



planners . advisors . partners

September 25, 2008 VIA EMAIL

The past few weeks have been some of the most economically challenging in several decades. Through it all, it remains our pleasure to serve your financial planning needs.

Make no mistake, that over the past two weeks, our phones have been ringing and we've talked with a great many of our clients. While it has been both heartening and gratifying when you call to check in on *our* mental health, we know that you are seeking reassurance and rational advice with regards to *your* unique circumstances. We take this role as your financial planner very seriously, and recognize that we are experiencing very serious times.

Honestly, no one knows when the bottom of this market will hit. Nor do we know when confidence will be fully restored. Perhaps the likely bailout package will be a major step forward in reassuring Americans that we are the strongest nation in the world, and that we can overcome this great crisis in the same way we've conquered other challenges. But in the meantime, we know that you may still be feeling a little queasy and you are not sure how to read what your gut is saying to you.

Our best advice is that patience and time are usually the best remedy. But nevertheless, it's important to periodically "check in" to insure that your financial plan remains on track, too. We are here to offer the advice and guidance you need. Feel free to call us at any time. This is NOT an inconvenience to us. This is YOUR money and you've hired us to serve as guardians of your financial future. We are both honored and privileged to serve in that capacity and look forward to being a steward in helping you achieve your personal financial planning success.

Sincerely,

Marc S. Freedman CFP®
President/CEO