

SPECIAL POINTS
OF INTEREST:

- Financial Planning's Road to Recovery
- Latest additions to GFG
- Internal office changes
- Client Satisfaction
- Comic Relief
- A brief look into the market for 2008
- An organization's gift of perpetual hope

INSIDE THIS
ISSUE:

Internal Office Changes	2
Getting it Done... and Done Right!	2
GFG Always Aiming for 100% Client Satisfaction	2
Comic Relief!	3
The Market— The Year in a Glance	3
GFG's Press Box	4
Perpetual Hope and the Ulman Cancer Fund	4

Geier Financial Group

Keeping You Ahead of the Game!

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Financial Planning and the Road to Recovery

So what is an investor to do?

With every corner turned we find ourselves in the throes of uncertainty and worry. We are but pawns in the vicious recession game. How do we adapt and overcome? It is called strategy and planning. They are the two players that can turn this game around for you. Despite the loss of jobs, loss in account values, loss of homes, and overall dismal economic environment, there is still an overwhelming number of Americans who fail to see the importance of financial planning. This begs the question why? Perhaps people don't understand what goes into and shortly thereafter comes out of the financial planning process...or perhaps they prefer the bury the head in the sand approach. I'm hopeful it is the first and not the latter.

Financial planning is a map .. A blueprint if you will for how you are going to get from point A

(where you are today) to point B (where you would like to be in the future). The process entails six steps including establishing and defining the client—planner relationship, gathering client data, analyzing and evaluating your financial status, developing and presenting financial planning recommendations and/or alternatives, implementation of the financial planning recommendations, and monitoring the financial planning recommendations.

The present day economy has left behind many casualties both foreign and domestic. It has caused people to lose tons of money thereby altering their retirement plans, to lose their jobs, and some even their homes. An excerpt from **SRI Consulting Business Intelligence's Macro Monitor Market Trends of 2007** noted: "The need for

financial planning has never been more important than it is now as U.S. households face ever more complex financial and legal issues. Yet just one in ten households have a written financial plan from a financial professional.

Perhaps more critical to households is the importance of having appropriate legal documents in place. 36% of all households have a written last will and testament, and despite recurring media coverage of lengthy and emotionally charged legal health-related battles, just three in ten households (29%) have a living will in place. An even smaller percentage have a medical-power-of-attorney document (22%). quarter (23%) have a last will and testament, and only 20% have a living will. One thing is clear... With all of these economic changes, it is paramount that households take the time to review their financial matters with a professional.



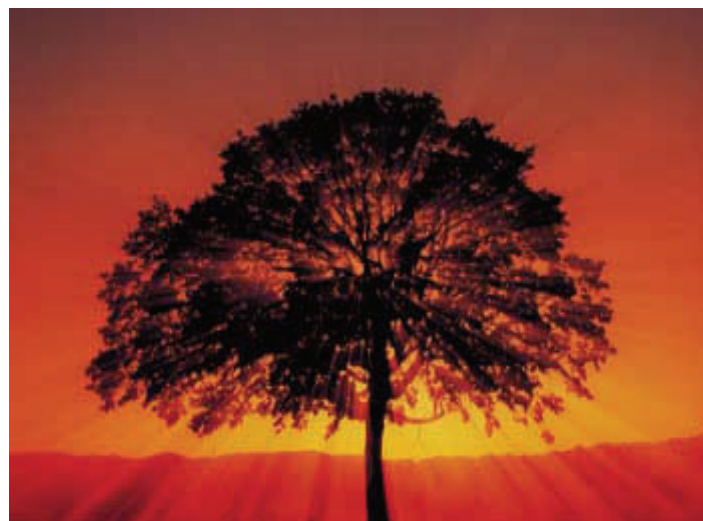
Newest Additions to GFG!

GFG continues to branch out!

On the Geier Asset Management front:

- Bob & Christine Egan**
- Deron Simpson**
- Astic Signals Defenses, LLC**
- Howard & Mary Peacock**
- Cliff & Kathryn Miller**
- Ronelle Remlinger**

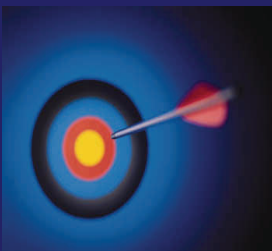
WELCOME TO OUR NEWEST CLIENTS!





The heights by great men reached and kept were not attained by sudden flight, but they while their companions slept, were toiling upward in the night.

- Henry Wadsworth Longfellow



Internal Office Changes

We have made some additions not only to our clientele, but to our staff as well.

Recent new hires:

Sandy Peterson

Client Accounting Specialist

Barb Collins

Client Accounting Specialist

Greg Palacorolla

Portfolio Analyst

We are sad to see **Iris Harris** and **Bethany Bessack** leave. We wish them the best of luck in their future endeavors.

