



Building on a Wealth of Experience

Stable – *the strength to endure.* Accessible – *easy to speak to and deal with.*
Customized – *portfolios built according to individual specifications.*

For more than 170 years, Welch & Forbes has been managing the financial interests of families with a commitment to integrity, as well as an emphasis on continuity and multiple investment horizons.

“Our longevity and stability truly make us stand out,” says Richard Young, Welch & Forbes’ president. “There were four generations of Welches at the helm, ever since our founder began managing the financial affairs of sea captains.

“Welch & Forbes has long been a financial advisor and manager for New England families who have sizeable assets. These families looked for experienced, accessible portfolio managers who could customize investments to suit their specific needs and found those managers at Welch & Forbes.”

Longevity at Welch & Forbes is a benchmark. The company’s 12 portfolio managers average 22 years of experience, with more than half of that time spent at Welch & Forbes.

“We’ve built a legacy of personalized and sophisticated wealth management services,” says Young. “Our team of experienced portfolio managers has a solid track record of meeting clients’ objectives through wealth preservation and strategic growth of assets.”

Portfolio managers at Welch & Forbes are also analysts so they are better equipped to customize portfolios. Adds Young, “At the initial meeting, a portfolio manager carefully listens while a client talks about goals, investing time horizons, tax concerns and family legacies. A customized

portfolio reflects that vital information. No pools, models or standardized score sheets are used.

“Here at Welch & Forbes, questions are answered very promptly, requests are executed immediately and clients always have access to their portfolio manager. It’s the only way we believe in doing business.”

Welch & Forbes has more than tripled its assets under management in the past 15 years to nearly \$4 billion, with the typical relationship falling between \$2 million and \$50 million.

“We’re an all-cap growth firm,” says Young. “We’re focused solely on the major markets, and we’re very good at what we do: investing in equities that earn good returns.”

For more information, call 617-523-1635.

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WELCH & FORBES LLC



SMALL BUSINESS DOESN'T NECESSARILY MEAN SMALL NEEDS

Since opening its doors in 1940, First Midwest Bank has been committed to serving small- and medium-sized businesses that provide so many of the jobs and services that sustain a community's economic foundation.

First Midwest's founders built value and success into their own endeavor by creating lasting relationships based on truly understanding the people behind the numbers.

Now Illinois's largest independent bank, First Midwest is still focused on financial solutions that take both the long and short term goals of your company into account—and by understanding your financial needs, perhaps even better than you do.

Every business has six core financial needs: cash flow management, financing, accounting, risk management, fiduciary/benefits and financial planning.

"But among those needs, each company will require a slightly different mix of services," said Stephanie Wise, executive vice president of business and institutional services at First Midwest. "We have an intense commitment to understanding the unique financial needs of your business and then providing personalized services to meet those needs."

Taking care of more than just business

Your First Midwest Banker will develop a custom plan based on a small business needs analysis to determine the best way to meet the needs of your business.

Each need is related to the others. Good cash management means more consistent cash flow, and appropriate financing powers cash flow to build value over a longer time frame. Sound risk management protects assets as well as cash flow. By meeting fiduciary/benefits needs, you will be strengthening your ability to attract and retain talent. Financial planning creates a road map for growth and perhaps even a blueprint for succession.

But First Midwest's approach to Small Business isn't just for the business. It's for the business owner, too.

"Small business owners have personal and family financial needs as well," Wise said. "And employees have many of the same financial needs and goals. We're here to help you put together a long range plan for success, and that includes helping your family and employees achieve their financial objectives."

"Our commitment is to knowing our clients, knowing the markets that we're in and understanding the opportunities for our clients. That's how we build relationships."

"We position small to mid-size business owners so that they can successfully address unexpected issues and take advantage of unexpected opportunities," Wise said. "We help you look into the future, but we also support you day-to-day."



