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## BAYARD RUSTIN'S HUMAN RIGHTS IMPACT

Bayard Rustin was a lead strategist of the Civil Rights Movement. Rustin famously advised and assisted Martin Luther King Jr. in the Montgomery Bus Boycott and was chief organizer for the March on Washington for Jobs and Freedom.

Rustin was born in 1912 in West Chester, Pennsylvania, and moved to Harlem, New York in 1936 upon completion of an activist training program. An anti-war advocate and pacifist, Rustin was inspired by the peaceful protest methods made famous by Ghandi. Rustin was active in Randolph's March on Washington Movement, and was the first field secretary for CORE — Congress of Racial Equality. He also served on the Fellowship of Reconciliation (FOR). Rustin went to California in 1942 to protect the property of over 120,000 Japanese Americans who were imprisoned in internment camps.

Rustin refused to register for the draft or perform on the Civilian Public Service camps for religious pacifists, but rather was imprisoned for three years beginning in 1943. In 1947, Bayard Rustin helped with the "freedom ride" which challenged Jim Crow practices in the South. Riders protested by intentionally violating the segregated seating patterns on buses and trains. The protesters were beaten, arrested, and fined. Rustin was arrested along with the others and was put on a chain gang for 22 days. His account of that experience was published in the New York Post, galvanizing

P | 201.222.2979  
F | 201.222.2978  
www.geralducas.com



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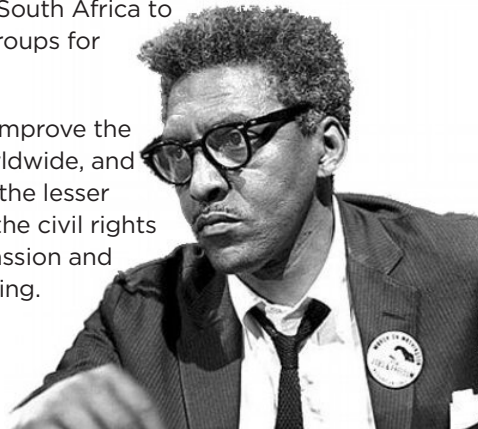
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the investigation that would help abolish chain gangs in North Carolina.

It was in 1956 that Rustin met Dr. Martin Luther King Jr. to assist him with the Montgomery Bus Boycott by offering his knowledge of nonviolent action. Rustin was also the chief organizer of the March on Washington in 1963 which, at the time, was the largest demonstration in the nation's history. It helped to secure pending civil rights legislation and served as the platform for Dr. King's legendary "I Have a Dream" speech.

Among his long list of work for civil rights in America, Mr. Rustin was also very active abroad, serving as Vice Chairman of the International Rescue Committee, for whom he traveled to Southeast Asia to help bring the struggles of displaced peoples in Vietnam to the attention of the United States, and participated in the March for Survival on the Thai-Cambodian border. He worked in South Africa to increase support of groups for peaceful democracy.

Mr. Rustin worked to improve the lives of minorities worldwide, and although he is one of the lesser celebrated heroes of the civil rights movement, his compassion and efforts were far-reaching.



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## .REAL ESTATE INSIDER.

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POWERFUL REAL ESTATE TIPS & STRATEGIES YOU CAN USE

YOU CAN'T GIVE FROM  
AN EMPTY WELL:  
**LOVE & RESPECT  
YOURSELF FIRST**

*"You yourself, as much as anybody, deserve your love and affection." ~ Buddha*

Happy Valentine's Day to you and everyone in my Real Estate Insider Family. Rather than just fretting about being someone else's Valentine this month, consider that your most important relationship is with yourself. Do you love yourself unconditionally? Do you even like yourself? If not, you may be looking for love in all the wrong places. It's impossible to love others if you don't love yourself first — after all, you can't give from an empty well.

Loving and respecting yourself creates a healthier, more abundant and fulfilled life. Many of us mistakenly believe that change happens from external things, but it is far more effective to change ourselves first, because positive change and progress ultimately starts from within.

You have to be happy on your own — this is a choice that you must make yourself. When you choose happiness over anger, and self-love over self-loathing, you open yourself to life's great pleasures. It helps you see the opportunities in front of you, and it helps you discover your true, authentic self. Changing our perspective on life is empowering, liberating, and motivating. It gives us a sense of freedom and achievement that is separate from being a means to successfully reaching our goals. As Eleanor Roosevelt said, "The future belongs to those who believe in the beauty of their dreams." Onward and upward!

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*Gerald Lucas*

GERALD LUCAS  
Real Estate Expert & Best-Selling Author





# TAKING CONTROL OF YOUR TIME

## Minimizing Distractions in the Workplace

**I**t can take 20 minutes to regain total focus after you've been interrupted. No matter what kind of work you're doing, finding a way to eliminate the distractions in your environment will help you manage your time and improve your productivity.

