

# Taking it one step

The dust is finally settling.

Many thanks to those of you who have signed new forms, re-started automatic investment programs, re-registered for online account access and statements, and the like. Our transition to SSN as our broker-dealer is finally wrapping up after several months of extra administrative effort. It's great to have that transition largely behind us, and to move forward with what has proven to be an extremely loyal and patient group of clients. Thank you!



For those of you who have been receiving these reports historically, you'll notice that this one looks different from previous versions, due to a new system with different available options. My hope is that this new format will continue to give you the same general overview to which you've grown accustomed. You'll find overall performance data relative to the S&P 500 benchmark, and current values and allocation for your accounts, all designed to give you a historical high-level review of your portfolio.

The other good news is the positive overall sustained market and investment performance over the past two years plus. As of 6/30/11 the S&P reflected a 95% advance from the low of 3/9/09. It is a good reminder to "buy low," although it takes a lot of discipline to invest when the news is so negative.

Thank you for the opportunity to help work toward your financial goals!

Sincerely,

John D. VanDyke

# at a time

