

Stoll Financial Corp.

Consultants, Brokers and Agents

... a financial engineering approach

129 North West 13th Street, Suite D-26

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We have a winner, Ladies and Gentlemen:

After an exhaustive search, we found perhaps the only guy that is better off due to the real estate/credit/financial crisis!

And here he is, ladies and gentlemen, our winner, drum roll please.....



- His IRA didn't go down in value, because he doesn't have one
- He has no worries about losing his job because he lost it years ago
- No worries about his adjustable rate mortgage, because he has no home
- His vacation plans didn't change
- The projected date of his retirement hasn't changed at all
- His health care options are exactly the same as they were before Lehman collapsed
- He is not at all worried by the socialist trends in the markets

Yet he has come out ahead, here's why,

When he is out begging for donations from people in the cars now, he gets more respect because they better understand how fragile life is, how little it is that separates “us” from “him”, and how close we, in fact all are.

Do you want to switch places with him?

We sure don't want to switch place with him and prefer our “problems” of lack of growth, worry, frustration to the daily troubles and risks he faces.

Maybe a little perspective is good?

It was the best of times and the worst of times

-Charles Dickens

Certainly these are both of those. Never before has our immediate past been more scary our future seemingly unknown and yet we are surrounded by opportunity like we have never seen.

The opportunity to be part of the recovery instead of the mistakes of the past, to rise above the fear and negativity of the present and get into position to be looking back on this in the future with a smile and a sigh.

Imagine if you could have gotten through the great depression and had money left, and have survived the lousy government policies that worsened that situation here and around the world. Great fortunes have been built on then small sums that where invested.

These days we have it a little easier, the governments of the world are in line trying to help us, we have all the other countries converting to capitalism (and sharing our pain) and we have more news and reporting that we would ever want or need.

Yes, in a year or two this situation will likely be described as one that was exacerbated by the media, we are as a society being told not to spend, not to buy property, not to make long term investments and on and on. All of this is going on while the smart money is making long term investments and even telling us to follow them.

We want you to be one that makes the obvious choices to be part of the recovery.

Call on us to help you. We are a resource you can use to discuss the future and perhaps find the right path for you to be on right now.

Call on us. Share this with your friends and associates and get them on board to move into the future and attempt to profit from what is going on.

I will conclude with a quote that came in from my Dad, to me it is a great description of the complicated nature of the situation the world finds itself in and when you see who may have said it give us even more perspective.

Thanks, Dad!

You cannot help the poor
by destroying the rich.

You cannot strengthen the weak
by weakening the strong.

You cannot bring about prosperity
by discouraging thrift.

You cannot lift the wage earner up
by pulling the wage payer down.

You cannot further the brotherhood of man
by inciting class hatred.

You cannot build character and courage
by taking away people's initiative and independence.

You cannot help people permanently by doing for
them, what they could and should do for themselves.

Attributed to Abraham Lincoln

Thanks to all of you!

A handwritten signature in black ink that reads "Charles Stoll". The signature is written in a cursive style with a prominent underline under the word "Stoll".

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December 2008

Dear Friends:

Each year we are required to send you a copy of our privacy statement, it's attached.

Also, a couple of years ago we started opening fee based accounts at TD Ameritrade to save trading costs and get access to no-load funds. The initial experiment has worked well, although we did not anticipate the level of activity that has occurred recently which we believe really makes them a better and less costly alternative to a conventional brokerage commission based account.

We will be offering this new alternative to all clients over the next few months. If you would like to be in front of that line on this opportunity, please call or drop us a line.

We wish all of you the best of holidays possible!

Sincerely,



Charles Stoll

PS: For those of you already at TD Ameritrade, please consider this an offer of our current ADV Part II, especially for those of you that have trouble sleeping.

Securities offered through Mutual Service Corporation. Mutual Service Corporation and LPL Financial are affiliated companies and are members of FINRA/SIPC. Advisory services offered through Winning Points Advisors, LLC
Stoll Financial Corp and Winning Points Advisors LLC are not affiliated with Mutual Service Corporation or LPL Financial

Winning Points Advisors, L.L.C.

Customer Privacy of Information Policy

As our client, you have trusted Winning Points Advisors, L.L.C. to help you strive towards financial independence. To maintain that trust, we are committed to protect the privacy of the personal information that we collect about our customers. This notice is intended to help you understand how we collect, handle, and safeguard that information.

We treat the personal information of our customers in a confidential manner. We don't provide any information to unrelated companies for the purpose of marketing their products or services to our customers.

When you establish a relationship with us, you are requested to furnish personal and financial information used to assist in assessing your investment objectives and goals. The information you share with us is often private and confidential, and we are therefore committed to its protection. In addition to the information collected, during the course of our relationship we may also collect a variety of nonpublic personal information from other sources. The confidential information we collect may include the following:

1. Information we receive from you, such as your name, address, social security number, assets, income, investment objectives and other information as required by Industry Regulators.
2. Information about your transactions, including balances, portfolio holdings, cash balances, margin balances, and customer statements. Also included may be portfolio evaluations.
3. Information we receive from our broker dealer – Mutual Service Corporation, our correspondent clearing brokers – Pershing and TD Ameritrade, various fund sponsors, unaffiliated custodians and money managers, your accountant, attorney or other professionals retained by you.
4. Medical or health information that you the customer authorize us to receive from doctors or other health care providers and medical vendors in relation to the advice provided on a traditional or variable life policy, or health insurance.

Winning Points Advisors, L.L.C. does not share customer information with any third party other than those that are authorized by you or that are required in order for us to provide services agreed upon by the client, service an account, execute a transaction, or if required to do so by regulation or law. We may share information with our Broker/Dealer, Mutual Service Corporation, its clearing correspondent Pershing, a third party money manager or unaffiliated custodian as is necessary to provide advisory services.

Winning Points Advisors, L.L.C. has established policies to maintain physical, electronic, and procedural safeguards to maintain the confidentiality of the personal information of our customers. Appropriate measures are taken to ensure that access is available to those individuals who need to know that information in order to provide our products and services.

We consider any request from a joint account holder to be a request from both account holders, hence if one party to a joint account requests information about the account or relationship we will provide it to them without the express consent of the joint party.

Please also consider this an offer to send you a copy of our ADV-Part II, or you can view it on the Web at: www.thewinningpoints.com.