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Your Name Prints Here presents

Commercial Real Estate

news and more

A "GOOD NEWS" NEWSLETTER FULL OF FUN AND INTERESTING FACTS FOR YOU

MAY 2008

Hello!

This issue of *Commercial Real Estate News* is being sent to you courtesy of

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It is my way of saying that you're important and that I truly value your business. Please feel free to pass this newsletter on to friends and business associates.

Funny Bone

**You Know
You're Having
a Bad Day
When...**



1. You wake up facedown on the pavement.
2. You see a *60 Minutes* news team waiting in your office.
3. Your birthday cake collapses from the weight of the candles.
4. You turn on the news and they're showing emergency routes out of the city.
5. Your twin sister forgot your birthday.
6. Your car horn goes off accidentally and remains stuck as you follow a group of Hell's Angels on the freeway.
7. Your boss tells you not to bother taking off your coat.
8. The bird singing outside your window is a buzzard.

—Adapted from the Comedy Central Web site

Why Timing is Everything When Buying Commercial Real Estate

While there's been a lot of talk in the media about what's happening in real estate these days, this much is certain... commercial real estate has proven to be one of the greatest creators of wealth in history. While it's true that the markets will change and that there will be times when appreciation happens faster than at other times, buying commercial real estate based on sound fundamentals in any market has paid off handsomely for seasoned investors in the long run.



Compare investing in commercial real estate, for example, with investing in the stock market. While great money can be made in the stock market, you've got much less control over what may be happening with your investment. You can buy into a stock and sell out of it very easily, but how much control do you really have over what's going on behind the scenes within any company you invest in? You're relying on the information that's supplied to you by company management, and we've seen how unreliable that information can be to investors in recent times. Some stocks have been trading at inflated values based upon what management had been telling the public, and then in the end we've found out that these same companies were worth only a fraction of what everyone had believed.

When you're a knowledgeable real estate investor and you do your homework, this really doesn't happen in commercial real estate—because you know what's going on with all of your properties all the time. As a commercial real estate investor you're in complete control, and when you do your due diligence you have all the information you need to make the right decisions. You're not relying on company management telling you how great the company is doing, and why they're such a solid investment for you. But you still need to understand the market and what represents a solid real estate investment opportunity.

The most successful commercial real estate investors in the business recognize that transitioning times present great investment opportunities for them. When people are selling their property because they need the money, and not because they were offered an incredible price they thought they'd never get for it, great investment opportunities start getting more abundant. The expression "buy low and sell high" definitely applies to commercial real estate investing, and buying low means buying in times when many other investors aren't very excited about the market. And buying low also means you'll reap far greater rewards than anyone else when the real estate market heats up again.

So pay attention to the investment opportunities that will be coming your way. Any investor can make money in real estate when times are great, but the investors who buy during the more difficult times are the ones who make more money than anyone else. And when the real estate market gets better once again these are the investors who will realize the greatest gains on their investments, while all the other investors who got into the market later on will have purchased their properties for higher prices. So look for these opportunities that will be coming your way, capitalize on them, and you'll do what the savviest real estate investors have always done... buy low to position yourself to sell high later on when the timing is perfect.

Are You Losing Track of Your Spending?

If you can't account for every dollar you spend, take solace in knowing you're not the only one. Nearly half of all Americans say they lose track of about \$2,340 per year, according to a study by Visa, Inc. The money simply "disappears," and they're not really sure where it's gone, the study's authors say. Nearly half of Americans report spending about \$120 in cash per week—and losing track of \$45 of it. Men under 35 are the biggest "mystery spenders," reporting that they lose track of \$3,078 per year, or an average of \$59 per week—mostly during a night out. Women fared a little better, reporting losing track of \$2,709 per year, or \$52 a week—mostly while out shopping.

