

RECENT PRESS COVERAGE



As many of you are aware, we have been providing periodic financial updates for **San Diego's ABC affiliate, KGTV Channel 10**, since 1991. Most of our updates are featured on the 5:00 p.m. and 6:30 p.m. newscasts.

Here are the updates Dennis Brewster and other advisers in the office have done for KGTV Channel 10 and other local media since 2001.

- **Monday April 12, 2009 - San Diego Union Tribune.** Gil Armour, CFP, is Selected as the Featured Financial Planner for the San Diego Union Tribune's "Money Makeover" Column.
- **February 2009 - Research Magazine.** Gil Armour, CFP is quoted in an article that discusses the new legislation that stopped required minimum distributions (RMDs) for 2009. The rule applies to all qualified plans such as 401(k)s, IRAs and 403(b) plans.
- **October 2008 - San Diego Magazine.** "Gil Armour, CFP and William Irwin, CLU, ChFC are both Named as a Five Star Wealth Managers. It is the 3rd Consecutive Year for Gil Armour. Candidates are evaluated based on customer service, integrity, knowledge / expertise, communication, value for fee charged, meets financial objectives, post sale services, quality of recommendations and overall satisfaction."
- **October 10, 2008 - KGTV. CH. 10.** "The Dow Jones Drops Over 700 Points at the Opening. The Dow Jones Drops Below 8,000 for the First Time Since 2003. How is this Decline Different from Past Declines?"
- **October 9, 2008 - KGTV. CH. 10.** "The Dow Jones Drops Another 500 Points. Why Haven't the Markets Responded to the Fed's Plans? Can We Expect More Selling?"
- **September 29, 2008 - KGTV. CH. 10.** "The House Votes Down the Paulson Plan. The Dow Jones Drops a Record 777 Points. Why Did the Market Decline so Severely and What Does This Mean for Investors?"
- **September 18, 2008 - KUSI Ch. 9.** "AIG Gets an \$85 Billion Line of Credit for the Government. What is the Government Proposing to Do? How does this Affect AIG Clients and their Brokerage Operations?"
- **September 17, 2008 - KOGO AM 600.** "AIG Gets an \$85 Billion Line of Credit for the Government. What is the Government Proposing to Do? How does this Affect AIG Clients and their Brokerage Operations?"

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- **September 17, 2008 - KGTV Ch. 10.** "AIG Gets an \$85 Billion Line of Credit for the Government. What is the Government Proposing to Do? How does this Affect AIG Clients and their Brokerage Operations?"
- **July 14, 2008 - KGTV Ch. 10.** "IndyMac Bank is Taken Over by the Regulators. What Does this Mean for People Who Had Money in the Bank? Will They Get Their Money Back? What are the Coverage Limits?"
- **July 3, 2008 - KGTV Ch. 10.** "300 Local Investors Lose \$31 Million to an Obscure Hedge Fund. What Happened to their Money? Were There any Red Flags to Be Aware Of Before this Happened?"
- **April 18, 2008 - KGTV Ch. 10.** "How Have the Changes in the Credit Markets Affected Student Loans? There Has Been Demand for \$3 Billion in Loans, Yet Only \$1 Billion Has Been Funded. How Will This Affect Today's Students Getting Ready for College?"
- **April 11, 2008 – KGTV Ch. 10.** "Frontier Airlines, Aloha Airlines and ATA Have All Recently Filed for Bankruptcy. Who is Going to be the Next Airlines to Cease Operations? Are Some Airlines More Likely than Others to Close?"
- **February 2008 - San Diego Magazine.** "Gil Armour, CFP, is Named as a Five Star Wealth Manager for the 2nd Consecutive Year. One of Only 256 in the San Diego Area. Less Than 3% of Wealth Managers in the San Diego Area Qualify for the List."
- **January 22, 2008 - KGTV Ch. 10.** "The Stock Market Drops Almost 500 Points at the Open. Federal Reserve Lowers the Fed Funds Rate by a 3/4 Point to 3.50%. Are We Headed for a Recession? What Should Investors Do Now?"
- **December 11, 2007 - KGTV Ch. 10.** "The Federal Reserve Lowers the Fed Funds Rate by a 1/4 Point to 4.25%. The Market is Down 300 Points the Same Day. What Does the Cut Mean for Investors? Who Benefits from a Cut in the Rates?"
- **November 5, 2007 - KGTV Ch. 10.** "Google Introduces Cell Phone Services. Why are They Trying to Introduce their Services to Cell Phones? What's the Benefit for Google?"
- **September 6, 2007 - KGTV Ch. 10.** "Apple Drastically Cuts the Price of its New iPhone. Why Such a Steep Price Cut so Soon After its Introduction? Is This a Smart Move for Apple?"
- **July 27, 2007 - KGTV Ch. 10.** "The Dow Falls Another 200 Points Today. The Market Falls Close to 4.5% for the Week. It is one of the Worst Weeks in Almost 5 Years. What Should Investors Think After Such a Sharp Decline?"
- **July 25, 2007 - KGTV Ch. 10.** "Workers at Three Major Southern California Supermarket Chains Overwhelmingly Approved a New Contract. The Contract Provides Their First Raise in Five Years and Rolls Back Key Wage and Benefit Concessions Made After a 141-Day Strike - Lockout in 2004. Who is Going to Pay for These New Benefits Provided? Will Consumers have to Foot the Bill for the New Agreement?"
- **April 6, 2007 - KOGO AM600.** "Carlsbad Company ipayOne Stops Taking Listings. What Happened to the Company? Did the Slow Down in the Real Estate Market and the Mortgage Market Help Create their Problems?"

