

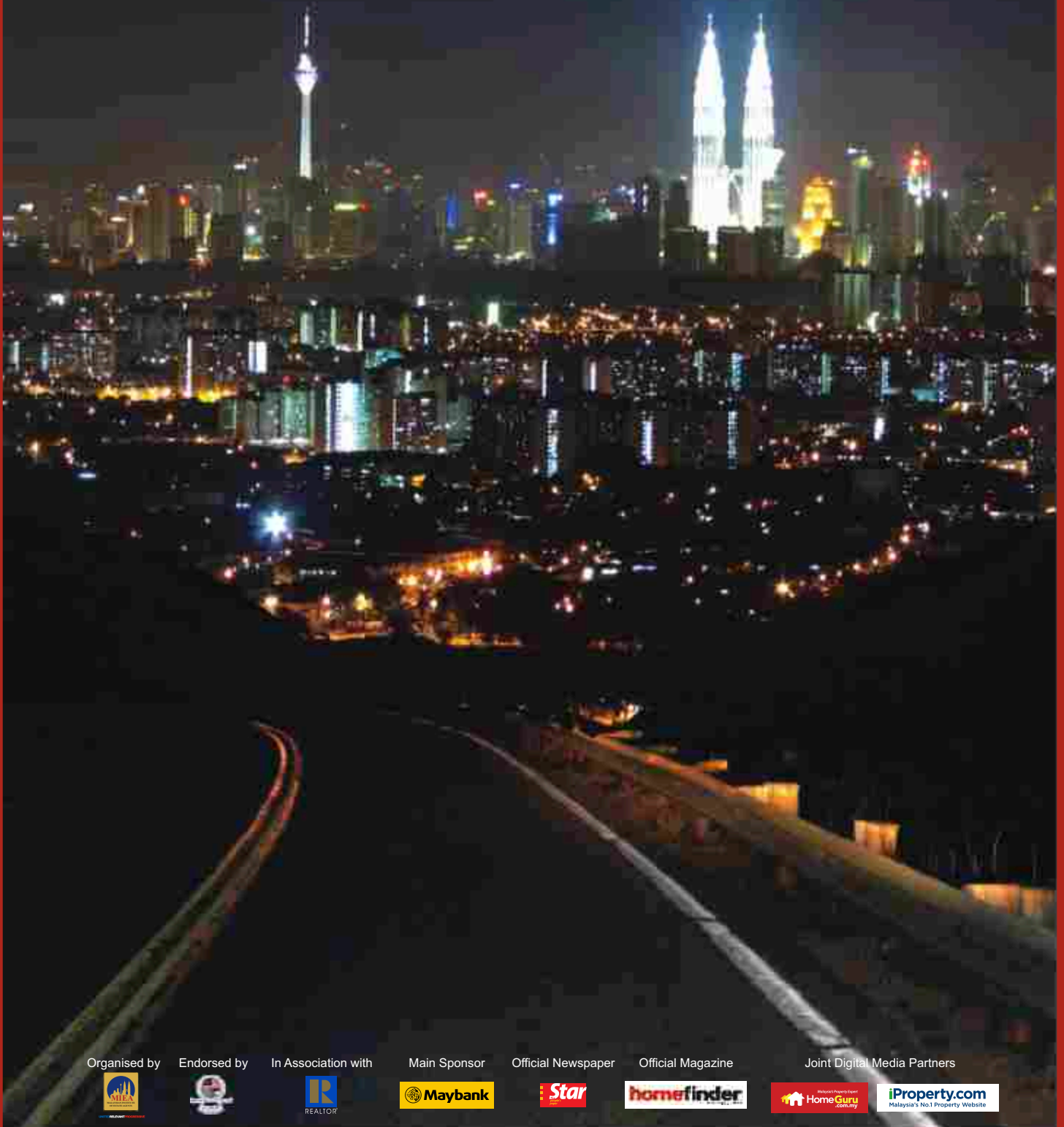


MAREC12

MALAYSIAN ANNUAL REAL ESTATE CONVENTION

PROPERTY INVESTMENT - THE WAY FORWARD

3 - 4 March 2012 • Sime Darby Convention Centre, Malaysia.



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PROPERTY INVESTMENT - THE WAY FORWARD

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MAREC12

MALAYSIAN ANNUAL REAL ESTATE CONVENTION

PROPERTY INVESTMENT - THE WAY FORWARD

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Contents

The Guest of Honour's Message	5
The Convention Chairman's Message	7
The President's Message.....	9
The Board of Valuers, Appraisers and Estate Agents Malaysia's Message	11
Convention Programme:	
Property Investment - The Way Forward	12
Convention Synopsis	13
Speakers' Profile	14
Image Gallery	
MAREC11 - Glocal Or Global	18
The Convention Organising Committee	29
Behold The Power Of NLP (Neuro Linguistic Programming)	31
Is Better Hiring And Retention High On Your To-do List This Year?	33
Seven Secrets Of Self Made Multi-millionaires.....	35
Negotiators Training Programmes.....	37

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“... another milestone for MIEA to have organized this convention annually for the past 26 years.”



YB Senator Dato' Ir. Donald Lim Siang Chai

The Guest Of Honour's Message

It's indeed my pleasure to officiate yet another chapter of the Malaysian Annual Real Estate Convention or better known as MAREC, organised by the Malaysian Institute of Estate Agent (MIEA), which is the largest gathering of those involved in the Real Estate fraternity.

It is indeed another milestone for MIEA to have organized this convention annually for the past 26 years. I was told that there are quite a number of foreign delegates who have come all the way from the Philippines, Singapore, Indonesia and Bangkok. I wish them Selamat Datang !

It is good to note that the MIEA has been very active for the past 37 years and is playing an important role in bringing together Estate Agents and in protecting their interest. Apart from having programmes to educate and enhance the level of professionalism, MIEA is also active in dealing with government agencies with regards to the liberalisation policies, pre-budget discussions and issues relating to Estate Agency practice.

Lastly, I would like to encourage MIEA under its new President Mr. Nixon Paul and members of the Council of Management to continue with this good effort.

Wishing you all the best!

Thank you.

YB Senator Dato' Ir. Donald Lim Siang Chai
Deputy Minister of Finance
Malaysia

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 - Hypergames
 - Hyperchill
 - Hyperdine
 - Hyperkitchen
 - Hyperspa

- *Vertigo Sky Lounge & Terrace
 - Chill Out Zone
 - Sky Gym
 - Football Table
 - Pool Table
 - Theatrette
 - Jacuzzi & Sauna
 - Viewing Deck
 - BBQ Area



The Convention Chairman's Message

Fellow Practitioners & Delegates,

Warm greetings from the Malaysian Institute of Estate Agents. It is indeed heartening to see so many of you here today for yet another convention, organized by practitioners, for practitioners.

For the past 26 years, MIEA has been organizing the Malaysian Annual Real Estate Convention. In the year 2008, we coined the acronym MAREC, and it has caught on as a brand name. The convention is now known among all practitioners as simply MAREC.