"People grow through experience if they meet life honestly and courageously. This is how character is built."

- *Fleanor Roosevelt*

Getting it Done...and Done Right!

The Client Services Dept. has been working hard over the past year, providing family office clients a variety of services to protect their personal information and sign them up for benefits they are entitled to. A brief description of some of these services are below:

Opt Out Registration

This is a new service that allows consumers to 'opt-out' of a mailing list generated by the three major credit bureaus in an effort to reduce pre-approved credit offers or direct marketing. The home address(s) of clients as well as our office address has been listed for this service, in an effort to reduce the amount of personal information contained

in most junk mail. This service is good for 5 years.

Annual Credit Report Review

A free credit report was run for all of our family office clients through one of the three major credit bureaus. We contacted clients with any issues and plan to continue this review each year to monitor any possible fraudulent activity. Copies of reports will be sent out starting this year.

Class Action Settlements

Clients were also registered for several class action settlements if they pertained to them such as the Foreign Currency Class Action Settlement, DeBeers Diamond Class Action

Settlement, and the Trans Union Class Action Settlement.

This year we have many exciting things planned to help our clients save money and protect their personal property and information. We will continue to be proactive with servicing all of our family office clients by reviewing your property & casualty insurance coverage to make recommendations that are in your best interest, determining if warranty coverage is needed to protect your homes and cars and searching for beneficial tax credits for purchases in an effort to save you and your family money to name a few.

GFG Always Aiming for 100% Client Satisfaction!

This year GFG has continued to take strides in gauging how well we are doing for our clients, and find new ways to improve. We have been rigorous in keeping clients abreast of market and economic changes through news releases, phone calls, and meetings. We held our first ever client conference call to discuss the current financial markets and address any questions you, our clients may have had. We once again sent out our annual client satisfaction survey, and

hope that each of you will take a moment of your time to tell us if we are meeting your expectations. We also hosted our second annual client appreciation event which was a huge success! We were glad so many of you could make it! It was held at Overhills Mansion in Catonsville, MD. The evening was filled with entertainment from our guest speaker, the well-recognized economist, Anirban Basu.

We hope to see more of you at next year's event.

We will continue to send a newsletter such as this to all our clients on an annual basis. Although we provide top-notch customer service, we are continuously looking for ways to improve as a company so as to better serve our clients, and exceed your expectations. Please feel free to offer feedback or suggestions anytime throughout the year as it is always appreciated! Thank you for your business, loyalty, friendship, and referrals.

Comic RELIEF!



"TOILET WATER IS DOWN A POINT."



www.JohnHartStudios.com

The Market - The Year in a Glance

- * The **first quarter of 2008** was the start of what was to become a year marked by unprecedented events in the financial and economic worlds. Financial markets fell sharply as global economies began coming apart at the seams. The sub – prime monster’s attack on our economy had left us shell – shocked, and extremely damaged. We were in full blown damage control as our central banks began injecting liquidity back into our financial systems, and the FED took it upon itself to rescue our monetary system by making the decision to cut rates by 3 quarters of a percent, selling off bankrupt Bear Stearns, and thereby allowing major brokerage firms to borrow from it for the first time. The first quarter also brought about a strong sell off in the equity markets as panic began to flood the market.
- * The **second quarter of 2008** started off with a nice calming effect due to the Fed’s aggressive actions in March. However mortgage giants, Fannie Mae, and Freddie Mac began to show signs of struggle, which negated the calming effect and dragged the equity markets down again by the end of June yielding a less than handsome year to date return of between 13 and 14% for the major indexes.
- * The **third quarter** was eventful to say the least. The debilitating effects of sub – prime began to spread to banks, insurers, and investment companies. Companies such as Merrill Lynch, and Lehman Brothers, who had a large percentage invested in collateralized debt obligations and complex securities, had to be bought by Bank of America and Barclays. AIG was yet another player in the game with troubles stemming from its sales of credit default swaps and from its sub-prime mortgage-backed securities holdings. An \$85 billion dollar bail out package was put on the table by the FED to avoid a bankruptcy. All of this turmoil created an aggressive sell – off as investors flooded the market to liquidate their leveraged holdings. The quarter ended with the major indexes down about 20%.
- * As we moved into the **fourth quarter** the \$85 billion dollar offer to AIG turned into a \$153 billion dollar bail out package, with no sign that AIG would be able to pay this loan back. The

first two weeks in October provided us with some of the steepest declines in equities since the 1987 stock market crash. The term recession was now a reality. As we neared Thanksgiving the government released several reports to solidify our weakened economy. New home sales decreased 5.3 percent in October, orders for durable goods dropped by 6.2 percent (more than double the decline economists thought), consumer spending plunged by 1 percent in October, and the unemployment rate has hit a 14 year high of 6.5 percent. As of the end of November, the major indexes were down about 44%. (**Yahoo Finance – http://biz.yahoo.com/ap/081126/financial_meltdown.html Wed. November 26, 2008**)

