

PROFESSIONAL FINANCIAL SERVICES, INC.

"DESIGNING AND PROTECTING WEALTH"

ONE PLAN AT A TIME

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December 12, 2018

Mr. Robert E. Tucker
10913 Lawyers Road
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Dear Bob:

Happy holidays!!! We wish for you a safe, joyful, and peaceful holiday season.

A YEAR IN REVIEW

Thus far, 2018 has been an up and down year. Here is some key data.

	<u>1/1/18</u>	<u>11/30/18</u>	<u>12/7/18</u>
Dow Jones	24,824	25,538	24,389
S&P 500	2,696	2,760	2,633
NASDAQ	7,007	7,331	6,969
Prime rate	4.50%	5.25%	5.25%
90 day Treasury Bill	1.37%	2.34%	2.39%
30 Year Treasury Bond	2.81%	3.30%	3.14%

Source: Leimberg & LeClair, Inc. Please see the postscript at the end of this letter.

After an historical number of years of a Bull market and super low interest rates, things may have begun to change. Interest rates have increased, and equities have begun to languish. Every year markets change, and trying to predict which asset class(es) will be the best is in large part a waste of time. Indeed, 2017 was a super-hot equity market, but 2018 has been volatile and relatively flat. What will 2019 bring?????

A REGISTERED INVESTMENT ADVISOR

Securities offered through H. Beck, Inc., Member FINRA/SIPC
6600 Rockledge Drive, 6th Floor, Bethesda, MD 20817, (301) 468-0100

Investment Advisory Services offered through Professional Financial Services, Inc., A Registered Investment Advisor
Robert E. Tucker is a registered Representative of H. Beck, Inc. which is unaffiliated with Professional Financial Services, Inc.

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If one tries to hit home runs, one may well strike out. Diversification in Equities, Fixed Income, and Cash will never result in hitting home runs, but using a diverse strategy will result in less volatility. Our objective has always been to hit singles and doubles-perhaps an occasional triple over a time horizon of 10 years or longer and embedded in every recommendation significant attention is paid to one's risk tolerance.

Happenings at Professional Financial Services, Inc.

1. By mid-December, we'll have an upgraded phone system. Earlier this year we updated our computers and server and implemented a state of the art Back Up system.
2. Faye completed 11 ½ years of service. She has been and continues to be an invaluable "partner" in serving your needs. Her personal commitment is to provide "incomparable" service, and all the client feedback I receive tells me she achieves this goal. What you may not know is that Faye commutes from Charles Town, West Virginia each day. It's a journey that is one to two hours each way. THANK YOU FAYE!!
3. Based on client referrals, we have added several more clients during 2018. THANK YOU for the referrals you've made and know that we will do everything possible to ensure each referral receives the very best help we know how to offer.
4. This Fall we sent our 2019 Planning Month at a Glance planning calendar to all clients. I have certainly received a lot of thank yous for the calendar. We've been sending it annually for years, and I'm particularly pleased to see that many clients rely heavily on it to help them plan their day to day life. Enjoy!!!
5. We also completed our annual, year long project of assisting all clients who are subject to Required Minimum Distributions (RMDs). As you may know, we determine the total amount that must be taken and make recommendations about what account to use for the withdrawals. We then process all needed paperwork and ensure clients receive their RMDs.
6. We've implemented a new quarterly magazine called "American Lifestyle". It's not about financial services, Instead, it has a wide variety of articles, recipes, fun facts, and so on. We certainly hope you enjoy it.

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What's In Store for 2019:

Our focus continues to be assisting clients in multiple ways.

We help clients understand and evaluate their insurance needs regarding Life Insurance, Disability Income Insurance, and Long Term Care Insurance.

A critical and inter-related part of this planning is the consideration of appropriate legal documents and strategies. It's often NOT enough just to have a Will. Revocable Living Trusts, Powers of Attorney, and Advanced Medical Directives are absolutely essential discussion items. Beneficiary arrangements for life insurance, IRAs, 401(k)s, and all retirement plans are key factors as well.