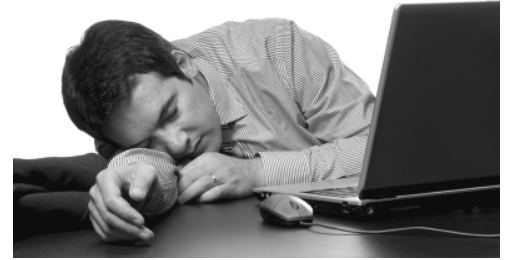
It's not surprising that consumers would lose track of some cash spending, but the Visa spokespeople were taken aback at how much. They said the lesson to remember is that a dollar here, a dollar there adds up. Seven percent of the survey participants reported losing track of up to \$100 per week. Of those who reported their "mystery spending" was out of control, 59 percent said using their debit cards rather than cash helps them keep track of their money.

The nationwide survey of 2,036 U.S. adults found that 48 percent of Americans suffer from this "mystery spending." Here's a breakdown of when the money usually "disappears":

- 58% while on a night on the town
- 55% while grocery shopping
- 50% while out with the kids
- 40% while shopping during a sale
- 33% while shopping with friends

Increased Blood Pressure, Lack of Sleep Linked

If you're not getting enough sleep, your blood pressure could increase. More specifically if you're middle-aged and sleep less than five hours a night, you could be increasing your risk of high blood pressure, a 2006 study by the Columbia University Mailman School of Public Health and the College of Physicians and Surgeons found.



"People who sleep for only short durations raise their average 24-hour blood pressure and heart rate," says James Gangwisch of the psychiatric epidemiology training program at the Mailman School and lead author of the study. "This may set up the cardiovascular system to operate at an elevated pressure."

In the study, 24 percent of people ages 32 to 59 who slept for five hours a night or less developed hypertension compared with 12 percent of those who got seven or eight hours of sleep. The analysis was based on data gathered from 4,810 people.

When compared with people who slept seven or eight hours a night, those who slept five or fewer hours a night also exercised less and were more likely to have a higher body-mass index (a measurement that assesses body fat). They were also more likely to suffer from diabetes, depression, and daytime sleepiness.

Another finding of the analysis was that high blood pressure often goes undetected. Of those who had high blood pressure, 30 percent were unaware of the fact.

The study originally appeared in *Hypertension: Journal of the American Heart Association*.

How To Succeed As A Leader

When you're a leader you need a set of guiding principles. Here are some suggestions from Alan Gregerman in *Lessons from the Sandbox*:



- If you want magic, you have to remember that leaders create the context in which real magic happens.
- You, as a leader, are the person who gets everyone's attention.
- It's your responsibility to capture the imagination.
- You are the one who has to give everyone their part to play—and the guidance and encouragement to accomplish what needs to be done.
- While you're expected to be decisive, it's important not to take yourself too seriously.

How to Handle Interruptions

Thomas Edison did his best work during the night. Some people today do their best work at night too, but that's mainly because they are interrupted so often during the day. The problem is that no one was ever taught how to fight information overload and constant interruptions. The editors of *Fortune* say you should ask yourself these questions: What are you supposed to accomplish in your work? What do you actually spend time doing? Do you achieve "flow"? Flow is the state where everything seems to be going your way. You feel calm, alert, and focused, yet receptive. It feels like the full exercise of the thing you are supposed to be doing. It's the Aristotelian concept of happiness.



Here are some tips on finding an opportunity for achieving flow, avoiding interruptions, and finding more time for what you want to do:

- * If you're the one who calls meetings, call fewer of them.
- * Switch off the ping that signals an incoming e-mail. Create folders into which messages are automatically shunted. When busy, let outgoing messages tell others when they might expect to hear from you.
- * Devote an hour a day to uninterrupted thinking and planning. No calls, no e-mail, no chitchat.
- * Say "no." Not saying it to harried bosses and distressed colleagues is the surest way to overload yourself.
- * Focus on meeting your stated goals and objectives. Allow for family and personal time when planning your calendar. Those who don't are more likely to feel overloaded than those who make time for their personal lives. Studies show that 20 percent of our time is spent on nonproductive activities. Cut them out or delegate them. For e-mail, delete, file, or answer now.

