From: Matt Trusskey of Trusskey Investment Advisors
To: Matt Trusskey (Trusskey@OurMoneyFirm.com;
Subject: Urgent Update, Please read entire letter as soon as possible!
Date: Tuesday, December 16, 2008 8:21:00 PM

Dear Clients of Trusskey Investment Advisors,

Urgent Update, Please read entire letter as soon as possible!

I was hoping to give you some good news about the TIA Portfolio by now, but the opposite is true. As of the close of business today, the portfolio is 50% long in Precious Metals and 50% short the S&P 500 Index. After some of the worst economic news since the depression, today the S&P 500 Index rose just over 5%.

Some of this terrible news includes the biggest market fraud of all time. A money manager (Mr. Madoff) defrauded over 50 billion dollars from his clients. Other news includes the Federal Reserve printing over 1 trillion dollars since the end of September and backed up over 5 trillion in mortgages. I am at a loss to understand why Americans are not concerned at what is going on. There have been so many promises and so much money thrown at the financial and banking industries that I believe this bailout will eventually bankrupt our country. In a few years, I will be surprised if we can pay the interest on our nation's debt.

I ask myself what I should do now in regards to not only our assets, but also my management business. If the S&P 500 index closes higher tomorrow, I will move all of the remaining assets to Money Market Funds for the remainder of the year and email you the updated portfolio annual performance. This Saturday, my wife and I have to leave for North Dakota until the New Year.

On a truly tragic note, our sister-in-law, who is under 50 years old, has been given a couple of weeks to live from a cancer realized only

a few months ago. She is on Hospice care now and it gives me pause to give thanks for my health during this holiday season.

I will do a lot of reflecting while we are on our trip and contact all of you about what the future will hold upon my return. After losing more than the S&P 500 has this year, I am not sure if I should continue to manage the portfolio. When I return, I plan to call all of you to see what your thoughts are in regards to your remaining assets and if you want me to continue managing them.

My peers have told me that it is not a big deal that the TIA Portfolio has lost money, because everyone has lost a lot this year. They also say that with all the money the government is throwing at the economy that the market will gain the losses back. I think that it is possible the investment markets could rebound quite a bit over the next couple of years, but after that, I am very fearful of how Americans are going to pay for all of this debt. I do not think that we have seen the worst of the negative news on the housing markets either.

I am sorry for delivering such bad news just before the holidays, but it is my responsibility to do so.

Seasons Greetings,
Matt Trusskey

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