

# Scovan Financial Services, Inc.

An Independent Firm

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Securities offered exclusively through **Raymond James Financial Services, Inc.** Member NASD/SIPC

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Dear Reader:

Thank you for making 2007 an excellent year for Scovan Financial Services. Not only did we double the size of our office and add a conference room, but we also brought on Whitney and Devan to further assist me in making your financial life easier and more prosperous. As most of you know, Whitney Deitz joined our practice in February as my registered sales assistant and completed her securities exams this year. She will be helping me make sure that I will see you on a more frequent and regular basis. Also Devan Koehn, my wife, merged her tax practice with ours in September. Devan is a CPA with her Masters in Tax, and will be available to assist you with your tax and accounting needs in 2008.

Over the past year it has been our team's goal to send informative letters to you each month and to telephone you on a regular basis. As we focus on the coming New Year, our team is strengthening our commitment to exceeding our client's expectations. We will continue to stay in touch with you on a regular basis, but don't forget we are only a phone call away whenever you want to talk with us. We love hearing from our clients. We are especially excited about sharing in your successes as well, so please don't hesitate to call us whenever something great happens in your life!

On a sad note, many of you know that Larry Talbott passed away unexpectedly this year. He was a great mentor and friend of mine. If it had not been for his willingness to join me in opening Scovan five years ago, our success would not have been possible. I miss him dearly along with his weekly visits and our small wagering on college sports (his passion second only to the stock market).

Lastly, as we begin the New Year, please make sure that you live your life to the fullest. Cherish the time you spend with family and friends.

Thank you and may God bless you in the New Year.

Sincerely,

A handwritten signature in black ink, appearing to read "Scott A. Koehn". The signature is fluid and cursive, with a long horizontal flourish at the end.

Scott A. Koehn  
Financial Advisor, RJFS  
Registered Principal, RJFS

\*\*Tax and accounting services are services of Scovan Financial Services and not services of Raymond James Financial Services, Inc.