties in regional areas could be seen as a risk. However, the diversity of her portfolio offsets this risk. She has also locked in her interest rates, increasing the certainty around her outgoings, and because she has high-yield properties, she is well placed to ride out vacancies"

Suzanne Pitson
General manager, sales and marketing, Defence Housing Australia

"You can't get past Crystal's dogged determination to succeed in property. She did all the hard work, learning about property, finding a niche market to invest into, and then kept going on her trajectory. Well done!"



Philippe Brach
CEO of Multifocus Properties & Finance

Congratulations to Crystal Palmer, our 2017 Strategic Investor of the Year award winner; Paul Smith, our 2017 New Investor of the Year award winner; and Sally Lewis, our 2017 Reno Investor of the Year award winner! Our three winners each take home an amazing prize pack worth more than **$5,500** per person, including:

- A $500 eftpos® card from DHA Australia
- $500 cash from Multifocus Properties & Finance
- A 12-month subscription to CoreLogic's 'RP Data Professional Investors Package', which offers subscribers unlimited insight into every available property, street and suburb in their selected state. Valued at $1,620 each
- A full 12-month Real Estate Investar 'Pro Membership', which allows subscribers to manage, track and optimise their portfolio's performance with powerful and easy tools. Valued at $1,490 each
- A Residential Depreciation report from Washington Brown QS, valued at $770
- A copy of the bestselling book *Creating Property Wealth in any Market* by Philippe Brach. RRP value $24.95
- A 12-month subscription to *Your Investment Property*, and a selection of our bestselling special reports and e-books, valued together at $889.85.

NEW INVESTOR OF THE YEAR

PAUL SMITH

Paul Smith has only been in the property investment game for five years, but he's already making great strides, with five properties in his portfolio and more to come. Congratulations to Paul, our 2017 New Investor of the Year!

PAUL SMITH came into the property game looking to play it safe. A plumber by trade and the owner of a small to medium-sized plumbing company, he had been seeking a way to make some investments that would ultimately allow him to get out of the rat race.

"I believe that property investing, when done correctly, is the safest way to invest," he says.

"My wife Sandie and I wanted to build a diverse portfolio that would perform during all financial seasons and set us up for early retirement."

Paul started his journey by attending property investment seminars. Unfortunately, he learned the hard way that many of these so-called free-information nights are simply a way to get unsuspecting, naïve investors through the door and use manipulative high-pressure sales tactics to influence people to buy product.

"I believe that dealing with client-focused professionals, both brokers and planners, who can not only assess our situation and tell us our borrowing power but also identify risks prior to investing, is very important," he explains.

Paul's first investment property was actually his first personal home in Currens Hill, NSW. After he and his wife, Sandie, moved to Harrington Grove in Harrington Park, NSW, they realised that there was value in keeping the Currens Hill house as a rental property, and made their very first foray into investing.

Limiting costs

Paul went on to buy four more investment properties in NSW, Queensland and most recently Victoria. Buying interstate is a diversification strategy designed to manage the risks of property investing, though Paul also asks

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DHA Defence Housing Australia

his financial planner for a risk assessment statement prior to signing on the dotted line for a new property asset.

In the process of obtaining advice, Paul was also able to determine that a good strategy for him involved purchasing new properties that were less than three years old.

"By buying new, we are not affected by new depreciation laws, we have no maintenance costs, and we attract great tenants. Not to mention [we are] saving on stamp duty on the build."

He chooses to look into house and land packages so he can build the properties himself, or dual-occupancy properties located in growing suburbs.

"We look for 4–5% rental yield, quality builders and value for money," Paul says.

He also seeks out dwellings near amenities in order to maximise value. A property that's either within or just 10km from a CBD is ideal, especially one near schools, public transport, shops, recreational spots and hospitals.

"We don't buy in high-risk areas such as boom towns or areas with a low socio-economic population. We aim for areas with high principal place of residence ratios."

To determine growth potential, Paul looks at past capital gains figures, as well as changes in the median prices. He also compares the prices and rental returns of properties in the same area.

