

# Professionally SPEAKING...

## Ask The Realtor...

**Q.** As a Top Producing Real Estate Agent in our community, what are your thoughts regarding the housing market?

**A.** Finding a successful agent in this market *is key!* Finding an agent that truly cares, has a great sales record, and can afford to market you even in this trying time, plus is backed by a strong real estate company is extremely important. In these challenging days, I SEE opportunity!

Think about the opportunities in the real estate market today, as a benefit to both buyer and seller. If you are young enough, raising a family... there is no time like today to move into a larger home, you will see a recovery in your life time. The sellers however may benefit by moving into a smaller home, with less maintenance and costs as they age.

I also believe the attitude of your agent is one of the most important *keys* in making a successful move in challenging times. I and my team continue to move forward in sales and service, finding great homes for buyers as well. We also have become very good at leases, short-sales and foreclosures. Your agent needs to be tough skinned and able to fight to get the deal through if necessary. They also should be well connected to great mortgage companies, with good track records as well as great title companies which can work hard to get the job done! It takes a TEAM effort! Your agent should always be available for your needs!

This past year has been unlike any other we have seen in quite a long time, and I trust our new programs and systems we have put in place continue to help navigate our clients through the rest of the economic turmoil!

Our team has sold as many homes as last year and have found true happiness in watching many clients achieve their goals, or just being able to solve sellers' and buyers' problems. We consider ourselves very BLESSED and hope you are as well! As your trusted real estate advisor, we are committed to doing whatever we can to help you understand what the current economic situation means for you going forward in 2009.

Make sure you are getting the Real Linda Rea Team ...by asking for... Linda Rea or Pete Johnston ... 248 709-3786 or 248 770-8661, [www.lindarea.com](http://www.lindarea.com).



# Professionally SPEAKING...

## Are You Retiring? Has Your Employment Changed?



### An IRA Rollover Makes Good Financial Sense

If you are receiving a distribution from a company retirement plan, seek qualified advice on how to manage your money.

Retain the experts at The Rashid Financial Group to create your personal Investment Policy and Financial Plan.

Remember, this is your retirement savings...it is crucial that you keep your assets growing and working for you if you are planning to have a financially secure retirement.

**Rolling over your distribution allows you to:**

- Direct your own assets
- Maintain the tax-deferred status of your retirement savings
- Preserve the ongoing tax-deferred earnings and capital appreciation
- Avoid the 10% penalty tax and 20% withholding
- Have the opportunity to convert to a Roth IRA and avoid future taxes and
- Elect distribution as part of a series of substantially equal payments under Section 72 (t)

The Rashid Financial Group of  
**RAYMOND JAMES**  
 & ASSOCIATES, INC.  
 Member New York Stock Exchange/SIPC  
 248-901-3916  
 325 N. Old Woodward, Ste. 320  
 Birmingham, MI 48009  
 Ron.Rashid@RaymondJames.com  
 Karen.Rashid-Balow@RaymondJames.com  
[www.RaymondJames.com/RashidFinancialgroup/](http://www.RaymondJames.com/RashidFinancialgroup/)

Reach potential customers with your own column in the newspaper!

# Professionally SPEAKING...

can run in any of C&G Newspapers' 19 local editions.

**Target** the customers you want to reach in the local newspaper they read.



*In Your Mail Every Week!*

**Call 586.218.5011 for more information.**

Advertiser Times • Birmingham-Bloomfield Eagle • Eastsider • Farmington Press • Fraser-Clinton Chronicle • Grosse Pointe Times Journal • Macomb Chronicle • Madison-Park News • Rochester Post • Royal Oak Review • St. Clair Shores Sentinel • Shelby-Utica News Southfield Sun • Sterling Heights Sentry • Troy Times • Warren Weekly • West Bloomfield Beacon • Woodward Talk

# Professionally SPEAKING...

## Black & White Ad Rates for 2010

Paper	1 Paper		2 Papers		3 or more Papers	
	3x	6x	3x	6x	3x	6x
Advertiser Times	\$240	\$180	\$228	\$171	\$216	\$162
B'ham-Bloomfield Eagle	240	180	228	171	216	162
Eastsider	240	180	228	171	216	162
Farmington Press	255	190	242	181	230	171
Fraser-Clinton Chronicle	240	180	228	171	216	162
Grosse Pointe Times	180	135	171	128	162	122
Journal	240	180	228	171	216	162
Macomb Chronicle	240	180	228	171	216	162
Madison-Park News	180	135	171	128	162	122
Rochester Post	255	190	242	181	230	171
Royal Oak Review	240	180	228	171	216	162
St. Clair Shores Sentinel	240	180	228	171	216	162
Shelby-Utica News	240	180	228	171	216	162
Southfield Sun	240	180	228	171	216	162
Sterling Heights Sentry	290	215	276	204	261	194
Troy Times	240	180	228	171	216	162
Warren Weekly	320	240	304	228	288	216
West Bloomfield Beacon	240	180	228	171	216	162
Woodward Talk	180	135	171	128	162	122

Ad Size: 1/6 page - 1 column (1.775" wide by 8.77" deep),  
approx. 200-220 words (word count is reduced with additional photos)

Frequency: must run at least every 2 weeks for 3 or 6 issues

Larger Ads: additional ads in the same publication @ multiple paper rates  
(example rate for 1/3 page in 1 paper - 2 paper rate x 2)

Eligible Advertisers: Lawyer, Accountant, Financial Planner, Appraisers,  
Real Estate Brokers/Agents



*In Your Mail  
Every Week!*

Call **(586) 218-5011**  
for more information.

13650 Eleven Mile Road • Warren, Michigan 48089

1/2010