

Happy New Year! These wishes are a bit late in coming, but we've had a hectic start to the year with illness, the birth of Kevin and Gwen's newest grandson, and time off work for both. However, we hope *your* 2013 is off to a great start!

Obviously this January newsletter is late in arriving, and you aren't reading a Market Commentary, but I have one in the works and it will be coming out in a couple of weeks with the March newsletter. Our country's economy still faces many challenges moving forward, but most importantly, I am confident all of you are invested where you need to be, and we will continue to monitor accounts for any changes currently needed.

NEW CFP®

We are proud to announce that our new associate, Joe Prokop, has been awarded the prestigious Certified Financial Planner (CFP®) designation in January. The CFP® mark identifies those individuals who have met the rigorous experience and ethical requirements of the CFP Board, have successfully completed financial planning coursework and have passed the CFP® Certification Examination covering the following areas: the financial planning process, risk management, investments, tax planning and management, retirement and employee benefits, and estate planning. CFP® professionals also agree to meet ongoing continuing education requirements and to uphold CFP Board's *Code of Ethics and Professional Responsibility, Rules of Conduct and Financial Planning Practice Standards*.

The CFP Board is a nonprofit certification organization with a mission to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for personal financial planning. CFP Board owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ which it awards to individuals who successfully complete initial and ongoing certification requirements.

On the heels of that achievement, Joe was also just selected by our broker-dealer, Cambridge Investment Research, Inc. (Cambridge) to serve a three year term on the **New Century Council**. The New Century Council is a group of forward thinking rep-advisors and senior home office management who are poised to represent the next generation of the financial services industry. "We are committed to collaborating with our rep-advisors to find innovative solutions to the challenges they face and to envision future possibilities. Advisors who serve on the council are challenged to proactively seek to address industry issues by using the strengths and talents of the New Century Council members. We are pleased to have Joe join this group and anticipate the unique insight he brings to the council," said Amy Webber, president and chief operating officer.

Since its inception in 2009, New Century Council members have been instrumental in shaping Cambridge's social media initiatives and virtual technology platforms. Additionally, they have acted as a pilot group for many of the new offerings through Cambridge Source, a program designed to provide innovative solutions to advisors which allows them to spend more time better serving their clients.

And finally, Joe has been instrumental in helping us upgrade the office in multiple ways -- he undertook the project of re-designing the TFS website, and we invite you to log on and check out the new look at www.tuckerfinancial.com. Joe also designed and activated our new TFS Facebook business page-- so if you're a FB user, go there and "like" us to keep abreast of breaking news and articles. We've also recently upgraded our computer and phone systems and enjoy the knowledge Joe brings to helping ease us through the transition in these areas.

Suffice it to say that we are delighted with all of the changes at Tucker Financial Services and look forward to working with you more than ever. As always, we are here to help ease your journey along the financial roadmap of life, and we encourage you to call us at any time with questions or concerns.