I have personally been involved in the organization of numerous conventions and over the years, I have seen the institute grow from strength to strength. It is amazing what a bunch of volunteers, who are incidentally not paid a cent, through sheer determination, commitment and dedication, can achieve. As we all know, MIEA is run by practitioners who each year, take turns to volunteer their services to the Institute.

From a small outfit, the Institute has grown to what it has become today. Amongst the various professional bodies, we stand tall and proud for having achieved so much in so little time. Our thanks must go to all the volunteers from the past years that sowed the seeds of what MIEA is today.

We have worked very hard to put together the best possible convention for you. It is our hope that the next two days will be a learning experience for each and every one of you. We trust that by the end of tomorrow you will find that MAREC 12 has been money well spent.

We urged you to take full advantage of the convention and participate in each and every session. We have lined up several vendors and service providers at the foyer and we encourage you to explore business opportunities with them.

In 2008, MIEA also introduced for the first time, the networking cocktail session at the end of Day 1. Over the years, this cocktail session has proven to be a hit with participants, with many looking forward to it. We expect the cocktail this evening to be a huge success as well, and it is our hope that you will use it as a networking session to further enhance your business.

To my Organizing Committee, my heartfelt thanks for having worked hard these past few months, to put MAREC 12 together. Without your dedication, commitment and loyalty, I would not have been able to pull this off.

To President Nixon, a big thank you from the entire Organizing Committee, for having provided support, guidance and leadership throughout the planning stage. It has been a pleasure to put MAREC 12 together for you.

To all the delegates, welcome to MAREC 12 and we hope you have a blast.

Siva Shanker
Deputy President
Convention Chairman MAREC 12



Mr Siva Shanker

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Mr Nixon Paul



The President's Message

In today's ever changing social and economic environment the challenges faced by Estate Agents are far more complex from what we faced 15 to 20 years ago.

Technological advancements and economic changes globally have changed the way we do business and I am sure it will keep changing as we keep progressing. While we face these changes which have created some discomfort to many, it has also opened up new opportunities for the estate agent to explore and enhance business.

The internet has made a dramatic difference in our lives, information now is so freely available and the opportunities the internet has created is sometimes beyond comprehension.

The institute recognises the fact that its members are constantly being challenged in many ways and takes responsibility to provide assistance via education, training, business facilitation and representation from the authorities.

The annual convention is one of the many programmes that was initiated many years ago by MIEA to assist members and practitioners, by bringing together speakers and prominent personalities together over two days to share their experiences and knowledge. It is also a perfect platform to network and establish new business ties.

This year the theme Property Investment The Way Forward was decided on, as we were of the opinion that this is an area of our business that needs to be enhanced, as more and more of the investing public are turning to properties for investment purposes. This is simply because most other forms of investments are now considered volatile and unpredictable. Property Investments are considered safe and conservative.

Further to this we can also anticipate interest from foreigners, as Malaysian property prices are dramatically cheaper in comparison to our immediate neighbours. The Malaysian land laws also allow foreigners lawful ownership of property, which is a plus point as many of the neighbouring countries do not allow this. In light of this, members and practitioners need to prepare themselves with the necessary skill to take advantage of this growing opportunity.

I am confident that after this two day event, all participants will walk away from this convention feeling better prepared and confident to take on the challenges of the ever changing property investment environment.

Nixon Paul

President (2011 / 2013)

Malaysian Institute of Estate Agents (MIEA)



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Seated from left to right.

- | | |
|---|----------------|
| 1. Yan Zi, Chong Zee Lok
Mortgage Specialist | 012 - 298 8557 |
| 2. Nicole Lim Siew Yen
Mortgage Specialist | 012 - 925 2775 |
| 3. Melissa Chiew Poh Wan
Mortgage Specialist | 012 - 304 3233 |
| 4. Wendy Goh Lai Wan
Mortgage Specialist | 012 - 228 0402 |
| 5. Kate Choo Boon Chee
Mortgage Specialist | 012 - 889 8126 |
| 6. Simon Yong Yoon Lim
Relationship Manager | 012 - 220 6668 |
| 7. Kelly Tee Hui Min
Mortgage Specialist | 017 - 286 2552 |
| 8. May Lai Chin Mee
Mortgage Specialist | 012 - 374 4787 |
| 9. Cadbury Voon San San
Mortgage Specialist | 012 - 306 1903 |
| 10. Christine Kok Mei Xin
Operation Support | 012 - 398 6925 |
| 11. Lim May Lee
Operation Support | 012 - 617 6126 |

Standing from left to right.

- | | |
|--|----------------|
| 1. Suanne Lim Siew Kuan
Operation Support | 012 - 886 8126 |
| 2. Cherie Chong Lee Chu
Mortgage Specialist | 016 - 378 8078 |
| 3. David Yun Yew Fai
Mortgage Specialist | 010 - 422 0121 |
| 4. Malcolm Hah Cheng Kean
Mortgage Specialist | 012 - 266 4940 |
| 5. Ken Fann
Mortgage Specialist | 012 - 674 5448 |
| 6. Jerry Lee Keat Nam
Marketing Manager | 012 - 302 0403 |
| 7. Jerry Tang Chan Leong
Marketing Manager | 012 - 611 7784 |
| 8. Vincent Ching Kok Fai
Marketing Manager | 012 - 346 3490 |
| 9. Kelly Tai Kuen Kuen
Operation Support | 012 - 808 8126 |
| 10. Natalie Chong Yok Kwi
Mortgage Specialist | 012 - 288 9612 |
| 11. Jefferie Tan Lee Yin
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Message from the Board of Valuers, Appraisers and Estate Agents Malaysia

Warm greetings from the Board of Valuers, Appraisers & Estate Agents.

First, let me record my sincere thanks to the Malaysian Institute of Estate Agents (MIEA) for inviting me to pen a few words for your Souvenir Programme on the occasion of the Malaysian Annual Real Estate Convention 2012 (MAREC 12)

I am proud of MIEA for having successfully organised MAREC for the past 26 years. I am always pleased to note that each year, the convention gets bigger and better with larger numbers participating and the quality of speakers and presenters are getting better. It is indeed a healthy sign for the profession that MIEA has a pool of credible and capable leaders who are able to successfully steer the profession towards greater heights.

I urge all Registered Estate Agents to act in accordance with the rules and regulations as the client is the reason for your survival. Indeed, when you are in business, be it professional or otherwise, the client is the very reason for existence and the proverbial saying “Customer is King” truly reflects the profession and therefore he should be treated with courtesy and fairness at all times.

In this fast changing landscape of the business world, the ability to attract and retain a client is of paramount importance. To effectively engage the client, the practitioner must equip himself well and be knowledgeable in his trade and act in an exemplary manner.

