

News | Indices

<b>Dow</b>	10318.16	<b>-14.28</b>	4:31pm
<b>Nasdaq</b>	2146.04	<b>-10.78</b>	5:30pm
<b>S&amp;P 500</b>	1091.38	<b>-3.52</b>	5:01pm

Enter Symbol

Symbol Name

Separate multiple symbols with a space

- > Group Homepage
- > Meet Our Group
- > Our Practice
- > Key Links
- > Special Reports
- > Educational Articles
- > Map & Directions
- > Brochures
- > Financial Planning
- > Our Branch
- > Enroll in smithbarney.com

- > E-mail Us
- > Request Information
- > Account Forms
- > Request Appointment
- > E-mail This Site To A Friend



## The Twin City Group at Morgan Stanley Smith Barney

Consulting Group

100 N. Main St., Suite 2500  
Winston-Salem, NC 27101

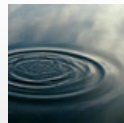
tel: 336-721-9203  
toll free: 800-334-4401  
fax: 336-721-4940

[\[Click to enlarge\]](#)

[» Email Us](#)

Welcome Meet Our Group Services

### Welcome



In today's fast-paced world, few people have the time or resources to dedicate to managing their investments—whether it involves researching bond calls, reviewing company earnings projections or tracking mutual fund performance. As your Financial Advisors, we will alert you to new opportunities and advise you on changing market conditions that may affect your investments. It's all part of our long-term commitment to our clients.

### Bulletin Board

- A special thank you at Thanksgiving time to express our sincere appreciation for your continued confidence and loyalty. We wish you and your family a happy and healthy Thanksgiving Day.
- 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 effect 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.

This information, products and services described here are intended only for individuals residing in states where this Financial Advisor is properly registered as described in this site.

\*Includes years at Smith Barney, affiliates and predecessor firms.

Morgan Stanley Smith Barney LLC and its affiliates do not provide tax or legal advice. To the extent that this material or any attachment concerns tax matters, it is not intended to be used and cannot be used by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from

Log in to your portfolio »

### Go Paperless

Make a difference  
in the world. Sign  
up for e-delivery.



[» Learn more](#)

### FEATURED REPORTS

[100 Point Commentary \(pdf\)](#)

[On the Markets \(pdf\)](#)

an independent tax advisor.

Investment Management Consultants Association, Inc. owns the marks CIMA®, Certified Investment Management Analyst (with graph element)®, and Certified Investment Management Analyst.

---

[About Us](#) [Institutional Services](#) [Privacy](#) [Security](#) [Terms and conditions](#)

---

Investment products and services are offered through Morgan Stanley Smith Barney LLC, [member SIPC](#). Morgan Stanley Smith Barney LLC is a registered broker/dealer and investment advisor, formed by the combination of the Global Wealth Management Group of Morgan Stanley & Co. Incorporated and the Smith Barney division of Citigroup Global Markets Inc.

In general, references to Smith Barney or the Smith Barney division of Citigroup Global Markets Inc. should be read on this site as the Smith Barney channel of Morgan Stanley Smith Barney LLC. Some products or services may continue to be available through Citi or Citigroup Global Markets Inc. Read more on the [Statement of Morgan Stanley Smith Barney LLC and Citigroup Global Markets Inc. Responsibilities](#) that describes their respective roles and functions. Clients may contact their Financial Advisor with questions about these changes.

The information and services provided on the website are intended for persons in the U.S. only.

© 2009 Morgan Stanley Smith Barney LLC. [Member SIPC](#). Accounts carried by Citigroup Global Markets Inc. [Member SIPC](#). All rights reserved.