



Bill Doumar presents

Commercial Real Estate

news and more

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

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Hello!

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

Bill Doumar

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

Groan if you've heard these . . .



Who can resist a good pun—or a terrible one?

Here are a few guaranteed to make you crack a smile, or someone's head:

- She was only a whisky maker, but he loved her still.
- What would you get if you threw a hand grenade into a French kitchen? Linoleum Blownapart.
- He wondered why the baseball kept getting bigger. Then it hit him.
- How does a backward poet write? Inverse.
- Don't join dangerous cults: Practice safe sects.

Should You Be Investing in Commercial Real Estate, Or in the Stock Market?

In today's economy investors are looking for security, and it's not easy being certain about which investments will really provide this security for you. So because many investors own both stocks and commercial real estate, which of these two types of investments is the better one for you right now?

And in looking at this, before all of these government bailouts began we had much more of a free market economy going on. But these bailouts have been very kind to both Wall Street and to the banking and financial industries, while at the same time leaving the commercial real estate industry for the most part completely on its own. And these bailouts have definitely been masking how the stock market would have really been performing without the bailouts, too.

In a recent article in *The Wall Street Journal*, former hedge fund manager Andy Kessler may have summed it all up best when he said:

"By buying U.S. Treasuries and mortgages to increase the monetary base by \$1 trillion, Fed Chairman Ben Bernanke didn't put money directly into the stock market, but he didn't have to. With nowhere else to go, except maybe commodities, inflows into the stock market have been on a tear. Stock and bond funds saw net inflows of close to \$150 billion since January. The dollars he cranked out didn't go into the hard economy, but instead into tradable assets. In other words, Ben Bernanke has been the market."

In addition, stock market analysts have done the calculations and have discovered that a recent \$2.7 trillion jump in the value of equities in the stock market, corresponded with only a \$400 billion drop during the exact same period in money market accounts. So where did this additional \$2.3 trillion rise in the value of equities come from? From the bailout money being given to the U.S. banks and financial institutions, and the reinvestment of that money by these institutions directly back into the stock market!

So the stock market is on much shakier ground than what most people believe right now, and these bailouts can't keep this game going on forever. So there will come a time when the market will correct for all of this, and you don't want to be holding your investments in stocks when that time gets here.

And since major, reputable companies aren't paying much in dividends these days, your primary investment play in the stock market is in betting that your stock values will be rising. And with the information we've just been discussing, that's looking like a very risky bet to be making over the coming months.

On the other hand, when you buy commercial property with tenants in place who will weather this economic downturn, your income from these properties will solidly beat any dividends you may be receiving from the most reputable companies. And when you combine this with knowing that the public will be waking up to what's really been the underlying cause of the value of their stock portfolios rising...you'll definitely want to be owning commercial real estate when that time gets here.

The Changing Face of Retirement Calls for New Strategy

The traditional concept of whiling away your retirement days playing golf just doesn't appeal to lots of people anymore—or it isn't an option in an age of economic turmoil.

If you're looking for a new career instead of retiring, be prepared:

- Update your technical skills. The rapid pace of technological change may require that you get additional training for the career you're thinking of pursuing. Check out your options with government, nonprofit, and corporate technology training programs.
- Evaluate your talents and values. Talk to people you know well, both professionally and personally, and find out what they think your strengths are. Have a good handle on your talents and values so your new career matches them.
- Do a little research. If a particular career appeals to you, investigate it. Talk to people already in the field, and find out what they like and don't like about their work.
- Don't ignore the financial implications of the new career. Make sure the new career will provide the income you need to live comfortably.

- Enjoy the work. Do something you love, and let yourself enjoy the work. If, for example, you tended to be a workaholic in your former career, don't let yourself make the same mistake in your new pursuit.

Got Your Back? Avoid Strains When Lifting

You don't have to be a dockworker or furniture mover to worry about back injuries. Lifting even a moderate weight can strain your back and cause a painful injury unless you're careful. Here's some advice for safe lifting:



- Check the load before lifting. Give the package or box a light push to test its weight. Make sure the contents are packed securely so they don't shift while you're carrying it.
- Know where you're going. Don't carry a heavy box blindly. You might trip over an unseen obstacle or run into someone who's not paying attention. Map out the safest route in your mind ahead of time to save time and avoid accidents.
- Warm up a little. Stretch your legs and back before trying to move anything heavy.
- Lift with care. Don't jerk the package up—lift it slowly and smoothly. Face the object, squat, and use your legs to bring it up. Keep it close to your body—reaching forward to pick it up can cause injury. And be sure you have sufficient space to make a safe lift.
- Carry with care. Don't rush, and look around as you walk to avoid obstacles. Carry the load between your waist and shoulders for less strain on your back muscles. Turn with your whole body—don't twist at your waist.