We assist clients in investment planning based on strategic planning. We start with a Risk Tolerance Analysis of one's long term objectives. We provide guidance on what investments to select. Often the issues are not just return but also protecting against the loss of principal. Overall, we try to guide our clients whether or not they are in an early stage of life and thriving or a later stage of life needing guidance as they transition to retirement, the need for different living arrangements, and/or medical difficulties.

In short, we focus on one's overall situation, assess the component pieces, and make a variety of recommendations. We do "multiple issue" planning in an effort to assure that important factors aren't overlooked.

The fact is I love what I do!!! Every situation and every client are different. Every client has their own unique issues. There is great satisfaction in helping individuals and families address their needs and achieve their objectives. It's not a job. It's a labor of love, and I do love it. THANK YOU for the continued opportunity to achieve my mission of helping and impacting your life, and please don't hesitate to refer us. We are always interested in meeting and assisting new people.

AND FINALLY;

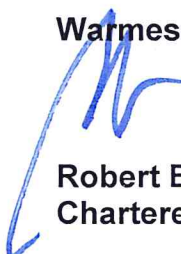
As 2018 comes to an end, let's stop for a moment and reflect on the whole year. Clearly, it was a year of political turmoil, an up and down stock market, victories and losses, continued changes in every industry, births and deaths, good health and bad. In short, this year is like all years just different stuff.

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A client of many, many years sent me the enclosed story. Take some time. Please read it. It is a reminder of no matter what goes wrong, we are all the beneficiaries of brave Americans securing our ability to live in the greatest country in the world. It is a moving story and gives us all perspective.

THANK YOU again for the opportunity to continue to serve you. Have a wonderful holiday season and let us help you make 2019 an extraordinary year.

Warmest Personal Regards,



Robert E. Tucker, CLU
Chartered Financial Consultant

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Enclosure

P.S. Please note the Dow Jones Industrial Average is a widely followed measurement of the stock market. The DJIA is a price-weighted average of 30 actively traded Blue-Chip stocks.

The S&P 500 Index is an unmanaged index of 500 common stocks that is generally considered representative of the U.S. stock market. Performance of an index is not illustrative of any particular investment and performance figures quoted are historical. It is not possible to invest directly in an index.

The Nasdaq Composite Index is an unmanaged, market-weighted index of all over-the-counter common stocks.

SIX BOYS AND 13 HANDS

Each year I am hired to go to Washington, DC, with the eighth-grade class from Clinton, WI where I grew up, to videotape their trip. I greatly enjoy visiting our nation's capital, and each year I take some special memories back with me. This fall's trip was especially memorable.

On the last night of our trip, we stopped at the Iwo Jima memorial. This memorial is the largest bronze statue in the world and depicts one of the most famous photographs in history -- that of the six brave soldiers raising the American Flag at the top of a rocky hill on the island of Iwo Jima, Japan, during WW II

Over one hundred students and chaperones piled off the buses and headed towards the memorial. I noticed a solitary figure at the base of the statue, and as I got closer, he asked, 'Where are you guys from?'

I told him that we were from Wisconsin. 'Hey, I'm a cheese head, too! Come gather around, Cheese heads, and I will tell you a story.'

(It was James Bradley who just happened to be in Washington, DC, to speak at the memorial the following day... He was there that night to say good night to his dad, who had passed away. He was just about to leave when he saw the buses pull up. I videotaped him as he spoke to us and received his permission to share what he said from my videotape. It is one thing to tour the incredible monuments filled with history in Washington, DC, but it is quite another to get the kind of insight we received that night.)

When all had gathered around, he reverently began to speak. (Here are his words that night.)

'My name is James Bradley and I'm from Antigo, Wisconsin My dad is on that statue, and I wrote a book called 'Flags of Our Fathers'. It is the story of the six boys you see behind me.

'Six boys raised the flag. The first guy putting the pole in the ground is Harlon Block. Harlon was an all-state football player. He enlisted in the Marine Corps with all the senior members of his football team... They were off to play another type of game. A game called 'War.' But it didn't turn out to be a game. Harlon, at the age of 21, died with his intestines in his hands. I don't say that to gross you out, I say that because there are people who stand in front of this statue and talk about the glory of war. You guys need to know that most of the boys in Iwo Jima were 17, 18, and 19 years old - and it was so hard that the ones who did make it home never even would talk to their families about it.

