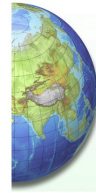


Securities and Advisory Services offered through First Allied Securities, Inc., A Registered Broker Dealer, Member FINRA/SIPC. An Advanced Equities Company.

All third party materials are the responsibility of their respective authors, creators, and/or owners. First Allied Securities, Inc. is not responsible for third party materials, and the information reflects the opinion of its authors, creators, and/or owners at the time of its issuance, which opinions and information are subject to change at any time without notice and without obligation of notification.

These materials were obtained from sources believed to be reliable and presented in good faith, nevertheless, First Allied Securities, Inc. has not reviewed, and does not guarantee its accuracy or completeness.



**Ridge
Capital
Management**

... objectives, financial situation, or particular needs of any specific recipient, and is intended as a recommendation, or an offer, to buy or sell any securities or related financial instruments, or to provide any other financial or tax advice. We recommend that you procure financial and/or tax advice as to the implications of any such transaction. Our employees (including any employees thereof) may have a long or short position, or deal as principal or agent, in securities of the issuer (such as acting as placement agent and/or underwriter), advisory services or other services provided to the issuer, and thus we face an inevitable conflict of interest.

WOODSTOCK, GA 30107

www.ridgecapitalmanagement.com

(770) 516-7747

Provided By:

Weekly Economic Update for the Week of March 9, 2009

Quote of the week. “Not everything that is faced can be changed, but nothing can be changed until it is faced.” – James Baldwin

A drop in jobless claims? Yes. On Friday, we learned that U.S. unemployment hit 8.1% in January.¹ However, initial unemployment claims decreased to 639,000 last week - 31,000 fewer claims than the week before and fewer claims than economists had expected. The number of people claiming jobless benefits fell to 5.10 million from 5.12 million, after five straight weeks of increases - and analysts had expected another rise.² While the unemployment rate is widely expected to increase in future months, this latest data is worth watching – here’s hoping initial claims decline again.

Retail sales improve. In February, U.S. retail sales rose 0.3% according to data from Thomson Reuters, whose analysts has expected a 1.2% fall. Notably, Wal-Mart’s sales increased 5.1% last month.³

Real estate update. Pending home sales fell 7.7% for January, according to the National Association of Realtors. In more positive news, Citigroup announced a program that would cut mortgage payments down to an average of \$500 a month for three months for unemployed homeowners.⁴

Please feel free to forward this article to family, friends, or colleagues. If you would like us to add them to the list, please reply to this e-mail with their e-mail address and we will contact them and ask for their permission to be added.

Dow musters comeback. The Dow gained 32.50 points Friday even after the new unemployment data was released, finishing a subpar week with a mild ascent to 6,626.94. The S&P 500 finished the week at 683.38, and the NASDAQ concluded Friday’s trading day at 1,293.85.⁵

% Change	Y-T-D	1-Year	5-Yr Avg
DJIA	-24.49	-44.96	-7.49
NASDAQ	-17.96	-41.73	-7.36
S&P 500	-24.34	-47.61	-8.19

(Source: CNNMoney.com, 3/6/09)⁶

Indices are unmanaged, do not incur fees or expenses, and cannot be invested into directly. These returns do not include dividends.

Riddle of the week. How many times can you subtract the number 5 from 25?

Contact my office or see next week’s Update for the answer.

Last week’s riddle: In the year 1985, a man named Marcus was 15 years old. In the year 1990, this very same Marcus was 10 years old. How could this be?

Answer: The dates are in B.C. rather than A.D.

These views are those of Peter Montoya Inc., and not the presenting Representative or the Representative’s Broker/Dealer, and should not be construed as investment advice. The Dow Jones Industrial Average is a price-weighted index of 30 actively traded blue-chip stocks. The NASDAQ Composite Index is an unmanaged, market-weighted index of all over-the-counter common stocks traded on the National Association of Securities Dealers Automated Quotation System. The Standard & Poor’s 500 (S&P 500) is an unmanaged group of securities considered to be representative of the stock market in general. It is not possible to invest directly in an index. NYSE Group, Inc. (NYSE:NYX) operates two securities exchanges: the New York Stock Exchange (the "NYSE") and NYSE Arca (formerly known as the Archipelago Exchange, or ArcaEx®, and the Pacific Exchange). NYSE Group is a leading provider of securities listing, trading and market data products and services. The New York Mercantile Exchange, Inc. (NYMEX) is the world’s largest physical commodity futures exchange and the preeminent trading forum for energy and precious metals, with trading conducted through two divisions – the NYMEX Division, home to the energy, platinum, and palladium markets, and the COMEX Division, on which all other metals trade. All information is believed to be from reliable sources; however we make no representation as to its completeness or accuracy. All economic and performance data is historical and not indicative of future results. The market indices discussed are unmanaged. Investors cannot invest in unmanaged indices. The publisher is not engaged in rendering legal, accounting or other professional services. If other expert assistance is needed, the reader is advised to engage the services of a competent professional. Please consult your Financial Advisor for further information. Additional risks are associated with international investing, such as currency fluctuations, political and economic instability and differences in accounting standards.

Citations.

- ¹ economix.blogs.nytimes.com/2009/03/06/economic-roundup-the-unemployment-rate/ [3/6/09]
- ² cbsnews.com/stories/2009/03/05/business/main4844493.shtml [3/5/09]
- ³ money.cnn.com/2009/03/05/news/economy/retail_sales/?postversion=2009030511 [3/5/09]
- ⁴ www3.signonsandiego.com/stories/2009/mar/04/1b4bizbrfs213546/?zIndex=61568 [3/4/09]
- ⁵ money.cnn.com [3/6/09]
- ⁶ money.cnn.com/data/markets/dow/ [3/6/09]
- ⁶ money.cnn.com/data/markets/nasdaq/ [3/6/09]
- ⁶ money.cnn.com/data/markets/sandp/ [3/6/09]
- ⁶ money.cnn.com/quote/historical/historical.html?pg=hi&close_date=3%2F6%2F08&mode=add&symb=DJIA [3/6/09]
- ⁶ money.cnn.com/quote/historical/historical.html?pg=hi&close_date=3%2F5%2F04&mode=add&symb=DJIA [3/6/09]
- ⁶ money.cnn.com/quote/historical/historical.html?pg=hi&close_date=3%2F6%2F08&mode=add&symb=COMP [3/6/09]
- ⁶ money.cnn.com/quote/historical/historical.html?pg=hi&close_date=3%2F5%2F04&mode=add&symb=COMP [3/6/09]
- ⁶ money.cnn.com/quote/historical/historical.html?pg=hi&close_date=3%2F6%2F08&mode=add&symb=SPX [3/6/09]
- ⁶ money.cnn.com/quote/historical/historical.html?pg=hi&close_date=3%2F5%2F04&mode=add&symb=SPX [3/6/09]