MorganStanley SmithBarney

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Dow	10318.16	**-14.28**	4:31pm
Nasdaq	2146.04	**-10.78**	5:30pm
S&P 500	1091.38	**-3.52**	5:01pm

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San Antonio Branch

Branch Location And Profile

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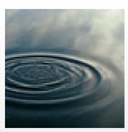
Welcome



We know what's behind the money you've earned. That's why all of our investment experience, capabilities and resources are focused on one objective: to help you invest wisely. Our approach to investing is based on our time-tested way of doing business. We offer our clients intelligent counsel based on our research, intellect and hard work. It's an approach that has helped our clients work toward their financial goals since our firm was established over a century ago.

Bulletin Board

- In our continuing effort to bring you the best thinking and analysis on investing, join us Tuesday, Nov. 17 at 4:00 p.m. ET, when Chief Investment Officer Jeff Applegate will host a client call with Nouriel Roubini, professor of economics at New York University's Stern School of Business and cofounder and chairman of RGE Monitor. Professor Roubini, who is also known as "Dr. Doom" for presciently identifying the credit and housing bubbles, will share with us his outlook for the global economy and the markets in what is sure to be a lively discussion.

  Participant Toll-Free Dial-In Number: (866) 502-2427
  Conference ID Number: 40144573

- Join us December 1, 2009 at 4:00PM Eastern for the continuation in the series of conference calls on Taxes in America: Preparing for the New Reality, sponsored by Eaton Vance Investment Managers with Andy Friedman, a Washington expert and one of the nation's most sought-after speakers on political and legislative developments and their likely effect on the government's tax, fiscal and retirement policies. This month's topic: Gift and Estate Planning - Will the estate tax, in fact, disappear next year or will Congress act? What will the eff ect of any legislative action be on various gift and estate planning strategies, and how you should be preparing yourself? For more details, see brochures.

  Participant Dial in number: (866) 502–2159

- See Special Reports for the November On the Markets. November's lineup includes "Let's Get Real" Real yields, which are yields adjusted for inflation, are now very good for high-grade corporate bonds and high yield bonds. In addition, the real earnings yield for the S&P 500 is quite high, too. These attractive real yields give investors an opportunity to get well ahead of inflation argue Chief Investment Officer Jeff Applegate, Chief Investment Strategist David M. Darst and Global Investment Strategist Charles Reinhard in this month's cover story.

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FEATURED REPORTS

2009 Year-End Tax Planning Checklist (pdf)

Global Investment Committee: Capital Markets Overview; 3rd Quarter 2009 (pdf)

Roth IRA Conversion Opportunity - A New Retirement Plan Strategy Beginning in 2010 (pdf)

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