



March 2009 Newsletter

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## Gabriel Gazette

March 2009

### Can Federal Refinancing Programs Help Commercial Real Estate?

There may be hope on the horizon for the real estate sector. On February 18th, President Obama [unveiled a new \\$75 billion program](#) to assist homeowners.

The Homeowner Affordability and Stability Plan, [further updated by the Dept. of Treasury on March 4th](#), is aimed at assisting home owners to restructure or refinance their mortgages to avoid foreclosure. This could be good news for the commercial real estate market, for, as the adage goes, "Retail follows rooftops."

### Paper or Plastic? Neither!



According to the EPA, **380 billion** plastic sacks are consumed in the U.S. every year.

Only approximately 1-3% of all plastic bags are recycled. Every year, billions of bags are thrown away, creating serious environmental hazards.

**But to many, the real surprise is learning that using paper bags may not be any more environmentally friendly!**

[Research has shown](#) paper bags not only require around 5 times as much



The hope is that once the residential market stabilizes, and more Americans gain income stability, more capital will be available to commercial sectors in a trickle-down effect.

Additionally, [President Obama announced on March 16th](#) plans to unlock further funding for small businesses in the hopes of spurring growth and

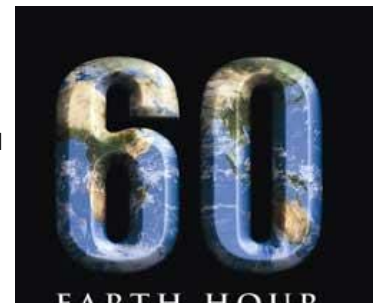
innovation on local levels. Many small businesses have been suffering from a lack of overall credit during this recession. The small business plan aims to energize credit markets for small businesses by purchasing up to \$15 billion in securities, temporarily raising guarantees to up to 90% in the SBA's 7(a) loan program, and temporarily eliminating SBA loan fees to reduce the cost of capital.

As a small business, Gabriel understands the difficulties facing many small businesses and commercial property holders. We can help you navigate the new environmental SBA regulations which took effect August 1, 2008, including performing the required Phase I environmental assessments. To learn more about protecting your company, contact [John Polich](#) at (773)486-2123.

### Earth Hour 2009

Saturday, March 28th, 2009 marks the third annual worldwide Earth Hour. At 8:30pm local time, people across the world make the pledge to turn off their lights and electricity for exactly one hour in a unified call for action to combat climate change.

Earth Hour began in 2006 as a symbolic event designed to engage people and businesses in the climate change discussion. The hope is as the



energy to produce than their plastic bag counterparts, but also can require nearly **84 times** the amount of energy to recycle!

Gabriel supports the use of reusable grocery bags instead of paper or plastic. If you are interested in receiving an absolutely **FREE** reusable grocery bag, please email [Erin Polich](mailto:Erin.Polich).

movement grows each year, a strong message will be sent to our political leaders that there is a strong movement behind those supporting them taking meaningful action on climate change.

In Chicago during Earth Hour 2008, more than 1,400 landmarks, businesses, retailers, and schools turned off their lights. ComEd reported electricity savings of 7 percent in Chicago and across their entire northern Illinois service territory during that hour.

Gabriel's employees are proud to participate in Earth Hour 2009, and encourages our clients and friends to take action as well.

To learn more or access the Chicago Earth Hour website, visit here: <http://www.earthhourus.org/chicago/chicago.php>.

**Turn Out. Take Action.**

### Environmental Links

[Environmental Protection Agency](#)

[Illinois Environmental Protection Agency](#)

[Gabriel Environmental Services' New Website!](#)

## Chicago Climate Action Plan Take the \$800 Savings Challenge Today

Mayor Daley [announced the city's plan in September 2008](#) to reduce greenhouse gas emissions to 25% below 1990 levels by 2020. Chicago's proposal to reduce greenhouse gases is the first in the nation to identify both emission sources and anticipated impacts, as well as propose ideas that specifically respond to that research.

The [Chicago Climate Action Plan](#) outlines 26 different actions which might be taken together to curb greenhouse gases in five strategic areas: buildings, transportation, clean and renewable energy, waste and industrial pollution, and adaptation. Thousands of small changes in each of these sectors, when implemented throughout the whole city, will add up to big impacts.



As a long-term project, the Chicago Climate Action Plan will be evaluated and revised as necessary over time in order to allow for accommodation of new technologies, laws, and opportunities as they evolve.

Interested in how you or your business can get involved in this project? Visit the CCAP website at [www.chicagoclimateaction.org](http://www.chicagoclimateaction.org). Get started today by taking the [\\$800 Savings Challenge](#), a checklist of simple, low or no-cost actions that reduce emissions while saving money. Each and every person can make a difference.

Gabriel offers services to help your home or office become more energy-efficient (and save money doing so!). To learn more about how Gabriel may help you or your business, contact [John Polich](mailto:John.Polich) at (773) 486-2123.

## 10 Reasons to Work With Gabriel



Gabriel understands that in today's market there are a wealth of options from

### The ABCs of CSAs



Spring is just around the corner. As it fast approaches, many around Chicago are already joining their CSAs for the spring and summer seasons.

#### What is a CSA?

CSA is **C**ommunity **S**upported **A**griculture. Joining a CSA means paying for a subscription to a specific local farm or set of farms. Every week, each member of the CSA receives a box of produce from what is available

during that growing season.

Farmers and consumers both benefit from CSAs.

Farmers get a stable, predictable market for their crops, and the up-front income from the share members helps spread the risks inherent in farming.

Buying produce from a CSA is beneficial for your health, local economies, and the environment.

To find a CSA near you, visit [this website](#).

which choose your environmental consultants. After 35 years of offering high quality service, Gabriel has proven itself to be the premiere environmental consultant firm in Chicago. We also offer the **only** Chicago-area environmental firm with [complete in-house capabilities](#).

**Need more reasons? Let's start with these ten:**

1. We [respect our customers](#) and respond to your needs.
2. Our technical expertise is second to none.
3. We fully understand environmental laws and regulations.
4. We hold ourselves and our staff to the highest ethics.
5. We try to save our customers money.
6. We understand the value of maintaining good relations with government agencies and work with them on your behalf to carry that good relationship over to you.
7. We deliver great donuts and [host great parties](#).
8. We are experts at diagnosing Recognized Environmental Conditions (RECs) and identifying the most cost effective way to deal with them.
9. We offer [free training seminars](#) throughout the year.
10. Our [staff](#) is knowledgeable and friendly, and we will take the time to explain your options and risks.

Want to learn more about Gabriel's services? Feel free to contact [John Polich](#) at (773)486-2123, or visit our [recently refurbished website](#).

**Chicago Ranks #6 In Commercial Energy Star Buildings**

A [recent report released by Energy Star](#) showed Chicago ranked as the #6 metropolitan area in the nation for Energy Star certified commercial buildings, with 125.

To qualify for the Energy Star rating, a building must score in the top 25 percent based on EPA's National Energy Performance Rating System.

To learn more about meeting Energy Star qualifications, visit [their website](#) for more information.

Click [here](#) to return to top of email.

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