

Scovan Financial Services, Inc.
An Independent Firm

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Dear Reader:

Do you know someone who has been laid off? Odds are you do because unemployment continues to rise in Virginia. In Augusta County, we jumped from 3.3% in March of 2008 to 7.4% as of March 2009. That's a lot of jobs in our county lost in the last year.

The reason for mentioning this is I can help. The implications of getting laid off go far beyond the stress of losing a source of income. There are key steps to maintain health insurance, arrange for all possible government benefits, and very important decisions to make about retirement accounts.

So if you know someone I should be talking to, please call me at 540-943-4311 or send an email to: scott.koehn@raymondjames.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Scott Koehn". The signature is fluid and cursive.

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