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129 North West 13th Street, Suite D-26
Boca Raton, FL 33432
(561) 367-9111 (800) 950-9112 Fax: (561) 367-7312

The World has suffered a “Change”. What’s the MOST important thing to do now? (Especially for Men!)

Dear Friends:

The Chicago Fire is over. The San Francisco earthquake has stopped shaking. The pieces of the space shuttle have all been cleaned up, construction continues on the building to replace the World Trade Centers. All of these events “changed” our world.

This time was different and that is why I really want you to read this letter. While we all have deep feelings of the loss we and our country suffered during the attacks on 9/11, this “change” has come into our homes in a BIG WAY.

Many of you didn’t know someone who was at work a little early that fateful day the World Trade Center fell, and just as likely, you don’t know anyone who **wasn’t** adversely affected by this “change.” In 9/11, it was a sick feeling in our stomachs, during this one it’s sleepless nights, anger, depression, canceling plans for an early retirement, rethinking even our most fundamental and basic goals.

What I want you to get out of this letter is that a loss of this colossal magnitude is going to require each and every one of us to go thru the **GRIEVING** process.

Earlier, I used the word “Change” but from the perspective we all have now this has been a loss

Not so different than the loss of a loved one, we need to face up to the fact that, through no fault of our own, a sudden change came out of nowhere and has modified how our world is working and probably will work for some time.

Although we have lost a lot of money and value virtually everywhere the real loss we have suffered is the loss of confidence.

- **Confidence** in our ability to make that money back quickly and easily
- **Confidence** in our government, local, state and mostly federal.

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- **Confidence** in the leaders of ALL of the worlds biggest financial institutions
- **Confidence** in our employers and local government to provide services
- **Confidence** in our own judgment as to whom to trust
- **Confidence** in our ability to make sound rational decisions.

Confidence really has never been taken away from us before. Sure, we have had some presidents that didn't generate confidence, some banking leaders, some times we have worried about our jobs and careers, and sure at time a lack of fundamental trust in others; but today is different because it's all of those things AT THE SAME TIME.

- Lehman Brothers, Bear Sterns, AIG
- Former President Bush with his inattention to his duty to regulate the mortgage industry (or anything, it seems)
- Ben Bernake and Hank Paulson for their failures to reign in the excess leverage
- The Rating agencies, for giving great ratings to things that are not great
- Mr. Bernie Madoff and now this Stanford guy and three or four others who apparently are just outright thieves (none have been convicted so far of any wrongdoing)
- The SEC who ignored pleas about Madoff and removed rules to protect the markets from exactly this type of events for no reasons than can be explained, at least to me.

Was there anyone in government or running a major business that WAS doing their job?

The list goes on and on. I am not trying to remind you of all the fun things that have been going on, what is important are that in our minds the severity and speed at which this situation descended on all of us, is going to require that we address this loss of confidence in our world and deal with it. I want to describe what this process is supposed to be like, so you will know it when you are moving through it.

**You can defer, but not escape this process.
Please go thru it willingly and avoid the pain.**

Men may be especially venerable to hiding and ignoring this process that we all MUST go thru if we are to ever return to a normal life.

So guys, please stay with me, (I am one of you!) for the ladies out there I have included some signs that the men in the room may not be allowing this to occur naturally, if you see that happening to your "guy" take appropriate action. We don't need any more bad things happening, do we?

Here is how I understand the three steps of this grieving process; you must pass thru each of them. If you ignore it you are just going to carry it with you until you do go thru it, so I urge you not to defer.

If you try to walk around the perimeter of the loss, that loss will remain unresolved, and you will be more likely to endure painful emotional psychological or physical consequences.

While I usually write about money and finances, today this topic is much more important as I believe that if you don't give in to this, you will take a tough situation and make it much much worse, either by unnecessary suffering, or wasting time to start recovering.

The Three steps that we all must go thru are:

1. Retreating
2. Working Thru (can appear to be very short for men)
3. Resolving

Retreating Phase

In Retreating, you get shock, numbness, disbelief, confusion, disorientation and denial. (I understand each of those these days!) I think denial is the most important one as we need to accept that an earthquake happened last September and in order to pick up the pieces and get back to work, in this new world in a healthy productive way.

Working thru Phase

In Working Thru phase, we confront, endure, get angry at ourselves, others, perhaps even God, we feel abandoned and perhaps guilty at not knowing it was going to happen

As evidence of this have you noticed what seems to be a witch hunt on TV for the banking executives, I am not saying they don't deserve it but it approaches revenge not justice.

Resolving Phase

This is a good one, especially as a guy because we are about done with all this emotional "nonsense". In this stage you get to reorganize, restructure, and perhaps change goals and direction in your life.

We all need to get thru this three part grieving process.

I am not a mental health professional, (far from it I have been told), however I think the above is pretty close to what we each need to process, and letting it occur naturally is the best course of action.

Now, here are the signs that the process is being ignored.

When people deny the process they may pay for the deferral with pain. They might exhibit things like:

- 1) Silence (you will know.)
- 2) Compulsive physical actions, exercise, sex, even daily household chores...

- 3) Revenge seeking- the earthquake was someone else's fault! They must be punished!
- 4) Addictive behavior (drinking, gambling)
- 5) Excessive risk taking, so as to face the "unknown and absolute power " and conquer it
- 6) Actions that exert a lot of control over things or others.(firing people, racing cars)
- 7) Fits of Anger and even violence
- 8) Physical ailments include back problems (ouch!), high blood pressure, high cholesterol, even asthma

People hate losing control and that is exactly what this change has made us feel like. We need to regain the feelings that we have some control over our lives. That is where confidence comes from.

Men may be especially vulnerable in times like these because culturally speaking, we need to be responsible for the damage the "earthquake" caused and also act confident so that we can recover from it. This is a daunting task, especially if the grieving process has not been completed. We may not have the focus and ability to process good decisions as we are all bundled up in anger!

I know of no way to speed up the process but I feel one of the most important things I can do is share this abbreviated summary of what I have learned with you. If you see danger signals in your loved one, this letter might alert you as to the source. As you process through the steps yourself, perhaps this letter might help you recognize the signposts so as to monitor and celebrate your progress.

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

Charlie Stoll

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