



Member Newsletter

July 2008

PRESIDENT'S MESSAGE

On any given Friday afternoon, most of us have long since planned the upcoming week. Your sales calls are scheduled, follow-up calls are in your contact management program's calendar...

And you already have those September, November, February convention dates posted in your calendar, right?

In case you haven't put it on your calendar, here's one more to add: The Folio show in Chicago, September 22-24 (<http://www.foliomag.com/show08/>). Fellow board member Mitch Mohanna has been working with Folio management to enable NAPR to receive a discounted booth there. In past years the show was in NYC, and NAPR exhibits to present a face to publishers that there really is a respectable, enthusiastic and productive group of independent representatives. We hand out our Membership Directory, we answer publishers' questions about our membership, the NAPR Publisher-Representative Agreement, the NAPR Code of Ethics, and the value of using an independent versus a captive in-house salesperson.

You are welcome to use the NAPR booth at Folio as a base while you make the rounds at the show. The exhibit hall is full of vendors - some you'll recognize, some you won't. You will learn about new services to present to your publishers and likely receive for free some valuable selling tools. One exhibitor gave me a temporary password to run competitive analyses on some of my target markets. Networking with publishers (and prospective publishers) who are Folio attendees is worth the trip by itself, while the educational aspect is extremely valuable as well.

Annual Meeting changed: at our June NAPR board meeting it was voted (in accordance with Section 2.01 of the by-laws) to move the NAPR Annual Meeting to September, in conjunction with the Folio show. You will receive official notice, but we hope you can attend the NAPR luncheon on Tuesday September 23 in Chicago. The board positions expire as of the Annual Meeting, which means we need to elect the officers, either incumbent or new, at this meeting. Consider this a call for nominees! Email me (ian@roycmdonald.com) if you are interested in working for the association - becoming a board member or working towards it - as now is the time to speak up and put your name (or a colleague's) in the hat! A good place to start volunteering for your favorite association is helping to set up the member luncheon, or spending a little time in the NAPR booth talking with publishers. Contact Marlys Fox (mfox@foxrep.com) so she can add you to the list of volunteers!

We will also be reviewing our membership dues structure, and for our new fiscal year we will vote on retaining the same dues (\$200/year, \$75 for each additional member at the company). Please feel free to send your thoughts to our Treasurer Bill Farmakis (bill@jlfarmakis.com), preferably before our next board meeting, July 24.

Internet address changing: we've had www.naprassoc.com for many years, but Mitch did some research and secured www.napronline.org (since www.napr.org was already taken, this is still memorable; plus the ".org" extension better represents our not-for-profit status). NAPR will still maintain the existing domain, but when [NAPRonline.org](http://www.NAPRonline.org) is live we'll use it in the NAPR correspondence and advertising. All part of our effort of branding, and furthering the mission of NAPR.

Good selling,

Ian McDonald

MEET YOUR EXECUTIVE COMMITTEE MEMBERS

Bill Farmakis
President
J.L. Farmakis, Inc.



Bill Farmakis is the President of J.L. Farmakis, Inc. which is based in Wilton, CT. Bill is a second generation rep, taking over the firm from Jack Farmakis, an ex-president of NAPR and a 40 year member. Jack works part time for J.L. Farmakis, Inc and resides in Sunapee NH and Naples, FL. Bill worked for IBM for 10 years before joining J.L. Farmakis, Inc in 1991

J.L. Farmakis, Inc. represents mostly BtoB publications with emphasis in agriculture - an industry Jack Farmakis started in and was a pioneer in starting up local publications and radio networks. They also work in other BtoB industries including the pet and mortgage markets.

Bill is active in his community, serving on school and church boards while also coaching and watching his two children in their school sports. Bill is an active golfer, skier and runner.



ACQUIRING ANOTHER PUBLISHER'S REPRESENTATIVE FIRM – PART II

By Herbert W. Solomon¹

This is a continuation from my last article on the acquisition of a Publisher's Representative firm. Now the seller may not want to make the Publisher he is representing immediately aware of his potential sale. Accordingly then, the seller should first obtain a Confidentiality Agreement which also provides that if the deal does not happen, the proposed purchaser cannot represent the publication proposed to be sold.

