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**Ronald Blue & Co.**  
*Wisdom for Wealth. For Life.*

October 13, 2008

To our clients:

In recently reading Psalm 2, one of the things that jumped out at me was the reminder that God is in control in spite of the all the calamity among the kings and rulers - or politicians. It doesn't mean that the time period we are in is easy, but we do have wisdom, which comes from God's word and not from ourselves.

If we were all candid with each other, we would admit that it is easy to become anxious during these times of economic uncertainty and market volatility. We wonder if "this time is different," and we feel the need to take some type of major corrective action. I have the same feelings you have.

Before thinking about my own financial situation though, as CEO of Ronald Blue & Co., my mind goes first to my responsibilities to our clients and staff. I ask myself about the strength of the firm and whether or not we are giving good advice in the midst of all that is going on around us. It is within that context that I would like to share a few thoughts:

- The business model of RB&Co, including our financial condition, should not be confused with the troubles on Wall Street. Our firm does not manufacture investments, like mortgages, and resell them. Our independent business model has served us well for almost 29 years, and we have weathered many different economic cycles.
- During this recent period of sensational headlines, the safety of our assets, invested in mutual funds and custodied at Fidelity, Schwab, Merrill and Principal, was not affected by the Wall Street wire house and financial institution bankruptcies and consolidations. Account values did decline with the general market, but clients' assets are safe and available to them.
- I have confidence in the counsel that our financial advisors in the field give to each client. They have the best interests of their clients in mind, and each of them brings wisdom and trust to the client relationship. During times of uncertainty, people often feel the need for a perspective that is broader than just investment issues, and our advisors offer counsel in comprehensive financial and estate planning. We have found that when our clients can see a bigger picture of their financial situation, they experience peace of mind, even in uncertain times.

I had a fourfold purpose in writing this letter. First, I wanted to let you know that I share your concerns about today's markets. I also wanted to share my conviction that Ronald Blue & Co. is different from the firms that you read about in today's headlines. I also say thank you for your trust in our firm. We value our relationship with each of you. Lastly, I want to let you know that I am available to you if you would like to talk. Please feel free to call me at 404-705-7000.

Sincerely,



Russ Crosson  
CEO and President

Financial, Estate, Tax, Investment & Philanthropic Counsel

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