

BANKER & TRADESMAN

2012 ADVERTISING OPPORTUNITIES



The Financial Services And Real Estate Weekly For Massachusetts

Banker & Tradesman is the most valued advertising vehicle in the Massachusetts real estate and banking market. The consistency of our advertisers is an amazing statistic that has kept our publication strong for 140 years. Banker & Tradesman is a vital tool, providing the most current and accurate data with complete real estate transactions and listings.

We also feature a highly rated website, bankerandtradesman.com, and a hugely popular daily e-news alert with more than 12,000 subscribers. The Warren Group produces multiple events and seminars each year that feature the most influential and informed government and industry experts.

OPPORTUNITIES INCLUDE:

- **Print** – Weekly Newspaper
- **Online** – Daily E-news and Website Ads
- **Events** – Multiple Targeted Conferences and Expositions

MORTGAGE TITANS Join us September 27 for a Fall Roundup
See us at Banker & Tradesman.com/tytansgathering

Established 1872 WEEK OF MONDAY, AUGUST 22, 2011 www.bankerandtradesman.com

BANKER & TRADESMAN

THE FINANCIAL SERVICES AND REAL ESTATE WEEKLY FOR MASSACHUSETTS
A Publication of The Warren Group

IN THE TOPICS

Fannie, Freddie Try To Goose Distressed Sales
Partnership With MLS-PIN Would Speed Short Sales

BY COLLEEN M. SULLIVAN
MASSACHUSETTS REAL ESTATE

It takes a lot to get a freighter up to speed, the proverbial saying suggests, but the two housing behemoths, Fannie Mae and Freddie Mac, are engaged in a full-on effort to get their boats up and running again as fast as possible.

Both Fannie Mae and Freddie Mac are now offering bonuses of \$2,500 to real estate agents, though only if the property is being sold to an investor. And the service has begun aggressively buying foreclosed homes for cash, which results in lower selling prices.

On the short side, Fannie Mae recently launched a short sale assistance program in partnership with MLS-PIN, the largest of the three multiple listing services in Massachusetts, and one of the largest in the country. The program is designed to help homeowners in the state who are struggling to keep up with their mortgage payments.

The hope is that there is some debt relief and that both in these programs, said Fannie & Freddie.

Rising Tide
The effects of the federal agency's sale of the nation's distressed assets are being felt.
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SPECIAL SECTION
FAST 50
Banker & Tradesman's

Early Leasing Success Masks Equity Office's Alewife Risks
Even ALE Discount, 1225 & 150 Cambridgepark Drive Face Market Headwinds

BY LISA SCHNEIDER
FINANCIAL SERVICES

Cambridge-based Equity Office's success in leasing space in the new Cambridgepark Drive office building is a testament to the company's ability to find tenants in a market that is still struggling.

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Credit Unions Seek Wider Membership As Growth Stalls
Fewer Municipal Employees Spurs More Requests For Community Charters

BY LISA SCHNEIDER
FINANCIAL SERVICES

Cambridge-based First Priority Credit Union is looking for ways to expand its membership base in a market that is still struggling.

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Not in Growth Mode
The mortgage market is still struggling to find a way to move forward.
Continued on Page 10

Realtors Unkink In Appraising Appraisal Situation
How An Epidemic Of Uninformed, Low-Ball Appraisals Is Further Crippling The Housing Market

BY SCOTT M. HARRIS
REAL ESTATE

The appraisal situation in the housing market is still a major problem for realtors and homeowners alike.

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reader demographics

CIRCULATION/ READERSHIP

Total Paid Weekly Circulation:	4,900
Total Weekly Readership:	19,600
Pass Along Readership Rate:	65%

EDUCATION DEMOGRAPHICS

40% of our readers have a four-year degree
39% of our readers have post-graduate degrees

TOTAL HOUSEHOLD INCOME

More than \$200,00	25%
\$101,000 to \$200,000	49%
Less than \$100,000	26%

TITLE/POSITION

Executive Management (Chairman/President/CEO/Owner/Partner)	48%
Vice President/Manager/Director	24%
Sales & Marketing	15%

COMPANY PROFILE

NUMBER OF EMPLOYEES

Less than 25	51%
51-100	12%
101-250	13%

ANNUAL REVENUE

Under \$29 million	71%
\$20 - \$50 million	9%
\$50 - \$100 million	5%

FACTS FROM OUR READERS

PURCHASING POWER

- 90% of our readers are involved in choosing and approving products and services purchases for their company. The remaining readers influence and recommend purchases.
- Our readers spend 30 minutes to an hour reading each issue.
- 85% of our readers think of Banker & Tradesman advertisements as useful, informative and consider them a good reference.
- 45% of our readers read Banker & Tradesman both online and in print weekly.

