



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

"You missed work because of . . . what?"



A survey by CareerBuilder.com collected some of employees' more unusual excuses for missing work. Here are some highlights:

- An employee said his mother had been attacked by a chicken.
- Another employee reported that his finger had gotten stuck in a bowling ball.
- An employee simply told the boss he wasn't feeling too clever that day.
- An employee said he needed to mow his lawn right away in order to avoid a lawsuit from his homeowner's association.
- One employee's foot got caught in a garbage disposal.
- The day after Thanksgiving, one employee called in to say she'd burned her mouth on a piece of pumpkin pie.

Which is the Better Investment for You Today? Buying Commercial Real Estate...or Buying Stocks?

In today's economy investors are looking for security, and it's not easy being certain about which investments will provide the most 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 to be holding today?



And while keeping this in mind, there was a sports bettor who was once quoted as saying, "I don't like to bet on horses, because there's too much that's outside of your own control within the race. On any given day the owner, the trainer, or the jockey could decide not to run the horse full out, and if any of these people decide to do this, your money's gone."

This same overall concept appears to be applying to the stock market these days also. CNBC has reported that in a six month period ending in the later part of 2010, the amount of insider stock selling vs. insider stock buying proceeded at the rate of 3,177:1, meaning that for every share of stock purchased by corporate insiders, 3,177 shares were sold by corporate insiders. So these corporate insiders have determined that it's now time to be getting out of their own companies' stocks.

In addition, in a recent interview, Charles Biderman, a strategic advisor to many of the top U.S. hedge funds, said that the only net buying within the U.S. stock market these days is being done by the U.S. Government, through its quantitative easing program. "The government has admitted it's rigging the market" he said, and he further stated that "If the only buyer is The Fed and The Fed stops buying, I don't know what's going to happen." In addition, he mentioned that "Retail investors are not coming back to the U.S.," and that "Those investors who are investing are buying global equities and commodities." So there's been a major shift in investors away from the U.S. stock market, and The Fed's quantitative easing program has been doing all of the net buying within the market.

So in knowing that the stock market appears to be on much shakier ground than what many people believe right now, there will come a time when we'll see a major correction. And you don't want to be holding your investments in stocks when that correction 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 the value of your stocks will be rising. And with the information that's now been mentioned, this is looking like a very risky bet to be making within the coming year.

On the other hand, when you buy commercial properties with solid tenants in place who can weather this economic downturn, your income from these properties will beat most any of the dividends you may be receiving from the most reputable corporations. And when you combine this with knowing that the public will most likely wake up to what's really going on in the stock market...you'll definitely want to be owning commercial real estate instead of stocks when that time gets here.

When you buy commercial real estate and you do your homework, you control more of the major factors within your own investment. You understand the market, the property you're investing in, and the tenants who will be paying you your rent, and you don't have the same kind of funny money that's operating behind the scenes right now within the stock market, artificially pumping-up stock values.

So when you're investing in commercial real estate and you're doing your homework, you have much more direct control over what's going on, and you have much greater opportunity, through your own direct knowledge, to preserve your own investment capital.

How to Retain What You Have Learned

Learning new things is all very well, but whether or not we learn through reading, attending a course or through any other means, retaining information can sometimes be a struggle.



One of the most effective ways to do so, however, is by teaching someone else what you yourself have been taught.

Of course teaching others does not have to be done in any kind of formal way. In the case of work-related learning, for example, you might choose to pass on your newfound knowledge either to a subordinate as part of informal on-the-job training, or to a colleague or group of colleagues in the form of an informal discussion.

If your learning is non-work-related, you might simply go home and talk to your partner or children about the things that you have been taught.

Another great way to pass on knowledge, in order to retain it as well as to help others, is by sharing it via a blog or podcast. This is also a superb method of building your professional resume and setting yourself up as an expert in your field, especially if the information relates to your career.

Whichever method you choose, though, the mere act of putting your new knowledge into your own words and presenting it to others will help to make the new knowledge stick.

Researching Your Family Tree

Many people reach a point where they become curious about their family history. For some, there is a deeply felt need to make sense of their own lives and understand where they fit into the big picture, while for others there might be more practical reasons for researching their family tree, such as the investigation of either fatal illnesses or conditions that might have emerged through generations.



