



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

How not to grab attention with your résumé . . .



Some of the most creative writing you're likely to see can be found on résumés.

The jobs site CareerBuilder collected some of the most amusing from hiring managers around the country:

- One candidate claimed to be a direct descendant of the Vikings.
- Another job-seeker's e-mail address had "loves beer" in it.
- An optimistic job candidate's letter informed the manager, "I'll have your job in five years."
- A candidate provided a 24-page résumé covering a career of just five years.
- One job hunter placed a photo of her cat at the top of her résumé.

Why The Economic Forecasters Have Been Getting it Wrong

This is an economic downturn unlike any that most of us have ever experienced. And in keeping this in mind, doesn't it make sense that the underlying reasons for the downturn would probably be unlike any that we've ever experienced also? Going back to the financial collapse in 2008, we've been going down a road since then that's caused many of us great concern, but have we really identified for ourselves the underlying reasons why, despite all of our hopes for a solid recovery, that our innate instincts tell us that something much bigger is really going on?



This "something much bigger" revolves around energy and the fact that the energy industry has told us that we've got big problems right now in this arena. And if you look at the U.S. Department of Energy reports, you'll see that 2005 was the year that we extracted the greatest amount of petroleum worldwide out of the ground, and that in the years since then we haven't been able to extract that same amount of petroleum. This has been caused by what is known as "Peak Oil" within the petroleum industry, and with all of the oil that's been extracted out of the ground within the last 150 years, when combined with today's technology, we no longer have the ability to extract more petroleum out of the ground now on an annual basis.

Now consider the following...everything you see around you that's man-made was produced utilizing energy. The walls, the furniture, everything you have on top of your desks and tables, the carpet, computers, printers, paper, and telephones...were all produced utilizing energy. So amid both a shrinking supply of energy, and the price of a barrel of oil now being almost four times what it was just eight years ago...

Manufacturing businesses now have higher energy costs, distribution businesses now have higher energy costs, service businesses now have higher energy costs, and consumers now have higher energy costs also. And as a result of all this, companies are having a tougher time staying profitable, and consumers have been witnessing higher food prices in the supermarkets, too. And when it comes to determining the relationship between the rising cost of food and our rising energy prices, it takes 10 calories of energy to grow, process, and distribute every one calorie of food that's consumed by us in our own homes.

So in knowing all of this, is it really a big surprise why businesses have been failing, consumers have been getting squeezed, and the lenders have been faced with great difficulty because people haven't been making their loan payments?

And as far as alternative energy is concerned, most all of it requires more energy to be consumed when creating it, than the resulting energy that it provides. Ethanol, for example, consumes great amounts of energy in the growing, cultivating, and processing of all of the plants into the final, combustible fuel.

With all of this in mind, when the people who have been reporting to us on the economy have been doing so while at the same time ignoring all of these underlying problems that the energy people have been telling us about, it's no surprise that we've gotten the kind of unreliable economic forecasts that we've been experiencing in recent years. In the past, economic forecasters didn't need to pay attention to the energy experts at all, because for the past 150 years cheap and abundant energy has almost always been available for us. But due to the fact that any increase in GDP requires a corresponding increase in the consumption of energy, when that additional energy is no longer available to us, these energy experts should be listened to by our economic forecasters.

If you're interested in more information on this subject, there's a movie that explains all of this to you in great detail, and it explains why we're in the economic condition we're in right now, and what the ramifications are for all of us, too. The Web site for the movie is located at www.CollapseMovie.com.

Online Study Courses – The Flexible Answer to Education

Whether we are interested in learning just for the sheer enjoyment of it or in order to further our careers, trying to find the time to fit in formal study courses around our many other responsibilities can present an enormous challenge. For single working parents it can appear to be completely impossible.

But with the huge range of online courses available nowadays, even the busiest among us can still manage to squeeze in the necessary hours to complete our studies.

At one time, earning a university degree typically required taking time out of the workplace to study full-time, something that many could not afford to do.

The only other option was to enroll in a University of Phoenix course and tune in to late-night TV for lectures.

Now, though, a great many of the traditional universities offer the option of studying online to earn a degree from a reputable institution of higher education.

As well as those of a purely academic nature, there are also a host of more practical distance learning courses offered by a variety of providers.

In fact, with the exception of subjects such as mechanics or hairdressing, which require hands-on learning, it is hard to think of a subject that cannot be tackled online nowadays. With so much flexibility and choice, what are you waiting for? Get yourself enrolled today!

Do Your Bit to Save Our Planet

Even when we hear all the scare stories about the damage that we are doing to our planet and the danger of running out of Earth's scarce natural resources, it can still be easy to think that we as individuals can do little to make an impact on the situation. The fact is, though, that the groups of people who do make a difference are made up of individuals just like you and me, and each one in his or her own way contributes something, whether in terms of raising awareness or through more practical, hands-on means.



