

PROTECT YOUR INVESTMENTS HEDGE AGAINST COVID-19

Diversification into Multi-family Real Estate

FEEL THE FEAR
Pandemic!!!
COVID-19 virus
strike's the world.

Why the Corona virus hasn't destroyed my investment portfolio

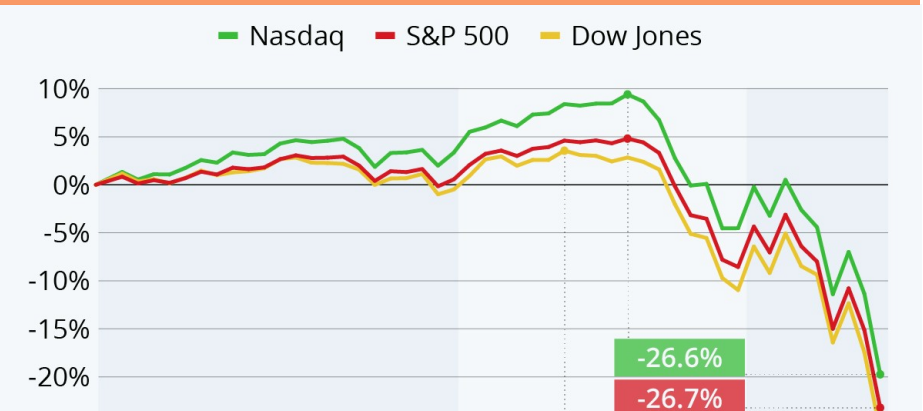
First off, I want to start off by talking about what the mass digital media does to the economy during times of uncertainty. How it takes advantage of the

economy by instilling fear and becomes a direct influencer of what happens to the economy and more specifically, how it affects the stock market. Anytime a pandemic like the COVID-19 virus, the Bird Flu, H1N1, etc. strike the world, inevitably the stock market will dip. **But why?**

"...digital media takes full advantage of people by inducing fear and uncertainty..."

-Eric Neely

Markets Tumble Into Bear Market in Record Time Mar. 12, 2020



The digital media takes full advantage of people by inducing fear and uncertainty and where there is fear and uncertainty there are big dollars to me made. This is such a powerful reality that it is where we get “fake news.” This is why nearly everything you see on digital media is negative and fear inducing, it attracts readership and the all to lucrative “clicks.” Whether you want to admit it or not we are attracted to fear. I mean, really, why are people so enthralled with watching NASCAR? It's not because watching cars go around in a circle 500 times is truly captivating, it's about the adrenalin rush and the next big crash.



March 15, 2020

What about when you're driving past a crash on the road, why is it so hard to resist the temptation to "rubberneck?" You should be paying attention to what's in front of you so you don't cause another crash. We're all enticed by the next big disaster. It's why certain Kansans go out on the front porch to look for the tornado instead of going down into the basement where it's safer.



FEAR drives it, the MEDIA produces it, advertisements FUND it, & people CONSUME it...Capitalism at work.

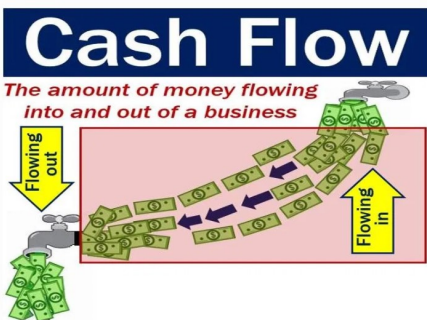
The truth of the matter is we humans make decisions based on emotion and the media knows it. When taking this into account and considering that the stock market is very much influenced by digital media, it is no wonder that when nerve racking situations arise in the world news emotions run wild and the market reacts. Unfortunately COVID-19, aka "The Corona Virus" is one such situation that is causing intense emotional reactions world wide here in early 2020. Many people are scared and nervous, they are playing out worst case scenario's in their minds, it seems like the world's coming to an end and the market's going to crash, and consequently...it does! I don't mean to undermine the seriousness of the COVID-19 pandemic. It is something everyone should be aware of and be taking precautionary actions against.

"...due to the uncertainty in the air, stock price's go down."

-Eric Neely

What I don't like is how emotions can bring the market to its knees. There is nothing that the publicly traded companies did wrong. Heck revenues might even have been going up, but due to the uncertainty in the air, stock price's go

down. It's because the infusion of money into the system has



come to a halt, and when cash stops flowing businesses stop growing and revenues tank.

The key to all business is cash flow. Without money changing hands there is no business to be had.

This lack of control of cash flow is what makes stock trading unfeasible, but there is a market that isn't effected by the emotions of the world...real estate. *It doesn't matter how scared the economy gets, people always need a place to live.*

March 15, 2020

Income producing apartments are one of the most proven and stable assets on earth. A well maintained, properly managed apartment will



produce cash flow regardless the economic atmosphere. Certainly the value of all real estate fluctuates throughout each market cycle. Dependent on demand which is driven by location, apartment complexes located in highly cyclical markets can and will experience vast swings in valuation. Conversely, apartments located in linear markets don't experience such swings in valuation. The point is, the stock market and the real estate market both have ups and downs. Some stocks are more risky than others and real estate in a cyclical market is more risky than the linear markets. The major key difference between stock and real estate markets is the intrinsic need for housing. People require just a few things to survive; food, clothing, and shelter. The fact of the matter will always remain that people need a place to live.

“The fact of the matter will always remain that people need a place to live.” -Eric Neely

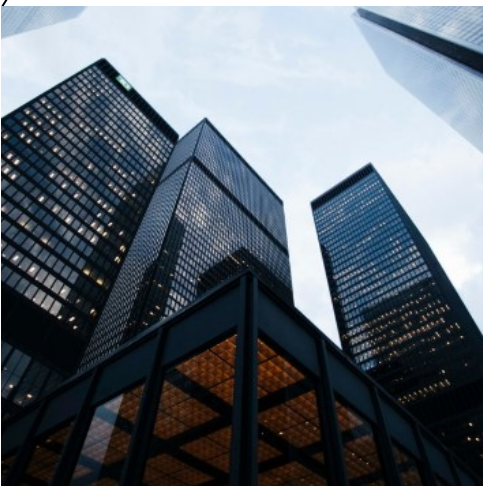
One final thought about the strength and need of investing in

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apartment communities. As stated earlier, people NEED a place to live. When investors put new money into existing property not only do efficiencies improve, living conditions improve. In other words it is very possible to increase revenue in an apartment complex while also making it a more desirable and safer place to live. When a property is well maintained and well managed the cashflow will never stop and this is just one reason why real estate is such a powerful tool for investing. As long as you take care of it, it takes care of you. If you want to learn more about the power of apartment investing visit us at

www.FebrosCapital.com



Our Mission

Ethical investing for the ethical investor. At Febros Capital we make it our mission to help investors achieve great returns while also improving the communities we invest in. Real estate can and is a lucrative business but too much of a good thing can ruin anyone.

“Better is a little with righteousness Than great income with injustice.”

-Proverbs 16:8