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## **Client Review**

**John and Mary Barnes**



**RS Associates, Inc.**

**Milton W. Drysdale, CFP**

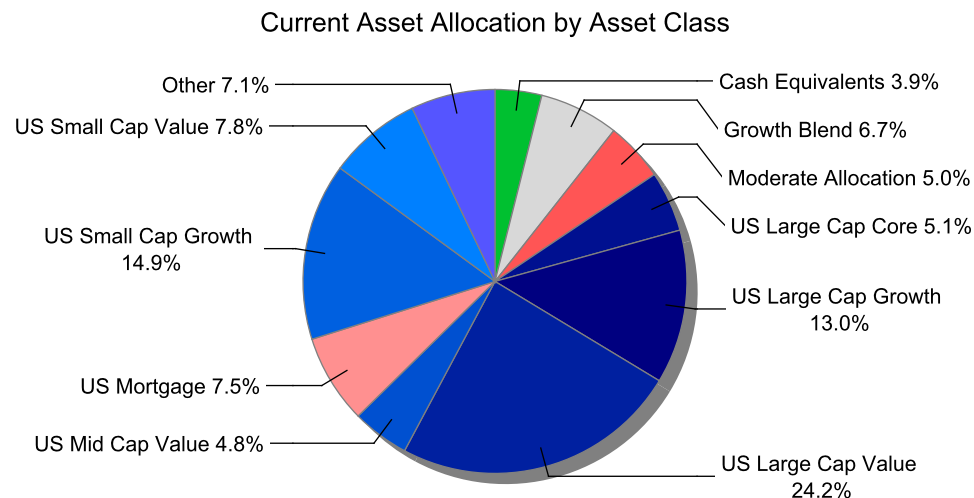
**From 07/01/2009 to 09/30/2009**

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## Aggregate Overview

From 07/01/2009 to 09/30/2009

Overview	Q3 2009	Year to Date
Beginning Market Value	\$ 1,057,530	\$ 1,034,835
Net Contr./Withdrawals	\$ 0	-\$ 19,572
Net Investment Change*	\$ 126,005	\$ 162,464
Change in Accrued Income	-\$ 968	\$ 4,839
Ending Market Value	\$ 1,182,567	\$ 1,182,567
Performance	11.41	16.14



Performance by Portfolio	Ending Market Value	Net Contr./Withdrawals		Q3 2009	Last 12 months	Last 24 months	Last 36 months	Last 48 months	Last 60 months	Since Inception
		Since Inception	Year to Date							
John & Mary's A Retirement Portfolio (since 01/01/2000)	\$ 1,123,680	\$ 974,164	16.32	11.52	-3.02	-10.82	-3.78	-1.61	0.76	5.49
Morningstar High Yield Bond Index			37.94	13.05	12.20	-0.47	1.98	3.15	3.75	4.04
S&P 500 Total Return			19.26	15.67	-6.91	-14.77	-5.43	-1.59	1.02	-1.57
Wilshire 5000 Index			22.20	15.78	-8.00	-15.72	-6.49	-2.93	0.03	-2.39
John & Mary's B Education Portfolio (since 02/02/2007)	\$ 58,887	\$ 69,350	12.07	9.38	-2.67	-12.74	n/a	n/a	n/a	-8.96
S&P 500 Total Return			19.26	15.67	-6.91	-14.77	n/a	n/a	n/a	-9.07
	<u>\$ 1,182,567</u>	<u>\$ 1,043,514</u>								

Portfolio value includes accrued income. Period TWR (time weighted returns) greater than one year are annualized. Portfolio returns are net of fees.

