

Grand Oak

BUSINESS PARK

Where work comes to life

Volume 15 – Fall 2013

2013 Twin Cities Kidney Walk

Over 26 million Americans – that's 1 in 9 adults – have chronic kidney disease and most are not aware of it. Because symptoms may not appear until the kidneys are actually failing, millions of people with kidney damage remain unaware and are not taking steps to protect the health of their kidneys.

Thank you to all of the Grand Oak tenants that joined Equus Capital Partners in raising funds to support the National Kidney Foundation, whether you signed up as a team, volunteer, or made a generous donation. Team Equus – Twin Cities raised an impressive \$6,350 this year!

Held on Saturday, October 12, 2013, at the Thomson Reuters Eagan Campus, the Twin Cities Kidney Walk raised \$262,000 and had over 3,500 participants.



TAKE NOTE OF THE UPCOMING DATES:

Daylight Saving Time Ends

Sunday, November 3

Veterans Day

Monday, November 11

Thanksgiving

Thursday, November 28
(Mgmt. Office Closed)

Christmas

Wednesday, December 25
(Mgmt. Office Closed)

New Year's Day

Wednesday, January 1
(Mgmt. Office Closed)

The New Health Insurance Marketplace

Part of the Patient Protection and Affordable Care Act, the new Health Insurance Marketplace is designed to make buying health insurance easier and more affordable. Starting in 2014, the online Marketplace will provide families and small businesses that currently don't have insurance, or are looking for a better deal, a new way to find health coverage that fits their needs and/or budgets.

Following are some important details regarding the Health Insurance Marketplace starting January 2014:

- You can apply for Marketplace insurance now for coverage taking effect as soon as January 1, 2014.
- Open enrollment ends March 31, 2014. Outside of open enrollment, you can't enroll in Marketplace coverage unless you have a qualifying life event.

- Another open enrollment period will begin again in October 2014.
- Most people must have health coverage in 2014 or pay a fee.
- Health insurers will no longer be able to charge more or deny coverage to anyone because of a pre-existing condition.
- The lifetime dollar limit on health benefits will be banned.

Visit www.healthcare.gov to learn more about the Affordable Care Act and find information regarding open enrollment. Click on the "Find the Marketplace in your state" link at the bottom of the page to shop for coverage through the Health Insurance Marketplace.

Safety First

In anticipation of the upcoming holiday season, keep the following safety guidelines in mind:

- If you need to leave valuable items in your car, place them out of sight before reaching your destination or inconspicuously move them so that opportunistic thieves don't see you hiding anything.
- Never open your trunk, fill it with packages, close it, and then just walk away to do more shopping or other errands. Thieves watch for "trunk packing" and can break into your car the minute you're

out of sight. If you do deposit items in your trunk, then move your car to a new parking space.

- If a gift is delivered to your office, do not leave it unattended in the reception area.
- If you receive a gift card(s) or give gift cards, keep them locked in your desk so they are not readily visible.
- Offices typically have fewer people around during the holidays. If you're in the office and witness suspicious activity, report it to security immediately.

Brain Teasers

Each question contains a number and some initials for a commonly recognized phrase or an item that has something to do with that number. Some of these are challenging, but the number is your best clue – think about things that start with those initials that involve that number. (Example: 16 O. in a P. = 16 Ounces in a Pound)

1. 12 N. on a C.
2. 26 L. of the A.
3. 7 D. of the W.
4. 4 Q. in a G.
5. A P. is W. 1000 W.
6. 9 N. on the T. C.
7. A S. in T. S. 9
8. 11 = Number of P. on a F. T.
9. 64 = Number of S. on a C. B.
10. 12 = Number of S. of the Z.

Source: National Institute of Environmental Sciences

Business Etiquette Essentials

Business social settings can be awkward. While dining, be sure to practice proper business etiquette, which differs slightly from typical social etiquette:

- As a courtesy, always stand when you are being introduced to someone. Besides, standing helps establish your presence.
- It's okay to hold a door open for your guest(s), but don't pull their chair out at a dining table. Leave social gender rules behind in a business setting.
- Be sensitive to dietary restrictions, such as vegetarian or gluten-free, when selecting a restaurant to ensure the menu offers enough variety to appeal to everyone.
- If you are uncertain as to where something should be placed on the table, remember that 'food' and

'fork' go on the 'left' – all four character words. Similarly, 'drink', 'knife' and 'spoon' go on the 'right' – all five character words.