BANKER & TRADESMAN

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2012 editorial calendar

SPECIAL ADVERTISING OPPORTUNITIES

Issue Date: Space Close:

January 16	January 6	Financing Your Business In 2012	Covering financing issues for fast-growing companies.
February 13	February 3	Bank Compliance Outlook 2012	Focus on compliance issues and solutions for Mass. banks and credit unions.
March 12	March 3	Creative Credit Unions	Focus on community-based credit unions and their innovative efforts for 2012.
March 26	March 16	Top Lenders	Saluting the top producers of 2011 for the real estate lending industry.
April 23	April 13	Mortgage Finance	Business to business news and statistics for executives in the commercial mortgage and real estate businesses.
May 21	May 11	Community Bank Heroes	Discussion/profiles of leaders in Mass. community banks and what makes them successful. EVENT SPONSORSHIP Opportunities Available
May 28	May 18	Tornado Recovery – One Year Later	Who stepped up, what actions were taken, and what are the results one year later.
June 11	June 1	Financial Marketing	Best practices in the financial industry: how to market your financial institution.
July 23	July 13	B&T Women Of Fire	Special issue profiling the top nominated women in Finance, Insurance and Real Estate - winners of 2012. EVENT SPONSORSHIP Opportunities Available
Aug 6	July 27	B&T Best	Annual readers poll results issue for the BEST vendors in the real estate and financial markets.
August 20	August 10	B&T Fast 50	Recognizing the 50 fastest-growing mortgage lenders.
September 10	August 31	Credit Union Heroes	Discussion/profiles of leaders in Mass. credit unions and what makes them successful. EVENT SPONSORSHIP Opportunities Available
October 8	September 28	Online Real Estate	Movements and practices of marketing, selling and buying real estate online.
October 15	September 5	Business Lending Landscape	Tips and ideas on how to get small business loans.
October 22	October 12	B&T 140th Anniversary	Celebrate your milestone anniversary with Banker & Tradesman and all of our readers. Share your history and secrets for success over time.
November 5	October 26	Real Estate Law	Discussions on real estate law practices in Massachusetts.
December 10	November 30	Growth Strategies For 2013	Best plans to grow business in the coming year (2013) in the financial, insurance and real estate sectors.

Event Sponsorship Opportunities 2012:

Community Bank Heroes
Women of FIRE
Credit Union Heroes

May 2012
August 2012
Sept. 2012

**Add Customers
With Banker & Tradesman**
Email advertising@thewarrengroup.com
or call 617.896.5344 to discuss your marketing campaign.

Due to limited sponsorship opportunities, all event sponsorships are sold on a first-come, first-served basis.

BANKER & TRADESMAN

ADVERTISING RATES

AD SIZE	52 X	26 X	13 X	6X	1X
Full Page 10" X 15.375"	\$2,350	\$2,610	\$2,900	\$3,225	\$3,585
Junior 7.5" X 10"	\$1,765	\$1,960	\$2,180	\$2,420	\$2,690
Half V. 4.875" X 15.375" H. 10" X 7.5"	\$1,645	\$1,830	\$2,035	\$2,260	\$2,510
Quarter Page sq. 4.875" X 7.5"	\$940	\$1,045	\$1,160	\$1,290	\$1,435
One Eighth H. 4.875" X 3.75"	\$590	\$650	\$725	\$805	\$895

Pricing is per issue • All rates are net

ONLINE E-NEWS

Bankerandtradesman.com

- Develop more leads 24 hours a day
- Banker & Tradesman Online has **30,000 unique visitors** per month, and **5,000 paid subscribers**
- Readers tap into the latest news and events, as well as our much sought-after real estate transactions and data. Find archived stories, podcasts, and more
- With an online presence, you will improve product awareness, build sales volume, and increase profits

Ad	Pixels	3-Month	6-Month	12-Month
Full Banner	728x90	\$760/month	\$680/month	\$625/month
Skyscraper	120x600	\$560/month	\$525/month	\$475/month
Square Button	120x90	\$275/month	\$250/month	\$230/month

Banker & Tradesman Daily E-News

- Deliver your daily message to **12,000 readers** via email
- Choose a day, Sunday through Friday
- Associate your business with the region's most trusted business publication

Advertising on Banker & Tradesman Daily links your company with the market's business decision makers while also serving as a gateway to more information about you and your product via embedded links to your site.

- You can leverage your position in the Banker & Tradesman print product by adding to your exposure
- Banker & Tradesman Daily is not junk mail. Our readers choose to receive it, and even forward it to friends

There is NO charge to readers for this valuable product

Ad	Rate	3-Month	6-Month	12-Month
Leaderboard 728 x 90	Open Rate Program Rate	\$1,515/month \$1,360/month	\$1,375/month \$1,168/month	\$1,250/month \$1,000/month
Rectangle I 300 x 250	Open Rate Program Rate	\$1,250/month \$1,125/month	\$1,125/month \$955/month	\$1,010/month \$810/month
Rectangle II 300 x 250	Open Rate Program Rate	\$1,250/month \$1,125/month	\$1,125/month \$955/month	\$1,010/month \$810/month
Bottom Banner 728 x 90	Open Rate Program Rate	\$1,195/month \$1075/month	\$1,075/month \$915/month	\$967/month \$775/month

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