



STEELE'S STRATEGIES

Creativity that Works in Real Estate & Business... in This Market, Now!

See page 4 for a simple test to see how you will do when **HYPERINFLATION** hits you head on, what to do about it, and more.



STRATEGY: BECOME YOUR OWN BANKER—STEAL THEIR THUNDER

The bankers we have been using have not been too reliable to say the least. If you have a real estate asset that you could borrow on to acquire something else but there is no money available to borrow, try this: Agree to create a note against said asset payable on very soft terms and exchange the note into something you want. The note you are creating is the same kind of note that is on your first TD. The bank has sold that first TD/note into the secondary market so they no longer own it. That note has further been cut up and diced/sliced into what is called derivatives, etc.

You can also play that game and keep the spread yourself. Let's say that you have house worth \$800,000, a loan of \$400,000 and an equity of \$400,000. You find a business you would like to buy and need \$200,000. You offer to give them a second TD on your house for \$200,000 (no money – just a note like the first TD) and trade the note to them for their business. Remember businesses are not selling in this market either. If they want out they may listen to you. Offer to pay them interest only for several years but a low interest like 2% and that only costs you \$4,000 per year. That's all they would get from the banks if they put the money in the bank and today you are the banker. Real estate brokers will say you can't trade a note for 2% but stock brokers do all the time. Look at TIGRs or STRIPs, bonds that have no interest. Don't believe that you can't because you can. The note is secured by the equity in the house and it is better secured than many of the existing bank loans. If

you went out and borrowed the money you would pay a lot more interest and pay a lot more in payments. Take the bankers' position. You can do a better job than they would.

Alan Greenspan was a banker. If he were a cardiologist all his patients would be dead. ■

STRATEGY: GO FROM THE DEFENSE TO THE OFFENSE

As long as you are just concentrating on trying to sell something in a market that's going down or trying to find a job when everyone is getting laid off, you may not be riding the horse in the direction that it is going. If you have lost your job, consider starting your own business so you control your own destiny. If you own a business and it is operating on two cylinders change it so it is moving with the market not against it.

If you are starting a business, pick something that can be run from anywhere and that has a service or product you can not only sell but barter. Do the same if you own an existing business.

As long as one's mind is concentrating on its own problems it is on the defense. Turn it around so you are solving something for someone else and everything goes positive. Go on the offense. ■



Buyers Brokers Service for Panama

If you are interested in buying or exchanging assets into Panama please contact the person publishing this newsletter. If you are a real estate broker and have clients that would like to participate in this program, likewise.



“SCISSORS, STONE & PAPER” Remember that game?

Markets have only one rationale in economic theory: sift through all the information and data and returns and determine the price. Because of variables it is never just right but close.

Because we are working with fiat money and not gold backed money, all the data is distorted and fraudulent so it creates false charts and false pictures and therefore a false price. No one knows what a real price is and most of the time the price is not close and it is also then often manipulated to create the picture one or more parties want presented. You start to picture 20% and 50% returns which are bubbles and not real.

In comes the exchanger or trader with his/her Scissors and they just slice through that phony Fiat Paper. A trade goes right to the heart of the matter. Price tends to disappear and benefits take over. How badly one person may want out of one property and how much another person might want to own another property comes into play and the absolutely perfect transaction occurs.

Bankers are out, there are no distortions and it is real. Is it more difficult? Yes. And it will be so until we can work once again with something real. Do you need to learn trading? It takes a little time but if you think this market condition is a long way from being solved it might make sense to go through the learning curve. ■

STEELE’S STRATEGIES (SS) IS LOOKING!

We are looking for associations with companies and entrepreneurs interested in expanding into the barter and exchange field. We offer:

1. Joint publishing of this Newsletter with your masthead to your e-mail list of 1,000 up. We do all of this, you provide the list.
2. We put you into the advertising and consulting business and get you through any door.

3. Association with SS contingency ads service, if qualified.
4. Association with IVX contingency ad service, equities of 1 million and up. If qualified.
5. Ongoing education. We teach you trading.
6. Financial opportunities to expand your work force and members of your team.
7. Advertising space you can trade for your own account & build your own estate.
8. Free ad space to trade your own items.
9. Help you build you own exchange & barter arena. Local, national or international.
10. We will joint venture with you on a new newsletter if you have a unique specialty within the exchange or barter field.
11. You can run this business from anyplace in the world.
12. Public relations to establish yourself, company, products &/or services in the exchange field.
13. Associations with those making exchange deals.
14. No licenses required. Those with licenses may have additional opportunities.
15. Everything we do works in this market.