- If your guests order dessert (or another optional course), you should follow suit to avoid making them feel uncomfortable.
- Don't stack your plates when finished with your meal. That is what wait staff is for.
- Don't ask for a doggie bag. You are there for business purposes, not for leftovers.
- Don't fight over the bill. Business etiquette calls for the host to pay for the meal, regardless of gender. A simple way to avoid any conflict or awkwardness is for the host to step away from the dining table to take care of the bill away from the guest(s).

Improve Your Financial Health

Minor money mistakes can chip away at your bank account over time, but you don't need a financial planner to make some noticeable improvements to your financial well-being. Read on to see if you're guilty of any of the following scenarios and learn how to improve your situation:

- **Your money disappears.** Over the course of a month seemingly small purchases, such as a morning latte or that 2-for-1 sale, can wreak havoc on your budget with very little left to show for it. **Solution:** Review a recent bank statement. If you don't remember the transactions or why you went to the ATM so many times, then track your purchasing habits for a week to get a handle on unnecessary spending. Utilize an online budgeting program or an app to help track your expenses.
- **Windfalls aren't an excuse to go shopping.** What happens when you receive a bonus or your tax refund? While splurging can be fun, it's probably not the best use of your cash. **Solution:** Use some of the money to treat yourself so you don't feel deprived. Then put the rest of the money into savings, such as a money market

account. Windfall savings are great for covering those unexpected bigger ticket items, such as car repairs or your child's braces.

- **Stick to your budget.** Financial discipline is hard – especially when it comes to children. Whether it's snacks at the grocery store or new shoes at the mall, saying yes can add up pretty quickly. **Solution:** Rather than just saying no all the time, teach your children some money management skills to help them focus on the value of things. You may have to endure some complaining, but your children will learn an important lesson about not buying things on a whim.
- **Know your own value.** If you only work part-time or are a stay-at-home mom, you may not have adequate life insurance coverage. Parents often underestimate their income or the value of their contributions to the household. **Solution:** Multiply your annual expenses by the number of years until your youngest child will turn 18 to determine the amount of insurance coverage you should ideally have.

Recognizing Grand Oak Tenants

Equus Capital Partners and Cassidy Turley are appreciative of all tenants at Grand Oak Business Park and extend special thanks to the following tenants for their lease transactions completed during 3rd Quarter 2013:

The Law Office of James Dunn (860 Blue Gentian Road)

DaVita Dialysis (2750 Blue Water Road)

Great Lakes Educational Loan Services (930 Blue Gentian Road)

Blue Waters Steakhouse (2864 Hwy. 55) – Opening in early 2014!



Don't Forget to Fall Back

Daylight Saving Time ends at 2:00 a.m. on Sunday, November 3rd. Be sure to set your clocks back one hour.

Brain Teaser Answers

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| 1. 12 Numbers on a Clock | 6. 9 Notes on the Treble Clef |
| 2. 26 Letters of the Alphabet | 7. A Stitch in Time Saves 9 |
| 3. 7 Days of the Week | 8. 11 Players on a Football Team |
| 4. 4 Quarts in a Gallon | 9. 64 Squares on a Checker Board |
| 5. A Picture is Worth 1,000 Words | 10. 12 Signs of the Zodiac |

Source: National Institute of Environmental Sciences

About Equus Capital Partners

Equus Capital Partners is one of the nation's leading private equity real estate fund managers. Equus' portfolio consists of over 24 million square feet of office, retail, student housing, and industrial properties and more than 18,000 apartment units in over 70 communities located throughout the United States. The firm is headquartered in the Philadelphia area with regional offices in Los Angeles, Chicago, Washington DC, Boston, Atlanta and Raleigh-Durham. For additional information, please visit the company's website at www.equuspartners.com.



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LEASED BY:**

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