Further, the seller should want to have all the terms of the sale agreed to before a publication is notified. Accordingly, I believe it is proper to come to a written agreement on the terms of the sale, and then make the transaction conditioned upon the approval of the sale by the Publisher.

One other key aspect should be a provision in the agreement that provides that if the acquired publication is lost after let's say 2, 3 or 4 years, the price is reduced. This provision accordingly mandates payment of the full price over a term of years with provision for reduction in price if the Publisher does not remain with the purchaser.

Now there may be reason to structure the deal as a merger or the purchaser becoming a new shareholder in the seller, but ultimately the problem remains the same. The Publisher will know someone new is handling the publication. The purchaser will need the approval of the publication, and even if the contract with the Publisher is assignable, the purchaser does not want to make payment for an account that will result in a lot of effort and then a loss in the payment of the purchase price paid.

There are many variables here and, of course, the seller may represent a multiple of publications. In any event, it is critical to note that there is a lot to think about here.

¹ Herbert W. Solomon, Esq., P.C. of the New York Bar is Counsel to the law firm of Meltzer, Lippe, Goldstein & Breitstone, LLP, 190 Willis Avenue, Mineola, New York 11501 (516) 747-0300 Ext. 219, e-mail: hsolomon@meltzerlippe.com. He has served as Counsel to the National Association of Publishers' Representatives, Inc. since 1981.

Money Talk

By Michael J. Kelly

Rollover Chart: Moving Assets Across Retirement Accounts

Moving funds from one type of retirement plan to another has become increasingly complex and hazardous to your clients' wealth. Botching these transactions can cost a bundle in unnecessary taxes and lost opportunities. Our Rollover Chart helps clarify how and when to move funds across accounts.

Trillions of dollars are currently held in our nation's retirement plans, according to the Employee Benefit Research Institute (EBRI). About half of this wealth is held in a variety of IRA accounts and employer-sponsored defined-contribution accounts such as 401(k)s, 403(b)s, and the newer designated Roth accounts.

These are the accounts that clients have the most access to—and the most control over—including making decisions regarding transferring or rolling over funds from one to another. It would be so easy if these various types of accounts were interchangeable, but we are not quite there yet.

The three major types of transactions that involve movement of funds from one retirement account to another are:

- **Distributions**
- **Rollovers**
- **Transfers**

We will tackle conversion of tax-deductible accounts to Roth accounts another time. Understanding the differences between distributions, transfers, and rollovers is key to successfully moving assets among the various types of accounts.

Distributions

A distribution from an employer retirement plan is made when funds leave the plan but are not considered to be the proceeds of a loan. Even when the funds are transferred directly to another plan or an IRA trustee/custodian, it is a reportable distribution, and a 1099-R will be generated.

When funds from an employer retirement plan are distributed directly to the taxpayer as cash, the plan administrator is required to withhold 20% of the distribution for federal taxes. The taxpayer could owe more than 20% for federal tax as well as any state taxes. If the taxpayer has not reached age 59½ or age 55 with [separation from service](#), an additional 10% tax penalty [may apply](#).

If a plan participant takes a loan from an employer retirement plan and then leaves employment without repaying the loan, the unpaid balance is treated as a taxable distribution and may also be subject to the 10% tax penalty.

Rollovers

A true rollover occurs when a client takes receipt of eligible retirement plan assets and deposits them into another eligible retirement account within 60 days. This is considered an indirect rollover. The most common form of rollover is the 401(k) participant who rolls over his plan balance to an IRA when he leaves the firm. What really happens in this case is the client takes a reportable distribution from the 401(k) plan—which will generate a 1099-R—and then rolls the distribution over to the IRA.

In most cases, this is accomplished by either wiring the funds directly to the IRA custodian firm or cutting a check to the IRA custodian for the benefit of (fbo) the client. The check is then mailed to either the new custodian or to the client to forward to the custodian. As long as the client can't cash the check, the transaction is considered a direct rollover, or a direct transfer. This is really a distribution from the plan that is rolled over to a new custodian by a direct trustee-to-trustee transfer process. When the trustee-to-trustee method is used, the employer does not have to withhold 20% for federal income taxes.

