

PROFESSIONAL FINANCIAL SERVICES, INC.

"DESIGNING AND PROTECTING WEALTH"

ONE PLAN AT A TIME

ROBERT E. TUCKER
PRESIDENT
Tel (703) 391-0299
Fax (703) 391-0277

10913 LAWYERS ROAD
RESTON, VIRGINIA 20191
e-mail: bobtucker@pfsinc.info
website: www.pfsinc1.com

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Mr. Robert E. Tucker
10913 Lawyers Road
Reston, VA 20191

Dear Bob:

Our Annual Gift to You

Enclosed is our planning calendar for 2012. I hope you find it useful as you begin to schedule events in your life in – can you believe it – 2012! One question for you. When should you schedule your planning review with me? Now or in January?

Economic Commentary

An October 2011 article written by Dr. Bob Froehlich, the Executive Vice President and Chief Investment Strategist for Hartford Financial Services Group, Inc. is also enclosed.

Last week I enjoyed a private breakfast meeting with "Dr. Bob" and four industry colleagues. To be sure, it was a highly interesting and informative meeting. We all peppered him with questions. A couple come to mind:

Is the meteoric rise in gold a "bubble" or a trend that is expected to continue?

When do you anticipate interest rates will rise in earnest?

His answers – educated opinions, but NOT guarantees – were:

Yes, the rise in gold is likely to be a bubble, but, of course, prices could go up further in the short term before coming back down.

Interest rates may start to go up in about 14 months.

A REGISTERED INVESTMENT ADVISOR

Securities Transactions Offered Through

H. Beck, Inc., Member FINRA/SIPC, 11140 Rockville Pike, 4th Floor, Rockville, Maryland 20852, (301) 468-0100
Robert E. Tucker is a registered representative of H. Beck, Inc., which is unaffiliated with Professional Financial Services, Inc.

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Although the stock market has been highly volatile and may well continue that pattern, it appears it is a good choice – right now – for long term investing.

As always, the key question is “Do you have enough cash for living expenses?” If so, and if you can afford to add to your investments, let’s talk about additional equity purchases. Two cautions are in order. First, strategic diversification is a mandatory part of investing. Second, investment decisions should be made with a long term perspective and with volatility expected.

Simply put, there are no guarantees.

Family Matters

Paige Louise Weilmuenster (Lulu), my granddaughter, was born on October 6th. Weighing in at 6 pounds, 9 ounces, and almost 20 inches in length, she is stunningly beautiful (a comment customarily made by all grandparents). Thankfully, she has not yet asked for money, although any request will almost certainly be granted!

To say the absolute least, she is a phenomenally wonderful addition to the family and we are all thrilled she has come into our lives. Gigi, a.k.a. my wife, Linda, is beside herself with joy. For that matter, I am pretty happy too – an understatement!

Since this is my letter, I get to include pictures, and here they are. It is important to know that Lulu, Linda and I now have a common “enemy” – the parents – daughter Alexis and son-in-law Matthew.



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Conclusion

And so life goes... nothing is constant but change - an endless stream of opportunities, challenges, joys and trials. Life is wonderful, and I so appreciate the continued opportunity to serve you and to be a part of your life. Always feel free to let me know any time we can be of assistance to you.

Blessings to you as we approach the holiday season!

Personal regards,



Robert E. Tucker, CLU
Chartered Financial Consultant

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Enclosures