Please contact the publisher of this edition of the newsletter. ■

STRATEGY: RE-LEARN HOW TO SPEND REAL MONEY & MAKE A PROFIT DOING IT

You are going to have to learn, or re-learn, this someday anyway, perhaps soon. Why not start now and make a profit while doing it? Start making some offers in gold and silver now. Start small if you wish or start at the top.

SMALL: This is the convenience store formula. Carry some gold and silver with you: Small items like pre-1964 real silver dimes and maybe 1/10-oz gold coins. Just for numbers say the dimes cost you \$2 ea and the gold coin \$200. When you are out and about, say at the hairdressers and your bill is \$100, ask them if they want a check or if they are interested in saving something real. You will pay them with 25 silver dimes. That cost you about \$50 fiat U.S. dollars. They get started investing & you make a profit. Replace your dimes and do it again tomorrow. But tomorrow you are buying a lamp that cost \$350. Offer the gold coin. People are fascinated with something real. You make a profit.

MEDIUM: You run a restaurant. Put one really special item on the menu that can only be purchased with real U.S. Silver coins at \$2 per dime. A \$20 meal cost \$1 in silver dimes and they cannot buy it with U.S. Dollars. Advertise it in the paper. The word will get out. You will get every silver and gold bug in the city (there are thousands of them now) as new customers just so they can be around someone that understands real money.

LARGER: You are negotiating on something and you are \$10,000 apart. Offer them 30 of your gold coins. You make a profit.

Don't be afraid to spend gold and silver. It is a store house of value, yes, but it is also replaceable, spendable, profitable and it really is money.

PRE PAK PRECIOUS METALS: We have, for a long time, been recommending that you have 10% (at least) of the amount of your real estate mortgages in gold and silver. At some point, it is our strategy, the G & S will appreciate to the point where you can sell it and pay off your mortgages and have your real estate free and clear. You can buy and sell gold and silver bullion coins in thousands of coins stores. If you are interested in looking at what we recommend, whether you buy from our affiliated company or not, you will find us rather didactic about what we think the average person should hold. You have to recognize that there are forces at work in the monetary world that are causing these financial problems. They don't just happen. A one oz gold coin may someday cost \$10,000 or even double or triple that. It is pretty hard to spend that and buy a loaf of bread. Our recommendation is to stay with these smaller coins for future flexibility. We specialize in just this market. What is the best thing to buy?



If you are interested see two panel Pre Pak Precious Metals brochure, press Control and click this link: http://www.steelesstrategies.com/Pre_Pak_Precious_Metals.pdf ■



CHET ALLEN
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(International Vacancy Exchange)
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As the economic forecasts become gloomier and the potential recovery date predictions go further into the future, the need for interim solutions intensifies. Dozens of our best known retailers are going under leaving hundreds of thousands of mall square footage dark. Will this result in hundreds of shopping centers going under? Very possibly.

George, a friend of ours, has owned shopping centers and office buildings, and has managed to keep them afloat in hard times by accepting trade credits in lieu of cash rents, then spending the credits for services. His shopping centers probably would be 50% vacant without the trade credit tenants, and although he can't pay the property taxes with trade credits, he is able to keep the parking lot clean, lawns cut, and plumbing fixed by using contractors willing to take trade credits.

On a larger scale, exchanging the vacancy direct for services may require a multi-legged hybrid transaction. A bargain hunting prospective tenant wishing to deeply discount may be convinced to part with the offered cash, PLUS some services or discounts for the space rental. The entrepreneur center owner may need to create his/her own "credits" for services or other opportunities.

The trade credit tenants may make the difference between holding on to an asset, or losing it in hard times. ■

Strategy

We once traded \$2,000,000 in futures of a tomato crop over a 5-year period for a 40,000 sq. ft. industrial building. If stock brokers can trade futures, why can't you?

SMART STRATEGY

Only finance a property once. Never re-finance.
— Colby Sandlian, Wichita, Kansas

INFLATION STRATEGY

Determine first what you are trying to solve.

