



SALES | LEASING | MANAGEMENT | INVESTMENTS

Specializing in Concierge Commercial Real Estate in the Greater Bay Area and Silicon Valley



Company Overview

With principles based on Integrity, Dedication, and Excellence, Global Commercial is a diversified real estate company. We offer brokerage services and investment opportunities primarily in the greater Bay Area and Silicon Valley. Working with a vast array of clients, our expertise ranges from the Leasing and Sales, of shopping centers in excess of 100,000 square feet, single and multi-tenant industrial buildings, multi-tenant office buildings, as well as servicing national brand-named tenants.

Global Commercial was founded in May 2011 by its Principal, Ralph Longo, out of a necessity for change, and a desire to offer clients something more. It was Ralph's vision to create a company that truly and sincerely put the client first, offering a level of personal service that he believed was lacking in the commercial real estate industry. While working for other companies that boasted service, the bottom line was always "the company" and not the client's needs.

Therefore, it is our belief at Global Commercial that when we make our clients' goals priority number one, the tide will rise us all to the same level. Our reputation has been built upon this approach. Our personalized concierge services are unparalleled and can be confirmed by our many references and by the relationships we have built with our clients. Our clients rely on us to protect their interests, in all aspects of the transaction. Using nearly two decades of commercial real estate expertise, we offer our clients every ounce of our knowledge and dedication, and are fortunate to work with some of the most respected names in business and in real estate.

Whether representing the Landlord or the Tenant, Global Commercial works to establish a clear understanding of your interest and objectives using an in-depth, thoughtful and focused analysis. Global Commercial will build a proactive and responsive rapport between client, prospective representatives and counsel, to ensure the ease and success of the transaction. It is our goal to educate and guide you throughout the transaction process to ensure that you are empowered with the knowledge you need to make informed decisions. We work with you from marketing and exposure, through negotiations, to signed contract. We also closely follow the escrow period or tenant improvement process to ensure absolute satisfaction of the final product for all our clients.

Our transactions range in all sizes, and no client takes a back seat. We give 110% to all. The larger part of our client base is from either repeat or referred business. Global Commercial thanks you in advance, and looks forward to the opportunity to earn your business.



Our Principal



Ralph Longo

Founder & Principal

Ralph Longo has sold or leased several million square feet of Land or buildings, primarily located in the Silicon Valley, greater Bay Area.

Ralph is the Founder of Global Commercial, with his concentration primarily on Sales and Leasing. Ralph is a high volume, high transaction related agent within the Greater Bay Area / Silicon Valley. Ralph has completed transactions throughout California, Washington, Oregon, Colorado, Texas, Georgia, Florida, Illinois, Pennsylvania, Arizona, New Jersey, N. Carolina, Idaho, and Virginia, as well as other metropolitan markets.

Prior to real estate Ralph began his financial career with Wells Fargo Bank of San Francisco. He was consistently awarded Top Sales & Service awards within Northern California.

"Rookie Of The Year" – Obtaining his Real Estate license in 1994 Ralph joined forces with approximately 1,500 agents at the highly professionally run company, Contempo Realty Inc. Ralph's immediate accomplishments were honored by his receiving of the company's prestigious rookie of the year award presented by the company founder Gino Blefari.

Since starting Global Commercial, Ralph's primary focus is high level concierge client services, based on the principles of integrity and persistence – this can be verified by our list of references. Ralph brings a fresh and creative way of thinking that captures opportunity in each and every transaction.

Ralph was born and raised in California, he is married, has 2 children, and lives in the Almaden Valley of San Jose.

A partial list of clientele can be found on our website. A comprehensive list of references can be provided upon request.

Thank you in advance for the opportunity to earn your business.

Senior Vice President



rmoreschini@globalcommercialprop.com

408-893-8931

Select Client List

- Advanced Power Technology
- California Sports Center
- Econolite
- Glen Loma Group
- Great Oaks Properties
- Hitachi Digital Graphics
- IGLI
- Kyocera
- Park & Associates LLC
- Sodexo
- Spec Equipment

Rodney Moreschini

Senior Vice President

Rodney specializes in corporate commercial real estate advisory services, including strategic planning, acquisition, disposition and consulting. His extensive real estate skill-set encompasses a multitude of disciplines including tenant and landlord representation, investment sales, leasing, valuation and investment consulting. He advises and represents his clients in industrial, office, R&D and retail markets. His responsibilities include both negotiating leases and conducting sales transactional work. His expertise is in investment sales.