A convention of this nature offers the perfect platform for practitioners to hone their skills and increase their knowledge. It is my hope that exposure to such conventions will not only be beneficial to you but will also create a wholesome Estate Agent who will be able to tackle the world at large.

Lastly, I must congratulate the Organising Committee, under the able leadership of the President, Mr. Nixon Paul and the Convention Chairman, Mr. Siva Shanker, who must have surely worked very hard to organise this event which is a resounding success judging from the huge numbers of attendees.

On behalf of the Board of Valuers, Appraisers & Estate Agents, I wish all participants a pleasant, fruitful and educational experience.

Dato' Sr. Abdullah Thalith b. Md Thani
President
Board of Valuers, Appraisers and Estate Agents Malaysia



Dato' Sr. Abdullah Thalith

PROGRAMME

Property Investment - The Way Forward

3rd March 2012 - Day 1

Time Programme

- 8.00 am Registration and Networking
- 9.00 am Opening Remarks by EC
- 9.05 am Welcome Remarks by Mr. Siva Shanker,
Organizing Chairman
- 9.15 am Address by Mr Nixon Paul, President of MIEA
- 9.30 am Signing Ceremony For Collaboration
Between ASEAN Real Estate Associations
- 10.00 am Address by Guest of Honor
YB Senator Dato' Donald Lim Siang Chai
Deputy Minister Of Finance
- 10.20 am Opening Ceremony
- 10.30 am Tea Break
- 11.00 am **Session 1**
Market Outlook 2012
- A Developer's Perspective
by Datuk Seri Michael Yam Kong Choy, President
Real Estate And Housing Developers' Association
Malaysia (REHDA)
- 12.00 pm **Session 2**
Asia – Pacific Real Estate
& Economic Outlook for 2012
by Dr. Yeah Kim Leng
Group Chief Economist, RAM Holdings Berhad
- 1.00 pm Lunch Break
- 2.15 pm **Session 3**
A Fundamentals Based Outlook
For The Klang Valley Property Market
by Sr. Elvin Fernandez, Managing Director
Khong & Jaafar Group Of Companies
- 3.15 pm **Session 4**
1) Islamic Financing
by Warren Wong, Consultant
Maybank Appointed Speaker

2) The New Property Financing Guidelines
By Bank Negara
by Mr. George Cheah
Sales & Service Consultant
Maybank Appointed Speaker
- 4.15 pm Tea Break
- 4.30 pm **Session 5**
Selling Malaysian Properties Overseas –
Opportunities for Estate Agents & Developers
by Mr. Kumar Tharmalingam
CEO, Malaysian Property Incorporated
- 5.30 pm Evening Networking Cocktail Reception
Convention Adjourns

4th March 2012 - Day 2

Time Programme

- 8.00 am Networking
- 9.00 am **Session 6**
State Overview - Sabah & Sarawak
by Mr. Francis Goh (A.S.D.K)
Managing Director
Kinsabina Group Of Companies
- 10.00 am Tea Break
- 10.30 am **Session 7**
State Overview - Penang
by Sr. Michael Geh, Senior Partner, Raine &
Horne International Zaki + Partners Sdn Bhd

State Overview - Johor
by Sr. Wee Soon Chit
Director, CB Richard Ellis (Johor) Sdn Bhd
- 11.30 am **Session 8**
Tax Implications on Property Investments
by Mr. Richard Thornton
Tax Consultant & Author
- 12.30 pm Lunch
- 2.00 pm **Session 9**
Liberalizing The Malaysian
Real Estate Profession
by Mr. Soma Sundram
Past President, MIEA
- 3.00 pm **Session 10**
2012 Head On – Taking Charge Of
Your Own Success
by Mr. Carsten Cziborr
Managing Director, Navigo NLP Centre
- 4.00 pm Tea Break
- 4.30 pm **Session 11**
Million Dollar Round Table Forum
by Eric Lim, Dato' Leslie Lee
and Gerard Periera
Moderator : Mr. Stephen Tew
Past President, MIEA
- 5.30 pm Closing Ceremony
- 5.45 pm Convention ends

CONVENTION SYNOPSIS

DATUK SERI MICHAEL YAM

Market Outlook 2012 - A Developer's Perspective.

This session will be of real importance to would be investors and Estate Agents as it will address issues on the challenges being faced by most developers and the innovative steps being taken by developers to overcome these hurdles. There will be an over view of the new emerging locations and the innovative developments that investors should be aware of. Property investment opportunities are plentiful but it may not be in the traditional locations that investors generally seek. Penang, Iskandar in Johor, Rawang, Sri Kembangan, just to name a few are enjoying fantastic capital growth and good rental returns. Most developers have already set their sights on these new and emerging locations, you as an investor must be informed of these new opportunities.

Dr. YEAH KIM LENG

Asia Pacific Real Estate & Economic Outlook

Dr Yeah will deliver an over view of the current economic climate in the region and what can be anticipated in 2012. He will also elaborate on the property markets in Malaysia and the Asia Pacific, making references to the current state of the respective property markets and the opportunities they may offer. This session will give participants a clear and objective view of the opportunities and the challenges the property markets regionally will face in 2012.

Sr. ELVIN FERNANDEZ

A Fundamentals Based Outlook For The Klang Valley Property Market.

Property investment must be based on several key considerations. Location, facts, figures, trends and in depth research, these are important issues when one is considering to invest in properties. The speaker who has more than 25 years of experience as a valuer, property manager and estate agent will present relevant market information, based on actual transaction data and rationalize his views on the current state of property market. He will also share his views on what we can anticipate for 2012. This session will prove to be informative and factual and hence assist investors to make informed investing decisions.

SPEAKERS FROM MAYBANK

Islamic Financing and The New Property Financing Guidelines by Bank Negara

When investing in property, financing becomes a critical issue. Interest rates, margins of finance, contractual obligations with the financial institution etc need to be clearly defined. This session will show case two speakers who will delve on the latest amendments imposed by Bank Negara on the financing of properties and the positive options that Islamic financing offers investors.

Mr. KUMAR THARMALINGAM

Selling Malaysian Properties Overseas - Opportunities for Estate Agents and Developers.

With liberalization setting in and the escalation of cross border sales, estate agents and developers alike need to prepare themselves to take their business international. With this in view the government has initiated the formation of Malaysia Property Incorporated. This organization was set up by the Malaysian Government to help facilitate the sale of Malaysian properties internationally. The speaker will brief all participants on the measures taken by MPI and the incentives provided to estate agents and developers to enhance their sales and marketing activities internationally.

Mr. FRANCIS GOH

State Over View Sabah and Sarawak.

Sabah and Sarawak - untapped and unexplored by most investors. While the Singaporeans, Koreans, Taiwanese and Japanese have invested heavily in these two states, unfortunately most West Malaysians are generally ignorant of the opportunities available here. The speaker will provide an over view of the current property market scenario and the opportunities that are available to property investors. With the oil and gas sector booming and the tourist arrivals increasing dramatically every year in these two states, the property market has in tandem also grown significantly. It is our opinion that investors and estate agents should explore the opportunities available here.