Sometimes a client doesn't understand the distribution forms—or he needs to use the money for a short period (less than 60 days)—so he'll ask for the funds to be paid to him directly. In this case, the plan administrator is required to withhold 20% of the distribution for taxes. When the client rolls over the remaining 80% to another retirement account, he will need to replace the 20% that was withheld by the plan, otherwise he may owe taxes and a 10% early-withdrawal penalty on the 20% withheld as of the date of the distribution. The moral of this story is to avoid letting clients take possession of plan distributions unless there is a clear and unavoidable reason for it.

Rollovers can also go from one employer-sponsored retirement plan to another and even from IRAs to employer plans. Rollover distributions from an IRA are not subject to the 20% withholding rule. Note that employer-sponsored retirement plans are not required to accept any rollovers. They may accept some types of rollovers but not others. The Rollover Chart below identifies rollovers and transfers that participants are allowed by law, but not necessarily allowed by every employer retirement plan.

Rollover Chart

		Roll to						
		IRA	SEP-IRA	SIMPLE IRA	Employer plan	403(b)	Roth IRA	Designated Roth acct
Roll from	IRA	Yes	Yes	No	Yes ¹	Yes ¹	Yes ^{2,3}	No
	SEP-IRA	Yes	Yes	No	Yes ¹	Yes ¹	Yes ^{2,3}	No
	SIMPLE IRA	Yes ⁴	Yes ⁴	Yes	Yes ^{1,4}	Yes ^{1,4}	Yes ^{2,3,4}	No
	Employer plan	Yes	Yes	No	Yes ¹	Yes ¹	Yes ^{2,3}	No
	403(B)	Yes	Yes	No	Yes ¹	Yes ¹	Yes ^{2,3}	No
	Roth IRA	No	No	No	No	No	Yes	No
	Designated Roth acct	No	No	No	No	No	Yes	Yes Only direct trustee-to-trustee transfer

1. Although permitted by law, some employer plan rollovers and transfers are subject to the particular terms of the plan.

2. Conversion of tax-deferred balances will generate reportable income (1099-R) in the year of conversion that is subject to ordinary income tax.

3. Subject to income limits.

4. Funds can only be transferred without penalty after two years.

Source: Helen Modly, CFP

Starting in 2008, clients can roll employer plan balances [directly into a Roth IRA](#) instead of having to create a traditional IRA first. Years past, clients would have to roll the funds over from the employer plan to an IRA and then convert the IRA to a Roth IRA. While the rollover can now take a more direct route, this is still considered to be a fully taxable distribution of the plan balance and then a conversion to a Roth IRA.

Once-a-year rule

There is one important restriction with rollovers (where the taxpayer takes receipt of the funds and then redeposits them) between IRA accounts. Both the original IRA and the receiving IRA are limited to one rollover in any one-year period beginning on the date the taxpayer receives the IRA distributions. This does not apply to rollovers of pension distributions or to trustee-to-trustee transfers.

Options for spouses who inherit plan assets

The spouse of a [deceased plan participant](#) is legally able to roll the decedent's plan balance in the employer's qualified plan into her own employer's retirement plan, if her plan allows for it. This is actually considered a distribution, then a rollover, and a 1099-R will be generated. Again, not all employer plans allow for these types of rollovers.

Surviving spouses may also roll the employer plan balances from their spouses into their own IRA accounts and treat it as their own. Again this is considered to be a distribution, then a rollover, and a 1099-R will be generated.

Another option for surviving spouses is to create an inherited IRA—sometimes referred to as a beneficiary distribution account—then roll the plan distribution over into the inherited IRA. If the surviving spouse is still working, rolling the deceased's plan assets into either her employer's retirement plan or into her individual IRA is usually the best option. However, if the spouse will need to use any of the funds before she reaches age 59½, she should leave the funds in the spouse's employer's plan or roll them into an inherited IRA. Either way, she will be able to access the funds without incurring the 10% premature-withdrawal penalty. If she rolls the funds into her employer's plan, she would have to reach age 55 and terminate from service to avoid the 10% penalty. If she rolls them into her own IRA, she would have to reach age 59½ or meet one of the exceptions to avoid the 10% penalty.

