



Discover How Smart Investors Earn High Rates of Return through Commercial Real Estate

Secrets the pros won't tell you about complete "Hands off, done for you investing"

Dear Friend:



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If you're like most investors, you're probably asking yourself where do I invest my money? Since this is a guide about Real estate investments, this book is going to cover all the reasons why you should be involved in real estate and why it is the best investment vehicle you can choose among other traditional investments.

Ever watch a major golf tournament on TV? Well if you do, have you ever notice the majority of the commercials and ad banners are from financial firms such as Fidelity, Lincoln Financial and others? These companies' help investors get into traditional investments such as stocks, mutual funds, bonds, etc. People who are watching this quickly associate 'Investments' with what these companies do and not realize that there are other options.

One of the safest and most commonly used investments is CD's. For those who are not familiar with the term CD's, a CD is certificate of deposit. Banks offer you to put your money under deposit in which they give you a return on that money. CD's are considered one of the safest investments around and they are usually FDIC insured, which is the US government insuring up to a certain amount of investment in CD's. So investing in CD's are extremely safe but the problem is the average rate for CD's nationwide over a 5 year period is just under 3%...so the problem is that you are hardly keeping up with inflation so using CD's is going to be extremely hard to use for retirement planning.

A recent news cast titled 'Senior Citizens Hit Hard by the Economy' reported that due to the economic hardships on 401k portfolios and rising inflation senior citizens that are currently retired and heading towards retirement are now heading back into the workforce. You can view this video by clicking this [link here](#). This is a scary thought, isn't it? Now, this is reality and this is really happening, but the question is what are you going to do about it? We can discuss ways that these individuals and others could have invested their stock portfolio differently or better ways they could have saved money but it really comes down to diversification.

A normal 'diversified' portfolio

- 10% in small cap stocks**
- 25% in large cap stocks**
- 15% in health services sector**
- 25% in bonds**
- 25% in treasury bills**

**Yet, how diverse are your investments if they
all within the stock market?**

 **CLARKE**
REAL ESTATE GROUP

When you see this, someone would consider this as a diversified portfolio, wouldn't you? By means of diversification most investors would think of spreading their wealth between different types of investments, the problem is that financial advisors diversify investments within the realm of what they are capable of doing and providing. Yes, it is diversified but it's all tied to the stock market. The TRUE meaning of diversification is having not only stocks scattered in different sectors but having investments in non financial, illiquid assets such as real estate.

Another aspect that makes it difficult for retirement planning and wealth building, is the problem of inflation. With inflation, that means the cost of living increases along with decreasing value of the dollar. In a recent USA today article ([Click here](#) to read this article) it was said that the US government now owes the world, 11.4 TRILLION dollars and if you calculate that per individual in the United States that comes out to be about \$37,000. Ideally you would think that the government would work to get this number down right? but here's some more bad news. We are already slated to add an additional 1.8 trillion to that deficit. So in the next year alone, we are already scheduled to add an additional 15.78% more in debt in the 1 year alone.

So let's look at this from a big picture perspective. The government owes all this money, how does the government look at reducing this amount of debt?