Sr. MICHAEL AND Sr. WEE SOON CHIT

State Over View Johor + Penang

Over the last few years these two states have enjoyed brisk sales in the primary and secondary markets which have attracted a wide array of local and foreign investors. The topics covered will address the following issues: a) why the sudden surge in interest in these states, b) what type of properties are being actively transacted, c) what the anticipated returns on investment will be, d) what opportunities are presently available to investors in these states and a host of other issues which will be relevant to practitioners and the investing public.

Mr. RICHARD THORNTON

Tax Implications On Property Investments

When investing in properties, the taxes attracted on rental income and capital gains will have a direct bearing on the investor's net income. The speaker will address issues on the different type of taxes one will incur and the allowances and tax breaks that the authorities allow. Further to this the speaker will also advise delegates on the pros and cons on property investments made via a company and as an individual. The speaker is looked upon as an authority on this topic and we are of the opinion that this session will prove to be extremely beneficial to all.

Mr. K. SOMASUNDRAM

Liberalizing The Malaysian Real Estate Profession.

The board of Valuers, Appraisers and Estate Agents which comes under the purview of the Ministry of Finance recently announced the latest amendments to the act. The latest amendment allows non registered agents to own equity in Real Estate Companies. This amendment may be looked upon as a Double Edged Sword as it has its pros and cons. The speaker will elaborate on the rationale to this amendment and the manner in which real estate companies and practitioners should take advantage of this amendment.

Mr. CARSTEN CZIBORR

Taking Charge Of Your Own Success

In today's challenging business environment, effective communication skills are critical. The speaker the former Regional Director of Siemens Asia Pacific will be presenting a talk on Neuro Linguistic Programming.

Today he runs his own Training and Consultancy firm (Navigo NLP Centre) and conducts courses for Multi National Companies in Indonesia, Singapore and Malaysia. The speaker will engage and emphasise the importance of effective business communication, and high light the finer points of effective communication when it comes to negotiations.

SPEAKERS PROFILE



Datuk Seri Michael Yam
President
REHDA



Dr. Yeah Kim Leng
Group Chief Economist
RAM Holdings Berhad



Sr. Elvin Fernandez
Managing Director
Khong & Jaafar
Group of Companies



Mr. Warren Wong
Consultant
Maybank
Appointed Speaker



Mr. George Cheah
Consultant
Maybank
Appointed Speaker



Mr. Kumar Tharmalingam
CEO
Malaysian Property Incorporated

Datuk Seri Michael Yam

Datuk Seri Michal Yam is currently the President of the Real Estate and Housing Developers Association (REHDA). He is also the founder and Managing Director of a strategic, technical and project management consultancy firm know as Impetus Partnership.

He qualified as a professional corporate member of the Chartered Institute of Building, Malaysia after his graduation in building and management studies from the University of Westminster, London in 1979. He had worked in the United Kingdom for five years in various executive and managerial positions, including 2 years in the Works Department of the Department of Health.

Datuk Seri is no stranger to the property industry, having had an illustrious career spanning more than 25 years in the construction, real estate and corporate sectors. In the last 12 years he has successfully managed two public listed companies as their CEO and Managing Director. Many who have heard him speak before will attest to the fact that Datuk Seri is an accomplished speaker, who does meticulous research and never fails to provoke interest and discussions on his topic of delivery.

Dr. Yeah Kim Leng

He is the group chief economist of RAM Holdings Berhad, Malaysia's first credit rating agency that was incorporated in 1990. Then known as Rating Agency Malaysia Berhad (RAM), he joined the company in 1994 to start the Economics & Market Research Department. During the first 6 years, he led the organisation's research and publication thrusts in macroeconomic outlook, industry studies and bond market development.

In May 2000, he was tasked to spearhead RAM Consultancy Services Sdn Bhd, a wholly owned subsidiary that was created to provide research and advisory services vis-à-vis business, economics, industry studies and risk management. In the following 7 years as Managing Director and Chief Economist of the subsidiary company, he had been involved in numerous consultancy and research projects for both the private and public sectors, including regional and national economic studies, sectoral and industry research projects, and strategic advisory services for several large Malaysian corporations. In March 2007, following an organisational restructuring, he assumed his current position as the group chief economist.

Before joining RAM, he had been a senior analyst at the Institute of Strategic and International Studies (ISIS) Malaysia, where he had been involved in a number of research projects on national economic policies. Prior to joining ISIS upon his return from post-graduate studies overseas, he had a 7-year stint in forest resource management and planning

with the Forestry Department Headquarters of Peninsular Malaysia and the Sabah Foundation.

He graduated with a Bachelor of Science (Forestry) from Universiti Putra Malaysia in 1978 and obtained a Master of Business Administration (MBA) from the University of Hawaii (1988) and a PhD in Agricultural and Resource Economics (1992), both had been obtained under the East-West Centre degree-participant programme.

Sr. Elvin Fernandez

Elvin Fernandez is the Managing Director of the Khong & Jaafar Group of Companies.

He is the current Secretary-General of the ASEAN Valuers Association and the Immediate Past President of the Royal Institution of Surveyors Malaysia. He was a former member of the Board of Valuers, Appraisers & Estate Agents Malaysia and a Past President of the Association of Valuers, Property Managers, Estate Agents and Property Consultants in the Private Sector Malaysia. He is a Member of the Malaysian Institute of Estate Agents (MIEA), the Association of Professional Property Managers and the Investigating Tribunal Panel of the BAR Council Malaysia.

He is as a Past Chairman of the International Valuation Standards Council and a Fellow of the Royal Institution of Chartered Surveyors, United Kingdom, Honorary Member of the Institution of Valuers India, Institute of the Philippine Real Estate Appraisers, the National Association of Valuers in Romania, China Appraisal Society, the Practising Valuers Association India and the Indonesian Society of Appraisers. In May 2008, he was appointed as a consultant for the establishment of a Real Estate Investment Trust Framework (Valuation Aspects) by the Securities Commission of Pakistan. He is also an Independent Non-Executive Director of Sunway REIT Management Sdn Bhd. Elvin was awarded the "Property Consultant of the Year 2005" by the Board of Valuers, Appraisers & Estate Agents Malaysia on 12 January 2006. He was also conferred with "Professional Excellence" Award in the "Engineering, Construction & Property" category by the Malaysian Professional Centre or Balai Ikhtisas Malaysia on 21 May 2011.

He has written and presented about 179 papers on property related topics for seminars and conferences since 1991 in Malaysia, Singapore, Japan, Australia, Thailand, New Zealand, Venezuela, Washington, India, Columbia, Vancouver, Greece, Rio de Janeiro, Romania, Philippines, China, Indonesia and Bali. He also features regularly on property related articles in local newspapers.

Mr. Warren Wong

Warren Wong has 25 years of banking experience; 18 years in Learning and Development in the Public Bank Group. His vast experience in branch operations, internal audit and learning has put him in good stead to produce highly competent, committed and dedicated sales/service force that churned outstanding profits for the organization.