Mobile Coupons Could Eliminate Clipping

Need a coupon? No need to leaf through all those newspaper inserts anymore. Or remember to search the Internet and print out a code before shopping. Now you can just whip out your cellphone in the store and get a coupon when you need it. How does it work? Go to a mobile coupon provider like Cellfire (to reach by text message, use 22888) and sign up for their coupon delivery service. If you're like most cellphone users, you keep your phone close at hand. So the savings you get with mobile coupons will always be as close to you as your phone—and as easy to access. The coupons you receive are ZIP-code generated, so you'll only get coupons germane to the stores in your vicinity.



Then the next time you're having lunch at, say, Subway, and you're wishing you hadn't forgotten that coupon for a free cookie on your desk, all you have to do is grab your phone, scroll to the Subway coupon, and show the cashier the code on your screen. Voilà! It's free cookie time!

Financially Speaking

Cereal Savings, Good Health

If your kids love sugary cereals but you don't like the sugar or the cost, here's an idea. According to *Cheapskate Monthly*, if you buy one box of sugared cereal and one box of a cheaper, unsugared store brand or a bagged variety, and then mix them together in a plastic storage container, kids won't notice, especially small kids.

They'll get half as much sugar and you'll save some money.

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Your Personal Paper Shredder

The Better Business Bureau reports that more than 9 million Americans were victims of identity theft last year.



Security experts say the majority of identity-theft cases don't involve criminal computer masterminds. The thefts are more commonly done by dumpster-diving crooks. They go through trash cans to find bank statements, preapproved credit card solicitations, old bills, computer printouts, and other financial documents. Or they use the telephone to get gullible people to reveal their bank account or Social Security numbers.

Paper documents you throw away put your identity at greater risk than giving credit card information online.

Law enforcement officials now recommend using a paper shredder to destroy all papers that show financial information, Social Security numbers, or other personal information.

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[address one] [address two]
[city] [state] [zip]
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This is where your contact information will print



A "GOOD NEWS" NEWSLETTER FULL OF FUN AND INTERESTING FACTS FOR YOU

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Looking for the Perfect Getaway? Think 'Unique'

Looking for an interesting getaway? How about checking out some of these unique hotels? ● The Treehouse Cottage, part of the Winvian Hotel (which has other unique digs as well). The Treehouse is anchored to three trees and sits perched 35 feet above ground. ● Quebec's Ice Hotel, constructed each winter, is made out of 15,000 pounds of snow and 500 pounds of ice. While you're there, ask if you can sleep in the sleigh carved out of ice. ● The Jules' Undersea Lodge in Key Largo, Fla., where you have to scuba down 21 feet to reach your room ● Opening in 2009, you might want to plan to spend your vacation in the Yellow Sea. Yes, we said in. That's when HydroPalace in Qingdao, China, will welcome its first guests. The 200-room hotel will be anchored in the sea.

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From the desk of *Your name prints here*

Carlson argues that this kind of thinking inspires people to do things they really do not want to do, based on a "never enough to go around" mindset that just isn't true. Thinking that it's now or never often encourages bad

decision making. For instance, he explains, you might take a job you do not want or move to an area that doesn't really sit well with you.

This is where your personal "monthly message" will print. There is room for approximately 230 words or 1200 characters with spaces.

opportunities, he says. The world is in need of creative people and everyone has his or her own gifts and talents to offer. You just have to figure out how it's going to work for you. There are thousands of jobs out there that you can do. There are thousands of business opportunities. But, Carlson says, first you have to overcome your fear: the fear of not having enough. The fear that you only get one shot and then it's over. It's a big lie. Your life will be filled with great opportunities over and over again.

The world we live in is rich with ever-increasing opportunities, he says. The world is in need of creative people and everyone has his or her own gifts and talents to offer. You just have to figure out how it's going to work for you. There are thousands of jobs out

The World Is Rich With Opportunity

Do you think that opportunity only knocks once? If you do, Richard Carlson, author of *Don't Worry, Make Money*, says you're buying into one of the most perpetuated myths in our culture.



Carlson argues that this kind of thinking inspires people to do things they really do not want to do, based on a "never enough to go around" mindset that just isn't true. Thinking that it's now or never often encourages bad decision making. For instance, he explains, you might take a job you do not want or move to an area that doesn't really sit well with you.

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