Perhaps the biggest distraction in our work environment is technology. Nearly everyone has a smartphone full of apps with notifications and alerts built in. These alerts can be hugely distracting — especially if the applications open are more interesting to you than the work you're trying to do. If you can't control the urge to check your Facebook or Twitter from your phone, turn it off, put it away, and only take it out on breaks.

Are you the kind of person who has 100 different tabs open in your browser at once? Exit out of the unessential tabs, and close the programs you aren't presently using. If your digital clutter is cleared, you'll have fewer opportunities for distracted clicking. If it's



email and chats that get in your way, resolve only to check and respond to them strictly at designated times to avoid the temptation.

In addition to clearing the digital clutter, it's a good idea to clear your environment of the physical clutter. A workplace with walls, desks, and tables full of images to entice the eye will do just that. Keep surfaces clear to ensure your eyes are on your work and not wandering. A very minimal approach to decorating is optimal for productivity. Try choosing simply a small

plant for your desk to bring a calming element indoors, and a single piece of art that won't send you too far down the rabbit hole.

If it's other people that distract you, communicate clearly when you need interruption-free time. This could mean putting up a sign, posting your quiet time to your public calendar, signaling your intentions by wearing noise-canceling headphones, or setting an away message on your chats. However subtle, you'll need to somehow let others around you know that this time is your productivity time, and you are not to be disturbed.

Your productivity matters, and outside forces can often take over your attention at the most inopportune moments. If you are serious about improving your productivity, you must first be serious about eliminating the distractions around you and taking the initiative to make focus a priority.

### ASK GERALD a Real Estate Question

**Q:** Gerald, I'm doing my first rehab and it's costing me more money than I initially thought. What should I do if I run out of money in the middle of the rehab?

Sunny, Garwood, NJ



replaced to make your property marketable and appealing to an end buyer or investor. You should also try to reduce your rehab costs. For example, if you'd initially planned to install marble countertops, you should consider a cheaper alternative like Formica or tile. The other thing I would suggest you do is immediately try marketing your property in its current state to other investors who may be able to finish doing the rehab if you run out of money. You may be able to flip the property to another investor or convince another investor to partner with you and put up the rest of the money required to finish the renovation.

Thanks for your question Sunny, and good luck. For more real estate tips and information, visit my blog at [www.geraldolucas.com](http://www.geraldolucas.com).

## Does the 4 Percent Rule Still Work?

The 4 Percent Rule says you can withdraw 4 percent of your retirement savings per year, adjusted for inflation. It's intended to help you preserve your nest egg so that your money can support you for at least 30 years of retirement.

However, a couple of recent phenomena have called the 4 Percent Rule into question. The first issue is the health of the stock market. If it's in a slump or giving you several consecutive years of bad returns early in your retirement, then withdrawing 4 percent just compounds that problem. The other issue is low yields and low returns from stocks. These low yields or returns have hampered the growth of nest eggs, which may make an initial withdrawal rate of 3 percent more prudent.

Aside from the concern of too little money, though, there's also the concern of ending up with too much! More than two-thirds of retirees who have followed the 4 Percent Rule have ended up with **more than double** their starting principal after 30 years. Depending on your lifestyle needs, adhering strictly to a 4 percent withdrawal rate may mean that you miss out on a lot of fun during those golden years — and you should get to enjoy the money you've worked so hard to accumulate!

Unfortunately, you can't really tell which outcome you'll have, so what should you do to make sure your nest egg will support you during retirement without living more frugally than you need to? Start with a withdrawal rate that makes sense for your situation and for the market conditions when you retire. Somewhere between 3 and 4 percent is usually a safe bet, but it'll depend on your assets and your sources of income.

Next, adjust your withdrawal each year based on how well your nest egg is performing and how your expenses are changing. In a thriving market, you can get away with boosting withdrawals a little, while a market slump might mean you should withdraw a bit less that year. Either way, you'll want to be aware of how much you actually need. In the end, the 4 Percent Rule isn't perfect, but it remains a good rule of thumb you can use as a jumping off point for your own retirement planning.



## Real Estate Insights

- If someone has a claim against a property in foreclosure and does not receive proper notice that the claim is about to be erased by the sale, their claim is not extinguished.
- A moderately priced house built on a great lot will appreciate more and yield higher income on average than a larger, expensive house will on the same lot.
- Hypothecate: To pledge (property) as security or collateral for a debt.
- A property purchased with nothing down is unlikely to have much, if any, cash flow.



## Real Estate Tips

1. Real estate wholesalers should first build a comprehensive list of potential buyers before they present deals to flip to a mass audience.
2. Before you make a written offer to buy a rehab property, learn what real estate repairs cost (labor and materials), be conservative with your estimates, and make a detailed list that you can show to potential lenders, investors, and joint venture partners.
3. Provide multiple comparable sales, with photos, addresses, and detailed information when you present a real estate deal to an investor, lender, or JV partner.
4. Do all your homework BEFORE you make your first offer to purchase a property.