Affiliations

Member of the Association of South Bay Brokers – ASVB and belongs to a number of commercial real estate networking organizations.

Education

B.S. Degree, Business with Marketing
Concentration – San Jose State University
B.A. Degree, Psychology – San Jose State University

Executive Director



BEN SMITH

Executive Director

Ben is a Sales Associate at Global Commercial Properties, focusing primarily on Sales and Leasing. Ben is an active agent that focuses on the Santa Clara County and Silicon Valley markets.

Prior to his real estate career, Ben devoted his time to sports and his studies. Ben attended Menlo-Atherton High School, where he earned his diploma, while participating on the lacrosse and football teams. Subsequently, Ben continued his education at Chapman University, where he earned a degree in Economics and Mathematics.

bsmith@globalcommercialprop.com

650-521-3474

Ben obtained his Real Estate license in 2017 to become an active partner with a commercial Real Estate brokerage firm in south Orange County, which he had been a part of since 2015. At the beginning of 2018, Ben moved back to the Bay Area and joined Ralph Longo at the professionally run company, Global Commercial Properties.

Ben's primary focus is high level client services, based on the principles ingrained into his personal culture derived from being a student and an agent. Ben utilizes effective organization and communication skills and conveys a fresh and innovative mind that will help depict every opportunity in each transaction.

Ben was born and raised in California and currently lives in Menlo Park.

A comprehensive list of references can be provided upon request.

Thank you in advance for the opportunity to earn your business.

Senior Director



William Longo

Senior Director

Will Longo is a Sales Associate at Global Commercial Properties, focusing on Sales and Leasing. Will is an active agent eager to gain more cliental throughout the Bay Area markets.

Before his real estate career, Will focused on developing a background in sales, working for a local cyber security startup located in Los Altos, California. Prior to entering the Silicon Valley tech-sales world, Will dedicated his time to studies and sports. He attended Leland High School while pursuing his love for racing motorcycles. Afterwards, Will advanced his education at Long Beach State University where he earned a bachelor's degree in Business Finance.

wlongo@globalcommercialprop.com

408-529-8110

Will obtained his Real Estate license at the start of 2020 and began working for Global Commercial Properties under the guidance and instruction of his father, and the firm's principal, Ralph Longo. During his time with Global Commercial Properties, Will was quickly recognized by the industry for his diligent work ethic. He was awarded the title of a CoStar Power Broker for his achievement of obtaining one of the largest quarterly deals in the South Bay.

Will prides himself on his ability to set expectations, provide clear and constant communication, and continuously go above and beyond for his clients, resulting in strong and lasting relationships.

Will was born and raised in the California Bay Area and currently lives in San Francisco.

A comprehensive list of references and previous satisfied clients can be provided upon request.

Will is motivated to serve both past and future clients and looks forward to earning your business in the future.

Director



acaruso@globalcommercialprop.com

408-464-8388

Alex Caruso

Director

Alex is a Sales Associate at Global Commercial Properties, focusing primarily on Sales and Leasing. Alex is an active agent that focuses on the Santa Clara County and Silicon Valley markets.

Prior to his real estate career, Alex spent 4 years at a cyber security company where he worked his way from a Sale Development Representative to Account Executive in record time. While at Contrast Security, he was tasked with finding new opportunities, closing new accounts, and managing the relationship in a post-sales capacity.

Alex closed and managed the relationship of a vast client base which even included 3 state governments. Alex's client retention exceeded 90%.

After obtaining his Real Estate license, Alex joined Ralph Longo at the professionally run company, Global Commercial Properties.

Alex's primary focus is helping his clients achieve their real estate goals through deal creativity, process education, and market knowledge.

Alex was born and raised in California and currently lives in San Jose.

A list of references can be provided upon request.

Thank you in advance for the opportunity to earn your business.