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- **April 5, 2007 - KGTV Ch. 10.** "Carlsbad Company ipayOne Stops Taking Listings. What Happened to the Company? Did the Slow Down in the Real Estate Market and the Mortgage Market Help Create their Problems?"
- **March 14, 2007 - KGTV Ch. 10.** "The Dow Jones Falls Over 240 Points. What is Happening with the Sub Prime Mortgage Market? Why is this Creating So Much Volatility in the Stock Market?"
- **February 27, 2007 - KGTV Ch. 10.** "The Stock Market Plunges 416 Points in One Day. What Helped Trigger this Decline? Should Investors Do Anything Different With Their Portfolios? Should We Expect More Volatility in the Future?"
- **February 26, 2007 - Investment News.** Gil Armour, CFP, is Quoted in an Article Discussing Automatic Enrollment for Small Business Retirement Plans.
- **February 2007 - San Diego Magazine.** Gil Armour, CFP, is Named as a Five Star Wealth Manager. One of Only 228 in the San Diego Area.
- **Wednesday December 27, 2006 - Wall Street Journal.** Gil Armour is Quoted in a Story Discussing Income Streams for People in Retirement.
- **Monday November 27, 2006 - KGTV Ch. 10.** "What is Cyber Monday? Is it the Busiest Online Shopping Day of the Year? How Much Will People Spend Shopping Online this Year? Why has Online Shopping Become so Popular?"
- **Sunday October 9, 2006 - San Diego Union Tribune.** Real Estate Issues Main Hotline Topic. Gil Armour, CFP, is Selected as One of the Financial Planners to Field Calls on a Hotline Sponsored by the San Diego Union Tribune.
- **Thursday June 29, 2006 - KGTV Ch. 10.** "The Fed Hikes Fed Funds Rate Another 1/4 point to 5 1/4%. Are they Done Raising Yet? What Does This Mean to People with Mortgages? How Many Interest Rate Hikes Have We Had Since They Started Raising Rates?"
- **Friday May 5, 2006 - KGTV Ch. 10.** "The Dow Jones Average Hits a 6 Year High. Is this a Good Thing or Bad Thing for Investors? What Happened to Investors Who Got Out When the Dow Fell 4 Years Ago?"
- **Monday January 9, 2006 - KGTV Ch. 10.** "The Dow breaks 11,000. When was the Last Time this Happened? How Does The Dow Compare with the Other Indexes? Should Investors do Anything Differently Because of This? How will Investors Notice the Change?"
- **Thursday December 15, 2005 - KGTV Ch. 10.** "American Eagle Starts Charging \$1.00 for Sodas and Peanuts. How will Passengers React? Why are They Doing This? Will Other Airlines Follow Suit?"
- **Monday October 24, 2005 - KGTV Ch. 10.** "Ben Bernanke is Picked to Succeed Alan Greenspan. Will Things Change Under the New Chairman? What will Happen to Interest Rates? Why Should People be Concerned Who is the Head of the Fed?"

