



In the Loop Realty Newsletter

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HAPPY PRESIDENT'S WEEK!!

BY: Albert M. Cerone, IFAS, FELLOW

AND WE HAVE PROBLEMS??- If we think back to the time of Washington and Lincoln, the problems we face today as a nation and maybe as individuals are not as bad as we think. But, lest we forget that perception is truth.

Washington and Lincoln faced forces within that were more harmful than those they saw as the enemy. It's a lesson far too often forgotten by us. Much of our business troubles come from those on whom we may have relied for either / or advice or assistance.

In corporate world it is understood that each executive hires his / her own replacement, however, without the intent. In private business practice many find that their ideas, methods or the like are stolen by those on whom one relied heavily. And, yes in personal life, this is also often the case. When one seeks advice or just a kind ear, it is

often an ear attached to a mouth which breaks a confidence... and, the resultant is harm, albeit possibly not intended.

So, as very likely the two most important presidents in our history, George Washington and Abraham Lincoln learned to their chagrin that those closest to them may have sent forward secrets and plans. From a business perspective, if you have a new idea, patent it; if you have a writing which may be accepted as excellent work, copyright it. Unless someone has a vested interest in your business, don't share the business plan or concept. Somehow so many business people forget that the goal to success is conceive your plan, sculpt your plan, write your plan, *protect your plan*, and, then release your plan. No, I didn't learn this the hard way recently, but it just came to mind to discuss it here. And, truly successful people have the good sense to seek advice before setting forth any plan. So many of the public are remiss in this. And even with this be cautious on whom

you rely. Some of whom you believe to be the most trustworthy, will prove to anyone but; and, again maybe not on purpose, but well intended or not the result will be bad for you.

Let me brag a bit and tell you about my son and one of my daughters. My son attained a bachelor degree in Political Science, Magna Cum Laude from Washington and Lee University, and earned his masters at the Elliot School of International Affairs at GW University in D.C. He had the sense to seek advice from those more knowledgeable, which once in awhile was me in order to double check himself. He didn't let his ego get in the way of making good decisions. Unfortunately, so many of the younger people today truly believe they know more than the more experienced folk. As a very intelligent lady once told me, "You can learn the hard way, if you want, but you don't have to". My son learned that lesson and to his credit and his alone he is a VP of a major corporation and negotiates trade

agreements with countries and other business entities and represents his company often in soliciting assistance from congressional members. He made me feel very good a couple of months ago when he asked for advice with the purchase of his families new home.

I have a daughter who is a teacher. Teachers are a dime a dozen today and the schools are still pumping them out. Teachers we can do without, but great teachers are what we need... desperately. I'll tell you why my daughter is a great teacher. Since she was 4 years old, she said she wanted to be a teacher. Her favorite toy was a blackboard. She's a teacher today and I know she's among the best as it was her goal; and, she made it happen. **CON'T**

Courtesy of

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Now, if you're in accord with what I've written, then why can't we continue to learn. We have to ask advice but not give away secrets, etc.

SPBA- The SPBA (Shore Professional Business Association) is a group of business people who have sought assistance from others in business. It's president, Frank Sadeghi, an engineer, professional planner and surveyor along with me founded this group 10 years ago. Its intent was to create a professional group geared to sharing business opportunities via networking and advice. Yes, it's the second part of that which is rarely associated with "networking" which has become sort of a curse word in the business world. Today it's typically construed as "I want work and don't ask what I can do for you." Well, in our group over the years we've weeded out those who are far too "me oriented". One of our members, Mike Nolan, Esq., at a recent meeting characterized our association as a "family"; and, he was right. Yes, there is referral going on each week but the real success of the group is the assistance one can garner with a simple phone call. Of course if one of us has to really dig in to provide work, payment is expected but rarely close to it's real worth. Most of the time, the efforts a member extends for another is gratis. And, as the saying goes, "what

goes around, comes around." I have and do belong to other groups of professionals and they are good, but the SPBA is special. There is true camaraderie in this group. And, yes, we are still seeking new members of professions and businesses that are not in competition with those who are already members. For instance, we seek business people who have earned a reputation of being successful entrepreneurs or professionals holding licenses. We are beginning a search for a heating / air conditioning company, plumbing company, psychiatrist, chiropractor, commercial real estate broker, sociologist, economist, day care operator and others. Following are the names of some of our group and occupation specialties.

Attorneys- Mike Nolan, Jim Gluck, Ralph Tawil, Bob Novy

Appraisers- Bob McCook, Ted Ballin, Al Cerone

Engineers / Surveyors- Frank Sadeghi, Mike Cannon

Banking / Mortgaging / Financial Planners- Ralph Legge, Rich McCabe, Tom Froehlich

Accountants- Juan Bellu, Ann Marie O'Hare

Restauranteurs- Joe Leo, Dominick Veltre

Single Categories-

Senior Health Care; Investigators, Funeral Home, Website Design, Environmental Surveys and Remediation; Medical Supply Co., Physical Therapist; Insurance Agency, Corporate Design wear and gifts; Title Agency.

The organization is Ocean and Monmouth County based. Our growth is controlled as we seek quality of membership not quantity. If any of our readers are interested reach out to me via the phone number provided and a meeting will be established. The most often asked question is, "Does it work?". The answer is YES!

NEW JERSE REAL ESTATE SALES- The latest report for 2009 from the National Association of Realtors is that sales in New Jersey rose over 4% but at the expense of a drop in sale prices of over 5%. So, what does this mean? Not a thing. Last year isn't this year and unlike economists, I'm a pragmatist. We'll know all about 2010 in the beginning of 2011. This is worse than, "she loves me, she loves me not....." We truly have no idea what will happen this year. The variables are astronomical. Will the tax credits continue after March this year, will interest rates drop or rise; will the new wave of uncorralled adjustables coming

due really happen or be curtailed via governmental intervention. Will China continue to buy the US debt; will Afghanistan create a deeper "pick pocketing" by Washington of our treasury; and, will the Fall elections change the political landscape in DC for the better?

As I said, there are far too many variables. So, the only thing you and I can do is endeavor to run more streamlined businesses; seek advice from those who really care about you and look short-term for profits.

Now for some fun:

2029 HEADLINES-

Baby conceived naturally. Scientists stumped.

Couple petitions court to reinstate heterosexual marriage.

Japanese scientist have created a camera with such a fast shutter speed they now can photograph a woman with her mouth shut. (*a man with a gun made me include this*).

Massachusetts locks up last Democrat.