No More Excuses! Get Started With Your Exercise Program

We all know we should exercise, and most of us have what seem like pretty good reasons to avoid it. Here are some of the most common, along with some common-sense responses:

- “I don't have any spare time.” The truth is that we make time for what's important to us. Schedule exercise into your day like any other appointment.
- “Exercise is boring.” The key is finding something you like. Look for team sports, group activities, or interesting surroundings to keep your mind as well as your body occupied.
- “I'm too out of shape.” Just don't overdo it at first. Check with your doctor for suggestions, and start with low-impact activities such as swimming or bike riding.
- “I'm not fat.” Good, but exercise is about more than losing weight. You want to maintain your health, and also control cholesterol and prevent heart disease—both benefits of regular exercise.

Get Meetings To Move Along

Want to make your meetings more effective so employees stop thinking of them as disorganized time-wasters? Here are five tips:



1. Set an agenda. Write it down and give it to participants in advance. This lets everyone know the parameters of the meeting and helps people stick to the point.
2. Restrict the number of participants. The more people in the meeting, the more likelihood of chaos. It may be better to have two smaller meetings than one large one.
3. Always start on time. Get going even when some people are running late. When people know they won't wait for you, they'll make more of an effort to be on time.
4. Set a time limit. Let everyone know how long you expect the meeting to take, and stick to your limit. Otherwise, there'll be no end to the meeting.
5. Schedule meetings for late in the day. Almost everyone is eager to get out of the office at a reasonable time, so scheduling a meeting about an hour before the end of the regular workday cuts down the chances that a meeting will drag on.

Proven Techniques For Persuading All Kinds Of People

Persuasion is a skill you need every day, whether you're negotiating a big business deal or telling your children to eat their vegetables.

Try these techniques for influencing people of any age in any situation:

- **Speak their language.** Listen to how people express themselves, particularly when it comes to sensory words. Some people will see things ("I don't see what you mean"); others will hear ("That doesn't sound like fun"); and others will feel ("I don't feel good about that.") Use their preferred mode of expression back to them ("I see your point . . . I hear what you're saying . . .") and they'll accept your point more readily.
- **Use their names.** People love to hear the sound of their own name. Just don't overdo it. For a new acquaintance, make sure you're pronouncing it right, and don't use it before you've established some sort of rapport.
- **Get your foot in the door.** You don't have to lead off with your main point. First get the other person's attention, and then apply some persuasive techniques: offering an additional benefit, changing your request to what you really want, or letting them turn you down now so he or she will be obligated to agree later.

Financially Speaking

Follow These Smart Tips For Conserving Your Cash

Saving money is smart in good times and bad.

With a little effort and planning, you can cut your personal costs by following some of these handy hints:

- **Unplug appliances.** Don't just turn your TV off—unplug it when you're not watching anything. Even switched off, most appliances such as TVs and computers consume some electricity. Pulling the plug saves on money and energy-related resources.
- **Drive less.** Cutting your car use in half can save you more than \$1,000 a year. Carpool, or use public transportation, to get to and from work. You'll save on gas, maintenance, and insurance.
- **Eat at home.** The average person spends more than \$2,200 a year eating at restaurants or fast-food establishments. Cook your own meals, and take your lunch to work instead of buying food every day.
- **Take advantage of customer reward programs.** Discount cards that save you a few dollars here and there can add up to major savings over time. For your convenience, set up an alternative e-mail account at Gmail or Yahoo and use it when you sign up for programs. You'll be better able to manage the promotional e-mails you receive from joining companies' mailing lists.
- **Wait before buying.** Implement a 24-hour rule before buying anything (and a 30-day rule for major purchases).

PLEASE CALL, FAX OR MAIL ME WITH YOUR REAL ESTATE REQUIREMENTS

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Are you thinking of buying or selling a property in the coming weeks and months? If so, please let me know what your requirements are.

1. Will You Be Buying or Selling? _____

2. Please Describe the Property You Will Be Buying or Selling _____

3. What Would You Like Me to Do To Assist You With Your Requirements? _____

4. When Would You like Me to Contact You To Follow-Up On Your Requirement? _____

5. Please Let Me Know Your Name and Telephone Number(s) You'd like Me to Contact You at on the Date You've Mentioned Above. _____
