



By Betty Jakus, Signature Service

The Cliffs Vernon, British Columbia

Condominium units at The Cliffs are achieving strong rental rates compared to the Vernon area and are, on average, meeting or exceeding projections for this building. This positive trend is augmented by the well-performing Strata and Rental Association Program budgets and is extremely positive news for investors.

	Market Average*	Terra Vista Average	Monetary Difference	Percentage Difference
1 bedroom	\$503.00	\$558.00	\$55.00	9.85%
2 bedroom	\$603.00	\$670.00	\$67.00	11.1%

*Source: CMHC statistics from October 2004.

** Adjusted for inclusion of electricity, heat/AC and hot water @ \$110 for 1 bedroom and \$170 for 2 bedrooms.

A low vacancy rate in the area offers additional good news for investors. Although these rates are following seasonal tendencies, annualized vacancy rates are poised to remain at projected averages of 3 percent.

February 2005 appraisal data commissioned by 20|20 Properties and conducted by Rivard & Associates underscores these positive trends.

Month / Year Sold	Appraisal Date	Original Sale Price*	Original 25% Down Payment	Appraised Value	Increase	% Gain on Original Down Payment
Jun 2003	Feb 2005	\$95,900	\$23,975	\$138,000	\$42,100	175.60%

* Appraisal conducted on two bedroom suite (No. 215).

Property Performance Retrospective

20|20 Properties Inc., in association with Signature Service, has been working diligently to ensure our owners get the best possible return on their investment properties, while residents enjoy living in a premier rental property for their area. We are committed to keeping our owners fully informed and so we have developed the Property Performance Retrospective, which offers detailed cash flow and capital appreciation data.

Request your copy by e-mailing info@2020properties.com or calling **1.866.796.2020** ext 5120.

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QUICK FACTS

- Rental rates are exceeding projections
- Low market average vacancy rate
- Strong suite appraisal values



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20|20 GROUP'S EXCLUSIVE MEMBERSHIP PROGRAM

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Tucson, Arizona The Old Pueblo with a Modern Twist



Founded in 1775, Tucson is one of the oldest cities in the United States and the second largest city in Arizona. Covering 600 square miles and situated in a Sonoran Desert valley, Tucson is surrounded by majestic mountains towering up to 9,000 feet above the city. Stylish while retaining its rustic charm, Tucson is steeped in a unique blend of Native American, Hispanic and Anglo-American cultural influences and offers an unsurpassed climate of up to 360 sun-filled days each year.

Tucson is well known for many reasons, not the least of which is being the foremost health services center for the southwestern United States. Home to premier research institution and one of the largest community colleges in the United States with 37,083 undergraduate, graduate and first-professional students enrolled, the University of Arizona ranks as the second largest public employer in the state (Sources: Arizona Daily Star, March 13, 2005 and University of Arizona, August 2004). Also thought of as a foremost astronomy center, Tucson is clearly so much more than one of the most popular retirement and vacation destinations in North America. → *Continued on Page 3*

FORESIGHT

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Leading with Style and Credibility

Effective leadership is about creating an environment where an act of faith can happen. Faith is built upon trust, trust is built upon credibility and while credibility can be rather abstract, your team will follow you when you can communicate your vision, mission and goals in a credible, trust building fashion. And depending on the value set of the person you intend to lead and inspire, the credibility model will change.

Typically, your values are driven by a number of factors, with one of the key drivers being your personality style. As a leader your personality style will determine how you lead, what motivates you and what blind spots and weaknesses you may have. Also, it will tell your team what you find credible and trust building.

It's important to note that there is no definitive leadership style that outpaces the next. The most successful leaders are the ones that can adapt their communication style and behaviour to match the values of their team. By properly identifying the personality style of the team member you're interacting with, you can communicate and behave in a way that their value set finds

credible and trust building.

Adapting your communication and behavior style is largely attributed to how well you understand your personal leadership style. This awareness will then help you to shift your style to connect with and inspire your team.

Let's look at the four leadership styles along with their motivators and credibility models:

Use this chart to identify where each of your team members falls in the style grid; and then begin to evaluate how you can more effectively connect with them by appealing to their core values and avoid any major credibility killers.

Developing this skill takes time and may feel awkward at first as you shift your communication style to increase your leadership effectiveness. With practice, you'll find that shifting your style and behavior becomes more natural and eventually part of what you do.

And remember: your receptivity to others often determines their receptivity to you!

By Shane Gibson, Knowledge Brokers International

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Economic Highlights & Trends

Bill King, Chief Editor of national publication Expansion Management Magazine, reports that Tucson is among the top "American Business Opportunity Metros" according to numerous studies conducted by the magazine over the past 12 months (Source: Expansion Management Magazine, July 11, 2005). Factors like taxation and spending trends, infrastructure spending and debt management are considered when evaluating the business opportunity strength of metropolitan areas across the United States.

