

# Exhibit Q

## Daniel Frishberg Financial Services, Inc.

This past year has been a major learning experience for me, and I have put much time and prayer, along with Elisea and my family, into deciding on my direction for the rest of my working life. We have had tremendous support from our many friends, and for this we are extremely grateful.

After assessing everything that has happened – what we have done well, and what we could have done better, I feel clear about what I am going to do next.

My gift has always been as an investment strategist and what success I have enjoyed in my media work has been associated with sharing that strategic information with our audience. Along the way, that audience and my clients have become my best friends – another great gift for which Elisea and I are grateful.

I will be 65 years old this year, and I would like to spend the rest of my life as a portfolio manager/analyst and to pursue my career. This is the work I love, and I believe I make a contribution to people's lives through this work.

I have found the man that I believe is exactly the right person to serve as CEO, Compliance Director and to manage the operations of our investment advisory business. He is Bill Heath, CEO of Barrington Financial Advisors, Inc. named as one of the top 250 Financial Advisors by Worth Magazine for a number of years. Barrington is a 37 year old firm focusing on Net Worth Management and Asset Management for its clients.

Beginning immediately, we will be merging our accounts and clients. Barrington will take over the job of Registered Investment Advisor, and I will serve as portfolio manager and consultant on all issues. I am very confident that Bill is the right man to partner with me in providing responsible financial management for the rest of our careers.

Assets will be held at Charles Schwab and Co. where the services to advisors and their clients are very similar to Fidelity with certain improvements. For those with Electronic Delivery, Commissions on stock trades are a flat \$8.95, but the major improvement will be in the way the bond portfolios will be handled. We will be permitted to go out into the marketplace and purchase bonds wherever we see the best prices for accounts with Prime Brokerage. Previously, we operated under more restrictive rules. Also, the cost of bond trades will be sharply reduced at Schwab which will, in many cases, represent a significant savings to you.

Most of the staff you are used to working with will be joining us as employees of Barrington, and we are confident you will also enjoy working with the existing, highly experienced and friendly Barrington staff who have been extremely helpful in planning this move. DFFS, Inc. will continue to provide research and asset management to Barrington on all your accounts.

Feel free to call us if you would like a copy of the Advisor's Part II of Form ADV as required by Rule 204-3 under the Investment Advisers Act of 1940.

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