

PROFESSIONAL FINANCIAL SERVICES, INC.

THE PRACTICE OF INSURANCE AND FINANCIAL SERVICES

A REGISTERED INVESTMENT ADVISOR

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ROBERT E. TUCKER
PRESIDENT

March 25, 2009

Ms. Faye Messer
10913 Lawyers Road
Reston, VA 20191

Dear Faye:

After a dismal January and February, markets have begun to show some life. Are we out of the woods? Hardly. However, it should come as no surprise that we're not going to have a quick fix. Like you, perhaps, I am weary of negative news, but I do believe that we'll have experienced a trend up by the end of the 4th quarter.

If anything, all that has transpired in the economy has demonstrated the wisdom of broad diversification and the use of a variety of investment classes. Has this strategy resulted in "no losses?" No, but it has softened the blow.

There are some updates we want to share. So, please read carefully.

1. FINRA is the regulatory agency in charge of registered representatives. It now mandates that my Broker Dealer arrange to have constant monitoring of all client e-mails to or from registered representatives related to the securities business. As is customary, they impose a new requirement and we get to pay a monthly fee to have a system they can monitor.

So, for personal and/or non securities related e-mail, we have a choice. Choice #1 is let them look at everything. Choice #2 is to establish a private e-mail for personal and non securities related e-mails and use our existing business e-mail address only for securities related e-mails.

So we have chosen Choice #2, and I have established a private e-mail address as well as the existing business e-mail address.

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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Therefore, effective immediately, please continue to use: bobtucker@pfsinc.info for business related issues and use bobtucker@verizon.net for personal e-mails, jokes, etc., etc.

Frankly, I really don't care what H. Beck sees, but I do want to give you an option to reach me without concern for your privacy.

2. NEW CASH FLOW MANAGEMENT TOOL to be launched on our website: www.pfsinc1.com

One positive outcome of all the economic turmoil has been a dramatically increased interest in really understanding where income goes. Frankly, almost no one can answer the question, "How much do you need per month?"

It is true, I believe, that most have been largely oblivious to what we spend – we just spend. Whether by cash, credit card, debit card, home equity lines or whatever, very few have really paid attention – for years.

Now, \$4.00/gallon gasoline hits. Now we have an economic crisis and portfolios and home values are substantially down. Now, the notion that one might get laid off occurs.

So, there is, we believe, for the first time in years and years, most everyone has a real interest in examining where money goes. The question is, "How does one figure it out?"

For the last couple of months we have been creating a tool that will be available to anyone who visits our website. Upon completion, it will be posted with the title "**Family Cash Flow Record.**" Once posted, anyone – client or not – can go to our website, access the record, download and print it or download it to their own excel spreadsheet.

By completing the forms provided carefully, methodically and accurately, you will discover exactly where your money goes. Armed with that information, you can decide if there's anything you need to adjust or change.

At the outset, let us warn you that the exercise of using it will be tedious. It isn't an easy exercise, but it is illuminating.

We have tested it with a number of individuals. Every single one has said it is amazing and surprising what they discovered. Some developed their own format. Everyone said that although it was a pain to do, the revelations were well worth the effort.

When it's ready, we'll announce it. Included will be detailed instructions as to how to use the form. We urge you to use it, take it seriously, and see if you won't benefit.

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Everything is provided absolutely free – no cost whatsoever to anyone. No information will be collected or shared by us. It's a tool for your private use and only you will know what it reveals – unless you tell us!

3. The 1st quarter issue of "Designing Wealth" magazine will be published and distributed to you in April. We hope you enjoy it.
4. "The Psychology of Fear and Greed"

Two and half years ago a colleague of mine and I launched a study group for nine H. Beck registered representatives who are located in various parts of the country. Our main criteria in selecting its members were that they had to have impeccable integrity and be seasoned veterans.

The group has flourished and the ideas and information sharing is nothing short of amazing. One member of the group, Leon Colafrancesco, is a planner in Colorado Springs, Colorado. He commissioned his son-in-law (an academic) to write a paper on the psychology of fear and greed. It is, I believe, a truly helpful article.

It is with his permission, I am enclosing the article. I hope you find it useful as you contemplate your own feelings in these turbulent times.

Please don't hesitate to call if you have any questions or if you feel we can be of service. Remember, personal e-mails can go to bobtucker@verizon.net and watch for an announcement regarding the "**Family Cash Flow Record.**"

Stay well.

Best regards,



Robert E. Tucker, CLU
Chartered Financial Consultant

Enclosure