Warren has experience in organizing management seminars/conferences, and other events. He conducts both technical and soft skills programs for all levels of staff. He was pivotal in the ISO training for frontline and credit for the bank and has also performed pre-audits to ensure continued certification. He can motivate and increase employees' morale towards service elevation and sales escalation at the branches.

Warren has also co-developed training modules for Panasonic Malaysia which saw the birth of their Sales Academy. It is the first in-house accreditation in the consumer industry. With the added stimulus, Panasonic achieved record sales in 2009 with highly competent, committed and loyal sales force. Panasonic continues to enjoy greater market share and is currently the undisputed number one brand in audio visual and home appliances in Malaysia.

He holds a Diploma In Management from the Malaysian Institute of Management (1995), a Master of Business Administration (Marketing) from the University of Western Sydney, Australia (2003), Certified Financial Planner with FPAM (2007), Graduate in the Islamic Financial Planners with IBFIM (2008), Authorized unit trust consultant by FMUTM (2008; now FIMM) and a member of the Life Insurance Association of Malaysia (1992).

Warren has the passion to develop people and is highly committed to engage employees involved in sales/service, hire purchase, wealth management, branch and head office operations/management to achieve greater heights.

Mr. Carsten Cziborr

Carsten is one of Asia's leading experts in the field of Neuro Linguistic Programming TM (NLP). A Licensed Trainer of NLP TM, certificate by Dr Richard Bardler (co-creator of NLP) personally. Furthermore, he is a Master Coach and Motivational speaker. He strongly believes that NLP will help people to achieve personal breakthroughs and success. Believing in walking the talk, he created his own changes to the life he wanted. He took the bold step to leave Siemens as their Regional Director to setup his own training and consultancy firm, Navigo NLP Center in 2005.

SPEAKERS PROFILE



Mr. Francis Goh
Managing Director
Kinsabina Group
Of Companies



Sr. Michael Geh
Senior Partner
Raine & Horne International
Zaki + Partners Sdn Bhd



Sr. Wee Soon Chit
Director
CB Richard Ellis
(Johor) Sdn Bhd



Mr. Richard Thornton
Tax Consultant
& Author



Mr. K. Soma Sundram
Head of Project Marketing
Reapfield Properties Sdn Bhd



Mr. Carsten Czubor
Managing Director
Navigo NLP Centre

Mr. George Cheah

George Cheah is the Sales and Service Consultant of Walk The Talk Sdn Bhd. He is a Business graduate and also holds a Diploma in Applied Psychology together with an internationally recognized Certificate in Training Practice from Chartered Institute of Personnel Development, UK. He is also an Associate member of CIPD, UK and is currently pursuing his Master in Psychology.

He started out his career with Public Finance Berhad in the early 90s and later on ventured in Sales & Marketing for 13 years before he decided to go into human development. The 13 years of experience in sales had groomed him into a knowledgeable, flexible and outspoken speaker he is today.

George grew from a sales & marketing executive to a General Manager of a retail company within 9 years of working, through his ability to win people's hearts – colleagues, bosses and customers. He is very hands-on and 'walks the talk' in his management style. He developed the sales and operations procedure for all the boutiques under the company and does the hiring and firing procedures. He believes very much in hiring the right person, who has the right attitude but even more so in developing them. When the company was growing steadily, he decided to take up a psychology course to better understand his colleagues, bosses and customers behaviors to help the company to grow. The reward system he created, B-O-S-S, proved successful in encouraging a disciplined and performance culture that led the company to break record sales and surpassing the industry's expectations.

For the past 4 years, he has been continuously growing himself in the training field. Through his experiences and selfless passion for building and developing talents, he has touched more than 10,000 individuals throughout Malaysia, Indonesia, Vietnam and Cambodia, inspiring them to excel and live their potentials. Now, he mainly trains the salespeople in Financial Institution on loans and mortgages.

He was also part of the Institute of Malaysian Banks (IBBM) team to assist banks in Malaysia in their training and development needs. The exposures with training heads of banks and a network of established trainers gave him invaluable insight and understanding of what critical skills, mindset and behaviors that modern successful bankers possess and needed.

In his spare time, George continuously updates himself through books and the internet on topics relating to effective transfer of learning and the different learning styles of people.

Mr. Kumar Tharmalingam

Mr. Kumar graduated from the College of Estate Management, London School of Economics with a B.Sc in Real Estate from University of London. He is a Fellow of the Royal Institution of Chartered Surveyors, Fellow of the Institution of Surveyors Malaysia (ISM) and registered as a Real Estate Valuer and Property Consultant with the Board of Valuers in Malaysia.

He established the First Malaysian Property Trust (FMPT), a joint venture between the Bank of commerce and Austwide, Australia in 1987. Subsequently he left in 1990 to establish the MBF Unit Trust. From 1992 to 1998 he was Executive Director of Taiping Consolidated Berhad (TCB) and was part of the team, building the J.W. Marriott Hotel and Starhill Shopping Centre in Kuala Lumpur and originated Sentul Raya for the company, a joint venture with KTM Berhad to develop 270 acres of an inner city brown field project. In 1998 he left TCB and became Chairman of Hall Chadwick Asia Sdn. Bhd. which specializes in the origination of property assets for Pension Funds, Private Equity Funds and Real Estate Investment Trusts (REITs) and arranging investment options for companies such as Vale International to relocate their regional headquarters to Malaysia.

Mr. Kumar is currently the Chief Executive Officer of Malaysia Property Incorporated (MPI) which is a Government of Malaysia initiative under the Economic Planning Unit (EPU) tasked to promote Malaysia as property investment destination and to attract Foreign Direct Investment (FDI) specifically into Malaysian real estate. He is also the Chairman of the Investment Committee for Aseana Properties Limited, a London AIMS listed Malaysian conglomerate which has property investment, construction and development in Vietnam and Malaysia. Mr. Kumar is also an Investment Committee Advisor on Amanah Raya REIT and an independent Director on the Board of Sime Darby Property Berhad.

Mr. K. Soma Sundram

K. Soma Sundram is currently Head of Project Marketing at Reapfield Properties Sdn Bhd. He is a Registered Estate Agent with 25 years experience. He has been responsible in marketing and selling over 65 projects and in formulating new marketing strategies and introducing selling concepts.

Soma has been actively involved in the real estate industry and was elected as the President of the Malaysian Institute of Estate Agents for the term 2007 to 2009. Among many of his achievements include the purchasing of the MIEA premises, rebranding and introducing the negotiators training programme to MAREC.

He is also a leading real estate trainer and motivator.

Mr. Francis Goh

Mr. Francis Goh possess 23 years of working experience in various field such as architectural designer, building contractors, licensed auctioneer, certified real estate negotiator, marketing manager and property developer.

