



FOR LEASE

OFFICE SPACE

179 William Street, Unit 8/9, New Bedford
900 SF Two Room Office Space

60 Brigham St., New Bedford, MA
3,656 SF Medical/Gen. Office Space on 2nd Fl

6 Hathaway Rd, Dartmouth, MA
Brand New 800 SF Office Space

634K/E State Rd, Dartmouth, MA
1,000 - 2,100 SF Retail/Office Space on Rt. 6

98-100 8th Street, New Bedford, MA
1 Room Office Space in Downtown

RETAIL SPACE

73 Reeves St., Fall River, MA
2,309 SF Bank Style Building

558 Mt. Pleasant St., New Bedford, MA
2,140 SF Multi-Purpose Flex Space

67-73 Huttleston Ave, Fairhaven, MA
2,400 SF End Cap Space

511 State Road, Dartmouth, MA
856 SF End Cap Retail/Office Space

654 State Road, Dartmouth, MA
900 SF Yoga or Dance Studio w/ Utilities

44 Troy Street, Fall River, MA
7,500 SF Office Showroom w/ Warehouse

211 Pope's Island, New Bedford, MA
3,932 SF Large End Cap Retail Space

634 C3/K/E State Rd, Dartmouth, MA
980-2,100 SF Retail/Warehouse Space

12/18 Sconticut Neck Rd, Fairhaven, MA
1,400 - 1,550 SF Retail Space

INDUSTRIAL/WAREHOUSE

376 Nash Road, New Bedford, MA
Up to 8,000 SF Ind Flex Space on 2nd Floor

67-75 David St, New Bedford, MA
Up to 175,000 SF Ind/Warehouse Space

17 Kilburn St, New Bedford, MA
10,000 SF Warehouse Building

79 Brook St, New Bedford, MA
Up to 38,000 SF of Flex Space Available

**Please contact us directly at
(508) 990-4280
for further information or visit us at
www.CoastalCommercialRE.com**

How Fractional-Reserve Banking Really Works

Fractional-reserve banking is a term that many of us have heard throughout the years, but what does it really mean? It can sound impressive and sound complicated, but how many of us have really taken the time to look behind the veil and learn just how this system really operates?



With this in mind, banks are required to keep reserves on hand equal to a percentage of their total deposit liabilities. That required reserve ratio can fluctuate, but oftentimes 10% is given as the typical percentage for this requirement. So let's say that you're rummaging through the attic and you find an old trunk that grandpa used to have, and while going through the trunk, you find \$1,000.00 cash. Then you take that money down to your bank and you deposit it. Both the bank and the overall banking system now have an additional \$1,000.00 in deposits that previously did not exist and the bank can now make some additional loans from these deposits.

Let's say once again that the required reserve ratio is 10%, meaning that the bank must keep \$100.00 in reserve out of the \$1,000.00 in new deposits, and that it can loan out the other \$900.00. This is where it can all begin to get interesting. Let's say that the bank loans out the additional \$900.00 to a borrower and the borrower then begins paying interest on the loan. But now look at what just happened...the bank still has the \$1,000.00 that was just deposited into it, and it has now made a \$900.00 loan to someone, as an electronic deposit into their checking account, meaning that there's now a total of \$1,900.00 in new money in the banking system that came from the original \$1,000.00 deposit!

Where did this additional \$900.00 come from? It snapped into existence at the moment that the \$900.00 loan was given to the borrower!

With fractional-reserve banking, it gets even more interesting. Let's say, for example, that the person who borrowed the \$900.00 from the bank now buys something for \$900.00, and then that \$900.00 is then deposited into the store's bank. So the store's bank now has an additional \$900.00 in new deposits, and they can now loan out \$810.00 (90%) of that money while keeping \$90.00, or 10% of the \$900.00, as the required reserve.

This then continues building throughout the entire banking system, as more deposits are made from these additional loans and the purchases that come from them until ultimately the banking system can then create approximately \$9,000.00 in new loans from that initial \$1,000.00 deposit!

While this seems incredible, for banks that are members of The Federal Reserve System, this is how the banking system operates. While there have been many books and articles written on this, if you're interested in more information the one book that's considered to be the most thorough and detailed one ever written on the subject is The Creature from Jekyll Island, written by G. Edward Griffin.