Inflation & Hyperinflation are Currency Events, not Economic Events

50% per mo. (600% yr) hyperinflation has hit Argentina, Bolivia, Brazil, Peru and Zimbabwe in recent years. It has largely been in developing countries. Your opinion is what counts: Will it hit first world countries? The U.S.A.? If it does, you can be on the defense or the offense. There will perhaps be pain but also some fortunes may be made.

Inflation is insidious. Nothing is true. Nothing that follows herein is in concrete as there is no exact truth when talking about inflation or hyperinflation. Most people have no idea what it is. The following is what the consensus seems to say about the relationship of inflation to hyperinflation. You make your own determination and decisions as to what is right, what you should do and what you shouldn't do. Our effort herein is to help you get started and make your own decision. We have tried to paint it as tough as we can. Better to miss on the conservative side when playing to the golf green or trying to develop a strategy that just might change your life.

CONSENSUS: Inflation in simple, simple, simple terms is when prices increase from 1 to 49% **per month** or up to 588% per year. Hyperinflation is when prices increase from 50% **per month** (600%) and up per year. Can't happen, right! Several countries have managed the trick in the last few years including Zimbabwe now running about 100,000% inflation per year. Right now the U.S. Gov't CPI chart says we are inflating at about 5% per year. Most free enterprise charts show us at 15% per year. A huge section of the economic world thinks Hyperinflation is just around the corner as more & more fiat dollars are pumped into system. If we hit 50% inflation or 600% hyperinflation, do you feel ready? Test yourself on **Steele's Hyperinflation Wheel**. →→→

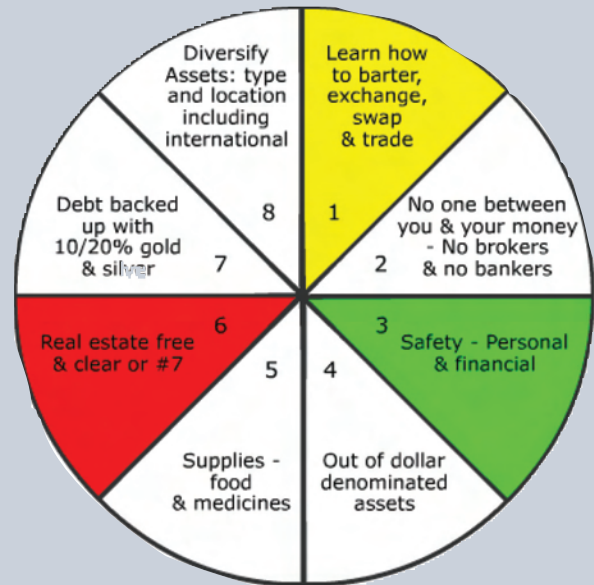
Upcoming National Exchange Meetings

Real Estate Licenses Required

SEC – May 17-20, Louisville, Ky.
 June 12-17, Bozeman, Mt.
 Sept. 13-16, Albany, N.Y.
 Nov. 15-18, Palm Springs, Ca.
<http://www.secounselors.com>

NCE – April 20-24, Las Vegas, Nev.
<http://www.infoville.com/conf/lv>

Steele's Hyperinflation Wheel



Click in chart to indicate your level of comfort.

SAFE

WORRIED

DANGER

Take the real test and see how well you are prepared vs. others. Hit Control and click this link:

<http://www.steelesstrategies.com/hyperinflation-wheel.htm> ■

FIRST LEVEL STRATEGY

(Exchanging for Newbies)

Use a Vacancy to Start Your First Business

Here we go again for our learning curve in barter and exchange. You work at McDonald's and earn \$10 per hour. You would like to be in business for yourself. There are hundreds of vacant retail stores in your city. Make offers to the owners to rent their store on a performance basis. Tell them that you will bring in consignment merchandize to sell from the store and that you will pay them 10% of every sale you make as rent for their space. Many stores have been vacant over a year so some owner will say yes.

You go to every merchant in town and tell them you will take anything they want to get rid of from their inventories on consignment, move it to your store, sell it and pay them after the sale is made. **ONLY TAKE ITEMS WHERE YOU CAN DOUBLE THEIR COST AND STILL BE PRICED BELOW THE MARKET.** You then have a gross profit of 50% on every sale (approx) and can afford to pay the rent and make a profit. Call

your store something positive like “The Consignment Express.”