Position held in Government

- Committee member in Central Board of Sabah Town & Country Planning (2012-2013)
- Appointed Advisor to Penampang Council (2008-2009)
- Deputy President to Penampang Tourism Council Position held in Non-Government Organisations
- 2009-2010 Vice President of Sabah Housing and Real Estate Developers Association (SHARED)
- 2007-2008 Vice President of Penampang Chinese of Chambers
- 2005-2008 Executive Committee of SHARED

Sr. Michael Geh

Michael Geh is the Senior Partner of Raine & Horne International Zaki + Partners Sdn Bhd. Geh is active in Property, Consulting Arena in Malaysia for the past 18 years.

Professionally Geh is a Chartered Surveyor & International Real Estate Agent.

Geh is also a Member of the Financial Planning Association of Malaysia with the Certified Financial Planner Designation CFP.

As the Vice-President, Network & Marketing of FIABCI, the International Real Estate Federation, Geh travels Internationally to speak the following topic:- The State of The Malaysian & Penang Property Market, Smart Property Investment Strategies & International Property Investment Trends in Asia.

He wrote two Property Investment Guide Books & contributed to Ho Chin Soon's Latest Hot off the Press Book on "Cross Border Real Estate". Geh also contributes to various Business Magazines & Newspapers.

SPEAKERS PROFILE



Mr. Stephen Tew
Non-Independent
Non-Executive Director
Axis REIT Managers Berhad.



Dato' Leslie Lee
Executive Chairman
New Bob Group of Companies Hartamas Real Estate Sdn Bhd



Mr Gerard Pereira
Managing Director
Sunshine Properties

Sr. Wee Soon Chit

Wee Soon Chit is currently a Director in CB Richard Ellis (Johor) Sdn Bhd. (formerly Regroup Associates (Johor) Sdn Bhd).

He holds the responsibilities in property valuation, real estate agency and the daily operations in the Johor Branch.

He specializes in valuation of various types of commercial, industrial, residential, agricultural and special properties for the purpose of mortgage, sale, purchase, foreclosure, taxation, compulsory acquisition and submission to the Security Commission. He travelled and valued properties in almost all the states in West and East Malaysia with the bulk of his job involving properties in the Federal Territory of Kuala Lumpur, Selangor and Johor.

He is also involved in conducting property market research and studies.

Wee Soon Chit has more than 18 years professional experience.

He is a Registered Valuer and Estate Agent in Malaysia and joined Regroup in 1997.

QUALIFICATIONS AND AFFILIATIONS

- Registered Valuer (V418) and Estate Agent (E1272)
- Bachelor (Hons) of Surveying in Valuation and Property Management, University Technology Malaysia
- Fellow of the Institution of Surveyors, Malaysia (FISM)
- Member of the The Royal Institution of Chartered Surveyors (MRICS)

Mr. Stephen Tew

Mr Stephen Tew is presently a director and a major share holder of Axis Reit Bhd. He is also an active partner in Hectares and Strata Real Estate.

Stephen started his career in Rahim and Co as a negotiator and thereafter ventured on his own after he passed his Diploma in Real Estate and secured his license to practise from the board.

His business activities were generally focused on the Industrial and Commercial markets and he made a name for himself with the conclusion of several land mark transactions. His discipline and perseverance in his business activities has proven to be his formula for success.

Mr. Richard Thornton

Richard Thornton, the author of several books in the 100 Ways to Save Tax in Malaysia series, is well-known as an expert in Malaysian tax, having been concerned with it in various ways for almost two decades. He has served as head of taxation for Ernst & Young in Malaysia as well as visiting associate professor at Universiti Kebangsaan, Malaysia.

More recently, he has concentrated on his activities as examiner for the Malaysian-law variant advanced taxation examination (paper 3.2MYS) of the Association of Chartered Certified Accountants, his tax consultancy through Total Approach Sdn Bhd and his book writing. Richard is also author of the Thornton's Malaysian Tax Commentaries, a frequent contributor of articles to professional journals and a well-known lecturer on tax topics.

After qualifying as a chartered accountant in the UK, Richard spent several years as tax partner of a prestigious London firm of accountants. On coming to Malaysia in 1983, he added to his qualifications, which then included membership of the UK Institute of Taxation, by becoming a member of the Malaysian Institute of Accountants and the Malaysian Institute of Taxation.

He is now a fellow and former council member of the latter body and has served on several of its committees.

When he is not working on tax, Richard finds time to be interested in travel, photography, and spending 'quality time' with his children and grandchildren.

Dato' Leslie Lee

Dato Leslie is the founding member of New Bob Realty in Penang. His involvement in the property business spans over the last 20 years and he was actively involved in real estate activities.

Apart from being a registered agent he was also involved in property development. Today Dato Leslie spends most of his time carrying out charitable activities and is the national chairman of an Association that looks after the welfare of people who are Mentally Challenged.

Dato Leslie is a member of MIEA and is one of the key persons who initiated the MIEA Building Fund. Today the institute is a proud owner of its own premises thanks to the few members like him.

Mr. Eric Lim

As Managing Director cum founder of Hartamas Real Estate Sdn Bhd (Hartamas), Eric Lim is responsible for managing and developing new business opportunities in Hartamas' three core divisions – project marketing, commercial real estate and agency services.

In year 2004, Hartamas ventured into exclusive project marketing of high end condominiums with its flagship project Suasana Sentral Loft of RM350 million GDV. Gearing forward with great confidence and marketing strategies, remarkable successes were repeated with other notable projects on an exclusive basis. Under his visionary leadership, he has led the company to higher avenue to embark into the international property marketing arena and has transacted many significant corporate

As an experienced real estate player, Eric Lim firmly believes that developing and maintaining strong client relationships, as well as networking with other businesses and agents in the community is the key to success. Being an active and successful real estate agent, he was elected into the Council Member of the Malaysian Institute of Estate Agents (MIEA) in year 2003 and is presently the board member of The Board of Valuers, Appraisers & Estate Agents of Malaysia and also a member of several business associations including the International Real Estate Federation (FIABCI).

Mr. Gerard Pereira

Gerard is the Managing Director and major shareholder of Syarikat Perumahan Sunshine Sdn Bhd. He has been in practise for the past 25 years and has been involved in various aspects of the real estate business. His career as an estate agent has seen him transact several land mark developments, such as the sale of vacant land in Desa Sri Hartamas, where today Kiara Hills has been developed. He was also involved in the sale of the land in Sunway where today the Commerce Square is developed, further to that he was also responsible for the sale of one tower in that development to Kurnia Insurance just to name a few.

He has also been involved in project marketing for developments in Langkawi, Bukit Merah and Damansara Perdana in P.J. His success be attributed to his in depth knowledge in all the projects he has undertaken and his passion for the Real Estate profession.

Hartamas®

Hartamas provides a comprehensive range of real estate services. Established in 1995, we began with estate agency services including general agency services, project marketing and corporate real estate. After successfully establishing ourselves as a premier agency, Valuation & Consultancy Services and Asset Management were established in 2010, to expand the scope of services we offer and cement Hartamas as a full-fledged consultancy in the real estate industry.