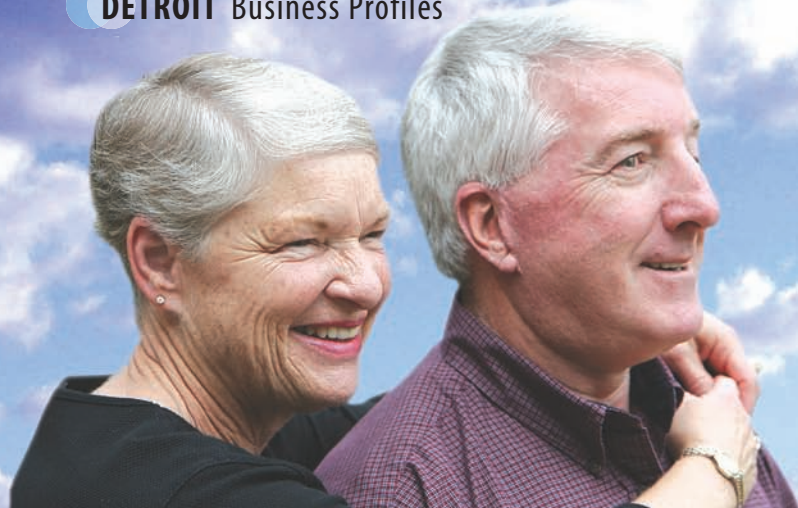
Stephanie Wise
*Executive VP
of Business and
Institutional
Services*

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First Midwest Bank



Defining Your Life and Your Legacy

We'll help you reach your goals and live your dreams by strategically deploying your assets.

Success can be measured in many different ways. When you're ready to set your own benchmarks, we're here to help. At Brown, Thomas & Co., LLC we start by crafting a financial mission statement based on your values as well as your assets.

Our mission is to assist you in executing your financial goals through a relationship based on honesty and trust. Our philosophy of "One Team Serving First" means we're dedicated to delivering superior financial, estate and investment plans to our clients.

At Brown, Thomas & Co., you'll work with a team of advisors who bring a wide range of experience to the financial planning process. We can turn capital into cash flow for retirement in the most tax efficient manner; we can balance your portfolio to accelerate that retirement date and make it more comfortable when it arrives; and we can lessen the overall risk to your capital in the future, ensuring that your legacy reflects the values you embraced throughout your life.

Invest with confidence, retire at ease

We'll use your financial mission statement as a policy platform on which we'll build the tactical and strategic provisions of your estate plan.

Brown, Thomas & Co. can implement your plan through an open architecture delivery of financial products and services as well as providing oversight and guidance for the extended team of legal, accounting, investment and insurance professionals who are serving your needs. But we're also willing to step aside and serve simply as guides for investors who want to actively manage their own plans.

"Everyone is focused on your goals, from the very simple to the most complex," said William Brown, who is a partner in the firm with David Thomas and Ronald Angelocci. "Because by understanding what you want to accomplish – both during your lifetime and with your legacy – we can bring you the confidence you seek and deserve."

Securities and Investment Advisory Services offered through FSC Securities Corporation, member FINRA, SIPC, and SEC-Registered Investment Advisers. Brown, Thomas & Co. LLC is not affiliated with FSC Securities Corporation or registered as a broker-dealer or investment advisor.



WILLIAM BROWN



DAVID THOMAS



RONALD ANGELOCCI

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Smart Decisions Starting at the Top

Experience, Foresight and the Commitment to Deliver

Edna Meyer-Nelson puts her personal stamp of integrity and expertise on every real estate investment project.

While enjoying a successful career in the banking industry, Edna Meyer-Nelson began crafting a vision of how a real estate investment firm should operate: assume responsibility as primary investor in all projects; keep all aspects of project management in-house; deliver regular, timely reports to investors.

Meyer-Nelson brought that vision to life in 1993 when she launched Richland Investments Inc.

“Our clients know what to expect from us,” Meyer-Nelson says. “We’ve taken a lot of the guesswork out of investing in commercial properties, and our clients know that no one has more at stake than I do.”

Richland focuses strictly on commercial properties, including retail, industrial, office, office-warehouse and office “flex.” For projects valued at less than \$10 million, Meyer-Nelson and her business partner, Suzanne Klein, assume all of the risk. For projects valued at more than \$10 million, a select group of outside investors are invited to participate—and reap the rewards.

