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With the Thanksgiving Holiday coming up soon, I wanted to share with you three thoughts that have been on my mind.

First and foremost, I cannot adequately express my gratitude in the loyalty and trust you have extended me over the years. This loyalty and trust is what has allowed me to move away from large impersonal corporate institutions, and to start my own firm. Being independent of the "big banks" has allowed me the freedom to let integrity reign, and the ability to approach every decision solely with my client's best interest in mind...thank you!

Second, I believe the markets will continue to vacillate in the short term. We have talked in the past about not making decisions based on short-term movements in the market, and I continue to preach that. The products we use in our allocations help protect assets during volatile times, and riding these ups and downs is still the best way to accumulate wealth over the long term. On a positive note, I do believe that over the next 12-18 months, for a variety of reasons, we will start to see the beginning of a recovery in our economy, as well as our national spirit. I remain supremely optimistic that good times are ahead...and closer than most of the media prognosticators think.

Finally, there was a tremendous amount of risk, and a lot of unanswered questions, when I started this company. I was only able to move forward because I had faith that my clients would join me, and that things would ultimately work out positively. Thankfully they have, and that brings me to what is really on my mind: Take time to realize all of the good that surrounds you. Everyone faces difficulties and challenges, and many times we allow these to dominate our thoughts, blinding us to the good in our lives. Please take time over the long Thanksgiving Weekend, and purposefully look for the good around you, maybe even help someone else find the good in their lives!

Thank you again for your loyalty and your trust. I will continue to build my company around my clients, and I want to do whatever is necessary to make sure that you are pleased with my service. If there is ever anything that I can do for you, or anything that you would like for me do going forward, please let me know.

Warmest Regards and Happy Thanksgiving,



Charles Wm. Pendergraft, II CMFC CSNA
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