

# PROFESSIONAL FINANCIAL SERVICES, INC.

THE PRACTICE OF INSURANCE AND FINANCIAL SERVICES

*A REGISTERED INVESTMENT ADVISOR*

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ROBERT E. TUCKER  
PRESIDENT

October 2, 2008

Ms. Faye Messer  
10913 Lawyers Road  
Reston, VA 20191

Dear Faye:

Enclosed are our 2009 Monthly Schedule Planner and a brochure published by The Hartford on "The Politics of Investing." I hope you find both of value.

Clearly, the state of our economy is – well – a mess. Galveston is in shambles, the Southeast has no gas, greed by a lot of folks and institutions has put the markets in turmoil, and we don't yet know who the next President will be. Whoever leads our country for the next four years will face unprecedented challenges on a variety of fronts. Talk about lousy karma – wow!

However, in spite of all of the problems, here's what I believe. We are in striking distance of positives. Six to nine months from now, I believe we will begin to emerge from the doldrums. Our country is resilient. As recently as 2000-2003 we faced significant market drops only to recover. The housing bubble was prolonged and abusive. It burst. Now, perhaps, we can go back to reality. We have all faced hardships, but we will rebound with a sense of innovation, energy and renewed optimism.

If one has ever doubted the importance and necessity of common sense strategic planning, its relevance should be crystal clear by now. That is why I've sent your planning calendar early.

There are still nearly three months left in 2008. If you have questions about your situation, let's address them as soon as possible. It's also important to remember that from an estate planning point of view, the estate tax exemption rises from \$2,000,000 per person to \$3,500,000 per person on January 1, 2009. In and of itself, this change may impact your estate (and trust) arrangements.

There's real wisdom in the saying "buy low, sell high." I believe we are on the threshold of really significant buying opportunities that can pay enormous future dividends.

So, my messages are: stay calm, keep the faith, call me if you need help or have questions, and focus on the prospect of many very bright tomorrows.

Thank you for the continued opportunity to be of service.

Best regards,



Robert E. Tucker, CLU  
Chartered Financial Consultant

Enclosures

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