

PROFESSIONAL FINANCIAL SERVICES, INC.

THE PRACTICE OF INSURANCE AND FINANCIAL SERVICES

A REGISTERED INVESTMENT ADVISOR

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ROBERT E. TUCKER
PRESIDENT

September 26, 2008

Ms. Faye Messer
10913 Lawyers Road
Reston, VA 20191

Dear Faye:

I want to reach out to you regarding the status of your investments with me, and a face to face meeting would be preferable. However, scheduling demands are creating difficulties.

Clearly, the last few months have been volatile and now there is a crisis in the financial markets. Perhaps when you receive this letter, a bailout of markets by the government will have occurred. Perhaps not.

Nevertheless, we believe the investment methodologies we employ have been and are appropriate. Please let me know if you have any questions about your account, and feel free to call Faye Messer in my office if you would like to know the value of your accounts at any time. The office number is (703) 391-0299.

Rest assured, I will be in touch with you over the next 30 days or so, and I will do my best to be responsive to you if you call before then.

Best regards,



Robert E. Tucker, CLU
Chartered Financial Consultant

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Securities Transactions Offered Through

H. Beck, Inc., Member FINRA/SIPC, 11140 Rockville Pike, 4th Floor, Rockville, Maryland 20852, (301) 468-0100
Robert E. Tucker is a registered representative of H. Beck, Inc., which is unaffiliated with Professional Financial Services, Inc.