Bay Area Overview

The San Francisco Bay Area consists of nine counties with a total population of 7.34 million representing almost 20% of California's total population. Of the nine counties, Santa Clara County is the most populous with approximately 1.86 million people. The San Francisco Bay Area has the unique distinction of being the most innovative place in America. The Bay Area is one of the most inventive, competitive economies in the world based on a productive and educated workforce, deep venture capital pool, concentration of research organizations, culture of innovation and receptivity to new ideas. Some of the highlights of the Bay Area include:

- Over 7.2 million residents and the highest percentage of graduate and professional degrees in the nation.
- Home to 29 Fortune 500 companies and 32 of Inc. 500's fastest growing private companies.
- A superb quality of life with a Mediterranean climate, world-famous wine country, world-class cultural resources, and the stunning natural beauty of the Pacific Ocean and the Sierra Nevada Mountains.
- Highest concentration of venture capital firms in the world which have invested an average of \$10 billion annually in 1,100 local area firms.
- Proximity to outstanding education and research institutions at Stanford University, University of California Berkeley, University of California at San Francisco, University of California at Davis, Santa Clara University and San Jose State University.

KNOWLEDGE-BASED ECONOMY

With its longstanding reputation for cutting-edge innovation, the Bay Area has always required one of the most specialized and educated workforces in the country. The Bay Area has the highest share of population with a bachelor's degree and the largest number of top 10 graduate programs. For the more specialized industries, academic excellence ensures an ongoing supply of highly-educated researchers. In fact, one in four of California's biotech firms were founded by University of California scientists.



Preparing to Invest



The biggest risk of all is not taking one

– Mellody Hobson



CONSULT

Gain an understanding of market trends. Provide specific market overview and detailed information on existing and nearby competitive properties.



DEFINE

Develop a firm understanding of the current situation, challenges and needs to establish a property sale or acquisition that best meets your future requirement.



IDENTIFY

Whether you are buying, selling, or leasing our access to an extensive database of properties, brokers and landlords, puts all of the most current property knowledge within reach.



NEGOTIATE

We are excellent negotiators/closers and strive to obtain the best terms on behalf of our clients. We provide detailed comparative analysis and continued guidance throughout and beyond the transaction.

Positioning & Marketing



Our job is to connect to people, to interact with them in a way that leaves them better than we found them, more able to get where they'd like to go

– Mellody Hobson

BUYERS

OM mailed direct to list of targeted Silicon Valley property owners interested in similar properties.

NATIONAL BROKERAGE

OM Emailed direct to 90,000 Commercial Brokers Nationwide.

CALIFORNIA BROKERAGE

OM emailed direct to 12,200 Commercial Brokers located throughout California

LOCAL BROKERAGE

OM emailed direct to the entire brokerage community of Silicon Valley & surrounding areas.

Marketing

Our marketing packages are produced with high quality materials and include professional photography and drone footage of the property when appropriate.



COSTAR

Listing/marketing platform subscribed to by all active Brokerage firms. Comprehensive tools for data research and analytics.



LOOPNET

Listing/marketing platform used by Users and Brokers. The most heavily trafficked commercial real estate marketplace.



EMAIL CAMPAIGN

Our email campaigns are sent to brokerage on a bi-weekly basis. .



SOCIAL MEDIA

Property showcased across all major social media platforms through targeted advertisement.

RESULTS-DRIVEN REPORTING

- Date/Time
- Communication Type (phone, email, tour, etc.)
- Contact and company
- Status
- Other important information

[← Back to Index](#)

Civic Center Responders *

Created Aug 10, 2021

[Add Contacts](#)

29 Contacts

[Add Contacts](#)