Meyer-Nelson, who has a master’s degree in finance, personally oversees all aspects of Richland’s operations on a daily basis, but she’s comfortable

delegating the details to her top-notch staff of specialists who have helped Richland Investments Inc. become a nationally recognized \$300 million firm.

“All of the people at Richland are experts in their field, and they bring the same passion and dedication to serving our clients that I do,” says

Meyer-Nelson. “We’ve been through rocky markets and understand that they’re just part of doing business.

More importantly, we understand that there are always opportunities to take advantage of, even during a downturn.”

Meticulous Attention

In addition to infusing every project with a hefty dose of her own cash, Meyer-Nelson has carefully built Richland’s portfolio so that each property stands on its own and assumes no risk from other projects. By paying meticulous attention to location, structure and financing, Richland’s projects have an impressive track record. This success gives Richland access to prime properties at optimal pricing.

“We’re very selective about what goes into our portfolio,” says Meyer-Nelson. “We develop properties that generate strong income streams while under our management and maximum value when it’s time to sell.”



Edna Meyer-Nelson
President and CEO
The Richland Companies

In addition to being a respected force in Houston’s financial corridors, Edna Meyer-Nelson generously donates her time, money and expertise to a variety of charitable organizations. These include American Festival for the Arts (AFA), Baylor Research Advocates for Student Scientists (BRASS), and Houston’s Children’s Charity, for which she will serve as president, 2008-2009. She is the first woman to hold that honor.

Richland Investments Inc. is always looking to purchase promising real estate opportunities. For more information, call 800-368-6707.

www.therichlandcompanies.com



Richland Investments Inc.
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Advanced technology. Keen insight. Personal attention.

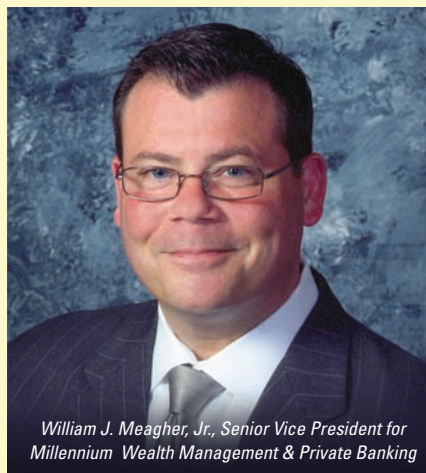
You seek out experts for all aspects of your business and personal life—people who help you make the best decisions for you and your family. Millennium Wealth Management & Private Banking, a boutique, European-style private bank, guarantees a commitment to responsiveness and accessibility that means you'll get the personal attention you deserve.

"One part of our holistic wealth management solution is a sophisticated portfolio construction process—Balance Sheet Investing—that rigorously matches cash flow requirements with cash flow resources for both immediate and future needs," says Sr. Vice President William J. Meagher, Jr.

"Balance Sheet Investing is truly a customized process that allows Millennium to build your investment strategy from the ground up based on after-tax, inflation-adjusted dollars."

Invested In You

Millennium's service model assigns each family an intensely knowledge-based team of specialists, coordinated by the family's primary wealth counselor. So, while an interdisciplinary team of experts is established to address your needs, you still



have a single, trusted point of contact for all of your financial questions.

"Our investment methodology flows from our private wealth planning process—including portfolio, tax, estate and charitable planning—and your family balance sheet is the basis for our portfolio solution," says Meagher. "This comprehensive approach gives clients a very clear picture of how their portfolio will be customized to meet their unique needs. Through multi-faceted wealth management, we provide our clients with exceptional private banking services."

Millennium's depth and breadth of services rivals any national firm. With more than \$3.5 billion in assets under management, and almost a century of experience, stability and growth, Millennium has met the complex financial needs of high net worth individuals since 1909.

"Through multi-faceted wealth management, we provide our clients with exceptional private banking services."

Contact Millennium today, and discover the benefits of having a private bank that's invested in you.

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Need a bank that can close the deal? “We can.”