Keep your job at McDonald’s and run your store part time. As soon as you are making the equivalent of \$20 per hour from your store, quit your job and build your business. When it is earning \$40 per hour, put in a store manager and open another store.

Editors Note: I brokered a deal for a man that used this formula and developed a chain of retail stores that eventually covered every major retail market in the country of Canada.

SECOND LEVEL STRATEGY Become Your Own Banker #2

(Carry the paper yourself. This is for everybody)

If you can’t sell something, take a personal note for it. Don’t get hung up in conventional thinking. Real Estate brokers, only take TD/notes secured by the land. etc. Be a banker. Take a personal note or collateral on something else or get a co signer. Countless deals are made on personal notes. Be creative. Will you do it with someone with a FICO score of 500? Probably not.

Say you are an accountant; consider opening a web site and soliciting business outside of your geographic area and advertise that you will carry notes for this service payable over time. You become the banker by creating a credit business without disturbing your cash business. Let’s say you accumulate \$10,000 or \$20,000 worth of these notes. You can just collect the payments on them or you can learn to trade these notes in the exchange market for something else you want. Notes are very tradable.

THIRD LEVEL Become Your Own Banker #3

Get creative. Accept personal or business notes. Create your own credit card. It is easy to see if you represent a major company and you become the bank. e.g. you own a 500 unit resort hotel now running 60% vacant. Rack rate is \$300 per night. That is a vanishing asset of approximately \$90,000 per night vacancy factor or \$32,000,000 per year. A two week vacation at your facility is \$4,200 for just the room. Would you be the banker and take a personal note for that two weeks of \$4,200 payable over 3 years at \$116.67 per month at no interest for 36 months if the persons FICO score was 700 points or above? If you could take \$32,000,000 in these notes, that is \$889,000 per month in income, rather than let the vacancy go down the tubes. If you own any kind of

a business and want to become your own banker, call your exchange or trade credit broker today or contact the publisher of this newsletter. Don’t wait for them to fix the problem. Your grandfather before you did it all, so can you. (Special note: This just in. One major resort hotel has booked rooms for next month of only 9%. That’s pushing a 90% vacancy factor).

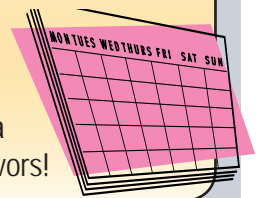
FOURTH LEVEL STRATEGY You’re in the Corporate Milieu with Proven but Frozen Assets

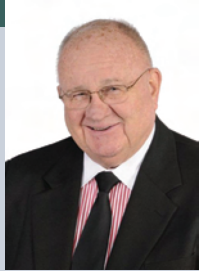
Your company owns several mines. The market right now is a mess and prices have dropped to the point where you can’t break even. You can’t mine the minerals but you have millions of dollar value in proven reserves. Economists predict this market might persist for ten to 20 years. You have plenty of assets in the ground but they are useless unless you can figure some way to activate them. Locate a qualified exchange broker or agent. Agree to create a note against your reserves up to 15 to 20% of value. In this instance let’s say this represents \$50,000,000. (I did not say borrow money, I said offer to create a note secured by the reserves). This note should be “soft” meaning bearing a low interest rate, 2, 4 or 6% interest only and due in 10 or 20 years or when the minerals are mined, whichever is sooner. Offer to exchange this note into some other business that you can operate while the mining business works its way through its market problems. Be aggressive and trade the paper (note) into other opportunities.

Ed. Note: There are billions of dollars worth of these assets that can be activated now. Millions of acres of forest lands with fine timber are standing idle as the real estate market is dead. You can activate these assets. Ed. Second Note: Recognize you will be paying off this note with cheaper dollars. If inflation is running 15% a year you will payoff the \$50 million dollar note with dollars that are probably 50% or more below the purchasing power of the dollars at the time you execute the note. You are on the right side of the equation. ■

Steele’s STRATEGY-OF-THE-WEEK

Subscribe to the weekly email blast that will get you thinking outside the box. Just one idea fresh from the field could make a huge contribution to your endeavors!





MICHAEL E. STEWART
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THE LAND OF OPPORTUNITY

I want to try and remain non-political in my reporting, but it seems like every day one of the branches of the U.S. government does another stupid thing, it is like turning on a faucet.

The money flows into this Panama market with the answer always being the same. “We wanted to move it while it has some value and get it into something that feels solid.”

