



Richard Hanna's Cash Flow Forever Newsletter

April 2010

AlbuquerqueOfficeLeasing.com

\$5.00

Our mission is to profitably support our customer's vision for an effective location at which to do business.



Climb the mountains and get their good tidings. Nature's peace will flow into you as sunshine flows into trees. The winds will blow their own freshness into you, and the storms their energy, while cares will drop off like autumn leaves.

~John Muir

A Note From Richard

Little quicker on getting the newsletter out this month! Thanks to Rick Gee we should be able to get a monthly newsletter out on a monthly basis. What a concept! I received several inquiries about getting my book and since I wrote it several years ago, I have not mentioned it in a while. If you would like a copy, drop me an email to RHanna@RichardHanna.com.

Albuquerque is clearly doing better than many parts of the nation. I read the *Wall Street Journal* every day, and speak with people from around the nation, and we are much better. At my broker meetings, I'm hearing of more leasing

deals being done and phone calls are picking up. We still have a soft market and businesses are still downsizing, but others seem to be starting up. It is still slow for the investment market and I believe it will be for awhile still.

Recently I met with Mickey Gowdy from Q10 Realty Mortgage and was encouraged to find out that investment financing is coming back. The loan-to-value is a bit conservative, but he believes that deals can still be financed at 70% loan-to-value with interest rates at about 6.5%. Not too bad. In the coming months to a year, we will see some great buys.

How To Make Your Car Last Forever

April is National Car Care Month. Chances are your car is your second-largest investment after your home. And though you can't really make a car last forever, you can follow the recommendations of The Car Care Council to maintain your passenger cars, mini vans, pickup trucks and SUVs:

Every 3 months/3000 miles: change oil and filter. At each oil change, perform multi-point inspection; check belts and hoses and replace when frayed, cracked, brittle, leaking, swollen or restricted. Rotate tires every other oil change.

Every year: check the entire brake system, inspecting linings, drums and rotors. Inspect steering and suspension systems, including shock absorbers, struts, and chassis parts. Replace these parts if leaks, damage or loose mounting hardware are found.

Every 2 years/24,000 miles: Replace fuel filter; change automatic transmission fluid; replace power steering fluid; change coolant (anti-freeze).

Replace spark plugs every 30,000 to 100,000 miles depending on the model.

Take care of your car and it will take care of you!



Keep your car in tip-top shape for safety, dependability and value.

Family Corner



Checking out Chicago from the 94th floor of the John Hancock Center—a mere 1030 feet above the ground!

As I mentioned in my last newsletter, Claire and I went to Indianapolis a few weeks ago to see her mom for her 81st birthday and check out how she is doing at her new home. Claire had not been to Indianapolis for 17 years and wanted to check out the city as well.

On the days we were there in March, the weather was warmer than Albuquerque's! Flo has settled in very well in the assisted living apartment. She is very pleased there and is making many new friends.

I check several things at senior living apartments: how long residents have been there, how long employees have been there, condition of the property and most important, the food! I must say this place did very well on all counts. They even posted signs in several places to wish Flo a happy birthday.

We caught some sights in the area as well. One of the more interesting

places was President Benjamin Harrison's home. He custom built it and his engineering interests really show in the detail of the home. I recommend seeing the house if you are in Indianapolis. Unfortunately, the Speedway was closed when I was there so that will have to wait until next time.

Our next stop was to one of our favorite cities, Chicago, and we stayed at the Palmer House. Both of us have a soft spot for historic hotels and this one has one of the grandest lobbies I've ever been in. We also like the fact that it is only a block from the Art Institute. The new addition is really modern and we prefer the more classic stuff.

The next day we did the first floor of the Field Natural History museum. Not by choice, but we were there 5 hours and they closed! The next day we checked out the John Hancock building and you can see me at the top of the building. What a view!

Think Creatively To Solve Problems

Have you ever caught yourself saying that there isn't a solution to a problem? Did it feel like you had exhausted all possible options? With some creative problem-solving techniques you may be able to look at your problem in a different light. And that light might just be at the end of the tunnel and lead to possible solutions.

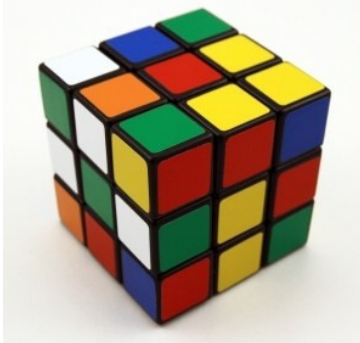
Define the problem as a simple statement. Make note of the assumptions you have about the problem. Some of them may be erroneous and obstructing your view of possible solutions.

