

Exhibit S

Peter Svorinic

Vice President
Sales Practice Management
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December 9, 2009

Frishberg Jordan & Stewart Advisors
Attn: Daniel Frishberg
3050 Post Oak Blvd.
Suite 1680
Houston, TX 77056

Dear Mr. Frishberg:

On a regular basis, Fidelity Brokerage Services LLC through Fidelity Institutional Wealth Services ("Fidelity") reviews its business model and the advisors on its platform in an effort to continue to align Fidelity's business direction with its client base. As a result of this review, and pursuant to the terms of the Investment Advisory and Indemnification Letter, Fidelity has made a business decision to discontinue its relationship with you.

Fidelity will work with you to ensure a transfer to a new custodian within the next 30 days. The following schedule has been established to facilitate your transition:

Effective immediately:

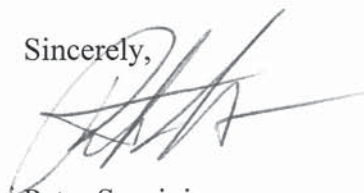
- Fidelity will no longer accept applications for new accounts.
- Fidelity will process transfer requests in accordance with customer instruction.
- Fidelity will no longer accept additional purchases in alternative investments for your accounts.
- Fidelity has removed your fee deduction and money movement capability.
- Fidelity will continue to accept trading and other instructions from you on behalf of your customers pursuant to customer authorization until January 9, 2009.

After January 9, 2009:

- Your access to accounts will be removed and trading instructions will no longer be accepted from you.
- Fidelity will notify all of your clients that your relationship with Fidelity has been discontinued.

Thank you for your attention to this matter.

Sincerely,



Peter Svorinic