(He pointed to the statue) 'You see this next guy? That's Rene Gagnon from New Hampshire If you took Rene's helmet off at the moment this photo was taken and looked in the webbing of that helmet, you would find a photograph...a photograph of his girlfriend Rene put that in there for protection because he was scared, He was 18 years old. It was just boys who won the battle of Iwo Jima. Boys. Not old men.

'The next guy here, the third guy in this tableau, was Sergeant Mike Strank. Mike is my hero. He was the hero of all these guys. They called him the 'old man' because he was so old. He was already 24. When Mike would motivate his boys in training camp, he didn't say, 'Let's go kill some Japanese' or 'Let's die for our country' He knew he was talking to little boys... Instead he would say, 'You do what I say, and I'll get you home to your mothers.'

'The last guy on this side of the statue is Ira Hayes, a Pima Indian from Arizona. Ira Hayes was one of them who lived to walk off Iwo Jima... He went into the White House with my dad. President Truman told him, 'You're a hero' He told reporters, 'How can I feel like a hero when 250 of my buddies hit the island with me and only 27 of us walked off alive?'

So, you take your class at school, 250 of you spending a year together having fun, doing everything together. Then all 250 of you hit the beach, but only 27 of your classmates walk off alive. That was Ira Hayes. He had images of horror in his mind. Ira Hayes carried the pain home with him and eventually died dead drunk, face down, drowned in a very shallow puddle, at the age of 32 (ten years after this picture was taken).

'The next guy, going around the statue, is Franklin Sousley from Hilltop, Kentucky. A fun-lovin' hillbilly boy. His best friend, who is now 70, told me, 'Yeah, you know, we took two cows up on the porch of the Hilltop General Store. Then we strung wire across the stairs so the cows couldn't get down. Then we fed them Epsom salts. Those cows crapped all night.' Yes, he was a fun-lovin' hillbilly boy. Franklin died on Iwo Jima at the age of 19. When the telegram came to tell his mother that he was dead, it went to the Hilltop General Store... A barefoot boy ran that telegram up to his mother's farm. The neighbors could hear her scream all night and into the morning. Those neighbors lived a quarter of a mile away.

'The next guy, as we continue to go around the statue, is my dad, John Bradley, from Antigo, Wisconsin, where I was raised. My dad lived until 1994, but he would never give interviews. When Walter Cronkite's producers or the New York Times would call, we were trained as little kids to say 'No, I'm sorry, sir, my dad's not here. He is in Canada fishing. No, there is no phone there, sir. No, we don't know when he is coming back.' My dad never fished or even went to Canada. Usually, he was sitting there right at the table eating his Campbell's soup but we had to tell the press that he was out fishing. He didn't want to talk to the press.

'You see, like Ira Hayes, my dad didn't see himself as a hero. Everyone thinks these guys are heroes, 'cause they are in a photo and on a monument. My dad knew better. He was a medic. John Bradley from Wisconsin was a combat caregiver. On Iwo Jima he probably held over 200 boys as they died. And boys died on Iwo Jima, they writhed and screamed, without any medication or help with the pain.

'When I was a little boy, my third-grade teacher told me that my dad was a hero. When I went home and told my dad that, he looked at me and said, 'I want you always to remember that the heroes of Iwo Jima are the guys who did not come back. Did NOT come back.'

'So that's the story about six nice young boys. Three died on Iwo Jima, and three came back as national heroes. Overall, 7,000 boys died on Iwo Jima in the worst battle in the history of the Marine Corps. My voice is giving out, so I will end here. Thank you for your time.'

Suddenly, the monument wasn't just a big old piece of metal with a flag sticking out of the top. It came to life before our eyes with the heartfelt words of a son who did indeed have a father who was a hero. Maybe not a hero for the reasons most people would believe, but a hero, nonetheless.

One thing I learned while on tour with my 8th grade students in DC that is not mentioned here is . . . that if you look at the statue very closely and count the number of 'hands' raising the flag, there are 13. When the man who made the statue was asked why there were 13, he simply said the 13th hand was the hand of God.