Monthly Columns

☐	Email Address	First Name	Last Name	Company Name	Status	Source	Date Added
☐	daniel.goldenberg@anxionyoung.com	Daniel	Goldenberg	Anxion Young	Subscribed	Added by you	Oct 25, 2021
☐	brian.mason@anxionyoung.com	Brian	Mason	Anxion Young	Subscribed	Added by you	Jan 14, 2020
☐	ryan.stater@anxionyoung.com	Ryan	Stater	Anxion Young	Subscribed	Added by you	Jan 14, 2020
☐	gsm@cgicpa.com	Gary	Wimp	California Partners	Subscribed	Added by you	Jan 14, 2020
☐	howard.berry@colliers.com	Howard	Berry	Colliers International	Subscribed	Added by you	Jan 13, 2020
☐	brent.dresson@colliers.com	Brent	Dresson	Colliers International	Subscribed	Added by you	Jan 13, 2020
☐	mark.kulper@colliers.com	Mark	Kulper	Colliers	Subscribed	Added by you	Jan 13, 2020

34.2%

Open Rate

23%

Average Open Rate

21%

Industry Average

195 Items

[Openned](#)
[Unique Opens](#)

☐	Email Address	First Name	Last Name	Date/Time
☐	dian.danang@colliers.com	Dian	Campoli	Tue, Jan 4, 2022 at 9:10 PM PST
☐	colleen.danah@goldengrasshops.com	Colleen	Davis	Tue, Jan 4, 2022 at 10:03 PM PST
☐	marinetash@anxionyoung.com	Marvette	Adkinson	Fri, Dec 31, 2021 at 6:49 PM PST
☐	ksingh@gmail.com	Khosroo & Mehri		Fri, Dec 31, 2021 at 1:41 PM PST
☐	plataene-electronic.com	Julia	Kim	Thu, Dec 30, 2021 at 6:00 PM PST
☐	paull@valsupports.com	Paul	Shenar	Thu, Dec 30, 2021 at 4:11 AM PST
☐	kelly@photoshootingconnections.com	Kelly	Sheahan	Wed, Dec 29, 2021 at 12:09 AM PST
☐	gina.calkins@nash@gmail.com	Gina	Mello	Tue, Dec 28, 2021 at 2:47 PM PST

Additionally, our email campaign platform produces a detailed summary of engagement which we may also use to follow-up on leads.

Our Short List - Who We Transact With

We Love Our Clients & Our Clients Love Us

Global Commercial is my go-to for all my business real estate transactions. They are professional, courteous and are genuinely interested in providing me with the best possible options.

~CEO, Chris Cabrera, Xactly

Global Commercial recently represented our law firm in leasing commercial space. During that time they worked diligently to find a space that worked for our firm, and kept in great communication with us throughout the process. In the end, we felt very comfortable signing our lease because we were comfortable with the process.

~Partner, Anthony Ventura
Ventura, Hersey & Muller LLP

Throughout our many years of working together, we have bought and sold several properties within our family portfolio. Global Commercial has continued to surpass our expectations and earn our trust. Ralph has a unique way of thinking, addressing obstacles and creating solutions.

~CEO, Sal Rubino, Valley View Packing

Ben's expertise and professional guidance made the process simple and streamlined from start to finish. His approach, constant communication, and attention to detail ensured we were well-represented and saved us much time and effort. Ben thoroughly understood our needs from the beginning and delivered a space that is a perfect fit. He identified the right space, and negotiated a great deal that landed under budget.

~Operations Manager, Robert Bachmann Benjamin Franklin Plumbing



Sample Transactions



LEASED
60,000 SF Office Class A
High-rise Tenant Representation



LEASED
10,571 SF Office Bldg,
Los Gatos.



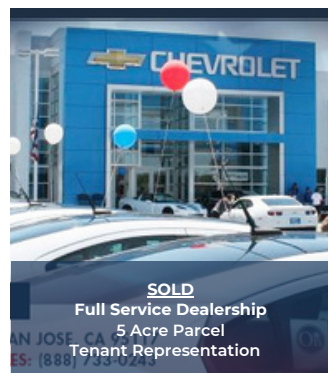
LEASED
37,266 SF Flex/D&D
Tenant Representation



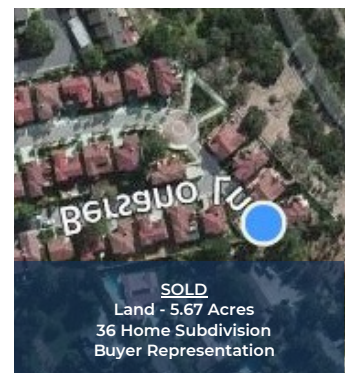
LEASED
13,633 SF Retail/Office Bldg.,
Landlord Representation.