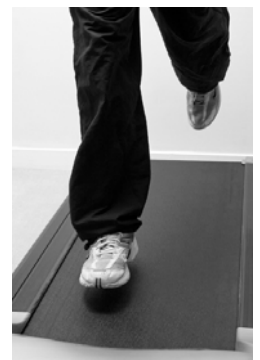
None of us have the time, the energy or the money to be able to tackle all of the world's problems, but each of us can make some kind of contribution in a particular area. If the extinction of a particular species of animal is what concerns you the most, then focus your efforts in that direction; if reducing your carbon footprint is higher on your list of priorities, then make that your goal.

Even taking a few extra minutes to recycle your plastic, glass and paper items and the like can make a world of difference if enough people choose to do it, so never feel that your efforts are in vain.

Make 2011 your year for giving something back to this beautiful planet of ours!

Run Your Way to Fitness, Come Rain or Shine

Keeping up with an exercise regime during the warm summer months is all very well, but who wants to go out jogging in the cold and the rain? Winter doesn't have to mean letting all that lean muscle turn to flab, though. A home treadmill is the ideal way to stay in perfect shape whatever the time of year.



Running is a great form of aerobic exercise that not only works the heart and lungs and improves the body's oxygen supply, but it burns fat, too. When you run outdoors, however, the hard surface of the road or sidewalk puts a fair amount of pressure on the joints. Because a treadmill has a running surface that absorbs shock, you can still get all the benefit from the exercise without suffering painful knees and ankles.

Nearly all home treadmills allow you to vary the speed at which you either run or walk, and some also have a control that tilts the running surface so that you can simulate the experience of running uphill. Depending upon the model, you can also see how many calories you are burning, which is a great motivator for those trying to lose weight.

Top Tips for Avoiding a Winter Cold

As if scraping ice off the windshield and facing the perils of slippery sidewalks weren't enough to face during the bleak winter months, thousands of people also have to deal with the misery of the common cold. If you want to stay fit and healthy for the festive season and avoid missing time from work, try following our top tips for staying sniffle-free.



- Fortify your body by taking a multivitamin tablet every day so that it is ready to defend itself against those nasty germs.
- Be sure to eat a healthy, balanced diet to fuel your immune system.
- Probiotics taken in any form will help get rid of “bad” bacteria while ensuring that “good” bacteria remain at optimum levels.
- Garlic isn't just for keeping vampires away; it is also one of the oldest known medicinal plants and has been shown to reduce blood pressure, fight heart disease and shore up the human body against the attack of the common cold.
- Our bodies need rest in order for our immune systems to work properly, so take advantage of the long, dark winter nights to get a few extra winks.
- Although many people still believe that the common cold is caused by temperature and weather conditions, it is actually viruses that are responsible. Minimize your risk of catching or spreading the dreaded germs by keeping your hands clean at all times.

Would You Hire a Job-Hopper?

Job-hoppers, at first glance, may not appear to be the most ideal of candidates. In today's fast-changing world of employment, however, not all are necessarily a bad bet. In some cases their reasons for changing positions and companies may not be entirely their own fault, while in others they might be part of some larger strategy.

Especially within the past couple of years, many workers have been at the mercy of their employers and have been laid off, often on the basis of “last in, first out,” ...not just once, but several times. Even though their work performance may well have been exemplary, if the industry that they work in has been hit hard by the recession, many of these people really have not stood much of a chance of keeping their jobs.

The other group of people who might seem, at first glance, to have a problem holding down a job, are those who have made quite deliberate moves to gain particular skills or experience, or to work in different types of environments. These individuals are typically very focused on their careers and can be highly valuable to employers.

Seeing a long list of jobs on a résumé should not automatically set alarm bells ringing for recruiters, and it is always worthwhile digging a little deeper to establish why there have been so many moves and changes. If you rule job-hoppers out too readily you could definitely be overlooking some real superstars!

Trade In Your Credit Card Debt for Something Cheaper

One of the golden rules of financial planning is that you should always clear your most expensive debts first, and of course this makes perfect sense.

After all, who wants to be racking up huge amounts of interest unless they absolutely have to?

Credit cards have always been one of the most expensive ways to borrow money, and although they might offer much in the way of convenience, the amount that you end up paying back can be extortionate, which obviously has a negative effect on any other debt that you may be wrestling with.

This becomes apparent when you understand that paying back a credit card debt of just over \$2,000 over three years means forking out around \$500 in interest, assuming an annual percentage rate of approximately 15%.

Although recent economic events have driven up interest rates on personal loans and have made loans more difficult to secure, for those who can still get them, personal loans still represent a more cost-effective option than credit cards.

At an interest rate of about 6%, for example, this would mean an approximate savings of \$330 per year.

If you are thinking about transferring your credit card debt to a personal loan, be sure to check out different interest rates at different banks, as these can be highly variable.

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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. _____