Chris Webster, EVP, Commercial Banking Group;

Lynne B. Herndon, Phoenix City President;

Robert E. Morris, EVP, Commercial Real Estate Banking Group

“We’re eager to work with companies that are focused on keeping the economy moving and want to take advantage of the exciting opportunities that are out there.”

— Lynne Herndon,
Phoenix City President, Compass Bank

While some banks are struggling to recover from the sub-prime mortgage crisis and the ensuing credit crunch, Compass Bank is closing deals that help keep the Phoenix-area economy rolling.

“We didn’t write sub-prime mortgages or exotic loans, so we are pretty much unaffected by those issues,” says Herndon. “Our balance sheet is strong. We are open for business and lending money.”

Opportunity

With interest rates at or near historic lows, companies are aggressively investing in the future. Whether that means acquiring real estate, expanding facilities or purchasing new equipment, Compass Bank is prepared to arrange financing.

“It’s difficult to secure a loan in the Phoenix commercial real estate market,” says Herndon. “Structures have become

very conservative in today’s environment. Even when the markets were strong, our thoughtful and prudent approach to underwriting has produced a strong portfolio of high-quality, performing assets. Thus, we’re still in a position to do business as usual.”

Strength

Compass seeks relationships with companies in many types of industries, including manufacturing, services, distribution, real estate construction and development. Compass enhances these relationships with state-of-the-art treasury management, insurance, merchant and retail banking services.

“Compass has approximately \$60 billion in assets,” says Herndon. “Our solid financial condition is further enhanced by our parent company, BBVA. Headquartered in Madrid, Spain, BBVA has more than \$740 billion in total assets and is actively doing business in more than 30 countries.”

This financial strength allows Compass to offer a wide variety of loans with flexible terms and competitive rates. The experienced lending professionals at Compass streamline the lending process and customize loan features to match the client’s needs.

“For many people, a primary concern is finding a bank that can close the deal,” says Herndon. “We can!”

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Compass Bank

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Compass Bank is a Member FDIC
and an Equal Housing Lender.



"When a man does not know which harbor he is heading for, no wind is the right wind."—SENECA

An Exit, Not an End

Detailed Exit Planning helps you maximize your financial return and minimize your tax liability.

Deciding when and how to sell your business is as much about your company's future as it is about your own.

"Thorough planning gives most business owners the ability to make decisions about exit strategies that are in their best interests," says John D. Dovich, ChFC, CLU, president and founder of John D. Dovich & Associates, LLC.

Key Questions

Three key questions need to be answered fully and honestly before serious planning can begin:

- When do you want to move on, either to retirement or other ventures?
- What level of after-tax income will be necessary to meet your future financial needs?
- Who is your buyer?

"The answer to the second question is, perhaps, the most important," says Dovich. "Without having a solid grasp of your long-term financial needs, it's almost impossible to determine a bottom line—or a timeline—for selling your business."

When to schedule the sale, and to whom it will be made, are often closely related.

"Selling or gifting the business to a family member can be easier than selling to key employees or outsiders," says Dovich. "But even selling to family



THE JOHN D. DOVICH TEAM (l to r): Jennifer Richards, Steve Cox**, Matthew Malafa**, Clare Rowshed*, John Dovich**, ChFC, CLU, Laura Maxwell, Tom Lalley**, CFA®, CFP®, Lisa Poston, CLU, Katie Tew

members usually entails several years of careful planning.

"Although unpredictable, recession is part of the natural evolution of economic cycles," reminds Dovich. "And sometimes the best time to gift a business to a family member is during soft economic times."

Even if a sale isn't imminent, having key transition elements in place can be beneficial.

Help Finding Answers

As an independent, fee-based advisory firm and a registered investment advisor with the U.S. Securities and Exchange Commission, John D. Dovich

& Associates, LLC is well-positioned to guide you through the planning of your exit strategy, the realization of that plan, and the performance of the next financial phase of your life.

"For many business owners, their greatest asset is their business," says Dovich. "Selling that asset can produce significant cash, which brings up a host of new issues about how to best invest those funds."

"We know that our clients depend on us for comprehensive, long-term planning that considers all of the alternatives before crafting an exit strategy that is not an end, but a new beginning."



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