

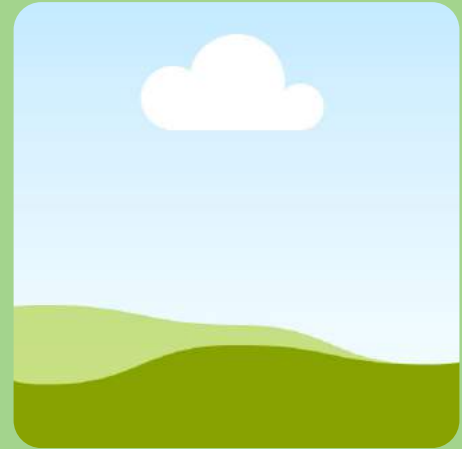
## Welcome.

This quarterly newsletter is our Wealth Building Table. We invite you to have a seat at the table with us no matter where you are in your wealth building journey. There is seat for us all. We want everyone who desires to change the trajectory of their family's financial picture and live an abundant life with maximum freedom of choice to join us at this Wealth Building table. You are welcomed here. This newsletter is our collective table a place where will learn, share, grow, perhaps do business together, and inspire each other to continue pursuing our dreams with passion and vigor, while building wealth and enjoying a life of financial freedom.

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To view previous editions of The Wealth Building Table, view the "Newsletter" tab at [www.peayunited.org](http://www.peayunited.org)

## Partner Spotlight: Marlo, Owner of Optimal Capital Resource



[Click here for website](#)

## Entrepreneur Spotlight: Body Creations Gym



- Owners Sherman and Kayla:
- We offer personal training, nutrition plans, supplements, tanning and swag! Whether you want to lose weight, enter a powerlifting or bodybuilding competition or maintain your healthy lifestyle
- Please call ahead (804) 262-8004) for new memberships and personal training consultations, or email [bodycreationsgym@gmail.com](mailto:bodycreationsgym@gmail.com).
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[Click here for website](#)

# Peay Picks

## Book of the Quarter

Each newsletter we randomly select a reader to win a free copy of our book pick. Each book has been read by the Peay's and comes highly recommended.

**This month's winner is: Orlando Artze!**

### *Friday Forward* by Robert Glazer

This book is a culmination of Robert's amazing leadership lessons, insightful ideas, and pathways to self improvement. It's a must read for anyone looking for inspiration during the workweek. To follow Robert's weekly "Friday Forward" blogposts, check out his website [here](#).



## What We're Listening To

### The Ziglar Show

#### "Overcoming Limiting Conditioning"

In this episode, Tom Ziglar and Kevin Miller ask the question "What limiting conditioning have you overcome?" They discuss the problem with self-limiting beliefs and preconceived notions we may carry about our abilities, and what we are capable of achieving.



# Tax Tip

## Interested in Crypto Currencies? Buying and Holding Crypto Does Not Require 1040 Reporting

A new clarification from the Internal Revenue Service (IRS) indicates that buying and holding cryptocurrency with government-issued money does not need to be reported on the 1040 form. As stated on a Q&A from the IRS website:

"If your only transactions involving virtual currency during 2020 were purchases of virtual currency with real currency, you are not required to answer yes to the Form 1040 question."

If you have been interested in investment in cryptocurrency or stocks of companies utilizing crypto, this could be something to consider in your options.



# Apartment Hacker Living



Apartment Hacking (A term coined by the Peay's) is purchasing a 2, 3, or 4-unit apartment building where you live in one apartment and rent the rest of the units. The income from the units you rent to others covers and/or reduces your personal housing expenses.

This frees up money for you to do things like **pay off bad debt**, **contribute more to causes that are important to you**, **increase your savings rate**, **start your emergency fund**, **buy more property**, **retire early**, or **take more vacations**. Simply put, this strategy frees up your hard-earned money and gives you flexibility to do more of things you want to do.

## Apartment Hacker Tip

With smart Apartment Hacking, you can begin to live **rent free**.

If you buy a triplex or quad, your other renters should cover your expenses.



# Peay United Property Improvements 2021

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## Union Place, Richmond VA

- Repaved Parking Lot, addressed ponding issue



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## We are Accepting Quotes for: Sidewalk Extensions



Please email  
**[marina@peayunited.org](mailto:marina@peayunited.org)**  
to send quotes or  
receive more information.

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## Help Us Support Financial Literacy in Schools and Aspiring Apartment Hackers

Our 501c3 Peay United Foundation was established to support Financial Literacy in schools and start an earnest money deposit gifting program for aspiring Apartment Hackers.

### Scan Code to Donate:

Please mail contributions to:  
Peay United Foundation Inc.  
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Richmond, VA 23228



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