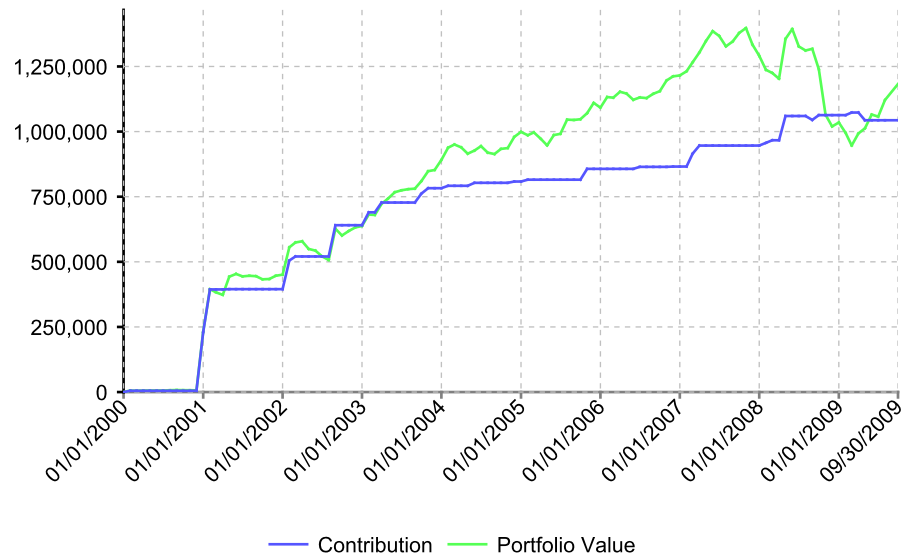
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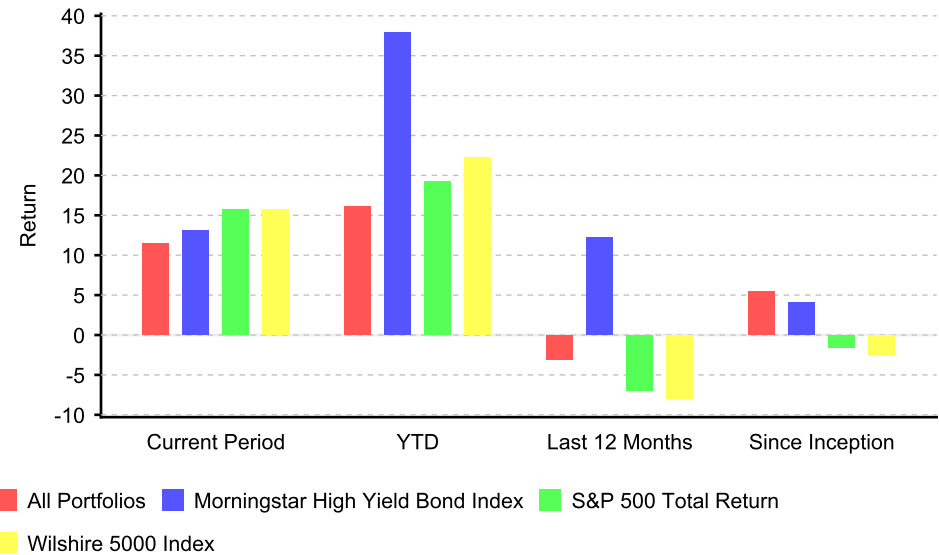
## Aggregate Overview

From 07/01/2009 to 09/30/2009

Portfolio Value vs. Client Contributions/Withdrawals



Performance Summary



Performance History (TWR)	Year to Date	Q3 2009	Last 12 months	Last 24 months	Last 36 months	Last 48 months	Last 60 months	Since Inception
All Portfolios (since 01/01/2000)	16.14	11.41	-3.01	-10.89	-3.86	-1.67	0.71	5.46
Morningstar High Yield Bond Index	37.94	13.05	12.20	-0.47	1.98	3.15	3.75	4.04
S&P 500 Total Return	19.26	15.67	-6.91	-14.77	-5.43	-1.59	1.02	-1.57
Wilshire 5000 Index	22.20	15.78	-8.00	-15.72	-6.49	-2.93	0.03	-2.39

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## Market Analysis

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### Markets Up, Milestones Passed

U.S. stocks forged higher during the fourth quarter, reaching some notable milestones along the way. The Dow Jones Industrial Average posted a series of new all-time highs and briefly crossed the 12,500 barrier, advancing 6.71% for the quarter and 16.29% for all of 2006. The S&P 500<sup>®</sup> Index, the well-known large-cap benchmark, broke the 1,400 level last seen back in November 2000 and closed up 6.69% for the quarter and 15.78% for the year. Small caps ended the year strong as evidenced by the Russell 2000 Index which rose 8.90% for the quarter and 18.36% for the full year. For its part, the technology-laden Nasdaq Composite<sup>®</sup> Index came within striking distance of 2,500 before ending 2006 with a return of 6.95% for the quarter and 9.52% for the year. The U.S. dollar weakened slightly during the quarter, supporting the returns of foreign stocks and helping the MSCI<sup>®</sup> EAFE<sup>®</sup> Index to rise 10.35%. For the year, the MSCI<sup>®</sup> EAFE<sup>®</sup> Index returned a strong 26.34%.

The factors that initially triggered the rally during the summer continued to support stock prices during the final quarter of 2006. The Fed extended to four its streak of consecutive meetings without raising short-term interest rates. As it had done in August and September, the central bank left the target federal funds rate unchanged in October and December, at 5.25%. Stability in interest rates was a result of moderating inflation – stemming in part from lower energy prices – and a slowing economy. Crude oil ended the quarter around \$60 per barrel, which was down more than 20% from its mid-summer highs of more than \$78. Meanwhile, the final estimate of third-quarter growth for GDP (gross domestic product) came in at 2.0%, higher than initially thought but down considerably from 5.6% in the first quarter and 2.6% in the second quarter. The housing and auto industries were particularly weak, and there was considerable debate about the extent to which that weakness might spread to other areas.