LEASED
2,700 - 12,000 SF R&D
Landlord & Tenant Representation

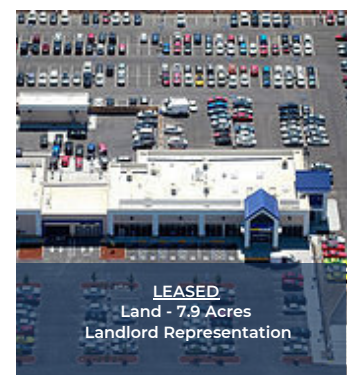
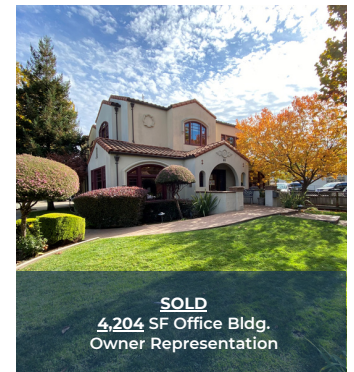
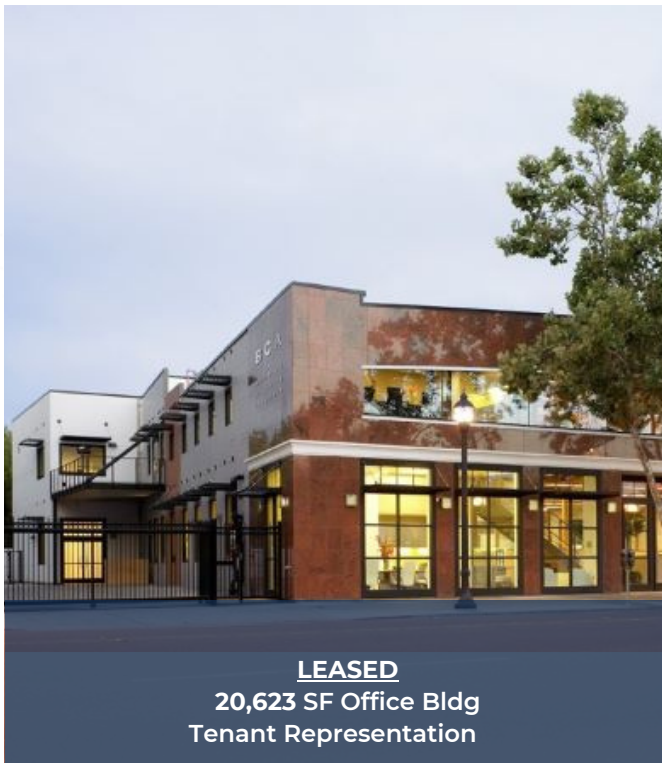


SOLD
Full Service Dealership
5 Acre Parcel
Tenant Representation



SOLD
Land - 5.67 Acres
36 Home Subdivision
Buyer Representation

Sample Transactions



Our Press

SILICON VALLEY / SAN JOSE **Business JOURNAL**

Ralph Longo of GCP Closes 2nd Largest Deal in Downtown San Jose

San Jose hopes incentives solve high downtown vacancy

BY MARY ANN AZEVEDO

A new challenge in wooing leasees to San Jose came with the California Supreme Court's December ruling that redevelopment agencies could be abolished.

Some of the larger downtown tenants like Adobe Systems Inc. received redevelopment money as an incentive to move into the city's core. But that was when RDA dollars were available, Studley Inc. Senior Vice President George Fox points out.

With no RDA, city officials now have to find new ways to make the downtown attractive to companies.

One of those is subsidizing parking for 50 percent of the cost, an incentive that has been in place since January 2010.

"We realize that's a hiccup for some business and companies," said Kim Walesh, director of economic development for the city. "So we want to help offset some of those costs because we know they don't deal with that in other parts of the valley."

The city also is relaxing a requirement that was put in place during the boom years — space leased on the ground floor had to be for retail use. That is no longer a requirement.