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- **Friday September 30, 2005 - KGTV Ch. 10.** "Credit Card Delinquencies are at an All Time High. What has Caused This? What Does it Mean for the Credit Card Companies? Fees are 30% of Their Business Today. What can Consumers do About It?"
- **Monday August 15, 2005 - KGTV Ch. 10.** "Phil Mickelson Wins the PGA. How will this Help Local Company Calloway Golf? Why are they Considering Taking the Company Private Instead of Remaining a Public Company?"
- **Monday August 15, 2005 - KGTV Ch. 10.** "Energy Prices Hit New Highs. Is this Going to Affect the Stock Market? Will Consumers Change their Spending Habits? Are There Going to be Winners and Losers?"
- **Friday July 29, 2005 - KGTV Ch. 10.** "Federated Dept. Stores is Acquiring May Company. 68 Stores in Southern CA will be Affected. How Does this Affect the Consumer? How will the Local Malls Compensate for the Loss of the Stores That will be Closed? What Does this Mean for the Retailing Business?"
- **Tuesday March 8, 2005 - KGTV Ch. 10.** "Irwin Jacobs Steps Down as CEO of Qualcomm. His Son Paul is Appointed the New CEO. Is this Unusual for a Public Company? What is Paul's Business Background?"
- **Sunday February 6, 2005 - San Diego Union Tribune.** Gil Armour, CFP, is Selected as the Featured Financial Planner for the San Diego Union Tribune's "Money Makeover" Column.
- **Thursday February 3, 2005 - KGTV Ch. 10.** "President Bush Says Social Security is Going Bust by 2048. Is it Really a Crisis? What are People Doing Differently to Prepare? How Many People are Adequately Prepared?"
- **Wednesday August 18, 2004 - KGTV Ch. 10.** "Google Gets Ready to Go Public. What Happened Today That Allowed it to Go Public? How Does their IPO Differ From Other Offerings? Is Google's Market Value Now Larger than GM's?"
- **Wednesday June 30, 2004 - KOGO AM600.** "The Fed Raises Interest Rates ¼ Point. What Does the Increase Mean to People Selling Their Homes or Getting Ready to Get a Mortgage?"
- **Wednesday June 30, 2004 - KGTV Ch. 10.** "The Fed Raises Interest Rates ¼ Point. How Will it Affect Refinancings? Will it Affect Interest Rates? Will People Look for Fixed Versus Adjustable Mortgages?"
- **Tuesday February 24, 2004 - KGTV Ch. 10.** "Standard and Poor's Lowers the Credit Rating for the City of San Diego to AA-. What Does That Mean for the City? How Much Will it Cost and Who Will Pay For it? Are the City's Unfunded Pension Liabilities a Major Problem?"
- **Wednesday February 18, 2004 - KGTV Ch. 10.** "Kohl's Comes to San Diego. What is Their Niche? What Has Made Them Successful? How do They Compare to the Competition?"
- **Friday November 7, 2003 - KGTV Ch. 10.** "The Grocery Strike Continues. Are Shareholders Pressuring the Companies for a Settlement? Is the Union Digging in by Killing the Sale of Dominick's chain - a Safeway Subsidiary?"