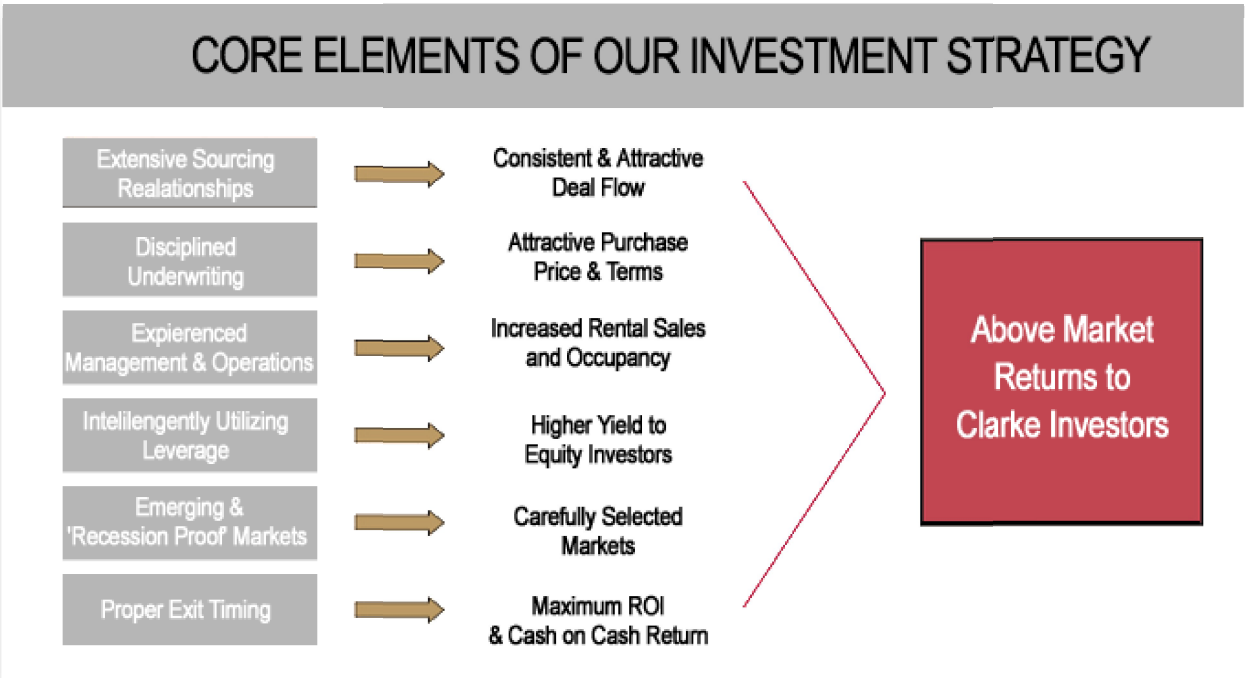
- 1) They would have to raise revenue, and primarily that's through taxes.
- 2) The government will have to reduce spending, which means cutting programs and services.
- 3) The government will look to print more money and once more money is in circulation inflation will occur which drives down the value of the dollar.

What about real estate? You have two different classes, income producing and non income producing. I only work with cash flowing and in most particular Apartment buildings and Self Storage Facilities. So why should you be looking at real estate as an investment? But, before I get into that let me explain a few reasons why investors do not own real estate.

- 1) Investors think it's too complicated and it takes too much time to educate themselves in the topics of due diligence, buying, managing and selling.
- 2) Dealing with the hassles of property management which includes dealing with tenants and all the problems associated with the day to day operations.
- 3) There isn't as much readily available information for investors that deal with owning, maintaining, improving and profiting on commercial real estate investments.
- 4) Too risky. Dealing with the uncertainties of the market and not knowing if your property will survive the economic environments.
- 5) Don't have the time.

Right now you're probably nodding your head about these reasons but one of the most common reasons that stands out for most investors is reason #5. Being a successful real estate investor is not difficult but it does take time to develop into one. This guide is about time saving advice that the pros use in order to achieve maximum wealth building through commercial investments without the need of becoming an expert in the field.

One of the main reasons why investors work with us because it's Completely 'HANDS OFF'. Many of these steps involve the use of systems, which allows us to acquire the best investments in a timely manner. Below is a chart outline many core benefits of our HANDS OFF INVESTING PROCESS:



Why Apartments? Here are just a few reasons why you should invest in apartments:

- 1) Apartments continue to thrive in a slow economy
- 2) Forced appreciation by increasing value with minimal effort
- 3) Income producing
- 4) You can invest using your IRA
- 5) Almost always provides a more affordable housing option

To learn more about why apartments is a great investment as well as our unique investing strategy and company overview please register on our website or by [clicking here](#)

I appreciate your interest and I look forward to working with you.

Sincerely,

A handwritten signature in black ink that reads "Dwaine Clarke". The signature is written in a cursive, flowing style.

Dwaine L. Clarke
President and Managing Partner
Clarke Real Estate Group, LLC

PS. If you would like to receive a direct phone call from me personally to discuss any of our investment programs or any of this information please fill out the form by [clicking here](#).