"We purchased a property in Harrington Park, NSW, for $420,000 back in 2014, and it was valued just recently at $750,000. This property is located within walking distance of the new Narellan town centre, with restaurants and nightlife as well as schools, lakes and a nearby shopping village," Paul says.

AT A GLANCE

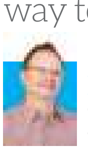
Years investing
5

Current number of properties
5

Portfolio value
$2,599,000

WHAT DID THE JUDGES SAY?

"I like that his approach is driven by numbers, and his clear strategy that comes with it. He has good knowledge of investments and surrounds himself with good people. Best way to avoid mistakes!"



Philippe Brach
CEO of Multifocus Properties & Finance

PORTFOLIO TIMELINE

2007
Buys a property in Currens Hill, NSW, for $330,000

2014
Makes his most successful deal in Harrington Park, NSW – a house and land package that appreciated by $330,000

2014
Purchases a commercial unit in Minto, NSW

2015
Buys first interstate property in Leichardt, Qld

2016
Succeeds Graham Mirabito as CoreLogic's managing director in Australia and New Zealand

2017
Purchases second interstate property in Sunbury, Vic

PAUL'S PORTFOLIO

Suburb	State	Property type	Purchase year	Purchase price	Current value	Current LVR	Gross rental yield
Currens Hill	NSW	House and land	2007	$330,000	$630,000	37%	5%
Harrington Park	NSW	House and land	2014	$420,000	$750,000	49%	5%
Minto	NSW	Commer-cial unit	2014	$220,000	$300,000	58%	10%
Leichardt	QLD	House and land	2015	$429,000	$430,000	100%	5%
Sunbury	VIC	House and land	2017	$489,000	$489,000	100%	4.8%

Total spent **$1,888,000**

Total current value **$2,599,000**

Getting the right advice

While his mentors helped a great deal, Paul didn't always get the best advice from his sources.

"Our biggest mistake was attending property investment seminars that turned out to be run by high-pressure spruikers," he admits.

"We found out the importance of dealing with client-focused companies as opposed to product and commission-driven spruikers that exist in the industry. We also learned there is no such thing as a perfect investment or a once-in-a-lifetime opportunity," Paul explains.

"We aim to get to the truth of whether a product is right for us and our current situation, and ensure we deal with qualified professionals every step of the way. We use a lawyer to conduct the sale of the property and sign off on legal docs for our protection, and ensure all contracts are subject to finance."

For Paul the best way to manage risk is to have the right people on your team, who work with integrity. A team member he's found to be very useful is a good property manager.

"The last thing you want when you have a larger portfolio is to have to stress about maintenance and tenants. Much like an entrepreneur, you need to learn to delegate," he says.

"There is a saying in the business world: 'Work on your business, not in your business'. I believe this is true in property, too."

Creating wealth

Though Paul has spent most of his investment journey looking for properties close to home in NSW, he has also enjoyed branching out into other parts of the country.

"Sydney is at the top of the property clock at the moment, meaning prices are very unaffordable and rent returns didn't stack up," he says.

Instead of searching for the perfect deal, he seeks out diverse, well-researched opportunities.

"By looking into Queensland and Victoria, for instance, we were able to continue to invest without maxing out our borrowing power or becoming cash flow negative. We also believe strongly in diversification and didn't want all our

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WHAT DID THE JUDGES SAY?

"Paul's portfolio will have great ongoing depreciation advantages and low maintenance costs, being all new builds. Clever purchases across three states will ensure that the risks associated with these investments are well diversified. Overall, a sound, balanced portfolio"

Clint Greaves
CEO, Real Estate Investar

"Paul has a very well-thought-out strategy, which includes a rating system to assess properties. This is a very good idea and takes away the emotion when investing in property"

Tyron Hyde
Director, Washington Brown

eggs in the New South Wales basket, Paul says.

At present, his portfolio is well on its way to performing effectively through all seasons, bringing him closer to his goal of early retirement.