Hartamas enjoys an unsurpassed reputation for long-term client relationships built on integrity and professionalism. We forge strategic alliances with relevant partners in the industry, including international sectors, to cast a wide net for our clients' benefit. Coupled with our keen understanding of the property market, we offer valuable expertise that suit individual needs.

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The Malaysian Institute of Estate Agents

The Malaysian Institute of Estate Agents (MIEA) is a recognised body representing all Registered Estate Agents in the country.

The Institute Theme

“UNITED RELEVANT PROGRESSIVE”

The Estate Agents' biggest and single most challenge is to be united. Unity is the binding factor that will allow us to have one voice, one common goal and one vision. Estate Agents must take pride and take ownership of the practice by working together for the common goal of the profession. As the old adage says, "Unity is strength, and strength is mighty". The call is for the leadership, the council, the members and the negotiators to work in unison and in unity to tackle the daily issues we face.

The Institute must be relevant to the members by meeting their expectations. The programmes, activities will all be aligned towards this goal. By the same token members must also be relevant to the institute by participating in the committees, programmes and to give ideas & feedback.

When one is united there is peace & harmony, and when there is relevance there is respect. When this is achieved there will be progress. When we progress there is growth, growth leads to betterment of our business and our lives and as a result we achieve recognition, respect and success. Only then can we bring change to the industry and be a dynamic Institute.

Guide For Contributors

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Manuscripts must be submitted in English. Authors must provide original, unpublished work not under consideration for publication elsewhere. A copy of the manuscript together with original figures and tables must be submitted to the Editorial Board. Manuscripts, figures, tables and disks will not be returned to the author.

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Editor's Note



By Theresa Augustine • theresa@miea.com.my

Welcome To MAREC 12

The Malaysian Institute of Estate Agents (MIEA) is pleased to announce, that once again our Annual Real Estate Convention - MAREC 12 will take place on the 3rd and 4th of March 2012. The theme this year Property Investment The Way Forward.

The MAREC12 Annual Conference Committee, who assisted in organizing the event, will be chaired by Deputy President Siva Shankar.

“Over the past several years MIEA has seen a steady growth in their membership numbers. Our continued efforts to increase membership and our interaction within the local real estate community has made MIEA a truly deserving host for this event. This year the event is opened to the public. This is an excellent way for consumers, investors and the general public to identify with experienced real estate professionals.

The MAREC12 Annual Conference has a successful blend of informative speakers. It is also the ideal platform for members to engage in an educational and social network with the movers and shakers of the industry.

Do enjoy the programme that has been arranged and hope all of you will find the convention a good learning curve.

Don't forget to bring your business cards !

We at MIEA wish you great success and see you at the MAREC12.

Theresa Augustine
Editor

Dream Bulletin

OBJECTIVES OF THE INSTITUTE

- To unite those engaged in the Estate Agency Practice for the purpose of extending beneficial influence on the profession and related interests.
- To promote and maintain a high standard of conduct amongst members in accordance with the Code of Ethics of the Institute.
- To improve the technical and general knowledge of persons engaged in the profession.
- To develop and foster and maintain relations between members of the institute and to provide a platform for the networking and exchanging of ideas and opinions amongst practitioners.
- To provide for the upholding of the honour, reputation and status of members.
- To provide for the training, education, examination of persons practicing or intending to practice as estate agents, or who are otherwise employed or engaged in the profession.
- To represent members in discussion and dialogues with other trade/industry bodies and Government agencies.
- To safeguard and protect the interest of the general public against fraud by practitioners or illegal agents.
- To elevate and encourage the maintenance of a high level or professionalism amongst practitioners.



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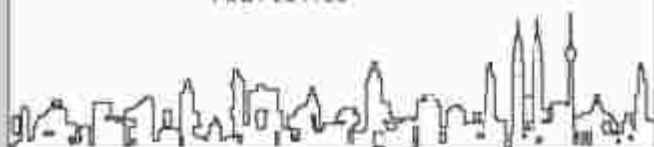


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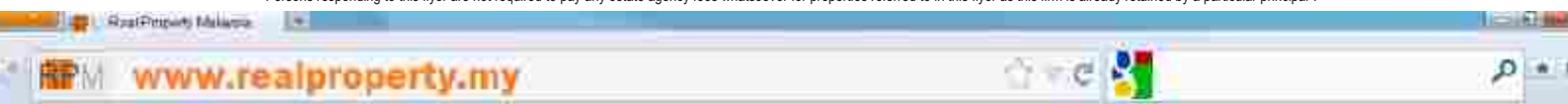
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Behold The Power of NLP (Neuro Linguistic Programming)

An Interview with Carsten

Theresa Augustine

Carsten Czibor
A Licensed Trainer of NLP

1. What is NLP in a nutshell?

The simplest way to explain NLP would be to describe it as a 'User manual for your brain'. First of all, it helps you understand how your thoughts, emotions and language you use influence your behavior. Secondly, it provides skills and tools to produce a long lasting change in your behavior, and teaches how to be successful in anything you do.

2. How can I benefit from NLP?

NLP teaches you the "HOW" of success. It equips you with specific & tangible skills and tools to that enable you achieve your goals more quickly and effectively, perform at your best, increase your confidence and persuasive skills, acquire exceptional skills and knowledge, overcome the effects of your past negative experiences and fears and most importantly obtaining balance in your life and work.

3. How does NLP help in communication?

It teaches how to:

- build a relationship of comfort and trust with anybody
- cultivate active listening skills
- ask the right questions
- identify your own and the other person's communication styles
- tailor your communication style to best match the other person's
- use special language patterns to create a greater impact in our communication...

4. Is it true that NLP teaches how to read somebody's mind by looking into their eyes? How does it work?

Yes, to a certain extend. This is what in NLP is known as The Eye Accessing Cues.

There is a connection between the thinking process of a person and the direction that their eyes move to, because the process of eye movements relates to the different

hemispheres of the brain. By observing a person's eye movement you we can tell whether they are remembering or constructing information. They provide useful information about the person's thinking process

5. Some people claim that NLP is used to manipulate people, is that right?

I don't think NLP is manipulative ...that's somewhat like saying a knife is a killer. A knife can help prepare a wonderful dinner, in the hands of a doctor can save a person's life or take someone's life. Maybe the question to ask is: "Are some people manipulative?"

6. Where can I make use of NLP? People of which professions use NLP most often?

Basically, any field where a human factor is present, NLP can be applied with great success. Due to its highly powerful people & communication skills, NLP is extremely popular among sales people, entrepreneurs, HR managers, trainers and coaches to name just a few.

7. What is the difference between learning NLP from a book and attending an NLP training?

There's a big difference. Just like trying to learn swimming by reading a book. Reading might provide you with a lot of information on NLP, but not the real skill. Attending an NLP training will provide you with the best platform to explore, learn and apply first hand. It is a safe environment to make mistakes, receive feedback and have your questions answered by a qualified NLP trainer.