- * **As of now**, yields on tax –free municipal bonds have jumped well above the taxable treasury bonds as a result of worries about the high cost of credit, weak tax revenue generation, less than stellar state and local budget deficits, and manic search for safety. Oil prices are down half their value to being under \$70/barrel, and gold has lost nearly 20% of its value.
- * There are **some positive notes** to focus on despite all the recent negativity that has surrounded us. The yield

leading economic indicator, signals recovery. In the past couple of months, the yield curve for U.S. treasuries has steepened a lot which helps bank profitability reducing some of their need to raise additional capital. The drop in oil prices, combined with the dramatic drop in wholesale gas is generating some much needed purchasing power gains. The U.S. trade deficit fell by \$2.2 billion in August to \$59.1 billion, and exports are up more than 15% from a year ago. **http://deloitte.com/dtt/cda/doc/content/dtt_dr_emr3q2008.pdf**. So although this year has in essence been “the perfect storm,” it has also provided us with a wake up call reminding us that even the calmest waters can transform into huge waves of panic and economic crisis. **You can weather the storm with proper planning in place. We can help you do it!**



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GFG'S PRESS BOX

- GFG cited in Financial Advisor Magazine's Top Advisor's List for 2008
 - GFG guest on WBAL radio November 2008
- GFG hosted its 2nd annual client appreciation dinner December 5th
- Angie Davis is now a Premier Jewelry Design Independent Distributor (frostyourself@bellsouth.net)
 - Mark Teixeira signed with the New York Yankees
 - Daniel Cabrera signed with the Washington Nationals
 - DeWayne Wise signed with the White Sox
- Brad & Lindsay Lidge were blessed with the birth of their son, Rowan Lidge 12/10/08
- Steve & Martine Kline were blessed with the birth of their son, Andrew Kline 7/11/08
- David & Donna Segui were blessed with the birth of their son, Brock Segui 6/24/08
- Blaine & Kerissa Neal were blessed with the birth of their son, Casey Neal 6/4/08
- Brandon & Joanna Harper were blessed with the birth of their daughter, Ellis Harper 1/3/08
 - Gavin Floyd gets engaged!
 - Josh Kinney gets engaged!
- Stacey & Stratton Burns united in marriage September of this year
 - Jeff & Kristen Ballard united in marriage June of this year
- Eric (GFG employee) & Kelly Imphong united in marriage June of this year
- Diane Hock & Russell Shea united in marriage November of this year

Perpetual Hope... This organization's gift to everyone!

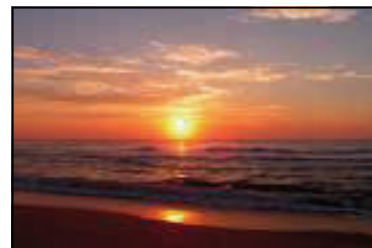
There are many wonderful organizations among us working tirelessly for a good cause, and to ultimately make this world we live in a better place. One organization in particular has caught our eye, and captured our hearts. **The Ulman Cancer Fund for Young Adults** based out of Columbia, Maryland is truly a blessing. Founded by Doug Ulman, a 3 time cancer survivor, who with the help of the organization's board of directors, staff, leadership circle, and endless supporters across the world, has managed to make their mark and be heard by being dedicated to working with young adults and their families as they battle cancer.

Whether it is through their National College Scholarship Program, various benefits in the name of this great cause, working with the LIVESTRONG Young Adult Alliance, or simply being a much needed resource and source of comfort to those who have been

affected by cancer in some way, this organization has for 11 years been a candle continuously glowing bright providing peace and hope. Upcoming events include the March 9, 2009 11th anniversary celebration hosted by design impresario Vern Yip who will present a special episode of his HGTV Deserving Design show featuring a UCF scholarship applicant. The event will take place at the Horowitz Center at Howard Community College in Columbia from 6:00—9:00 P.M. If you are interested in becoming involved in helping this organization continue their good works please contact: 1-888-393-3863 or visit them at www.ulmancancerfund.org.

This is the time of year when many of us reflect on what is most important in life. It is a time of year where we make resolutions and promises to ourselves. Resolutions all of us should have

is to take time to recognize all of the blessings in our lives, to nurture those relationships that mean the most to us, to live each day with the intention of bringing joy and laughter to all around us, and to "take the time to stop and smell the roses," as a very wise and great man once told me. Faith, hope, and love are faithful companions who accompany us on our journey through life. It is up to each of us as individuals to acknowledge their presence.



Learn from yesterday, live for today, hope for tomorrow!

- Albert Einstein