HOME BASED BUSINESSES FLOURISH HERE

For those of you who understand trading; exchanging real estate; bartering for goods and services; or feel you have a good nose for deals and business, Panama is a great place from which to operate. The communications here are better in many cases than a good part of the U.S.

This is because Panama is an international banking center, the “zona libra” or free trade zone for international trade between China, Korea, Taiwan and the other Asian Manufacturers that supply the Americas and European Markets. Panama is the Crossroads of The World’s Shipping through its Canal which will soon have triple its current capacity. The construction for this is well under way.

Many people are moving to Panama for the opportunities. Though you might think they would be coming from the U.S., and many are, many others are also coming from Europe, Canada and South America

Another item needing to be mentioned, is the

value of VOiP Technology or “Voice Over internet Phone service” which is perhaps better recognized with names like Master Jack, Vonage & Skype.

In a nutshell, U.S. Long distance phone service, 24/7, for about \$35 a month. Anything you can do from home, you can do from Panama – a lot cheaper. ■

SMART STRATEGY

With Reference to Economics, Base What You Do Today Only on Fundamentals.

What happened in the past, or what you learned in school or what you hear from the talking heads on TV is not applicable. What is happening now no one has ever experienced. No one has been through worldwide hyperinflation, if that should come to pass.

DON'T JUST DO SOMETHING, STAND THERE. Do nothing until you have thought it out yourself. ■

CLASSIFIED AD

HAVE: \$1,050,000 1st TD/note for exchange. Can be divided into three separate TD/notes. Secured by three residential lots in Vista, Calif. Owned by an environmental company in Southern California.

WANT: Contaminated real estate properties where they can solve problems, or other real estate or other business opportunities that also produce income. Will consider a Panama condo or SFR. This company has the scientific personnel to tackle any major catastrophic contaminated site and the sophistication, patience and knowledge to get case closure through even the most difficult bureaucratic road blocks.

PACKAGE:

<http://www.steelesstrategies.com/andy-package-4-09.pdf>

OFFER FORM: <http://steelesstrategies.com/mini-offer-form.htm>

CONTACT: rstele@vacancyexchange.com



Lake Fork, Idaho

HAVE: \$1,500,000 1st TD/note on small Idaho ranch.

WANT: Real estate, business or some opportunity to create a growth income stream. Can add time and talent.

SEE PROPERTY SLIDE SHOW AT:

<http://www.flickr.com/photos/36181301@N06/sets/72157614936622685/show/>

SEE PROPERTY INFORMATION PACKAGE:

<http://www.steelesstrategies.com/idaho-package-4-09.pdf>

WRITE US AN OFFER NOW:

<http://steelesstrategies.com/mini-offer-form.htm>

CONTACT: rstele@vacancyexchange.com

Merger and Acquisition Exchange

HAVE: \$40,000,000 merger and acquisition exchange. Marketing Company and a Financial Mortgage Banking Company in concert looking for third partner.

WANT: They are looking for third leg or to merge with or acquire third partner in the national or international arena that has the horses to expand their operation. They will consider purchasing, selling, exchanging or merger. Current store running \$765,000 fee income per annum. Expansion calls for 295 stores in just the U.S. market, Marketing system will work in the teeth of a falling economy in other international products: Autos, T-Vs, Insurance, Condo sales, etc., etc.

SEE PROPERTY PACKAGE:

<http://www.steelesstrategies.com/bluestar-package-4-09.pdf>

OFFER FORM: <http://steelesstrategies.com/mini-offer-form.htm>

CONTACT: rstele@vacancyexchange.com



Lake Tahoe/Sacramento

HAVE: \$2,300,000 (equity \$1,800,000), 10 acre wooded 3,200 ft. elevation site for sophisticated person or commercial retreat, church camp, assisted living facility, corporate retreat, half way house, B & B, etc. Brand new large deluxe home with zoning for one more 1,200 sq. ft. bldg. This will also work as a deluxe home in a private setting. Be sure to see the slide show on this property to see quality of product. Click below. In Gold Run, CA off highway 80 between Sacramento and Tahoe. Just an hour from major markets.

WANT: A partner to develop this site or exchange into something away from reverse cash flow and into something with income potential to support family member. Prefers California market but will definitely look and take in other areas. Can add \$1.5 million TD in right situation and can add other equities through partners.

