

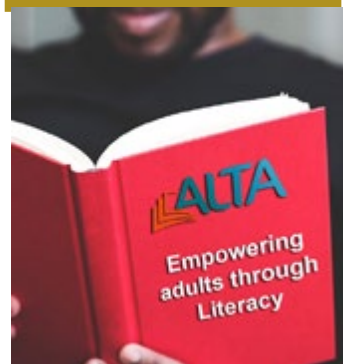
Valuation NEWS

from G.A. Farrell & Associates Ltd.

12, 1994 - The Church of England ordained 32 women as its first female priests.

March 15, 44 B.C. - Julius Caesar was assassinated in the Senate chamber in Rome by Brutus and fellow conspirators. After first trying to defend himself against the murderous onslaught, Caesar saw Brutus with a knife and asked "Et tu, Brute?" (You too, Brutus?)

March 25, 1807 - The British Parliament abolished the slave trade following a long campaign against it by Quakers and others.



Help change lives in T&T! Volunteer as an ALTA Tutor! If you're interested in becoming one, check out their website

Staying abreast with Asset Values

Three reasons why it is critical to have your property valued by a professional firm like G.A. Farrell & Associates Ltd.:

Gives you an accurate and up-to-date value of perhaps your largest asset. The real estate market keeps changing and because of that you need to keep abreast of the prevailing values to manage your asset portfolio with confidence.

Ensures your property is appropriately insured in the event of a disaster! No-one can predict a disaster, and with the weather systems being what they are it seems everyone is in the danger zone. Make sure that you are properly covered by your insurance and don't lose out by either being under-, or over-, insured!

Assists you in your financial planning by:

1. Indicating if you have an unused capital resource that can be better utilized;
2. Enabling you to better plan on how to bequeath your estate amongst loved ones;
3. Showing whether loan consolidation is an option to reduce your monthly expenses;
4. If a corporation,
 - i. Results in a more accurate financial report on your Balance Sheet;
 - ii. Reflects an enhanced shareholders value;
 - iii. Increases ability to raise financing.

Regular valuations. Based on market conditions valuations should be carried out every two years for insurance purposes and every five years for all other situations. To arrange for your professional valuation, contact G.A. Farrell & Associates Limited

Changes at G.A. Farrell & Associates!

We at GAFA would like to welcome everyone to our first newsletter for 2018. While 2017 was a challenging year, we are nevertheless excited about some of the changes implemented by us including:

- The adaptation of the new Institute of Surveyors of Trinidad & Tobago (ISTT) Standardised House Mortgage Valuation Report used by valuers throughout Trinidad & Tobago.
- Improving our user-friendly online Valuation Request.

Other exciting proposed changes will be announced very soon.

During 2017, we also saw the (partial) retirement of Mark Farrell our CEO and one of our founders. Mark remains accessible to the company as a Consultant and Chairman of the Board of Directors. As a result, Derek de Gannes with whom many of you are already familiar, is our new CEO.

Derek has been a Director of the company for over 20 years, previously ran the South and Central operations of the company and is now based in Port of



Melissa Johnson

Spain. Assisting him will be Ms. Melissa Johnson as our new COO. Melissa has been with the company for over 10 years and has been the officer in charge of



Derek de Gannes

Accounting and Information Technology.

As we now head into 2018, we are confident in our ability to continue to provide you with the high level of service to which you have become accustomed with our 5 convenient locations in POS, San Fernando, Chaguanas, Arima and Tobago. We look forward to our continued mutually-beneficial business relationship and should you have any queries, please do not hesitate to contact any of the above named.

Some of the things we at GAF&A expect in 2018

Higher mortgage interest rates due in part to the indications that the US Federal Reserve can be expected to increase rates during 2018.

A continuing increase in the unemployment rate due to the depressed local economy.

Downward pressure on real estate prices (especially in the commercial sector due to the current over-supply) caused by the economy as well as the drop in rental values. This could present opportunities for real estate investors with a long-term outlook bearing in mind that in the past, whenever there has been a downturn in which real estate has been affected, the industry has bounced back strongly.

GAF&A looks forward to 2018 with cautious optimism and urges all its clients to help our country realize its full potential. You can stay current with our assessments of real estate market conditions by checking on either our [website](#) or our [FaceBook page](#).

In closing, we wish a Happy 2018 to all.

"I am not a product of my circumstances. I am a product of my decisions." Stephen Covey



Residential Properties



Commercial Properties



Land - All Categories



Industrial Properties



Special-Purpose Properties



Up-to-date Insurance Values

Important Dates

March 15th
PAYE, NIS & HS

March 26th
VAT

March 29th
Quarterly BLV & Taxes

March 30th
Good Friday & Spiritual Baptist Day (since both on same day 31st is a holiday too)

April 2nd
Easter Monday

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