Options for spouses who inherit IRA assets

A spouse beneficiary of an IRA has the same option to roll the balance into his or her own IRA and treat it as a traditional IRA, provided that the deceased had not yet begun to take [required minimum distributions](#). Or the spouse can roll the assets into an inherited IRA account and take distributions over his or her lifetime.

Normally, the spouse would choose to roll the IRA into his or her own and defer distributions until age 70½. However, if the spouse needs funds prior to reaching age 59½, using the inherited IRA will avoid the 10% penalty. If the deceased spouse had already begun taking required minimum distributions, the spouse must continue taking distributions but may substitute his or her life expectancy for that of the deceased.

Transfers

Moving an IRA account from one institution to another is not a rollover as long as the taxpayer never receives the funds directly. These transactions are more accurately called non-reportable trustee-to-trustee transfers. This is the direct transfer of assets from an account at one trustee or custodian to another account with a different trustee or custodian.

The simplest example is moving a client's IRA account directly from Broker-Dealer A to Broker-Dealer B using the Automatic Customer Account Transfer Form (ACAT). The funds go directly from one institution to another—they do not pass through the client's hands. There is no limit on how many such transfers can be made in any one year. The custodians do not have to report IRA transfers, so no 1099-R is generated.

This transfer process can also be used to consolidate [multiple traditional IRA accounts](#) such as an IRA at a bank or an IRA with a mutual fund company into a SEP-IRA held with your broker-dealer. A SEP-IRA is considered a traditional IRA—it just allows for employer contributions. Other traditional IRAs can be combined into a SEP-IRA. If there is a chance that your client will receive future employer contributions—even if from self-employed activities—retaining the combined IRA as a SEP-IRA provides the most flexibility.

Even SIMPLE IRA accounts can be rolled into other traditional IRAs or employer retirement plans, but only after the account has existed for two years from the date contributions were first made into the participant's account.

Beginning last year, non-spouse beneficiaries are also able (by law) to transfer qualified plan and inherited IRA funds into a special inherited IRA account using the direct trustee-to-trustee transfer process. Again, not every employer's plan may be up to speed in allowing this yet. These non-spouse transfers must be made as a trustee-to-trustee transaction or the entire amount will be treated as a taxable distribution.

Proceed cautiously

Because moving retirement assets is extremely complex and the tax penalties are so steep, it's best to handle all retirement plan rollovers and transfers as trustee-to-trustee transfers to avoid the possibility of error. It is also prudent to consult with a tax advisor, attorney, or IRA specialist to make sure you're complying with the latest rules and legislation.

However, it's important to stay on top of the new options and flexibility provided by the Pension Protection Act of 2006. The recent clarifying regulations and private letter rulings have created numerous planning opportunities, especially in the case of non-spouse beneficiaries. Unfortunately, many provisions of the new rules appear to be voluntary on the part of custodians and employer plans. Your expertise with these rules—and the consequences for breaking them—will help you steer baby boomers through the complex maze of regulations and grow your rollover business.

*Source: Helen Modly, CFP
Jun. 16, 2008*

Send your financial questions to:



Michael J. Kelly
Vice-President,
Investments
Oppenheimer & Co., Inc.
Michael.Kelly@opco.com
800-881-1585

MOST RECENT PUBLISHER INQUIRIES

Business Card Army

Publication: advertising on the back of business cards
Company: BusinessCardArmy.com
Name: Nathan Cain
Address: 213 Emory St.
City: Hot Springs
State: AR
Zip: 71913
Phone: (501) 859-0495
Fax: (267) 295-8776
Email: nain@unlimitedbc.com
URL: <http://www.BusinessCardArmy.com>
Year: 2008
Consumer: checkbox
Other format: We sell advertising on the back of business cards.
Frequency: 4
Circulation: 100,000
Audit no: checkbox
Free: checkbox
Cover price: \$,18/06/2008
Subscription: \$
B & W page: \$
Four color: \$
Demographics: consumers
Geography: nationwide
Expertise: ,i don't remember.