Try to solve the problem in parts, going from a general view toward the more detailed. Start with a one-sentence solution and then develop it further, increasing its complexity little by little.

Think critically as you work to solve a problem, but also try to be creative. Develop more than just one solution. Try to keep track of all the solutions and their developments. Always be open to new ideas. You can only benefit from listening to all the ideas others have.

Be patient. As long as you persevere, there is always a chance that a solution will present itself. Remember that no one was able to create an invention the first time around.

So, next time you see a problem you think you can't solve, think again. The solution might just be staring you right in the face. All it takes is a little creative thinking, some planning, and a whole lot of work.

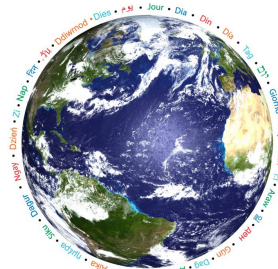


There is always more than one way to solve a problem.

The Tale Of Two Earth Days

Earth Day is really two different annual observances designed to increase awareness of environmental issues and to spur people to take individual action to address them. The first Earth Day was on March 21, 1970. It was conceived by publisher and activist John McConnell, who chose the first day of spring for its symbolism as a day of renewal. The United Nations passed a proclamation making the vernal equinox Earth Day internationally. In the US, The

Environmental Teach-In held a nationwide day of environmental education and activism that it called Earth Day. Inspired and organized by Senator Gaylord Nelson of Wisconsin, the April 22, 1970 event drew 20 million people around the country. Immediately popular, it spawned celebrations at colleges, universities, schools and communities around the country. It also in part led to the creation of the Environmental Protection Agency.



Earth Day is April 22 in the United States.

Strange Stuff

A 25-year old shipping clerk, Charles McKinley, shipped himself in a crate from New York to Dallas. Home-sick, he wanted a cheap way to visit his parents. The 5-foot-8 170 lb. man stuffed himself into a crate measuring 42 by 36 by 15 inches. A freight company driver delivered the crate to the man's parents' house in suburban Dallas. He saw eyes in the crate and thought there was a body inside. McKinley then opened the crate and crawled out.

A woman in Dallas was accused of throwing her infant child into her SUV in an attempt to stop the vehicle from being repossessed.

Krystal Gardner of Tool was jailed on bail of nearly \$3,800 on charges including child endangerment related to abandonment, no driver's license and no insurance.

Fifty-nine year-old Gary Duschl has a strange hobby. He has been building a chain of chewing gum wrappers since he was 14. Although the chain is already a world-record 12 miles long, he plans to continue the hour-per-day habit into his late 70s. Officials in Germany say eight teenagers were hospitalized after a test of courage in which they drank chili sauce more than 200 times hotter than normal.



Strange people doing strange stuff.

'Toon of the Month



Quotable

"Until a man duplicates a blade of grass, Nature can laugh at his so-called scientific knowledge. Remedies from chemicals will never stand in favorable comparison with the products of Nature, the living cell of a plant, the final result of the rays of the sun, the mother of all life." ~Thomas Edison

"Let us be thankful for the fools. But for them the rest of us could not succeed." ~Mark Twain

"The trouble with practical jokes is that very often they get elected." ~Will Rogers

"It is the ability to take a joke, not make one, that proves you have a sense of humor." ~Max Eastman

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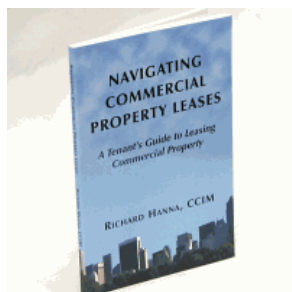
How to get a cheap flight from New York to Dallas. (See Page 3)

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My Investments

We received approval last month from Las Cruces for our Planned Unit Development of the industrial building and the 53 acres. This took over a year to jump through all of the hoops to zone it for manufactured housing and light industrial. The market is still a bit weak for new development so I am working more in rebuilding the existing 45,000 square-foot metal building. The concept we are trying is to target automotive businesses. We have a body shop occupying about 5,000 square feet and are talking with several others: a mechanic, auto parts supplier, transmission re-builder and others. This theme, I believe, will help each company develop more business.

My current idea for new investments are properties in some form of distress, in particular short sales. They have been rather common in the residential world and I know we will be seeing more office buildings and apartments that were purchased in 2007 that are over leveraged. We'll see what I find in the coming months.



Short-sale opportunities are coming to the commercial real estate arena.

Feedback?

Send your questions, comments, suggestions and submissions to RHanna@RichardHanna.com or call **505-332-0522**