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NEWS

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Are Your Investments Positioned for the Eventual Recovery? A Strong Recovery Ahead in Housing

CHICAGO (September 22, 2009) – In a recent seminar hosted by Grant Wealth Management LLC in Chicago, Illinois, Dr. Charles Lieberman, economist and frequent CNBC and Bloomberg commentator, indicated that a strong recovery lies ahead in housing. Janice Grant, President and founder of Grant Wealth Management LLC, stated, “Sales of new single family homes, total housing starts and inventories of unsold new homes along with housing affordability were key statistics used by Dr. Lieberman in his analysis.” Grant further explained, “A turnaround in housing was one of four key factors to an economic recovery cited by Dr. Lieberman. Lower oil prices, the fiscal stimulus and a recovery in credit markets are the other important contributors to the recovery.”

Grant continued presenting Dr. Lieberman’s analysis with his reference to the backward looking pessimists who focus on the high rate of defaults, foreclosures and mortgage resets. He believes that the nature of defaults has changed from those associated with badly underwritten sub prime mortgages to those associated with a recessionary economy and that any economic recovery should reduce the influx of defaulted homes. According to Dr. Lieberman, with the rising housing values experienced in

the last six months, fewer households will be upside down in their mortgages and are less likely to default.

Ms. Grant emphasized that, according to Dr. Lieberman, the full potential for housing to contribute to growth is currently constrained by the recession because a weak economy tends to reduce household formation. “Long-term household formation trends suggest a need for about 1.5 million units of new construction annually about three times the current rate of construction. Additionally, housing will rise sharply and accelerate over the next year or two and become a strong contributor to GDP and job growth,” states Grant.

About Janice Grant and Grant Wealth Management LLC

With more than twenty years of business experience including eight years of investment and corporate treasury experience, Janice Grant helps individuals and small business owners accumulate, protect and transfer wealth. Janice provides a customized and integrated approach to investment, retirement and estate planning. For individuals near or in retirement, Janice helps them identify opportunities to protect their principal and provide an income stream that they cannot outlive.

During her corporate career, Janice held Controller positions at both Xerox and Motorola and is a former Officer of the First National Bank of Boston. Prior to founding Grant Wealth Management LLC, Janice worked as a Financial Advisor at Morgan Stanley and A.G. Edwards & Sons, Inc.

After receiving a BA in economics from Boston University, Janice earned an MBA degree in finance from Cornell University. Janice also holds a Financial Planning Certificate from DePaul University and an Advanced Professional Certificate in International Finance from New York University.

Having completed the education and experience requirements set forth by the CFP Board of Standards, Janice will sit for the CFP® certification examination in the near future and will be authorized to use the CFP® mark of distinction upon fulfillment of that final requirement.

Janice is on the Advisory Board of the Chicago Chapter of the National Association of Women Business Owners (NAWBO). In addition, she is a member of the Financial Planning Association (FPA), the largest professional organization dedicated to championing the financial planning process. Other memberships include the Partnership for Philanthropic Planning and the Chicago Council on Planned Giving.

Visit www.grantwm.com for more information about Ms. Grant and Grant Wealth Management LLC.

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NOTE:

When you need a knowledgeable professional to speak on complicated financial topics in an easy-to-understand and lively way, please call Janice Grant.

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