

Classifieds & Real Estate

Three line ad:	1 week - \$15	2 weeks - \$21	4 weeks - \$36
Four line ad:	1 week - \$20	2 weeks - \$30	4 weeks - \$48
Five line ad:	1 week - \$25	2 weeks - \$40	4 weeks - \$60

EMPLOYMENT

Clerical Position

F/T for Queens office. roper candidate will have: good computer skills, ability to multitask and office experience.

Prior early intervention experience a plus. Will Train. Competitive comp. pkg. Fax Resume 718-261-3702 Att. Bella

Or email: cara.challenge2@thejnet.com

Help wanted Full time A/R bookkeeper.

WILLING TO TRAIN. Shomer shabbos business in Long Island City, Queens. Parking available.

Call 516-242-4226. Email resume to vanwyckemp@gmail.com

Day Camp Staff. Upper West Side preschool day camp hiring all positions- Counselors, Jr. Counselors, art teacher and music teacher. Must be energetic and have experience working with preschool children. Great environment, pay and tips. Parking available. Call Yashi at 516-668-1988 to schedule an interview.

Ganeinu Early Learning Center is a Reggio inspired program that is dedicated to providing quality child care, interactive learning and memorable experiences. We are looking for a highly motivated, **CERTIFIED TEACHER** to inspire and be part of a great team, looking after the UPK or Nursery classroom in the coming year of 2017-2018.

Excellent opportunity to join a friendly, vibrant and dynamic team environment. Min. 2 years experience a must. Please send your resume to queensganeinu@gmail.com

Queens's office looking for full time responsible **secretary/office assistant** – knowledge of excel is a must. Fax resumes **347-338-2056**

Part time driver wanted for dry cleaning route. Part time mornings and evenings
Call Marc 917-612-2300

Are you tired of your present job or out of work and looking for a job where you can make good money and be your own boss. We are looking to hire a

MARKETING/SALESSPECIALIST. Job will require your own car and being computer/internet savvy. If you consider yourself a marketing professional, this is the position for you. Opportunity to make unlimited income potential, Don't delay.
Give us a call at 917-612-2300

REAL ESTATE

Summer Rental-Monsey/Spring Valley area (New Hempstead):

Beautiful 4 bedroom colonial with 2.5 baths and a full finished basement is available for rent this summer. Park-like backyard with wooden swing set, trampoline and gas grill. Brand new spacious kitchen with two of everything. Close to Shul. For more information call **845-558-8141.**

Send in your Classified ads to Classifieds.QJL@gmail.com

The Bitter Facts About Chocolate

CONTINUED FROM P. 16

Even health-food advocates have been eating more chocolate – because its healthful properties are now well-documented and are becoming better known. For example, a recent Harvard study found that eating even a small square of dark chocolate can lower the blood pressure of people with hypertension. And there is a growing body of evidence that shows that eating cocoa also lowers LDL (bad cholesterol) and reduces the risk of cardiovascular disease.

Satisfying Demand

Already the demand for chocolate is outpacing supply. The average American eats nearly 10 pounds of chocolate a year. People in Germany, Ireland, and the U.K. eat 16-17 pounds a year. And on average the Swiss eat even more – almost 20 pounds. It's very possible that these numbers will increase because chocolate has been working its way into dishes that in the past have never come anywhere near chocolate – things like pasta, stews, and chili.

"Some experts are painting a bleak picture of a global chocolate shortage by 2020," reports *The Guardian*. Business Insider has an even more stark warning: the crop could vanish entirely by 2050 because of drought, insects, and price.

Doug Hawkins, an expert in agribusiness, summed up the situation this way: "More than 90 percent of the global cacao crop is produced on poor-quality farms that lack important planting materials" like fertilizer and pesticides. As a result, he believes that "all indications are that we could be looking at a chocolate deficit of 100,000 tons a year over the next few years."

Are these predictions just media hype? An example of fake news? Hardly likely, as the industry is deeply concerned and using its money to prove that. M&M Mars, the giant chocolate and candy company, said last September that it would spend up to \$1 billion to save chocolate from becoming extinct. The company is recruiting researchers from the University of California to develop a sturdier cacao plant that will survive even in very dry conditions.

According to *USA Today*, genome researcher Myeong-Je Cho is growing cacao seedlings at the university that will enable cacao farms to stay in business even if weather patterns continue to change dramatically.

Mars is not alone in this effort. Mondelez, which makes Oreo and Cadbury, has committed \$400 million to support a cocoa sustainability program through 2022. As part of that, company employees in Ghana are giving farmers there advice on more efficient farming techniques. Hershey and other companies have their own "save chocolate" programs.

The specifics of what will happen to chocolate over the long term depend on weather and other unpredictable factors. But in the near and medium term it's very likely that we'll see at least a few changes. These will include heavy promotion of chocolate substitutes like carob and caramel, smaller portion sizes, and definitely higher prices. Obviously, it's possible to survive without chocolate, but life would not be nearly as sweet.

Sources: aarp.org; businessinsider.com; eater.com; express.co.uk; foxnews.com; marketplace.org; mnn.com; nytimes.com; quora.com; theguardian.com usatoday.com.