Before the Internet, trying to trace family roots could often be a lengthy and expensive exercise, but nowadays there are numerous, excellent online resources that make the task both easier and cheaper. Here are just some of the records that you might want to investigate, many of which now exist in online databases and can either be searched for free or at a minimal cost:

- Census records
- Land title records
- Church records
- Military service records, including pension records
- Cemetery records
- Registers of births, deaths and marriages
- Newspaper obituaries
- Social Security death indexes
- Passenger and immigration records
- Emigration records
- Records of federally recognized names by location
- Records of those who went missing during active service
- Will and probate records

Many towns, states and countries are running their own projects that have already done much of the work in tracing local ancestry, and of course there are also numerous clubs and societies that can help amateur genealogists to start on their family trees.

Build Your Professional Reputation With Good Etiquette

Even the most freewheeling, no-holds-barred workplace has rules of conduct and behavior. They may be unwritten, but knowing and following them will establish you as someone who's trustworthy and helpful. Here's some basic workplace etiquette:

- Keep your voice down. Whether you're negotiating with a customer or checking in with your spouse, your co-workers don't want to be forced to listen to every syllable. Learn to keep your voice at a reasonable volume so you don't disturb your neighbors.
- Mind your own business. Don't jump into conversations you overhear, or force your assistance on a co-worker who hasn't asked for it. If necessary, ask your co-worker if he or she would like your help. Otherwise, stick to your own job and let other people do theirs.
- Don't send middle-of-the-night messages. Unless you're in a dire crisis, there's no need to call or send an e-mail to anyone after business hours. Make a note to yourself and get right on it the next day. Otherwise you'll look like you can't manage your time, or you're desperate to impress people, neither of which will enhance your credibility.

Assert Yourself For Workplace Success

Assertiveness will help you build positive relationships at work. And assertiveness, like most constructive traits, can be learned.

Here are some practical tools that can help you take control of your career:



- Target your goal. Take a moment to identify what you want from an interaction with a co-worker or manager. Our desire to please others can get in the way of what we really need. Think about your own objectives and constraints before agreeing to requests for help.
- Be specific. The fewer mixed messages you send to people, the more likely you'll get what you want from them. For example, instead of saying something like, "I need that sometime today, if possible," specify when you need something from a colleague.
- Ask for more information. You need information to make good decisions for yourself. If you think a boss is making an unreasonable request, ask for clarification. That way you can understand the request more fully, and you'll have the confidence to say "yes" or "no."
- Take ownership of your message. Use "I" phrases instead of trying to pawn off responsibility. Say, for example, "I need that report on my desk by the end of the day," instead of "They want the report today."
- Say "no" when you have to. In an attempt to seem cooperative or nice, many of us don't know how to say "no." When you need to turn down a request, provide a short reason why you can't do it. Don't be overly apologetic—just be firm, and polite.

Ensuring Balance at Work

More than ever before, employees have to demonstrate their commitment to their jobs by putting in huge amounts of time and effort, and of course the impression that they make in the early days of their careers does much to establish their reputations and dictate their future success. Finding a healthy balance from the outset is important, though...otherwise you could be in danger of setting yourself standards that you are ultimately unable to maintain.

In most jobs, there are exceptional circumstances when the company needs its workers to put in extra hours, and those who fail to volunteer their services are likely to be frowned upon. Regularly working 10, 12 or 14-hour days, however, raises an employer's expectations, so that when you can no longer keep up the pace and want to cut back to the number of hours that you actually get paid for, it can look like you're slacking.

Going one step beyond to make a good impression on a boss and make yourself stand out among your peers is fine. However, always think about whether you are setting a dangerous precedent for yourself if you want to ensure a healthy balance between work and play.

Save Big Money on Household Repairs by Doing Them Yourself

Calling someone every time you need a household repair done, or even when you need some decorating, can soon make a dent in your bank balance.



Not everyone, though, was born with a wrench, a plasterer's trowel or a paintbrush in his or her hand, and not everyone had a keen do-it-yourself person as a parent to learn from.

Nowadays, however, there are numerous courses available through evening classes that teach a whole range of practical skills. And these classes aren't just designed to prepare individuals for a career in specific trades, but they're designed for amateurs, too.

Plumbing is perhaps one of the most obvious and useful skills to have as a homeowner, because not only do professionals charge an arm and a leg for this service, especially for an emergency call, but they're often in short supply.

For a couple of hundred dollars or even less, a night school course can provide you with all the basic knowledge that you need to be able to make your own repairs. And if the job is more complicated, the course will give you a sufficient enough grounding to be able to research the problem and determine how to tackle it.

Who knows – you might even discover a latent talent that you can turn into another profitable career in the future!

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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. _____
