Commercial Property

What is your purpose in buying commercial? Setting and location in this instance take a backseat to your objective. Considerations can be starkly different if your purpose is purely as a landlord, as opposed to occupying the commercial premises. Obviously, proximity to your home will be a factor if you are seeking to occupy, as will any specific needs for your everyday running of the business, and requirements of the particular industry. As a landlord your main considerations will be seeking a desirable area that will ensure high volume of traffic, and visibility for your tenants. The layout of premises themselves while playing a part in the decision making are not always a priority, since very often changes can be made. Most importantly one should consult a professional realtor with commercial expertise, that knows what questions you need answered, from your town planner and local county. An expert will also understand issues regarding the specific construction of the premises, and likely pitfalls you need to look out for. The history of the premises and prior operations will be important aspects to consider, whether you seek to operate yourself, or rent out. Financial costs to establish premises must be a top consideration.

First things to consider in Buying Commercial.

- Is it already set up for my needs?
- Can I make the changes I want?
- Do the premises have the right profile I seek?

“It was an absolute pleasure dealing with Veronica, not only is she professional and courteous, but she has a real understanding of what a client needs in commercial real estate. I have been in the restaurant business many years in the West Coast, and dealt with real estate agents before, but never someone who understood the business like Veronica. Her input was very valuable to me.”

Kathy Falcone

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Cook Islands.....“Black Pearl of the South Pacific.”

The Cook Islands are 15 islands whose total land area is 240 square kilometers (92.7 sq mi), halfway between Hawaii and New Zealand. White sandy beaches, warm weather all year round and authentic, friendly locals. Here you will experience a remote and untouched part of the world, no traffic lights, no McDonalds and no high-rise hotels, but you will find boutique luxury accommodation, self-catering villas, holiday homes or guest houses with bed & breakfast. Dining out you will find everything from casual beach cafes, to high end restaurants. There are over 52 restaurants and cafes scattered all over Rarotonga alone, seafood is a staple of Polynesian cuisine and Rarotonga’s restaurants offer traditional as well as island-style dishes.

These hidden island gems, are also home of the black-lipped mother of pearl shell *Pinctada Margaritifera*, a native of the South Pacific. It thrives in the clear, unpolluted waters of the lagoons of the Northern Cook islands of Manihiki and Penrhyn. Hence shopping for black pearls is a very popular thing to do.

Rarotonga is the main hub of the Cook Islands, and perfect for trekking, 4x4 jungle safari tours or exploring by bike, just 32 km around. There are guided cross island walking tours, and scooter hire seems to be the most popular choice of transport. The white sandy beaches surrounding the island are spectacular and beyond the reef is the deep ocean, perfect for diving or game fishing. The aquamarine lagoon is a focal point of interest for visitors to Rarotonga, also not to be missed is the market on the waterfront at the western end of Avarua, the main township. Each island is unique and offers its own majestic version of Pacific Paradise. Like most of the South Pacific, The Cook Islands are a diver’s dream, with many other activities from glass bottom boat tours, gentle island cruises, snorkelling, game fishing, and relaxing beach BBQ’s, it is the ideal island getaway.

Pet First Aid Tips

Always remember any first aid administered is not a substitute for professional treatment transport your pet to a clinic quickly. Tips from avma.org

- For burn treatments muzzle first, flush burn immediately with large quantities of water, and apply cold compress, transport to clinic immediately.
- Call your veterinarian or an emergency veterinary clinic before you move your pet so they can be ready for you when you arrive.
- NEVER attempt to muzzle your pet if it is vomiting. If possible, try to stabilize injuries before moving an injured animal by splinting or bandaging them. Use carrier, or box, or even blanket as a stretcher.
- You should always keep your pet’s medical records in a safe, easily accessible place. Bring these with you for emergency treatment.
- Symptom of having consumed something harmful: difficulty breathing, excessive pawing at the mouth, choking sounds when breathing or coughing, blue-tinged lips/tongue. Look in the pet's mouth to see if a foreign object is visible, gently try to remove it with pliers or tweezers, but be careful not to push the object further down the throat. Don’t spend a lot of time if it's not easy to reach—don't delay, get your pet to a vet.
- If not breathing, stay calm if possible, have another person call the veterinarian while you help your pet. Check to see if your pet is unconscious. Open pet's airway by gently grasping its tongue and pulling forward (out of the mouth) until flat. Check the animal's throat see if there are any foreign objects blocking airway. Perform rescue breathing by closing your pet's mouth (hold it closed with your hand) and breathing with your mouth directly into its nose until you see the animal's chest expand. Once the chest expands, continue the rescue breathing once every 4 or 5 seconds. Transport immediately.
Homeowners who Remodel Gain Equity & Enjoyment

WASHINGTON (September 28, 2017) — Homeowners who take on remodeling projects gain not only equity and more resale value in their home, they are also more likely to find satisfaction and enjoyment from their home, according to a new report from the National Association of Realtors®, with insights from the National Association of the Remodeling Industry.