Stewart Caribbean Real Estate Guide

Publication: Stewart Caribbean Real Estate Guide
Company: West Indies Publishing
Name: Bertel J. Dejoie, Managing Director
Address: 5107 Venus Street
City: New Orleans
State: LA
Zip: 70122
Phone: (504) 342-4929
Fax: (504) 324-2479
Email: bert.wip@candw.ag
URL: www.westindiespublishing.com
Year: 2007
Consumer: checkbox
International: checkbox
Standard: checkbox
Frequency: 3
Circulation: 10,000+
Audit no: checkbox
Qualified: checkbox
Free: checkbox

cover price: \$,13 June 08
Subscription: \$
B & W page: \$1995
Four color: 1995
Edit profile: Architecture and Decorating in the Caribbean
Demographics: Individuals wishing to purchase homes in the Caribbean and the local upscale markets
Geography: Windward and Leeward Islands
Expertise: Need representative to work the south Florida market with a knowledge of the housing magazine market, Researched

Sunday Bulletins

Publication: Sunday Bulletins
Company: J S Paluch Company
Name: Mary Prete
Address: 3708 River Rd Ste 400
City: Franklin Park
State: IL
Zip: 60131
Phone: (847) 233-2818
Email: pretem@jspaluch.com
URL: www.jspaluch.com

Year: 1960
Consumer: checkbox
Standard: checkbox
Frequency: 54
Circulation: 3,000,000
Audit no: checkbox
Free: checkbox
Cover price: \$,06/15/2008
Subscription: \$
B & W page: \$
Four color: \$

Demographics: With over 3,000,000 copies distributed every week and independent studies showing that a minimum of 3.2 readers per copy that brings exposure to 9.6 million readers seeing your message consistently and vetted by an organization they trust. (Cara Study, 2006 Georgetown University: U.S. Census Data 2006).
geography: California, Arizona, Las Vegas, Chicago Metro, Houston, FLorida, New Jersey, New York Metro area
Expertise: ,Peter LI

Farm Country Magazine

Confidential: checkbox
Publication: Farm Country Magazine
Company: Farm Bureau Federation
Name: Charles Jersawitz / Publisher's Consultant
Address: 1225 Green Turf Drive, Ste F
City: Snellville
State: GA
Zip: 30078
Phone: (770) 656 4619
Email: jersawitz@msn.com
Year: 2000
Consumer: checkbox
Standard: checkbox
Frequency: 6
Circulation: 250,000

Audit no: checkbox
Paid: checkbox
Cover price: \$,12/06/2008
Subscription: \$
B & W page: \$
Four color: \$
Edit profile: Rural life, general interest
Demographics: Farm and largely rural community readership, educated, values oriented farm bureau membership
Geography: Southern U.S.
Expertise: ,Web search

Youth Connex Magazine

Publication: Youth Connex Magazine
Company: Youth Connex Inc
Name: Nigle Williamson
Address: 27 Scarlet Sage Ct
City: Burtonsville
State: MD
Zip: 20866
Phone: (240) 305-5499
Fax: (301) 317-4763
Email: youthconnex@gmail.com
URL: www.youthconnex.com

Year: 2008
start year: no
Consumer: checkbox
Standard: checkbox
Frequency: 6
Circulation: 55000
audit no: checkbox
Paid: checkbox
Qualified: checkbox
Free: checkbox
Cover price: \$3.99,06/24/2008
Subscription: \$18.00
B & W page: \$4,800
Four color: \$5,400

Edit profile: Youth Connex Inc ("YC") is a Christian radio and media company that represents the voice of the young Christian adult. We produce weekly radio shows, print bi-monthly magazines and have a dynamic internet presence, making Youth Connex the number one way for reaching and connecting with young Christian professionals between the ages of 18 - 35 years old.

