



YOUR SUCCESS IS OUR ONLY MISSION

*"Even if you are on the right track,  
you'll get run over if you just sit there."  
Will Rogers*

January, 2009

**A NEW YEAR – THANK GOODNESS!** The energy of 2008 might best be described as intense. We hope the holidays provided everyone with a much-needed measure of rejuvenation. Along with the holiday wishes received, a few friends also asked how the Team was doing financially. With the unsettling news coming from Wall St., we certainly understand why this concern might arise. We're happy to report we have nothing to report! The firm's operations are continuing as usual as we move forward into 2009.

**TRANSPARENCY** Wall Street has distorted the word transparency into just another marketing campaign. For us, transparency was one of our founding philosophies and we're glad to keep you posted on our condition. We're sure it comes as no surprise that, overall, managed account values are down by roughly 20% for 2008. However, this number needs perspective. The two year growth rate is up 38% and is four times higher now than in 2003, thanks to your continued referrals.

**PLANNING AHEAD** The financial media and CFP™ community blogs are filled with discussions about "salvaging businesses" and "survival checklists." What the .... ? While there's no doubt the year challenged the Team's business skills and counseling abilities, we sometimes wonder if we're even in the same industry. It's more than a little unsettling to think that other firms are structured such that six difficult months would put them in a financial tailspin. With our industry being so cyclical, prior planning is critical. TFT has no debt and the Team's personal resources are positioned with the expectation that down-cycles will happen.

**BUDGETS** By nature, we are relentless budgeters. We regularly prepare forecasts and evaluate trends to compare against our long term assumptions. Regularly keeping in close touch with "reality" allows us to make gradual and incremental changes as needed. Our income has obviously been affected by the recession and we have done some fine tuning. We've also changed a few internal practices which helped reduce overhead. These cost-savings allowed us to connect with new technology that adds even more resources to TFT's corporate capabilities.

**VIRTUAL WORLD** Our strong technology focus will expand further in '09 with regular email communication, online educational webinars and content improvement for our website. Please email suggestions for topics that interest you. We will also increase the use of the social/viral media as a more efficient marketing alternative. So attention all you "peeps" on Facebook, Twitter and LinkedIn – send us a "friend" request so we can get connected! No matter how convenient the virtual world becomes, however, it can never replace our one-on-one time with you. Please call or write to let us know when you'd like to meet.

**OUR TEAM** Barbara Scism has retired - very sad for us but good for her! Barb left an indelible mark on our hearts while also raising the bar for our administrative processes. We miss her energy, but Linda and Ane have seamlessly integrated her responsibilities and are ready to provide the support you need. To contact either of them, please call the office or email [OpsTeam@FinancialTeam.net](mailto:OpsTeam@FinancialTeam.net).

**THANKS** TFT investors maintained their course throughout the turmoil of 2008. While this was the textbook outcome we would have hoped for, after twelve years of preparing the foundation, actually experiencing it has been extremely rewarding – thank you. We look forward to '09 and promise to work alongside you and help you navigate your own financial path. Undoubtedly there are more challenges ahead, but we'll take them on as we have everything else - *one day and one client at a time.*

With Warm Regards, The Financial Team

Two handwritten signatures in green and blue ink. The first signature is "Maurer" and the second is "Peggy".