"We have a lot of other users interested in leasing that space, including banks and financial institutions," said Lee Wilcox, downtown coordinator for the city of San Jose. "We would welcome those uses throughout downtown."

The measure is already proving fruitful. Thanks to the change, advertising technology provider BlackArrow Inc. recently converted about 10,000 square feet of former restaurant space at 65 N. San Pedro St. into a new office, said Mark Ritchie, president of Ritchie Commercial Inc. The location that was formally home to Tied House Cafe & Brewery.

Officials also have been instructed by the City Council to look at incentives for the development of high-rise buildings, Walesh said.

"Our first goal is to fill remaining vacant office space, and then see more new office and high-rise residential built," she added.

While the size of leases signed in downtown San Jose in 2011 were on the small side, officials point to some successes:

2011's largest leases

Tech companies made up the majority of big downtown leases.

Location	Square feet	Quarter signed	Tenant	Landlord
150 Almaden Blvd., #1400 & 1500	28,824	Q3	Intacct Inc.	Cityview
225 W. Santa Clara St., #1200	28,748	Q3	Xactly Inc.	Equity Office
355 W. San Fernando St.	27,708	Q2	International Technological	Park Center Supreme
160 W. Santa Clara St., #1600	14,714	Q1	Jams Endispute	RREEF
160 W. Santa Clara St., #1400	14,592	Q3	ThreatMetrix	RREEF

SOURCE: JIM BEGER, COLLIER'S INTERNATIONAL



VICKI THOMPSON

- Software/technology companies made up 46 percent of the top 10 leases signed in downtown San Jose in 2011, according to Colliers International Research.

- Companies such as software maker Xactly Corp. and PricewaterhouseCoopers LLP recently opted to stay in downtown when needing to relocate for expansion purposes.

- CityView Plaza's occupancy rate has climbed from 65% to 89% in less than 30 months.

- Startup NeuroSky recently signed a five-year extension. The 35-person biosensor company was founded in Cupertino and has several employees — including engineers — who commute from San Francisco via Caltrain.

"Our employees love this location due to the ease of commute, great surrounding environments with lots of restaurants, shops and multiple museums with cultural experiences," said Stanley Yang, president of Neurosky.

Ritchie said it's unusual to find companies who leave downtown once locating here.

"Every tenant here is very happy with it," he said. "There's a very strong record of satisfied customers."

Indeed, Garrett Herbert, Deloitte LLP managing partner for Silicon Valley, said the firm has been in downtown San Jose for 30 years. The location is convenient for clients and the 850 employees who work in the San Jose office at 225 W. Santa Clara St.

"Employees love being able to walk to restaurants and for coffee," he said. "Plus San Jose provides a central meeting point for clients from all over the Bay Area."

For Walesh, the main economic development objective downtown is to drive down the office vacancy rate with a particular emphasis on tech companies because so many are getting squeezed out of other markets.

"Driving down the office vacancy rate will stimulate retail, aid residential demand and ultimately lead to the development of new properties," she said.

Our Press



sanjose.bizjournals.com

JANUARY 14, 2011



AUTO DEALS: Ralph Longo, a broker with TerraCommercial, is negotiating with two possible tenants for the former Hartzheim Dodge dealership on Capitol.

DEALERS: Two more auto sellers may relocate to Capitol

CONTINUED FROM PAGE 1

He owns his dealership at 15500 Los Gatos Blvd., which sits on 3.5 acres. It is one of only two left in Los Gatos. The town already has four other vacant dealership lots along Los Gatos Boulevard.

Even with little reason to draw car buyers into the town, Moore said he averages 40 vehicle sales a month, and in December he sold 65.

"At some point, it could be a good move," he said of Capitol Expressway. "We are weighing our options, including staying put."

If he moves, Moore could have some new neighbors. Ralph Longo, broker with TerraCommercial Inc. of San Jose, is negotiating with two possible buyers or lessees for the former Hartzheim Dodge dealership, a 5-acre, 27,000-square-foot site with 35 service bays on the western end of the auto mall. It has been empty since June 2009.