SEE PROPERTY PACKAGE:

<http://www.steelesstrategies.com/tahoe-4-09.pdf>

OFFER FORM: <http://steelesstrategies.com/mini-offer-form.htm>

CONTACT: rstele@vacancyexchange.com

SLIDE SHOW: <http://www.flickr.com/photos/assetrader/sets/72157608394867978/show/>

Borrego Springs, CA

HAVE: Commercial / residential land, 5.28 acres in 4 parcels from 1/3 acre to 2.5 acres, in Borrego Springs, Ca. \$1,056,000 & equity of \$880,000. Across street from a sophisticated destination resort and within a mile of golf courses.

WANT: Open geographically to international exchange, joint venture with equity, create a note against equity and buy, take condo or SFR in Panama, can add .

SEE PROPERTY PACKAGE:

<http://www.steelesstrategies.com/borrego-package-4-09.pdf>

OFFER FORM: <http://steelesstrategies.com/mini-offer-form.htm>

CONTACT: rstele@vacancyexchange.com

CLASSIFIED, DISPLAY & CONTINGENCY ADS

INTERNATIONAL EXCHANGING

The ability for people to move their residences and other real estate assets from one country to another has been slowed considerably by market conditions. Steele's Strategies would like to play a role in helping to create a market place so that assets stuck in one country might find a means of exchanging into another. If you have this type of situation please contact the publisher of this Newsletter or rsteale@vacancyexchange.com

OUT OF WORK OR BUSINESS SLOW?

Consider publishing our newsletter and creating a new network of people to work with.

VACANCY PROBLEMS? PERHAPS OUR TRADE CREDIT DESIGN FACILITY CAN BE OF HELP.

Hotels, Motels, Resorts, Assisted Living Facilities, Shopping Centers, ETC., ETC., ETC. For instance: We can design a trade credit to exchange a particular room in your hotel for one year at your rack rate for a corporation use for stock, debenture or other assets of the corporation. You would perhaps be better off with several million in paper rather than losing the vanishing asset. Professional service and knowledge of the market is available from Steele's Strategies. Contact publisher.

CORPORATE EXCHANGE CONSULTANTS WANTED

Must have minimum 10 years exchange experience.
rsteale@vacancyexchange.com

DEVELOPMENT PARTNER? Do you need a developer partner? Do you need hands-on help on a problem business or real estate asset? Gynergy, Inc., a development company, was formed by a successful and very experienced team of developers, lenders, builders and entrepreneurs to bring maximum benefits to owners of vacant and challenged properties. Creative ideas, combined with solid fundamentals, bring profitable solutions to heretofore "stuck" properties and projects. Presently Gynergy is involved in assisting a city redeveloping its downtown, a major subdivision becoming profitable, and creating income on large tracts of vacant land.

Contact publisher of this letter or
rsteale@vacancyexchange.com

Pro-Active Classified, Display & Contingency Ad Service

These ads are activated through this newsletter and e-mailed to the desks of people and companies that are active in the exchange, barter and trade business. This is also starting to be e-mailed into the foreign markets. Each ad includes the personalized exchange consulting service to get it aimed properly at reasonable exchange targets based on the consultant's knowledge of active market conditions. The contingency ad service includes your advertising agent actively counseling and working this ad under their pro-active personal supervision suggesting changes and modifications to the ad as the market changes. If they assist in placing this ad in front of someone that makes the trade their contingency ad fee is 10% of the value of the item exchanged. They do not act as a broker, they don't negotiate or write offers. They only pro-actively work the ad.

1. (a) Full page ad: \$1,000 per month with pictures, URL links to back up packages, slide shows, mini offers forms so offers can be easily written, exchange and barter counseling, and directed back to owner or agent as requested.
(b) W/ contingency ad service: \$1,000 plus 10% if successfully exchanged
2. 1/2 page ads: \$550 per month and plus 10% if with contingency ad service
3. 1/4 page ads: \$333 per month
\$1,500 for 6 months with contingency ad service of 10%
4. IVX ads:..... \$2,000 for 6 months, 1/4 page with all linkages and must include 10% contingency ad service. Item must have \$1,000,000 minimum equity. This includes advertising at national marketing sessions of exchange and barter agents and principals.

[Click to place order with the publisher of this edition of this newsletter.](#)