We have found that this niche group is innovative, culturally savvy, fashion conscious, spiritual and wants to make a difference in the world. Our brand covers all aspects of life, career, relationships, culture, and faith, and connects with the young Christian audience in a way no other media company can.

Through our magazine, internet presence and radio talk shows, YC captures the various aspects of young Christian adult lifestyles ranging from contemporary & professional fashion, financial planning, educational and career, entertainment, love and relationship, health, personal and spiritual development.

Demographics:

Gender: Female	61%
Male	39%

Age:

Average:	26 yrs.
Under 18	25%
18-24	67%
18-34	83%

Marital Status:

Single	64%
Married	36%
Education:	
Attend College	36%
Four-year degree	18%
Masters degree	11%
Occupation:	
Professional/ Managerial	34%
Church Ministry	27%
Educational	12%
Income:	
Average Income	\$43,585
Average Net worth	\$189,274

Geography: Detroit SouthEast, West Coast

Expertise: Auto, Finance, Beauty & Fashion, Health, rep. give me the contact.

Homeschool Sports Insider

Publication: Homeschool Sports Insider
Company: LMP Publishing LLC
Name: Luke McDonald/Manager
Address: PO Box 5818
City: Norman
State: OK
Zip: 73070
Phone: (405) 701-4008
Fax: (888) 245-5043
Email: lukemcdonald@lmpublishing.com
URL: www.hsinsider.com
Year: 2007
Consumer: checkbox
Web: checkbox
Standard: checkbox
Frequency: 4
Circulation: 5000
Audit no: checkbox
Paid: checkbox
Cover price: \$10,06/23/2008
Subscription: \$25
B & W page: \$500
Four color: \$900
Edit profile: We highlight homeschoolers who are excelling in sports beyond high school
Demographics: Homeschoolers / homeschool families dedicated to sports and going to college.
Geography: Nationwide
Expertise: Sales,FOLIO Magazine

Guide for the Arts

Publication: Guide For The Arts
Company: InStep Communications, LLC
Name: Kevin T. Wood / Publisher
Address: P.O. Box 532
City: Nokomis
State: FL
Zip: 34274

Phone: (941) 416-3830
Fax: (941) 485-7955
Email: ktw@guideforthearts.com
URL: www.guideforthearts.com
Year: 2001
Consumer: checkbox
B to B: checkbox
Other format: 4 x 7
Frequency: 1x
Circulation: 70,000 readership
Audit no: checkbox
Qualified: checkbox
Cover price: \$10.95,06/24/08
Subscription: \$
B & W page: \$
Four color: \$4,995.00
Edit profile: Complete annual schedules of the leading Art, Theatre & Museum groups in Boston
Demographics: Major Donors, Corporate Sponsors & High level members
Geography: New England & National
Expertise: New England & National accounts. Luxury sales & Brands, Corp. sponsorships etc.,

Kype Magazine, Trophy River Fishing

Publication: Kype Magazine, Trophy River Fishing
Company: Castle Douglas Productions.LLC
Name: George Douglas, Publisher
Address: PO Box 2024
City: Anacortes
State: WA
Zip: 98221
Phone: (360) 299 2266
Email: Streamside@kype.net
URL: www.kype.net
Year: 2008
Start year: September
Consumer: checkbox
Standard: checkbox
Other format: Each issue comes with a Fishing DVD.

Frequency: 4
Circulation: 20,000
Audit no: checkbox
Paid: checkbox
Cover price: \$9.95,06/25/2008
Subscription: \$39.80
Four color: \$2,000 Approx.

Edit profile: Kype Magazine and DVD Combo got its name from the hook-like protrusion that forms on the lower jaw of a male trout, salmon or steelhead, during spawning periods. The kype is their badge of power and dominance, unique to only these species. Similar to the rack of antlers on the head of a male deer, it's a sign that exemplifies dominance and strength, thus-the title, Kype Magazine.