Longo said they are local dealerships selling new and used cars that are interested in relocating or expanding into Capitol Expressway auto row. He said asking lease rates along the mall are about \$45,000 a month for dealers selling domestic vehicles. Foreign car dealers, especially those selling German vehicles, can fetch even larger rents, he said.

"Pricing is the factor," Longo said of the renewed interest in Capitol Expressway Auto Mall, which has about 550,000 square feet of dealership space spread across 70 acres.

John Kovaleski, senior vice president with Colliers International, who is working with Moore on the Saturn site, said leasing activity, led by the Del Grande dealership group, is buoying the auto mall, which had four vacancies in early 2010.

"It's rebounding nicely," Kovaleski said. "You've got existing buildings approved and

zoned for this purpose. There are limited barriers to entry. City officials want it to remain a vibrant center of auto sales. Market rates are a lot more attractive than they were two years ago."

Shaun Del Grande, president of the Del Grande Dealership Group, sprung to action last year, continuing his domination of dealerships on Capitol Expressway.

In recent months, he opened the new Capitol Chevrolet dealership on the site of the former Carl Chevrolet and moved his Capitol Mazda dealership across the street to a larger site. In early February, he plans to open a new Kia dealership.

Capitol Kia will be his ninth Silicon Valley dealership. He sells more than 6,000 vehicles annually. Del Grande said 2010 sales increased 38 percent over 2009. His December sales totaled 912.

"It's still a challenging market, but we had some good opportunities come our way," Del Grande said of his expansion. "Land prices aren't cheap, but they have become more reasonable."

David Tassin, partner at Meacham Oppenheimer Inc., a San Jose commercial brokerage, engineered Del Grande's transactions. He said lease rates along Capitol Expressway today are as low as \$25,000 a month, down from a high of \$60,000 in 2007. He said leases are typically 20 to 25 years in duration, with options to extend.

"It's a very attractive time for dealerships to lease on Capitol Expressway," he said.

DAVID GOLL can be reached at 408.299.1853 or dgoll@bizjournals.com.



Shaun Del Grande



John Kovaleski



David Tassin

GLOBAL COMMERCIAL

PROUDLY CELEBRATING

10
YEARS

Providing
"Exceptional Commercial Brokerage"

I started Global Commercial in 2011, to offer a higher level of personal service and a smoother process in Commercial Brokerage. Our goal, is to take stellar care of our clients, and have a great time doing it.

We call it "Keeping It Real Estate"

We are grateful to our clients who entrusts us to maximize their commercial Real Estate goals. Our ongoing growth & success thrives with the loyal support of our existing and future clients. We would love the opportunity to earn your business.

