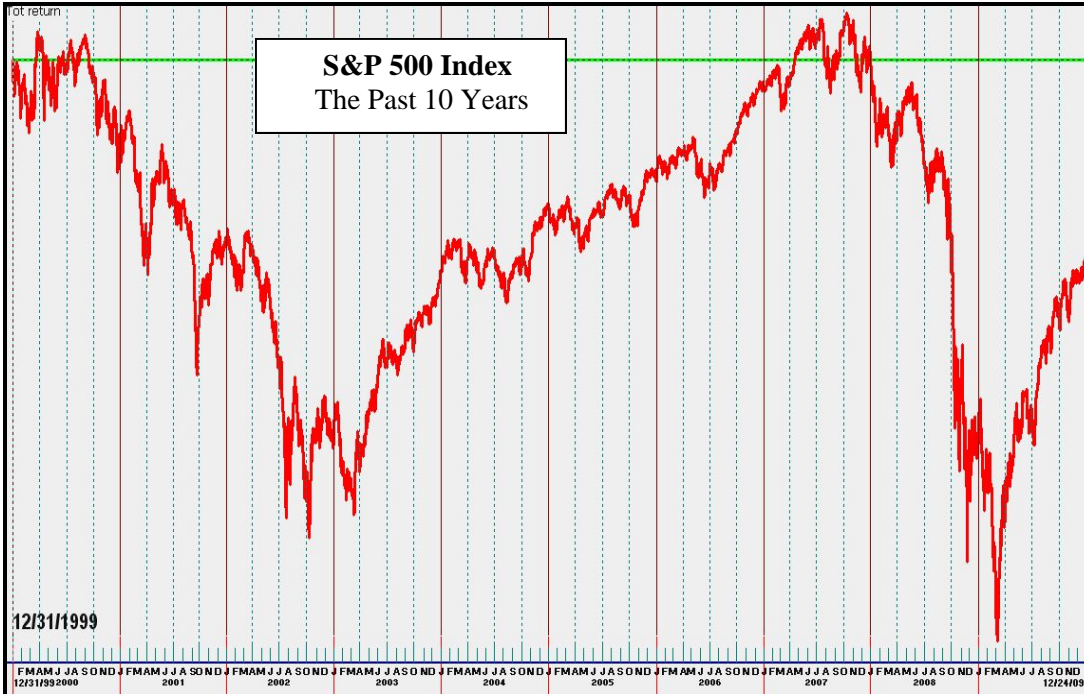


## MARKET COMMENTARY



When we look at the market over the past ten years, 2009 stands out as a very good year with the S&P 500 up 24.8% YTD. Though if we look at the full picture for this time period, the S&P 500 is still down 23.2% for the decade.

Nothing demonstrates better why the buy and hold model of investing just does not work, especially when we have two bear markets in 10 years.

During this same time period, we have fared much better. Missing the effects of the two large draw downs shown above accentuates why we are active managers and will continue to embrace this approach to investing. There are many interesting opportunities developing in the markets, but they must also be balanced with risk—management.

**COMING SOON**, we will be holding a series of investing seminars for current and potential investors. The series will cover investing basics as well as focus on some of the details of active investment management. Stay tuned for more information on the upcoming dates and locations. If you have friends that may be interested in attending, please let us know so we can add them to the email list.

Above all else, have a Happy New Year and best wishes for a prosperous 2010!

### PRIME NUMBERS — Current Facts from Around the World

**20%** The percentage of U.S. households that said they are financially vulnerable, compared with 24% of households in Europe.

**3.9 M** The record number of U.S. foreclosure filings expected this year, surpassing the 2008's record total of 3.2 million.

**28%** The percentage of U.S. holiday shoppers whose gift-buying decisions have been influenced by social-networking sites such as Facebook and Twitter.

*Reprinted from InvestmentNews magazine*

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December 28, 2009

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