Our mission at Kype Magazine is to live up to its name in all respects. First, by providing readers and viewers with a quarterly magazine and video combo that is jam-packed with detailed fishing tips, entertainment, and inspiration, all leading to success on the river. We also intend to live up to our name in dominating the trout, salmon and steelhead fishing readership.

demographics: Kype Magazine / DVD is a quarterly package designed to target trout, salmon and steelhead fishermen of all ages throughout the northeast, the west coast, the Great Lakes region, British Columbia, and Ontario Canada. We carefully select staff writers who will generate a fine mix of articles that appeal to the vast boomer segment, as well as articles with enough zest and zeal to reel in the twenty to thirty-five year olds.

Geography: Looking for all regions at this time.

Expertise: Fishing, Hunting, Outdoors. Someone who is willing to work with a start-up and grow with us, resulting in a long-term working relationship. ,Research

African Vibes

Publication: African Vibes

Company: African Vibes Communications, Inc

Name: Belle Niba

Address: PO Box 10203

City: Canoga Park

State: CA

Zip: 91309

Phone: (877) 6928624 ext 510

Fax: (360) 925-1489

Email: info@africanvibes.com

URL: <http://www.africanvibes.com>

Year: 2006

Consumer: checkbox

Web: checkbox

Standard: checkbox

Other format: Also will be providing a digital edition this July

Frequency: 6

Circulation: 40000

Audit no: checkbox

Paid: checkbox

Cover price: \$3.95,06/27/2008

Subscription: \$19.95

B & W page: \$

Four color: \$2400

Edit profile: AFRICAN VIBES speaks to the reader who embraces cultural diversity. Rather than addressing our reader as someone with one interest, one style and one perspective-we see our reader as a multidimensional individual who is in need of information necessary to interact in a new dynamic and multicultural global setting.

AFRICAN VIBES readers always want to look good-and to feel as good as they look. They are ambitious, socially conscious individuals who value their history and their future.

AFRICAN VIBES understands these needs and responds to them by connecting its readers to Africa and Africans in an uplifting way with information, advice, affirmation, motivation and inspiration. We educate and empower our readers to take action and to address the concerns they face in their world.

Demographics: For the African immigrant reader who has evolved overtime and whose life is constantly influenced by the culturally diverse American culture, AFRICAN VIBES brings news on beauty, fashion, money, inspirational personalities and general lifestyle to accomodate their ever changing tastes while still keeping them in touch with their roots.

For the reader of African decent, AFRICAN VIBES brings about information that paints a truer and more complete image of Africa and Africans. An image that can connect them to the continent at it's best. From food to fashion, beauty to culture

For the non African who is interested in learning about Africa from a more contemporary perspective, AFRICAN VIBES shares stories on the African culture, reflection pieces on the African's mindset and more

Geography: MD, GA, NY, NJ, CA, TX, IL, FL

Expertise: Consumer and Web. We have many opportunities for advertising on our up and coming online community, our e-newsletter, our online business directory, our evets and our digital edition.,Google

Northwest Magazine

Publication: Northwest Magazine

Company: Northwest Magazine

Name: Katherine S. McKelvey/Publisher

Address: P.O. Box 894

City: Port Townsend

State: WA

Zip: 98368

Phone: (360) 379.1385

Fax: (360) 379-1395

Email: kat@thenwmagazine.com

URL: www.thenwmagazine.com

Year: 2005

Start year: Jan.1,2006

Consumer: checkbox

Standard: checkbox

Other format: High Quality, Bi-monthly, high gloss, perfect bound, 100 pages, full color

Frequency: 6

Circulation: 45,000

Audit no: checkbox

Paid: checkbox

Cover price: \$4.95,06/28/2008

Subscription: \$25.00

B & W page: \$

Four color: \$4500.00

Edit profile: Nature, art, recreation, food, wine, travel, wildlife, home, garden, and healthy living in the Northwest

demographics: 30+ 46% Male and 54% Female, Average household income 179,000, home owners with expendable income for leisure and travel. Looking for quality goods and services.

Geography: WA, OR, ID, MT, AK, and BC for content. Distributed through out western US and Canada.

Expertise: Regional and National Advertising. Sporting Goods, Automotive/RV, recreational equipment and clothing, food and beverage, travel destination and hospitality., Industry connections and website