Paul has also diversified in a business sense, after beginning working with entrepreneur David Pascoe in 2015. "He has been a huge help and mentor. I have since bought into his company and am a proud franchisee of Buy Australian Properties. I have a great desire to grow wealth for my family, and this also allows me to fulfil my passion of helping others safely invest."

RENO INVESTOR OF THE YEAR

SALLY LEWIS

When **Sally Lewis** began investing in property with her husband, Owen, they had the same goal as everyone else: to make money. Now her fine-tuned renovation strategy is boosting her portfolio and generating high rents – impressing our judges along the way!

AT A GLANCE

Years investing
5

Current number of properties
3

Portfolio value
$1.005m

SALLY LEWIS had the typical property investor's dream in mind when, in 2010, she bought her first investment property with her husband, Owen.

"I was interested in property investing from an early age and wanted to create a portfolio that would ultimately allow us the ability to retire earlier, spend more time with our future family, and fulfil dreams to travel and enjoy life without the demands of long-term, full-time work," she explains.

"Initially, I was influenced by successful investors who had purchased a large number of cheaper, cash flow positive properties."

The couple's first investment was made with the goal of buying several similar properties in the hope that the profit from rent would eventually serve as their main source of income. However,

Awards partner

Sally soon figured out the negatives of investing with such a strategy.

"We realised the downfalls associated with lower-entry properties – they're higher maintenance, lower capital growth, and attract less reliable tenants. So we started to look for slightly more expensive properties in areas that were more likely to offer better tenants and better growth."

Adapting for profit

Sally and her husband used some of their savings, as well as the equity from their first personal home, to do a minor renovation. After spending about $3,000, the changes they made to the property boosted its value by approximately $15,000. This motivated Sally to make an important change to her investment strategy.

"We looked to find underpriced property that we could add value to through small-scale renovations," she says.

"[On] our second property, we spent about $5,000 to increase the value by about $25,000. On our third, we spent about $2,000 to increase the value by $10,000–$15,000. On our most recent property we spent $45,000 but were able to increase the value by approximately $115,000."

Sally has therefore shifted her focus towards rundown properties that show potential.

"We are looking for places that are poorly presented and a little on the tired or ugly side," she says.

Not only was Sally able to enhance the value of these dwellings, but she was able to increase the rental rate she could set. The appeal of her investment properties is also enhanced by her careful consideration of a property's location and the available amenities in the area.

"We've tried to ensure the properties that we buy are located in areas that have diversified industries – tourism, farming, manufacturing, military, education, etc – rather than looking at smaller towns that might be heavily reliant on one or two major employers."

Sally's Thurgoona investment fit these criteria as it was surrounded by shops and parks, and near a school, supermarkets and other facilities. Later, when she purchased her Wodonga property, she saw its potential for subdivision as holiday accommodation, since the suburb is located on the Rail Trail.

"While I have often looked at investing around Australia, we have always ended up buying in regional areas around where we live, as I feel I have a better understanding of the market and it gives us the ability to undertake renovations easily," Sally says.

It was close to home in Myrtleford, Victoria, that she made her most favourable investment in 2015 – a block of two three-bedroom units just a short distance from the shops in town that Sally was able to purchase for under the selling price.

"At the time the units were being leased for $170 and $180 ($350 total). We renovated the top and bottom units for approximately $45,000," she says.

"The renovations included new double-glazed windows, two new kitchens, two new bathrooms, painting throughout, landscaping and new fencing and carports."

The process was difficult, as Sally was nursing an eight-

WHAT DID THE JUDGES SAY?