Do you have a Commercial Real Estate Question?

Email us and we will answer
in our next month's newsletter!

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Variance

A variance is governmental authorization to use or develop a property in a manner which is not permitted by the applicable zoning regulations.

Sold

Retail

17 S Washington St, N Attleboro, MA \$872,000
279 State Rd, Dartmouth, MA \$250,000
29 Harding St, Middleboro, MA \$1,500,000
548 W Grove St, Middleboro, MA \$175,000
45 Weybossett St, Providence, RI \$1,700,000
251 Weybossett St, Providence, RI \$2,300,000
91 Crandall Rd, Tiverton, RI \$535,000
60 Kindergarten St, Woonsocket, RI \$160,000
7412 Post Rd #7412, N Kingstown, RI \$95,500

Office

99 Longwater Crl #204, Norwell, MA \$190,000
10 New Driftway #102, Situate, MA \$390,000
1340 Main Rd, Tiverton, RI \$200,000
618 Toll Gate Rd, Warwick, RI \$405,000
450 Warren Ave, E Providence, RI \$388,000

Multi Family

283 Collette St, New Bedford, MA \$220,000
67 Dunham St, Attleboro, MA \$305,100
22 Main St, Fairhaven, MA \$340,000
49 Hamlet St, Fall River, MA \$440,000
70 Barrows St, Fall River, MA \$680,000
655 Mt Hope Ave, Fall River, MA \$680,000
28 Meadow St, Fall River, MA \$201,000
28 Belleville Rd, New Bedford, MA \$222,000
150 Cambridge St, Fall River, MA \$255,000
15 George St, Attleboro, MA \$505,000
216 Sawyer St, New Bedford, MA \$185,000
48 Aetna St, Fall River, MA \$239,900
96 Davis St, New Bedford, MA \$245,000
10 Lawton St, Fairhaven, MA \$289,900
17 Church St, Mattapoisett, MA \$600,000
246 S Main St, Woonsocket, RI \$80,398
45 Flora St, Providence, RI \$205,000
1020-1022 Main St, W Warwick, RI \$240,000
170 Mt St Charles Ave, Woonsocket, RI \$245,000
239-241 Ohio Ave, Providence, RI \$269,000
26 Hilltop Ave, Providence, RI \$345,000
189 Admiral St, Providence, RI \$146,000
112 Spring St, Pawtucket, RI \$185,000
68 Lincoln Ave, Central Falls, RI \$205,000
74 Hamlet Ave, Woonsocket, RI \$246,500
50 Hedley Ave, Central Falls, RI \$360,372
18 La Vaughn St, Providence, RI \$135,000
42 Chapin Ave, Providence, RI \$293,000
71 Superior St, Providence, RI \$185,000
58 School St, Westerly, RI \$315,000
686 Cumberland Hill Rd, Woonsocket, RI \$195,000
46 Hopkins Ln, S Kingstown, RI \$675,000

Agricultural

160 Kingston Rd, Exeter, RI \$690,000

Parental Tech Tips

Technology is a big part of life in the 21st century and many parents are unsure about how to deal with its nature in relation to their children. The good news is navigating the digital age and understanding the way in which children interact with technology can be achieved by keeping a clear head and following some simple advice.



The first thing you need to do is work out exactly what kind of technology is being utilized by your kids and understand the popular games and websites they are into. You need to find this information out for yourself rather than just relying on media information and the more tech savvy you are in general, the better equipped you will be to help your children as they get older.

You should never outright ban the use of devices as the internet is always going to be there so completely banning your child from using it is a bad idea. Your child will use the internet one way or another and, rather than let them find out about it from other people, the best option, by far, is for you to be the one to guide the manner in which they use it. Set rules, stay engaged, and treat the use of media by your child in the same manner as you treat other aspects of their lives.

Helping the Elderly with Nutrition

A balanced diet is vital for our happiness and overall health, but aging loved ones can often find this difficult to achieve. Some elderly people lose the motivation for preparing healthy meals, are unable to consume large meals, or may even completely lose their appetite and interest in food in general, possibly because of illness or as a side effect of a new medication.



