

From: Maureen Verduyn [mv@tftadvisors.com]
Sent: Monday, October 06, 2008 2:09 PM
To: Maureen Verduyn
Subject: Is this Polly Anna vs Henny Penny?

October 6, 2008

An Update From The Financial Team, Inc.

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Take a lesson from Polly Anna and Henny Penny....

The US economy is out of balance. Duh. The media is successfully perpetuating mass public uncertainty by practically celebrating the drama and negativity. As we write this, unlike Polly Anna we are not sitting in an ivory tower pretending nothing is the matter. Our portfolios are invested in the same portfolios as our investors but, also like our investors, we had a plan in place before these events occurred.

This isn't the first time our country has experienced events of this severity. (ref. "This Too Shall Pass" on our website) Unfortunately, the **"irrational exuberance"** and greed of the 90's that caused devastation to many a portfolio is being met today with investors responding with equally **irrational anxiety** and fear causing potentially irreparable damage.

Since analogies often help get a point across, we offer one here. If you've ever had the excruciating experience of your back going out, you may also remember the "pain" of the treatment to correct the problem. The healing process took longer than you wanted with only small, incremental, sometimes imperceptible change. This slow improvement can make it hard to stick with a treatment. But those with a chronic problem know that if you go back to old behaviors, you'll have a relapse. To keep on track and often speed up recovery, some turn to a doctor, physical therapist or chiropractor for help. Like a physical therapist or doctor, we know that although a correction is painful, we are committed to helping you stay focused on the long term benefits. "Fast" answers are generally the wrong approach. Don't let your emotion cause you to sacrifice accuracy for speed.

It's a difficult time to be an investor but even harder if you don't have professional guidance. The principals of the

Financial Team have industry experience dating back to the early 80's - you can say we've "been there, done that" when it comes to market cycles and the affect on long term planning. So unlike Henny Penny, our firm offers hope, confidence and access to an immense amount of professional financial resources. Before you make an irreversible decision, we encourage you to seek out professional help. Hopefully that's us, but no matter what, find a firm with experience with successfully coaching clients through times like these.

A question to ask yourself - if you lacked a plan that took into account life-changing events like these could happen, doesn't it make sense to stop the damage and put one in place now?

Certified Financial Planners (CFP™) and financial coaches can prepare you for the **only** thing that is predictable -

we plan for the ***certainty of uncertainty.***

The Financial Team, Inc.

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