"Sally has started off small, learning the ropes and then tackling bigger projects. This portfolio will probably not appreciate as quickly as many capital city properties, but good gains have been made through manufacturing equity utilising renovation strategies, and healthy yields should keep this portfolio chugging along upwards in a positive manner"

Clint Greaves
CEO, Real Estate Investar

"Sally and Owen clearly understand the importance of getting properties for the right price and living in reasonable proximity, allowing the renovation to be managed effectively. I particularly like the way their strategy has evolved over time and takes changing market conditions into account"

Suzanne Pitson
General manager, sales and marketing, Defence Housing Australia

PORTFOLIO TIMELINE

2009
Dipped toe into the property market with a house purchase in Myrtleford, priced at $270,000

2010
Bought two investment properties in Wangaratta, around 250km from Melbourne – a house for $131,000 and a unit for $135,000

2012
Purchased first interstate property, a house in Thurgoona, NSW, for $200,000

2013
Paid $330,000 for an investment property in Wodonga, Vic

2015
Sold Myrtleford house for $390,000, making a tidy profit of $120,000 in six years

Bought a duplex pair in Myrtleford for $243,500

2016
Purchased a house in Myrtleford for $390,000: renovations are now underway

Units in Myrtleford are now valued at $380,000, a six-figure profit increase in just two years

month-old baby at the time and her husband was working full-time. However, their hard work paid off when the property's value was boosted to $380,000 and the original rental rate to almost $200.

From minor to major renos

Despite her triumphs, Sally's investment journey hasn't been without its challenges.

"I believed the claim that properties will double in value every seven years or so. I thought we could just buy and hold our properties and watch them rise in value over the years," she says.

"While properties may have increased a lot in certain cities during the last seven years, regional areas have not experienced the same growth."

This discovery has been the impetus for Sally to go further as a property renovator and move from small-scale cosmetic renovations to more major overhauls in order to generate more equity and increase rental profit.

"Regional investing is very different from investing in blue-chip markets in capital cities, and so you have to be adaptive and creative in order to make money. Shifting away from a purely cash flow mindset to more of a focus on capital growth and equity creation has been important for us. The increased cash flow from higher property values has been the bonus."

Expanding horizons

Sally aims to remain flexible and creative in her investment strategy in order to work around ever-tightening lending criteria.

"I think with changing markets and changing lending restrictions you have to be flexible and adaptive as an investor and choose the strategy that best suits your situation in both the short term and the long term."

Eventually, Sally plans to expand her portfolio to other parts of Australia.

"Ultimately, we try to purchase in places where we know there will be a growing population, investment in infrastructure and high demand for rentals. This will hopefully translate to increased capital growth in the future," she explains.

Being a mum with two kids isn't an easy position for a renovator to be in, but Sally makes it work by being cautious financially and making sure that property investment does not limit the couple's personal goals.

"We always have a savings

> "We had to spend around $100,000 in all to conceive our two children, and were still able to purchase eight properties in seven years, so I think we did pretty well!"

WHAT DID THE JUDGES SAY?

"I like her hard work, vision on why they were doing it, and her flexible approach so they could maximise opportunities as they came up"

Kylie Davis
Head of content and product marketing, CoreLogic Australia

Awards partner

SALLY'S PORTFOLIO

Suburb	State	Property type	Purchase year	Purchase price	Current value	Current LVR	Gross rental yield
Myrtleford	VIC	House	2009	$270,000	$390,000 (Sold 2015)	n.a.	n.a.
Wangaratta	VIC	House	2010	$131,000	$149,000 (Sold 2014)	n.a.	n.a.
Wangaratta	VIC	Unit	2010	$135,000	$159,950 (Sold)	n.a.	n.a.
Thurgoona	NSW	House	2012	$200,000	$250,000	75%	6%
Wodonga	VIC	House	2013	$330,000	$370,000	81%	5.8%
Myrtleford	VIC	Duplex pair	2015	$243,500	$380,000 ($190,000 each)	67%	7%
Myrtleford	VIC	House	2016	$390,000	Midway through large-scale renovations – end value $600,000	n.a.	n.a.

Total spent	Total current value	Total value inc. sold and current projects	Total LVR	Rental return
$1,039,500	$1,343,000	$2,298,950	77.6%	6.2%

buffer in place when purchasing investment properties. We didn't want to use all our savings as we went through five years of fertility treatment while we were building our investment portfolio and didn't ever want to be in a position where we had to stop treatment due to the fact that our investment properties had left us unable to afford it," she says.

"We had to spend around $100,000 in all to conceive our two children, and were still able to purchase eight properties in seven years, so I think we did pretty well!" YIP