

RAM Review

RAM Enterprises (928) 778-5181

Special Interest Articles:

- Sluggish Stock market got you depressed? Interesting study has found a solid area for investment with large returns.
- Fire season is upon us. What are we doing to protect your investments?

Individual Highlights:

Market Update	1
Rental Home Investor advantages	1
Fire Season	2
Did you know	2
Website news	
And stats	3
Final note	3

Rental Market Update.....

Recent reports from Fed Chairman Allen Greenspan on threats of economic deflation, and current unemployment statistics point toward a real sluggish economy. The slow down is very evident here in the Tri-City area. We have noticed a drop in units occupied from this time last year. Our available properties

on our rent-list have increased by 4%. This, however, is very good in comparison to the competition. There is an average of 87 vacant properties among the other managements. Vacancies range from 71 to 100 units unoccupied. At RAM we have **40% less** unoccupied units. What does this mean?

This means we are doing what it takes to rent your properties. Aggressive and effective marketing has gotten your properties exposed to the biggest market segment. We have a team of the best marketing personnel in the tri-city area working hard for you.

Stock Market Slump Opens Opportunities in Property

Many of us have been adversely affected by the bull market and have seen diminishing returns on stocks invested. In our search for a better way to help our owners evaluate rental home investments, existing and future, RAM found Rental Home Investor (RHI). RHI provides some great insight into single-family home investment philosophy and strategy plus other tools, including an easy-to-use on-line Analysis Program that ultimately computes the *Return on-Initial Cash Invested (RO-ICI)* on a property. This unique

approach clarifies the power of leverage in rental home investment better than anything we have seen. We also like how RHI streamlines the investment process for investors and their Property Managers. RHI has a subscription fee that seems very reasonable. However, to enable you to fully access the site while you are deciding whether to join, RAM has a limited number of FREE 3-Day Trial subscriptions that we can authorize. Just go to the site, click on "Investor", then on "Free 3-Day Trial" and then input this access

code—**pm-ram1** --when directed by the site for immediate access. Because interest rates so low, rental home investments are currently very attractive. Now may be the time to upgrade or add to your rental home investments. We highly recommend that you give it a good look.



Fire Season has come to stay for a while

‘We have behind us here a potential holocaust. Unless we can make a concerted effort to do what needs to be done, we’re going to see these areas burn at intensities and with severity’s and with effects that are going to be felt for many, many generations afterwards.’

WILLIAM ARMSTRONG
(USDA Forest Service) NOVA
documentary on wildfires

All of us know and appreciate the natural environment Prescott and the surrounding communities are located in. The altitude conveniently takes the edge off the blistering temperatures Phoenix is notorious for. Moreover, the pines, shrubbery, and topography offer pleasant surroundings and an ambiance unparalleled with any other place.

Along with the all the benefits of residing in the Tri-city area comes the season of fire dangers. The fire season starts in early spring going through October and peaks in July, August, and September. We are currently in the thick of the season. To date we have not had any fires close enough to threaten structures in the Tri-city area. Much of the success for lack of fires in the area is due in large part to prevention

mechanisms issued by the forest service and the local governments.

RAM Enterprises is also working on owner’s behalf to prevent or lower the risk of structures in the case of a wildfire. RAM is working with tenants who occupy properties in areas most at risk to ensure dispensable space is created between the structure and forest vegetation. This buffer zone will provide some protection. Other areas tenants can work on include, removing pine needles or leaves and debris from roofs and gutters. Also the removal of latter fuels, mid-range fuels that link the grasses with the tree tops. It is much easier to protect a structure from low grass like fires than from the crown fires which burn much hotter.

Preparation is the best tool in battling and

surviving natural disasters. If you would like more information on how you can prepare your structure against this natural threat, you can access the USDA Forest Service website at <http://www.fs.fed.us/fire/prevention/index.html>, To learn more about wildfires check out NOVA’s documentary on wildfires at <http://www.pbs.org/wgbh/nova/fire/> or check for you local PBS listing for the next NOVA broadcast.



Did You Know.....

⚡ Lightning causes most wildfires on the continent, except in Mexico (and in Central America), where 97 percent of fires are intentionally set for agricultural purposes.

