

BEALL

Financial Planning • Wealth Management

Autumn 2008

Important Dates!

- Halloween is October 31st.
- The Office is Closed for Thanksgiving on Nov 27th & 28th
- December 1st Colleen's Birthday!
- The Office is Closed for Christmas on the 25th & 26th.

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I know many of us are wondering what will happen next. September was by far the most memorable month of a memorable quarter as a number of financial events occurred which were breathtaking in their magnitude. From the government conservatorship of Fannie Mae and Freddie Mac to the takeover by the government of AIG to the sale of our sometimes competitor Merrill Lynch and the failure of Lehman Brothers. Let us not forget, as if we could, the failure of the credit markets to function, leading to desperate acts by The Treasury, The Federal Reserve and Congress to work to avert a financial meltdown and bailout Wall Street. Yet those responsible (Congress, Federal Reserve, Wall Street CEOs)

What a Quarter!



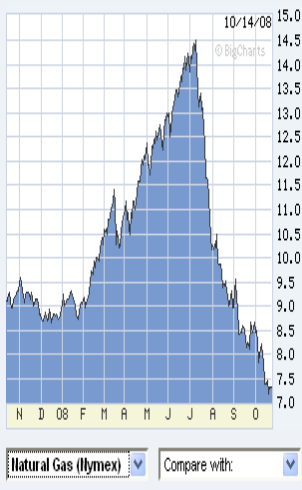
Joyce Evelyn and Mary Lin are bursting with joy to hold their new cousin. Holst and Vida's 6th Grandchild: Riley Taylor Kate Beall was born September 25th at 9:28 pm. She was 7lbs. 6oz. and 20" long.

never acknowledged their responsibility for the crisis or seem to look at the actual sources of the problem. In more local news, I was interviewed by WMAZ in September after the DOW dropped over 500 points in

one session. The video can be found on the BFP website. We are regularly adding new content to the website and it is a great resource for you to find out what is going on at the office. We will soon be adding our perspective on the market to the blog. You can find it at: www.beallfp.com!

I know that the economy and the markets have made for very trying times for many of our families and friends. If you know of anyone who could use our services, in their planning for the future, retirement or rebuilding a portfolio after recent market losses please put them in contact with us. As always we will maintain strict confidentiality.

Nat Gas Henry Hub Pft (Nymex) January, 2009



1 year Price of Natural Gas Chart from the Wall Street Journal and BigCharts (10/14/08)

Natural Gas & a Cold Winter.

If you are a resident of Georgia or another state that has deregulated their Natural Gas supply, then you most likely have the option to change your provider and lock in the rate you pay for gas.

It is our current belief that we should have a colder than normal winter. Normal being the last decade.

This belief stems from a review of recent solar activity. There is very little solar activity; on some measures the lowest in over 50 years.

For the first time since Georgia deregulated natural gas I am going to switch to a Fixed Rate plan. Prices have come down significantly from their highs and demand right now is low.

Therefore, prices are lower right now than they will be this winter. At least that is our belief and we're willing to bet on it by locking in the price this month.

For more information on providers in Georgia go to www.psc.state.ga.us and click on the natural gas tab.

"...solar activity; on some measures is the lowest in over 50 years."

Here are a few quotes from our newsletter from last Autumn.

"We believe that the U.S. economy will continue to slow and we will put the odds of a U.S. recession at 65%. "

"The continued decline in the value of the dollar has continued to inflate the price of oil, steel, and other commodities Americans purchase on a regular basis. This inflation will continue as long as Global demand remains strong for raw materials. "

"When asset prices are falling and when people need to raise money quickly, those with cash have the ability to step in and get a great asset at a great value."
 "There is an old saying that in a recession, cash is king"

Looking for a Vacation Deal?

Head to Iceland! Yes, it is getting cold and you might want to bring your own food but the deals should be happening. They played out of their league in the high stakes poker game known as international finance. Their bluff was

called and now they are paying the price. Britain is seizing assets. Iceland is looking to Russia for a loan. Their stock market crashed 76% after being closed for three days. People are stocking up on food at grocery stores because the cur-

rency isn't trading and the suppliers are demanding payment up front. The price of the currency as of 10/14/08 remains undetermined. They are looking to adopt the Euro so they will have a currency.

Take some cash, fly to Ice-

land, enjoy a day at the spa, stay at a four star hotel, see the sights all at a greatly reduced price. Just remember to take some food in case you can't find any when you get there.