Betting on Bitcoin or Real Equity?

By Shia Getter

Who knows? Which is exactly the problem, and that in fact, might be the answer too. The potential prospect or pitfall of speculative Bitcoin investment is too unknowable. By all accounts, it's too early to tell.

And while the fantasy of Bitcoin investment is all about getting rich overnight, which isn't certain, one thing is for sure: It's not about getting a good night's sleep. At this point in time, the anxiety involved is by nature the kind that should keep you up at night, quite literally, with nervous doubts and uneasy questions, such as, "Should I sell?", or worse, "Should I have sold?" The questions are uneasy because the answers aren't easy either.

And while at the moment, the idea of Bitcoin speculation is all the rage and mania, it may well turn out to a source of extreme anger and frustration. Here's why.

In an article published January 11, 2018 in London's *Daily Express*, economic trend expert Byron Wien, former Chief Senior U.S. Investment Strategist at Morgan Stanley, said Bitcoin investment strategy is, "Maybe affecting some speculative interests on the part of equity investors, but Bitcoin, I think, is a magnet for speculators and people who are willing to take very high risks for very high gains."

"But it also has very high chances of losing money."

What's more: Wien predicted that Bitcoin was likely to be subject to value readjustment in the coming months, and, what's more: that since the risks in Bitcoin are so great, "regulatory authorities could possibly restrict trading. Among their concerns are: no regulatory oversight; no safety and soundness measures; no recourse in the event of mistaken or miscalculated transactions; high cyber



risk; no deposit insurance." (Risk source: Morgan Stanley)

The fact that some 18% of those who speculate in Bitcoin investment are reported to actually *borrow money to put into their investment gamble*, might indicate the degree of inherent unprofessionalism of some of its investors. That is unusual in stock market investment. That of itself should raise eyebrows, though perhaps it might not indicate raised steady returns.

What about the prospects for investing in solid stable real estate investment in Israel? The answer is that prospects are good, quite good, actually.

Here the picture is more sanguine in its way. Yes, there are ups and downs by nature, yet on the other hand, you don't have to frantically check on your results every day (and be up every night). Things are long-term and stable. You don't have to stay up because generally in the long term and less, things are continually *going up* and moving on up. And what's more: buildings are going up in Israel, and for many good reasons. Given that climate, in the long run you'll always see steady growth and return because of the fact that in Israel things are growing. With proper demand and a population that is growing and is looking for apartments, it's a mature investment. That is because life here in Israel is growing and thriving more than ever before. This is what makes for good and healthy investment possibilities of the most stable kind. And

here's why.

Statistics show that most people in Israel who buy and own their homes here do it to live in them, not for purposes of wild market speculation. They want and need a home or apartment because they want to live here. That's why the market is so strong. And, that's why the price of apartments is going up and for solidly good healthy reasons.

And to again compare and contrast the real estate market in Israel with Bit Coin speculation, here things are very different, and by definition. Unlike some of the worst aspects of Bitcoin speculation, anytime you want to invest in buying a home or apartment, you really have to invest using your own money, your own cash assets, and not money that's borrowed, frenzied or otherwise, for that purpose, since only so much funding is supplied by the banks. You're on your own because you are serious, not speculative.

And in fact, that being true, what's a very good indication of that kind of stability, especially here, is the fact that it's *extremely rare* in Israel, to hear of foreclosures of homes or apartment where properties end up having to be sold by the bank.

That's because investment of this type is serious and responsible, not frivolous. People are buying homes for the long haul; they're looking for residences, not risks. So while a lot of Bitcoin investment mania is known to be driven by anxiety and fears of missing out, it's pretty clear that such craziness is *not* what's fueling the excitement of Is-

rael real estate investing. Recent surveys show that the vast overwhelming majority of people who own homes or apartments in Israel are just that: *homeowners*, *not* speculators. Most people own their homes in Israel because they need to, and *want* to, live in them. In fact: recent statistics show that no more than a mere *nine* percent of Israelis own more than one home or apartment: There really aren't that many in the market who bought their apartments for investments. People simply live in and love their own homes here, and for good reason. And that is what strongly indicates how in the long run, it's a long-term solid investment in your finances, as well as of course without even mentioning, investing in Israel's solid future.

The reality is that now is a good time to buy real estate in Israel. And for a wide variety of good reasons, it's *always* a good time to buy real estate in Israel, even when, and especially when, it's a buyer's market.

In this kind of special and meaningful investment, you don't have to wait for the market to peak to avoid falling into an abyss. You'll be able to sleep better at night, resting assured that you're investing in a dream, and not what could unfortunately turn out to be a disappointing nightmare. A dream investment is better.

For more information and to schedule an appointment for Mr. Getter's upcoming visit between Feb 8th – Feb 15th call Sarah at 077-234-6011 ext 208 or email mail@thegettergroup.com.

Shia Getter is the CEO of the Shia Getter Group, a full-range real estate services firm in Jerusalem catering to the Anglo-Charedi Community. He is a noted expert, columnist, and author of *Everything You Need to Know about Buying Real Estate in Israel (Feldheim 2014)*. He and his professional team are Israel's one and only true buyer's broker.

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