🔥 On the other, routine suppression of fires over long periods in ecosystems that would otherwise burn at regular intervals can lead to the

buildup of abnormal amounts of fuel in the form of trees and shrubs; catastrophic fires often result when such vegetation eventually ignites.

🐾 Animals, too, adapt to fire. Some seek to avoid it. If they burrow, they go underground until the flames pass. If they can fly, they soar away. If they are otherwise mobile,

they skirt the fire. The common perception of terrified animals as depicted in *Bambi* is a gross exaggeration. Only very rarely do they become trapped.

🔥 To protect the bulk of its precious cargo of needles from ground fire, ponderosa pine trees slough off low-hanging branches as they mature.

Effectiveness of the New Website

In the last RAM Review newsletter sent with the statements we highlighted our newly launched website. We would like to share some statistics with you.

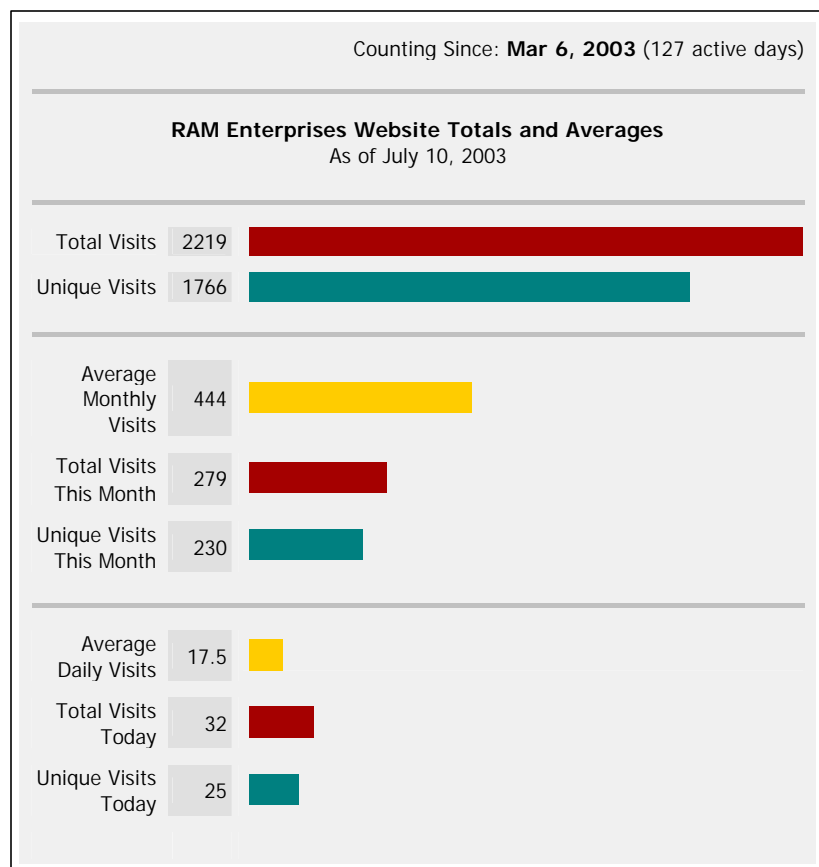
We have seen huge success from our new website. Since it was published March 6, 2003 we have seen 2219 visits to our site. As more and more people become aware of our website traffic has increased. Since the launch visits have increased on an average of 25% a month.

The majority of those visiting the RAM Enterprises website are interested in renting properties we have available. Enclosed in the statements of owners with vacant properties, we are including a marketing report to indicate traffic to respective properties online as well as number of times the property was shown to a potential tenant. Of the properties we have rented about 60% gave come from people who have found out about our properties online.

Although the majority of the visits to the RAM Enterprises website are in fact interested in seeing properties available, but there are many who visit our website to access the local links page, as well as maintenance request and 30 day notice forms. Also, many access the

website to take advantage of the MLS link that allows everyone to access all available real estate. Come and take a peak at what are website can do for you. www.ram-enterprises.com.

“Since it was published March 6, 2003 ... visits have increased on an average of 25% a month.”



Final Note From The Team

Our continue focus and pledge to you at this time:
Rent our properties, protect our assets, and preserve our beautiful forest. We're doing our part and encourage your support in our endeavors