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- **Thursday October 9, 2003 - KGTV Ch. 10.** "The Grocery Strike Begins. Are There Other Issues Besides Health Care? How Much Will The Strike Hurt the Companies?"
- **Wednesday June 25, 2003 - KGTV Ch. 10.** "Fed Cuts Rates Another 1/4 Point to 1%. What Should a Fixed Income Investor Do? Is the Rate Cut Good for Borrowers?"
- **Tuesday March 18, 2003 - KGTV Ch. 10.** "How Will the War in Iraq Affect the Stock Market and the Economy? Is War Good for the Markets? How Does the Current Conflict Compare to the Gulf War in 1991?"
- **Wednesday March 5, 2003 - KGTV Ch. 10.** "Titan Systems is Developing a More Efficient and More Economical Cruise Missile. Is this an Example of the Private Enterprise System Working in the Government?"
- **Thursday January 23, 2003 - WFAA in Dallas, TX.** "The Super Bowl Effect on the Stock Market. It Has Been Right 80% of the Time. Is it a Fluke or a Real Indicator?"
- **Tuesday January 7, 2003 - KGTV Ch. 10.** "President Bush Proposes Making Dividends Tax Exempt. Who Will Benefit? Will this Help the Stock Market?"
- **Monday December 9, 2002 - KGTV Ch. 10.** "UAL Files For Bankruptcy. Will Other Airlines Have Similar Financial Problems?"
- **Wednesday November 6, 2002 - KGTV Ch. 10.** "The Fed Lowers Rates from 1.75% to 1.25%. It's the 12th Rate Cut, But First This Year. Are We Worse Off Than We Think?"
- **Tuesday July 16, 2002 - KGTV Ch. 10.** "The Nasdaq Falls to a 5 Year Low. The Dow has Gone Virtually Nowhere in 5 Years. What Should an Investor Do if They are Close to Retirement?"
- **Thursday July 11, 2002 - KGTV Ch. 10.** "Dow Falls Another 500 Points in a Week. Should Investors Be Concerned? How Should an Investor View Their 401K Plan?"
- **Friday July 5, 2002 - KGTV Ch. 10.** "Dow Jones Moves Up 324 Points. The Nasdaq is Up 68 Points? Have the Markets Turned?"
- **Wednesday June 26, 2002 - KGTV Ch. 10.** "WorldCom Announces Accounting Irregularities. Who Can Investors Trust?"
- **Monday May 6, 2002 - KGTV Ch. 10.** "Peregrine's CEO and CFO Resign. Stock Drops to \$.89. What Brought This all to Happen?"
- **Thursday May 2, 2002 - KGTV Ch. 10.** "Peregrine Systems Announces a Delay in their Reporting Due to a Change in Accounting Firms? Were there Problems with Arthur Anderson?"
- **Wednesday January 23, 2002 - KGTV Ch. 10.** "How Did the Events of 9/11 Affect Insurance Rates? Would Certain Property Casualty Companies be More Affected Than Others?"

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- **Wednesday January 9, 2002 - KGTV Ch. 10.** "California Wants to Renegotiate its Energy Contracts. Why Would an Investor Want this to Take Place?"
- **Wednesday January 2, 2002 - KGTV Ch. 10.** "Ballpark Financing Issues - Why Is Municipal Bond Insurance Important for the New Ballpark? Why Won't Ambac Insure the Project?"
- **Monday December 31, 2001 - KGTV Ch. 10.** "A Look Back at 2001 and a Look Ahead to 2002 - Should Investors Change their 401k Strategies After the Problems at Enron?"
- **Tuesday November 6, 2001 - KGTV Ch. 10.** "Fed Cuts Rates to 2% - The Lowest in 40 Years." How Does it Affect Mortgages, Credit Cards and other Interest Sensitive Vehicles?"
- **Monday September 24, 2001 - KGTV Ch. 10.** "Largest Single Point Advance in History - Should Investors Change Their Outlook?"
- **Tuesday September 18 through Thursday September 20, 2001 - KGTV Ch. 10.** "Markets Finally Reopen - How Did the Decline Compare to other Historical Events? What Should Investors Expect in the Coming Months?"
- **Monday September 17, 2001 - KGTV Ch. 10.** Live Updates Throughout the Day Covering the Reopening of the U.S. Financial Markets.
- **Wednesday September 12, 2001 - KGTV Ch. 10.** "Aftermath of Terrorist Attacks - What to Expect When the Markets Reopen. What are the Logistical Problems of Reopening?"
- **Wednesday September 5, 2001 - KGTV Ch. 10.** "Social Security Reform - Should it be Done? Should Individuals be Allowed to Invest on their Own?"
- **Thursday July 26, 2001 - KGTV Ch. 10.** "Cutbacks in the Technology Industry - How Will it Affect Local Businesses?"
- **Friday July 6, 2001 - KGTV Ch. 10.** "How will the Current Slowdown Affect the San Diego Economy and Local Companies?"
- **Tuesday June 26, 2001 - KGTV Ch. 10.** "Airlines Experience Worst Month in 20+ Years - How Online Ticketing May Help Them."
- **Monday June 18, 2001 - KGTV Ch. 10.** "Applied Micro Circuits Breaks Ground on New Plant in the Face of Negative Industry News."
- **Monday June 4, 2001 - KGTV Ch. 10.** "Changes to the New Tax Laws and How They Affect Your Retirement Plans."
- **Wednesday May 16, 2001 - KGTV Ch. 10.** "China Unicom Awards \$1.5 Billion CDMA Equipment Contract - What Effect will it have on Qualcomm?"
- **Tuesday April 24, 2001 - KGTV Ch. 10.** "California's Energy Crisis and the Record Profits of Energy Companies."

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Keep tuned to KGTV Channel 10 News for future updates! Any views or comments that we may make are independent of KGTV Channel 10 are not necessarily endorsed by them.

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