



In the Loop Realty Newsletter

May 15, 2009 Issue

Amerival

Your One Stop
Appraisal Center for
Real Estate
Businesses
Personality

IN THE MAGIC OF THE MOONLIGHT!!!

BY: Albert M. Cerone, IFAS, FELLOW

EVENING DREAMS- Do you find yourself dreaming or imagining in the evening of how you will meet all the next day's challenges? Many of us do and so do you, if you can be honest with yourself. In the peace and solitude of a beautiful Spring and then Summer evening you can put the day's woes behind you and imagine yourself in control first thing in the morning. But the morning rarely brings any change.

Do you wonder why there's no change? Because you don't believe in yourself. I'm not a psychiatrist or psychologist and don't want to be. But I experience the same disappointments as those of you who are willing to admit that this evening to morning transformation of intent brings. No change at all. Ladies and gentlemen, there's nothing wrong with us that reasonable change around us couldn't cure. It is virtually impossible to look at the news, read a newspaper or go on the internet without seeing the horrors of national and global economic chaos. It's impossible to not see murder and mayhem

one clip after another of other people's troubles. How many starving children can you look at; how many mothers crying over the murder or abuse of a child or the reality of a national disaster without going to bed or facing the day realizing you and your loved ones are in peril every moment of every day. And after a nightcap of horror and a breakfast of disappointments and impending bad news expected, you are to face the day with a smile and all revved up to "knock them dead" [even that cliché is negative].

Folks, we will survive all the troubles that face us as a country and a world. Not because of government, but because we, the American people, are tough and inventive; and, don't accept failure.

It's Spring and flowers are blooming despite Congressional ineptitudes and the personal foibles of its members. The weather is becoming bright and cheery despite our president's daily dose of "this is the crisis of the day".

So, let's take a lesson from the flowers, plants, birds and scurrying squirrels. Yes, the world as we know it will be here tomorrow. What is happening is happening to us, as people, and it will continue until we decide we've had enough. If each of us does one positive thing each day from this day forward this country and this world will change. Our world is that in which we have to interact each day. If we can make it better for us, our families and one other person, we're success. That's right! A success and we can do it by ourselves.

So, take a few moments each evening to look at the sky and sparkling stars and think of the good things you have had in your life. Think of the things you still want to do and smile. Make a commitment to do or see something new this year. You don't have to fly to the Caribbean or Europe to enjoy nature and God's creations. Have a vacation at home with the

ones you love. If one can be happy with herself / himself, then the business day will typically go well. In the final analysis. Stop worrying. We're great, it's the rest of the world that's in trouble.

HIRING DISCRIMINATION-

I am one of the founders of the Shore Professional Business Association with members in Monmouth and Ocean Counties. We are fortunate to have some very accomplished people as part of our select group. Some are published and among them is Dennis DeMey. He authored 25 Essential Lessons for Employee Management. Dennis is the very experienced quintessential expert on protecting ones business. He is the president of

Adam Safeguard, a firm
CON'T

Courtesy of

Amerival

Tel. 732-286-3000

FAX 732-612-1400

Email & Web
myappraiser@amerival.net

<http://www.amerival.net>

specializing in finding people but more so protecting ones' business interests by knowing what and what not to do. Many of our members, attorneys, accountants, administrators and other professionals continually use the services of his company and laud their expedient and exacting reports. No, this isn't a commercial for Dennis. He doesn't even know I'm writing this; and, I don't have need of his services at this time. I've read through his book which should be desk side at all times. There are so many published problems of people being deceived, threatened, etc. which could have been avoided if they were more "business street smart" or simply aware. This book gives you step by step of that to which be aware and the correct methods of hiring and managing..safely.

Here's a little test. As business gets better and more employees are needed, interviews will abound. Here's 10 questions that are most often asked.

1. Have you ever used a different name while employed?
2. What is your maiden name?
3. How old are you?
4. Are you married or single?
5. Do you have children?
6. Do you feel the job will be difficult because you are a woman?

7. Are you a US citizen?
8. Have you ever been arrested?
9. What social clubs do you belong to?
10. What is your address?

Take a few moments and just check off or write those questions which you believe are NOT discriminatory. Tick Tock Tick Tock!

Well, if you answered numbers 1, 7 & 10 you'd be right.

This is in the chapter 5 termed Hiring & Discrimination. This is just a very small part of this comprehensive work very professional written and hands on. Dennis DeMey also does seminars and office and staff training. If you'd like to reach him call us at 732-286-3000 or email me @ acerone@amerival.net and I will see that Dennis is given your contact information.

HOUSING - As I said earlier, only we can make things better and I guess we are. April 2009 saw single family authorizations for building permits rise 3.6% over the March revised figure, albeit over 50% lower than 2008. Privately-owned housing completions in April 2009 were 4.9% higher than the revised March figures but 15% lower than that of April 2008. Don't relate to the negative because being only 15% behind 2008 is not substantial. The significant lower number of permits seems dramatic but not when you consider the highly publicized negative media

coverage the new bail-out programs and spending spree the government is on received. Reaction is based on the investment groups and corporations and not the needs and wants of the American public. The more positive results is that of the people wanting to move forward and taking the steps with greater optimism.

BANKS SWAMPED- An associate of mine, Peter Vidi who is renowned throughout our nation's capitol provided this. The low interest rates have put dramatic stress on banks to process the loans. The 'quickie' loan is a lie. It's taking up to 2 months for mortgage loan approvals because the banks do not have enough employees to process. This has resulted in massive re-hirings for at least the major lenders like Wells Fargo as evidenced by the statement of Greg Gwizdz, national sales manager of the Wells Fargo home mortgage unit. He said, "Many (employees) of them work all day, go home and have dinner with their families, then go back to the office and put in a few more hours, because there's work to be done". The savings via lower mortgage payments, frees up people's cash to buy and create more jobs.

ON THE LIGHTER SIDE-

DO I LOOK STUPID TO YOU?-

AT&T fired it's president who admitted he lacked intellectual leadership. He received a \$26 mil. severance package.. About intelligence?

LA Police during a line-up for a robbery suspect asked each man to repeat the words, "Give me all your money or I'll shoot". One guy shouted out, "that's not what I said!".

A Bank Robber in an attempted hold-up used his thumb and index finger to fake a gun. Unfortunately, he took his hand out of his pocket.

AND!

For Sale Ad-

Full set of encyclopedias. Excellent condition. \$1,000 or best offer. No longer needed. Got married and my wife knows absolutely everything.

Political Advice-

Personally, I think conservatives and liberals should move towards the middle of the road. Makes it easier to run them over.