Sincerely,

Ralph Longo

Sales | Leasing | Investments | Management

GLOBAL COMMERCIAL

Ralph Longo - Principal

408-529-1362

rlongo@globalcommercialprop.com

www.GlobalCommercialProp.com



Meet Our Team



RALPH LONGO
Founder & Principal

PRINCIPAL
rlongo@globalcommercialprop.com
408-529-1362
DRE #01202211



DARLA LONGO
Vice President

Vice President
dlongo@globalcommercialprop.com
408-394-7250
DRE #01940686



BEN SMITH
Executive Director

Executive Director
bsmith@globalcommercialprop.com
650-521-3474
DRE #02029926



WILLIAM LONGO
Senior Director

Senior Director
wlongo@globalcommercialprop.com
408-529-8110
DRE #02126991



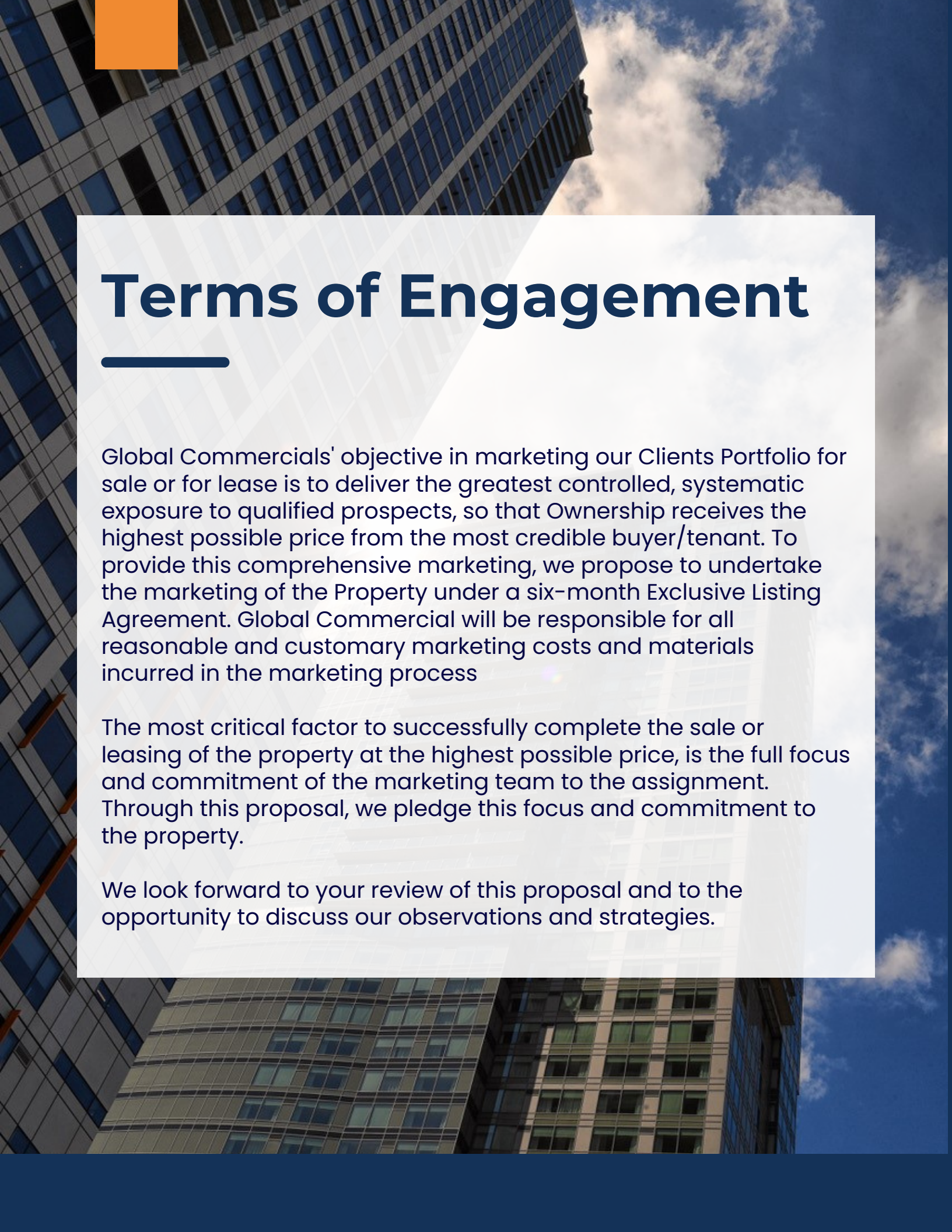
ALEX CARUSO
Director

Director
acaruso@globalcommercialprop.com
408-464-8388
DRE #02136271



Rodney Moreschini
Senior Vice President

Senior Vice President
rmoreschini@globalcommercialprop.com
408-893-8931
DRE #01257858



Terms of Engagement

Global Commercials' objective in marketing our Clients Portfolio for sale or for lease is to deliver the greatest controlled, systematic exposure to qualified prospects, so that Ownership receives the highest possible price from the most credible buyer/tenant. To provide this comprehensive marketing, we propose to undertake the marketing of the Property under a six-month Exclusive Listing Agreement. Global Commercial will be responsible for all reasonable and customary marketing costs and materials incurred in the marketing process

The most critical factor to successfully complete the sale or leasing of the property at the highest possible price, is the full focus and commitment of the marketing team to the assignment. Through this proposal, we pledge this focus and commitment to the property.

We look forward to your review of this proposal and to the opportunity to discuss our observations and strategies.



PONDER THIS

”

In investing, what is
comfortable is rarely
profitable."

– ROBERT ARNOTT