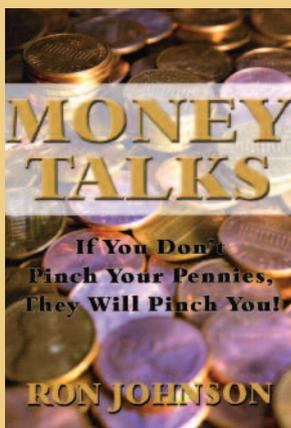


Spotlight on Achievement

Ron Johnson, Keya Hanson, Deb Siegel, and Robbin Georges



Ron Johnson's book, *Money Talks*, provides a keen insight into the world of money.

At Woodbury Financial Services, we realize that managing a successful business practice is a challenging task. The following is a small representation of the heartfelt "thank you" we send to all Woodbury's known and unknown heroes. We appreciate your dedication to your practice, clients, and community. Thank you for continuing to make the difference.

Ron Johnson

Congratulations to Ron Johnson, Woodbury's Investment Adviser Representative and a perennial Eagle's Circle member from Denver, CO, for writing a book about the importance of money in people's financial goal setting. Ron's book, *Money Talks*, is about the simplicity of saving money wisely, and keeping it for a rainy day and a sunshiny day, too.

The book provides a keen insight into the world of money. The wisdom, humor, and ideas are given for the reader to enjoy, think about, and share with others.

Woodbury Chairman and CEO Brian Murphy wrote the following about Ron's book: "We need strong reminders of the need to be prudent and start early... but it is never too late. Ron does that in a fun and entertaining fashion. I strongly recommend that readers young and old take the big advice given by the smallest of currency."

The book is dedicated to the people who have left Ron with a profound legacy: his wife, Nancy Jean; father, Grady; and mother, Ernie Lee.

Keya Hanson

"I made one of my best investments in 2003, when I hired my irreplaceable team member,

Keya Hanson. When I met her, she had no experience in our business. What a difference five years can make.

I say with confidence that I found 'a genuine diamond amongst the haystack.' Not only did we have our best year in 2008 with more free time, but our economic future and life balance promise to be even better.

Keya has grown personally and professionally, and she's my loyal friend and one of the most competent financial services support professionals anywhere. While it's the producers whose names appear in lights, it would be unconscionable to imagine attaining more than a nominal degree of the heights I've reached without her. She's a hero to me and our clients." — Alan Freedman, Cottonwood, AZ, Registered Representative, Woodbury Financial Services

Deb Siegel and Robbin Georges

"2008 was a tumultuous year in the financial markets, but a very successful year at GHJ Financial Group. The back-office support from Deb Siegel and Robbin Georges was the key ingredient to GHJ's success. Whether they are smiling on the phone or greeting clients in person, they are great ambassadors for GHJ. They help guide our clients through the stacks of paperwork and answer questions about their accounts. Most important, they make our clients feel special.

The service that Deb and Robbin provide is exemplary. They make our jobs easier, allowing us to focus on our clients." — Gene Muenchau, Jon Nicholson, Bob Beltz, Edina, MN, Registered Representatives, GHJ Financial Group, Woodbury Financial Services ♦