8. What is the best way to learn NLP?

The best way to learn NLP is certainly to attend an NLP Practitioner training. Make sure you choose your NLP training provider carefully, as this will determine the success of your training.

9. Do I need any special knowledge or skills before I learn NLP?

Not at all. All you need is an open mind, the willingness to learn and ready to have lots of fun.

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Is better hiring and retention high on your to-do list this year?

Many people need to do more with less nowadays. A great way to start is with better management and more effective workers.

It's easy to see why companies would want to start building a great workplace. Where to begin can be more difficult to discern. This lack of clarity makes it tough to take focused actions that move a company forward. In some cases, it can even discourage leader if the scope and breadth seems too large to overcome.

If you're among those aspiring to build a better workplace, even a great one, here are seven tips from the leaders of companies recognized in this year's annual Best Small Workplaces list.

1. **Begin with yourself.** "In order to build a great workplace, you must first build yourself by gaining a deep understanding of your strengths and weaknesses as a leader, and you must completely commit to developing yourself into the best leader and person you can be. At the same time, you must hire outstanding people who are as committed as you are to build a great workplace." Robert Pasin, Chief Wagon Officer, Radio Flyer
2. **Flip the traditional management dynamic.** "Treat every employee as a colleague, and turn the management structure upside-down. If you are hiring well, then the management of the company is there to support the talent and aspirations of your employees, and not the reverse." John Saaty, CEO, Decision Lens
3. **Hire the best.** "Hire people smarter than you. This is the best advice my father gave me when I was starting my business, and I believe it holds true today. In today's competitive environment, your time at work will be easier and more pleasant if you are surrounded by smart people--those who share your values, mission, and vision and like to have FUN! Talented employees will help your business to grow, and create a great place to work. Customers value knowledgeable employees -- the smarter your new hires are, the better off your business will be in the end." -- Lauren Dixon, CEO, Dixon Schwabl
4. **See employees as whole people.** "Every employee has things in their life more important than work. If you fail to realize that, there will be a fundamental disconnect in your relationship with that employee. Realize it and embrace it, and you will be on the way to a mutually beneficial relationship." Tim Storm, CEO & Founder, FatWallet
5. **Use positive, constructive motivation.** "It's said that eight out of 10 people come to work in the morning wanting to make a difference, but by lunch it's down to four. That's usually a result of the environment more than anything, not just the physical but the interpersonal. Lead your employees with a clear vision, support them with adequate resources, and possibly most important reward them for



treating others with respect. Motivate everyone in a positive, constructive way, and your biggest problem will be having to build more office space sooner than you thought!" Tim Hohmann, CEO, AutomationDirect

6. **Practice accountability to your values.** "Hold everyone accountable to your core beliefs and values, including you. No 'license to kill' is allowed no matter how much money someone brings into your business. Otherwise, a double standard develops which will derail the creation of a great workplace." Jim Rasche, 3EO, Kahler Slater
7. **Start now.** "Don't wait till you get bigger to put in place key items, such as staff surveys, peer interviewing for hiring and clear standards of behavior [developed by staff]." Quint Studer, CEO and founder, Studer Group

MIEA In The News





First, understand that you no longer want to be just a millionaire. You want to become a multimillionaire.

While you may think a million dollars will give you financial security, it will not. Given the volatility in economies, governments and financial markets around the world, it's no longer safe to assume a million dollars will provide you and your family with true security. In fact, a Fidelity Investments' study of millionaires last year found that 42 percent of them don't feel wealthy and they would need \$7.5 million of investable assets to start feeling rich.

This isn't a how-to on the accumulation of wealth from a lifetime of saving and pinching pennies. This is about generating multimillion-dollar wealth and enjoying it during the creation process. To get started, consider these seven secrets of multimillionaires.

Seven Secrets of Self-Made Multimillionaires



No. 1: Decide to Be a Multimillionaire

You first have to decide you want to be a self-made millionaire. I went from nothing no money, just ideas and a lot of hard work to create a net worth that probably cannot be destroyed in my lifetime. The first step was making a decision and setting a target. Every day for years, I wrote down this statement: "I am worth over \$100,000,000!"

No. 2: Get Rid of Poverty Thinking

There's no shortage of money on planet Earth, only a shortage of people who think correctly about it. To become a millionaire from scratch, you must end the poverty thinking. I know because I had to. I was raised by a single mother who did everything possible to put three boys through school and make ends meet. Many of the lessons she taught me encouraged a sense of scarcity and fear: "Eat all your food; there are people starving," "Don't waste anything," "Money doesn't grow on trees." Real wealth and abundance aren't created from such thinking.

No. 3: Treat it Like a Duty

Self-made multimillionaires are motivated not just by money, but by a need for the marketplace to validate their contributions. While I have always wanted wealth, I was driven more by my need to contribute consistent with my potential. Multimillionaires don't lower their targets when things get tough. Rather, they raise expectations for themselves because they see the difference they can make with their families, company, community and charities.

No. 4: Surround Yourself with Multimillionaires

I have been studying wealthy people since I was 10 years old. I read their stories and see what they went through. These are my mentors and teachers who inspire me. You can't learn how to make money from someone who doesn't have much. Who says, "Money won't make you happy"? People without money. Who says, "All rich people are greedy"? People who aren't rich. Wealthy people don't talk like that. You need to know what people are doing to create wealth and follow their example: What do they read? How do they invest? What drives them? How do they stay motivated and excited?

No. 5: Work Like a Millionaire

Rich people treat time differently. They buy it, while poor people sell it. The wealthy know time is more valuable than money itself, so they hire people for things they're not good at or aren't a productive use of their time, such as household chores. But don't kid yourself that those who hit it big don't work hard. Financially successful people are consumed by their hunt for success and work to the point that they feel they are winning and not just working.

No. 6: Shift Focus from Spending to Investing

The rich don't spend money; they invest. They know the U.S. tax laws favor investing over spending. You buy a house and can't write it off. The rich, in contrast, buy an apartment building that produces cash flow, appreciates and offers write-offs year after year. You buy cars for comfort and style. The rich buy cars for their company that are deductible because they are used to produce revenue.

No. 7: Create Multiple Flows of Income

The really rich never depend on one flow of income but instead create a number of revenue streams. My first business had been generating a seven-figure income for years when I started investing cash in multifamily real estate. Once my real estate and my consulting business were churning, I went into a third business developing software to help retailers improve the customer experience.

Lastly, you may be surprised to learn that wealthy people wish you were wealthy, too. It's a mystery to them why others don't get rich. They know they aren't special and that wealth is available to anyone who wants to focus and persist. Rich people want others to be rich for two reasons: first, so you can buy their products and services, and second, because they want to hang out with other rich people. Get rich -- it's American. admitted to the programme, should they qualify.

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