The impact of 50 state legislatures in relation to these and other key factors are thought to be strongly linked to a state's business climate. King argues, "for better or worse, when a company relocates to a different state, it also inherits that state's problems." Hitting the number two spot on Expansion Management's list for "Best Tax and Financial Management Environment", Arizona is poised to continue attracting businesses; and as the second largest center in Arizona, Tucson is in an excellent position to reap the benefits of this positive climate.

This sentiment is echoed in an article by David Hatfield for Inside Tucson Business entitled "It's official: Tucson is in an economic boom" (Source: Inside Tucson Business, June 15, 2005). Hatfield draws on research conducted by Marshall Vest, an economist and director of the Economic and Business Research Center at the University of Arizona's Eller College of Management. Vest's research found that among the circumstances driving Tucson's economy, real estate is the main factor pushing the economy into over-drive with construction jobs up 17 percent over the last four years.

Population & Employment Trends

The Tucson Metropolitan Area has been experiencing a sustained upward population trend with growth averaging 2,000 people per month. Here are the actual numbers:

In 2005, the strongest sectors in the local Tucson economy are expected to be Natural Resources and Mining, Wholesale Trades, Construction, Financial Activities and Accommodation (Source: Department of Urban Planning and Design for the City of Tucson, July 6, 2005). Also, as at June, 2005, the jobless rate for Tucson

was 4.1 percent, while the state average was 4.4 percent and the national average was 5.0 percent. (Source: The Department of Economic Security)

Top Two Public Employers

1. U.S. Army Intelligence Center and Fort Huachuca (12,250)
2. University of Arizona (10,348)

Top Two Private Employers

1. Raytheon Missile Systems (10,300)
2. Wal-Mart Stores, Inc. (4,595)

(Source: Arizona Daily Star, 2005)

Trends in Tucson Real Estate

The strength of Tucson's economy is mirrored in the real estate market with median home prices up 30 percent to \$228,500 over the last 12 months, according to the National Association of Realtors. From a national perspective, Philip S. Moore of Inside Tucson Business reports that the city landed on the list of top 10 home price gains in the United States. Yet, fears that this may represent a bubble are nullified since Tucson is at the bottom of the list of markets where housing prices are considered overvalued (Source: Inside Tucson Business, August 22, 2005).

What does this upward trend in real estate prices mean for the rental market? It's simple. As home prices go up, whether it's single-family homes, condominiums or townhouses, there is often a corresponding pressure on the rental market as first time homebuyers are priced out of the market.

There are additional indicators of the strength of the rental market and potential for excellent investment opportunities in Tucson. For instance, Tucson has experienced a decreased rental apartment vacancy rate from 11.1 percent in 2003 to 10.3 percent in 2004, while rents have increased an average of 1.6 percent from \$557 to \$566. In fact, between 1996 and 2004, the Tucson rental market has seen an average rent increase of nearly 18 percent.

All indicators point to Tucson, fondly referred to by residents as "The Old Pueblo", as being an excellent place to live, work and invest.

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Equity Club's Client Introduction Rewards Program puts you in the driver's seat by letting you choose the rewards you receive. You can reduce the closing costs for your next investment, share this reward with the friends, family and associates you refer or donate the reward value to the charity of your choice. You can also earn vacation getaways, gifts and extensions on your Equity Club membership.

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INVESTOR'S CORNER taking control of your happiness

Book Title: What Happy People Know, How the Science of Happiness Can Change Your Life for
Authors: Dan Baker, Ph. D. & Cameron Stauth

Ever wondered if there's some secret to happiness that the persistently joyful and energetic Starbucks barista knows that you don't? Or perhaps you've reflected on the carefree, childhood days long past when capturing a grasshopper in your hands was enough to set a joyful tone for the day... and wistfully longed for that feeling of contentment and pure happiness?

What Happy People Know, by Dan Baker and Cameron Stauth, offers an engaging perspective on happiness rooted in the idea that people can teach themselves how to be happy and escape the vicious cycle of stress from work and family. Baker, a psychologist and

director of the Life Enhancement Program at Canyon Ranch in Tucson, offers six 'happiness tools' that when adopted can help people avoid traps like trying to buy happiness or trying to gain happiness from resolving the past.

Baker asserts that "it won't take long to learn what happy people know and to learn how to feel happy for the rest of the day. It will take longer, however, for you to work these lessons into the heart of your life, until happiness becomes a habit and unhappiness feels foreign." If you're ready for a fresh, new perspective on happiness, What Happy People Know offers just that through a combination of theory, practice and case studies.

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