

# ALBERTA OIL SANDS INVESTMENT REAL ESTATE NEWS®



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## Hidden Gold in My Boot

*Yesterday* I found a gold nugget in the boot of my car. My friend asked me over to his place to get a second set of eyes on it before he listed it for sale. He's spent the good part of a year renovating the 2 houses on both sides of his. And now it's almost time to put them on the market.

He's added several nice touches including a Koi pond and a gazebo in the back garden. As the weather gets colder and the ice starts to thicken, it's a perfect place to sip coffee and watch the carp swim about drunkenly. Somehow the fish survive - though the temperature is as mild as a Vancouver winter.

These additions are more from the heart than for the wallet. Carl's embellishments may be just the right touch to sway certain buyers and perhaps even deter a few.

The recovering alcoholic photographer for instance, loved what he could do with the wine cellar.

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It's true, he didn't see a wine cellar he saw a darkroom: cool and temperate for his sensitive films. He was the one that brought up the fact that he no longer drinks.

But, what about the chunk of gold in my trunk you ask?

*Continued on page 2....*

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## Hidden Gold in My Boot

Article by Glenn Simon Inc.

I found an old Robert Allen book, Multiple Streams of Income. I'd read the revised version a few years ago. Challengingly I flipped it open and dared Robert to show me a new stream- and he did in about 30 seconds. It was a copywriting niche that with a bit of time and research could pay off for the right person.

What really impressed me was the "idea" of creating multiple streams of income. That book and others like it are brilliant because they teach you to "fish" and therefore, never go hungry. If you depend on a single revenue source to provide for your future you're supported on a stool that could topple at any time. Can it take the weight of a recession, unexpected illness or worse? Probably not, your table needs 3, 4 or more legs so that if one is eliminated, you won't even wobble.

Building multiple streams of income will not only strengthen your reserve but also help protect from the risk of a sudden amputation and keep your table standing. Stocks toppling and U.S. Subprime woes, reinforces the fact that having cash flow coming from multiple sources is crucial.

Some properties you'll own for capital gains, others for cash flow, some stocks for dividends and others for wealth creation, a few online stores for passive income and so on. These building blocks form an excellent foundation enabling you to safely shift, but not crumble, if a financial earthquake should hit.



## The Thirty Second Quiz

Author Unknown

**Don't bother getting a pen and paper... just read... if you can't answer them, just keep going:**

1. Name the five wealthiest people in the world.
2. Name the last five Heisman trophy winners.
3. Name the last five winners of the Miss America contest.
4. Name ten people who have won the Nobel or Pulitzer Prize.
5. Name the last five Academy Award winners for Best Actor and Actress.

**How did you do?**

The point is, none of us remembers the headliners of yesterday. These are no second-rate achievers. They're the best in their fields. But the applause dies. Awards tarnish. Achievements are forgotten. Accolades and certificates are buried with their owners.

**Now here's another quiz. See how you do on this one....**

1. Name three teachers who aided your journey through school.
2. Name three friends who helped you through a difficult time.
3. Name five people who have taught you something worthwhile.
4. Think of a few people who have made you feel appreciated and special.
5. Think of five people you enjoy spending time with.

**Easier?**

**The lesson?**

*The people who make a difference in your life aren't the ones with the most credentials, the most money, or the most awards. They're the ones who care.*

## Quality-job creation: Another area where Canada outshines U.S.

**By: Roma Luciw, *The Globe and Mail***

Published: Tuesday, January 29th, 2008

**OTTAWA – The bad news is that, like the United States, Canada's economy is shedding manufacturing jobs. The good news is that, unlike the U.S., Canada is replacing them with high-quality work in the public administration and energy extraction sectors.**

CIBC World Markets Inc.'s employment quality index, which measures the value of jobs created based on compensation and stability, rose 2.8 per cent in 2007, its largest annual jump since 1999. It found that not only did the Canadian economy create close to 400,000 new jobs last year, most of them were well-paid positions.

Work in low-paying sectors - such as general goods retail stores, gasoline stations and clothing factories - slumped by 1.2 per cent last year. However, the number of full-time paid employment in well-compensated areas - like public administration and oil and gas extraction - jumped 3.6 per cent.

Not surprisingly, Alberta and Saskatchewan led the labour quality parade last year, fuelled by strong job gains in energy extraction and mining exploration and development, where paycheques run between 50 per cent and 125 per cent above the industrial average. Ontario, meanwhile, continued to feel the pain of losing manufacturing employment levels.

"If you want high-quality work, you need to move to Alberta or Saskatchewan," joked Benjamin Tal, a CIBC economist and author of the report. "Or apply for a government job."

***"If you want high-quality work, you need to move to Alberta or Saskatchewan," -Benjamin Tal, CIBC economist***

With government coffers in excellent shape, public sector employment ramped up in a big way in 2007, Mr. Tal said, creating a flood of good-quality jobs.

The big question, he said, is whether the government will continue to hire this way next year, given the expected weakness in the Canadian economy. "If you expect the government to stop spending, which we all do, that will translate back to less hiring, both provincially and federally," Mr. Tal said.

The strong Canadian gains tell a much different story than in the U.S., where CIBC's index showed employment quality down 1.9 per cent in 2007.



***Canadian job creation: rock solid***

## Quality Job Creation....

A big part of the U.S. weakness has been the collapse of the construction and real estate industries, which Canada has and will not likely see, Mr. Tal said. "Real estate-related jobs are very important in the current cycle, and we will not fall off the cliff like they did in the U.S., because we did not push the envelope with exotic mortgages like they did."

Rising fears of a U.S. recession have triggered a massive sell off on global stock markets in recent weeks, and economists expect the slowdown will lead the job situation to deteriorate in 2008.

The U.S. housing market has been mired in a deep slump since last year, a situation that will not improve until the meltdown in the subprime mortgage market and ensuing credit crunch are over.

Mr. Tal expects the U.S. slowdown will slow the momentum in Canada's labour market in 2008, contributing to a rise in lower-quality self-employed and part-time jobs.

*"Never regret. If it's good, it's wonderful. If it's bad, it's experience."*  
-Victoria Holt

"However ... we expect the level of employment quality in Canada to remain elevated enough to support healthy income gains and further shield consumers from the chill coming from south of the border," he said.

### **Boiling It Down:**

Slowdown is a good thing. This is what we've been talking about. A few bumps and hiccups along the way are to be expected. Although if you live in the States, have taken stock hits or are getting ready to retire... this may feel more like a bad case of indigestion or possibly even heart trouble.

For our Alberta market 2008 will offer a similar chance to play catch-up, as did '03 and '04. The (Alberta) economy needs time to cool and regroup for the next surge starting 2009 onward. Enjoy the break while you can!

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