However, relatives concerned that their elderly loved one is not getting the nutrition they should be can help with the situation. If the person in question is tired or unwell, you can assist with food preparation or even prepare entire meals in advance.

If available in the local area, Meals on Wheels could also be a viable option, so ask for more information from your local Council on Aging.

Many health plans and, in some cases, Medicare will cover part of the cost of working with a nutritionist. These professionals are familiar with how taste profiles change as we age, are trained in working with the elderly, understand the nutritional needs of different ages, and know of many creative solutions and strategies. Asking your loved one's doctor for a referral to certified nutritionist is a great first step.

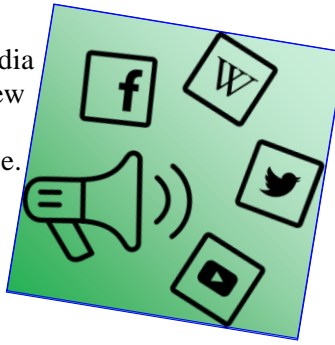
Those elderly people who find it difficult to eat large meals in one sitting would probably be better off consuming smaller meals at different times of the day, making it easier for them.

If you notice a sudden loss of appetite in an elderly relative, consult with their doctor.

Headlines to Get Readers

There's a continuous stream of stories on social media sites making it more and more difficult to attract new readers. Sharp headlines that immediately resonate with readers are a great way to cut through the noise.

Headlines that explain the news are excellent for drawing readers. People naturally want to learn information that is useful to them and they want to stay informed with what is happening in the world.



Action is important in headlines, so make sure you make use of vivid verbs while adding a sense of urgency, and a way for readers to relate to the story with recognizable names, organizations or places. People frequently have emotional and sometimes even quite visceral reactions to the stories they read on social media, so it is a good idea to consider that fact when formulating the headline to your content.

It is also important to sometimes ask people questions with your headlines, while avoiding the type of questions that can appear to be nothing more than click bait.

Tips for Eye Health

Most people try to look after their health, but many overlook a health regiment when it comes to one of the most important parts of the human body – the eyes.

The good news is that maintaining a healthy lifestyle and supporting your eyes is not that difficult, and can be accomplished just by following a few simple tips.



Most people know it is a good idea to have a yearly checkup with their doctor, and the same should also be done with an optometrist, who can answer questions that you may have in regards to your eyes, as well as help identify any potential problems such as diabetic eye disease, macular degeneration and glaucoma.

It is also helpful to let your eyes have some rest. If you work at a computer for most of the day, then looking twenty feet away for at least twenty seconds every twenty minutes is a good way to avoid digital eyestrain, which can result from as little as two hours spent in front of a computer screen. Another possible way to deal with the problem of eyestrain is to use non-prescription digital eyeglasses, too.

FOR SALE

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**1,744 SF of Mixed Use Building
\$229,900**

NEW BEDFORD, MA



**1,260 SF Retail/Office Building
\$184,900**

NEW BEDFORD, MA



**1,490 SF Two Story Office Building
\$269,900**

NEW BEDFORD, MA



**1,646 SF of Mixed Use Building
\$229,900**



FALL RIVER, MA

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for Condos Overlooking
Mt. Hope Bay!
\$1.5M**

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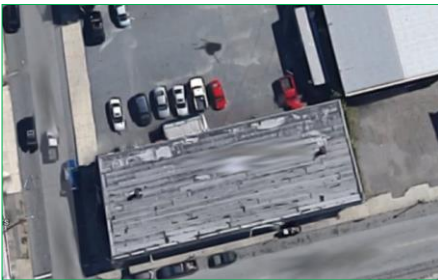
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FOR SALE

NEW BEDFORD, MA



**6,520 SF Retail/Commercial
Building
\$375,000**

NEW BEDFORD, MA



**6,216 SF Auto Repair
Building
\$249,900**

NEW BEDFORD, MA



**104,000 SF Industrial
Flex Building
\$725,000**

MATTAPOISETT, MA



**1,338 SF Auto Repair on
Busy Main Road
\$249,900**

NEW BEDFORD, MA



**LAND – 5 ACRES
High Traffic Light Location
at Rt 240/Rt 195
\$995,000**

FALL RIVER, MA



**2,458 SF of Mixed Use
Retail/Office/Residential
\$214,900**