The 2017 Remodeling Impact Report, reveals the top remodeling projects, as well as the increased value — both financially and emotionally — that specific projects bring to homeowners once completed. After completing a remodeling project, 75 percent of owners have a greater desire to be in their home, 65 percent say they have increased enjoyment in their home, and 77 percent feel a major sense of accomplishment when thinking of their completed project. Fifty-six percent felt happy when they see their completed projects, and 39 percent say they feel satisfied.

“Realtors® understand which remodeling projects and home upgrades will bring the most value to homeowners, whether they are remodeling with the hope of impressing potential buyers, bringing in higher offers or gaining more equity in the home,” said NAR President William E. Brown, a Realtor® from Alamo, California and founder of Investment Properties. “No matter the objectives, Realtors® have unique and invaluable insights into how renovations and remodeling will bring the most benefit to homeowners.”

Pending Home Sales Drop Again in August

National Association of Realtors

WASHINGTON (September 26, 2017) — Pending home sales sank in August for the fifth time in six months, and slower activity in the areas hit hard by Hurricanes Harvey and Irma will likely pull existing sales for the year below the pace set in 2016, according to the National Association of Realtors®.

The Pending Home Sales Index, www.nar.realtor/topics/pending-home-sales, a forward-looking indicator based on contract signings, retreated 2.6 percent to 106.3 in August from 109.1 in July. The index is now at its lowest reading since January 2016 (106.1), is 2.6 percent below a year ago, and has fallen on an annual basis in four of the past five months.

Lawrence Yun, NAR chief economist, says this summer’s terribly low supply levels have officially drained all of the housing market’s momentum over the past year. “August was another month of declining contract activity because of the one-two punch of limited listings and home prices rising far above incomes,” he said. “Demand continues to overwhelm supply in most of the country, and as a result, many would-be buyers from earlier in the year are still in the market for a home, while others have perhaps decided to temporarily postpone their search.”

With little relief expected from the housing shortages that continue to plague several areas, Yun believes the housing market has essentially stalled. Further complicating any sales improvement in the months ahead is the fact that Hurricane Harvey’s damage to the Houston region contributed to the South’s decline in contract signings in August, and will likely continue to do so in the months ahead. Furthermore, the temporary pause in activity in Florida this month in the wake of Hurricane Irma will slow overall sales even more in the South.

Yun now forecasts existing-home sales to close out the year at around 5.44 million, which comes in slightly below (0.2 percent) the pace set in 2016 (5.45 million). The national median existing-home price this year is expected to increase around 6 percent. In 2016, existing sales increased 3.8 percent and prices rose 5.1 percent.
Maduro South American Tyrant

In Caracas one night, government agents barged into the homes of two prominent former mayors, both vocal members of the opposition, hauling them off to jail in the dark. The men were dragged into the street, one still in pajamas amidst screams from neighbors. Many others prominent in opposition were likewise jailed. President Nicolás Maduro of Venezuela then held a national vote, instructing Venezuelans to select from a list of trusted allies of the governing party — including his wife — who would rewrite the Constitution and rule Venezuela with virtually unlimited authority. Now his leftist movement has seized control of the country and attempts to re-write the constitution. US Secretary of State Rex Tillerson spoke at a press briefing following that situation back in August, stressing that the Venezuelan people should have a "voice in the government they deserve."

President Nicholas Maduro, successor to socialist Hugo Chavez after his death in 2013, has overseen perhaps one of the worst economic crises of all time. Venezuela’s currency is so low it’s worthless, since the price for crude oil has collapsed, so too has the Venezuelan economy. Despite government protests that have resulted in deaths, and a humanitarian disaster leaving his country’s citizens on the verge of starvation with chronic food shortages and lack of medicine, Maduro refuses to step down. Maduro instead says that right-wingers and foreign plots are the cause of the country’s problems, and with the backing of his army seems intent on remaining as dictator.

Maduro remains defiant against growing world condemnation and sanctions, he now calls on his nation's military leaders to prepare for war against the U.S. days after the Trump administration banned Venezuelan officials from entering the nation. “We have been shamelessly threatened by the most criminal empire that ever existed and we have the obligation to prepare ourselves to guarantee peace,” said Maduro, who wore a green uniform and a military hat as he spoke with his army top brass during a military exercise involving tanks and missiles. "We need to have rifles, missiles and well-oiled tanks at the ready….to defend every inch of the territory if needs be,” he stated. Now Canada has added to the US sanctions, "Canada will not stand by silently as the government of Venezuela robs its people of their fundamental democratic rights,” Foreign Minister Chrystia Freeland said in a statement.  

David Ljunggren Reuters September 23, 2017