BUILDING AND PRESERVING WEALTH

Quarterly Update April 2009

WEALTH MANAGER 2009



Best in Client Satisfaction Award Webb Financial Group

received their second award in the following areas:

- Customer service
- Integrity
- Knowledge/Expertise
- Communication
- Value for fee charged
- Meets financial objectives
- Quality of recommendations
- Overall satisfaction

This consumer-based approach to identifying service professionals is unique in the marketplace and specifically designed to help consumers identify a high quality service professional.

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www.fivestarprofessional.com



Check out our interactive website at:

www.webbfinancial.com

Features include:

- Financial calculators
- Online account access
- Strategic Alliance network
- Media page
- Information sign up

Expressions of Gratitude

It's easy to dwell on the problems of today and the events that occurred over the past year, including the turbulent financial markets, high unemployment, home foreclosures, and fear of the unknown. The list goes on and on, but we do know that this is a temporary setback. So instead of dwelling on all the problems confronting us today, we'd like to focus on what we can be thankful for.

Jerry Webb: I think about how lucky I am to have lived 79 years (80 in May), to still be in good health, be able to come into the office four days a week, talk to our advisors, staff and clients, and be with people. I believe I am living longer and healthier by keeping active and I love it. How lucky can a guy be? I'm also very fortunate to have worked with such great clients at Webb Financial Group. Forty-five years ago I started getting people to invest for their future retirement and the education of their children. I had a wonderful sales manager, Mr. Herb Freedland. He embedded in me that what is good for the client will be good for me. I've lived by that credo all these years. I have the most wonderful clients in the world. I trust them and they trust me and that is what it's all about. We've been through a lot of ups and downs, but by me being there when they needed help, or to encourage them to stay the course, everything eventually worked out.

Ryan Shannon: My parents live in Fargo and they own a house on the Red River. It was a Wednesday evening when I spoke with my father and he informed me that the flood prediction worsened, so my brother and I made the trip in the middle of the night to help in the sandbagging efforts. The amount of volunteers who showed up to help build levees was astounding. And it wasn't just people from Fargo, but they came from as far as Florida and California. Along with volunteers, the National Guard, Coast Guard, fire and police departments maintained order despite all of the chaos. This is truly a testament to how people come together and cooperate when times are at their worst. Fortunately, my parents were among the people who didn't lose their home to the flooding and as this is written, Fargo has been spared from disaster.

Amanda Hayford: My husband and I are expecting our first child in August. There have been several little moments that have allowed us take a step back and see the important things in life. From telling our parents the news and listening to his heartbeat, to viewing a healthy ultrasound and discovering it's a boy! Our lives will dramatically change in the next few months and we feel fortunate to have this amazing opportunity. The newest gadget or fancy clothes can't compare to creating lasting memories with family and friends. These moments are what I cherish.

Gary Webb: I am thankful that I have been blessed with a heart that wants to give and to help other people, whether to a family member, friend, a charity or a neighbor. Giving comes from the heart and thankfully there are so many ways to help. Especially in times like these, people need encouragement. The economic cycle we are currently in is hard on everybody. It stings. To take some of the sting away, it helps me to help others, whether by providing physical help, prayers, financial aid, or by just being there for someone. The giver is often more blessed and rewarded than the person being helped.

2009 Client Appreciation Day

Due to current economic conditions, we were unable to obtain sponsorship for our annual client appreciation event this summer.

Therefore, we regret to inform you that will not be hosting the event this year, as we feel it would not reflect a prudent business practice.

We look forward to continuing this tradition in the future as it is an enjoyable event for all who attend.

Thank you for your understanding.



Attention Snowbirds:

Be sure to call us with your summer address so you are able to receive your mail during the summer months.

Webb Financial Group provides comprehensive wealth management solutions to individuals and businesses. For over twenty-five years, we have helped our clients achieve financial security.

Jerry Webb, CFP® & Chairman Michael Bischoff, CFP® & COO Gary Webb, RFC® & CEO Ryan Shannon, Wealth Advisor Crystal Holmen, Insurance Consultant Michelle Ganske, RPSM Amanda Hayford, Administrative Assistant Crystal Holmen: I was talking to a friend about the economic disaster. He was originally from Mexico. His comment to me was, "You have a great life and have nothing to complain about". I realized he was right. Sure, I have had to tighten my budget, live a bit more economical than I have in the past, but my life is still great. In other countries, people are also feeling the economic disaster, but they are also wondering how they are going to eat tomorrow, with no government to help them. I have wonderful friends and my family is healthy and doing well. I am busy helping others through my volunteer work at the Sexual Violence Center in Scott County. Summer is coming and I am looking forward to walking the dogs down by the river in the evenings, planting my vegetable garden and flowers, riding my bike on all the trails throughout the area, and visiting with my neighbors I haven't seen all winter (due to hibernation). Yes, just like my friend recently told me, I have nothing to complain about. I have a great life!

Mike Bischoff: I am very thankful for my parents and my up-bringing, as well as all the people that I have met throughout the years who have helped shape the person I am today. When I was young I was taught the value of working hard and saving, but also the importance of always performing my best, and caring about what I did and the people I worked with. I did my best to maintain this work ethic while delivering newspapers after school at age 10, working at my father's small family business before and after school, working as a janitor at church, and working at a Green Giant canning factory during the summers. With the money I earned, I started my first savings account and set aside money for college. I'm thankful now to have the same opportunity to instill these values in my children and to pass this knowledge on to the clients of Webb Financial Group.

Michelle Ganske: I am thankful for healthy, wonderful & loving parents, as I also know how difficult it is to deal with an ill parent. I have four healthy, happy children all living life to the fullest. My son Noah qualified for the "Brick" hockey team which plays this summer in Edmonton, Canada. We are excited to go to Canada as our whole family loves hockey. I am thankful for my good health and am in training for the Lake Minnetonka half marathon in May. I feel very fortunate to have wonderful friends and co-workers and I receive great satisfaction in my job and helping our clients. My studying to prepare and pass the ParaPlanner exam has been a wonderful experience which enables me to prepare financial plans. The plans show a step-by-step process that our clients use to achieve their financial goals. These blessings are what make life worthwhile.

We all face hardships in life. How we deal with our hardships is the key to overcoming them. When we continually look for things to be thankful for rather than look for all that goes wrong, life is wonderful. We hope you find all that you are thankful for.

Sincerely, All of us at Webb Financial Group

"As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them." – **John F. Kennedy**