

April 2009

Dear Clients and Friends:

In this economic downturn, we all know people who are worried.

There are some risks we can't control, such as when the markets are going to cycle up and down. But there are also risks we can eliminate through good planning.

When we see the big picture and know we've done everything possible to prepare for the future, there's really no reason to worry.

I'm ready to help your friends and acquaintances who are concerned about their personal finances. There's no charge for consultation and the only obligation is for them to use my time wisely. So I hope you'll spread the word.

Your referrals are always appreciated!

Regards,



Charles M. Shackelford