In the fixed-income market, bond prices were little changed for the quarter due in part to low default rates and generally favorable corporate earnings. Against this backdrop, the Lehman Brothers<sup>®</sup> Aggregate Bond Index returned 1.24% for the quarter and 4.33% for the full year. The yield curve remained inverted, with the yields of shorter-term securities staying higher than those of longer-term issues for the most part. An inverted yield curve is often taken as a precursor of slowing economic conditions. However, it was unclear whether the yield curve was signaling a recession on the horizon or simply a mild slowing before an eventual reacceleration of growth.

### Year in Review

#### It was a good year . . . after all

At the end of last year, stock market “gurus” wasted no time in pointing out that the market had advanced for three consecutive years, the bull market was getting long in the tooth, the Fed was raising interest rates and crude oil was on the rise. Not only that, but 2006 was a second year in the presidential cycle, often heralding weak performance for stocks.

For the first half of the year, the market appeared as though it might fulfill that prognostication. From January through early May, most of the popular averages behaved as if suffering from fatigue. Two key factors restraining share prices during this stretch were the Federal Reserve Board and energy prices.

In the spring, both the Consumer Price Index (CPI), which was influenced by rising crude oil prices, and the core CPI, which strips out volatile food and energy prices, were rising faster than the Fed wanted to see. With inflationary pressures mounting, the central bank increased interest rates once again on May 10. Investors reacted to that rate hike with a sell-off, triggering a two-month market correction. With the federal funds rate at the psychologically important 5.00% level and no clear sign of an imminent pause, it seemed that investors’ patience with the Fed’s credit-tightening had reached its end. In retrospect, however, the correction set the stage for the sustained rally that began in July and continued through the end of the year.

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Falling energy prices also drove stock prices higher during the second half of the year and helped improve inflation readings. After trending higher for the first six months of the year, crude oil declined rapidly in August and September, stabilizing around the \$60 level for the remainder of the year. Meanwhile, natural gas retreated by almost 50% during the final six months of the year.

With stable interest rates and retreating energy prices increasing the likelihood of a soft landing, investors looked ahead to the possibility that corporate earnings might continue to grow unimpeded by a recession. That was all the encouragement needed by this bull market to turn in its best year since 2003, when the last bear market ended. Moreover, this year marks the fourth consecutive year that both the S&P 500 Index and the Nasdaq Composite Index have posted gains.

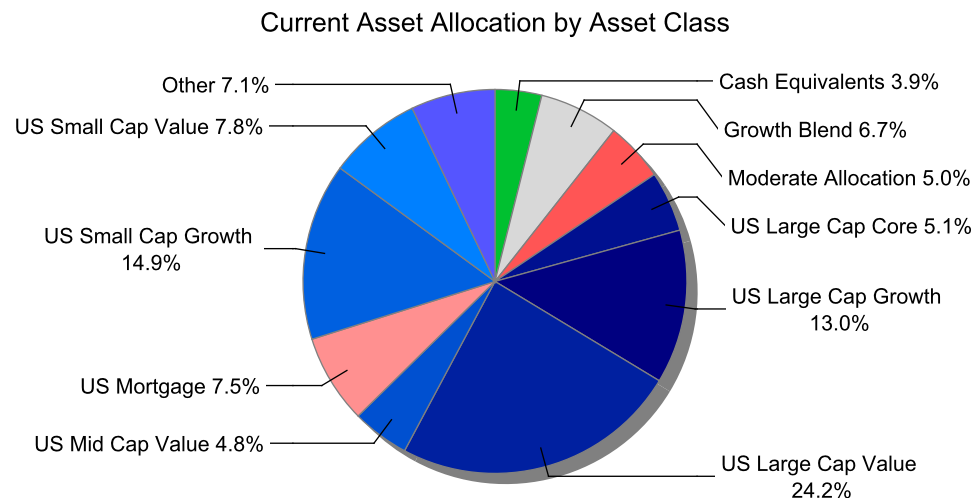
### **Outlook**

The U.S. economy's ability to remain relatively healthy in the face of rising interest rates and energy prices for much of the year serves as another reminder that our economy is a potent force. As we face next year, some concerns remain, of course. In particular, investors are waiting to see if the economy weakens further from the 2.0% annual rate reported for the third quarter. Offsetting this worry somewhat is the likelihood that the Fed would reverse course and lower interest rates if the economy appeared to be seriously faltering. That said, Summit continues to believe most investors would be well served by an investment program that features a diversification strategy that suits their risk tolerance, financial goals and time horizon, and that keeps them exposed – through a judicious mix of stock- and bond-focused investments – to the powerful forces of long-term growth potential that underpin our economy and, secondarily, other global economies.

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Blended Index			21.96	14.76	-1.92	-11.12	-3.05	-0.56	2.19	2.78
Morningstar High Yield Bond Index			37.94	13.05	12.20	-0.47	1.98	3.15	3.75	4.04
S&P 500 Total Return			19.26	15.67	-6.91	-14.77	-5.43	-1.59	1.02	-1.57
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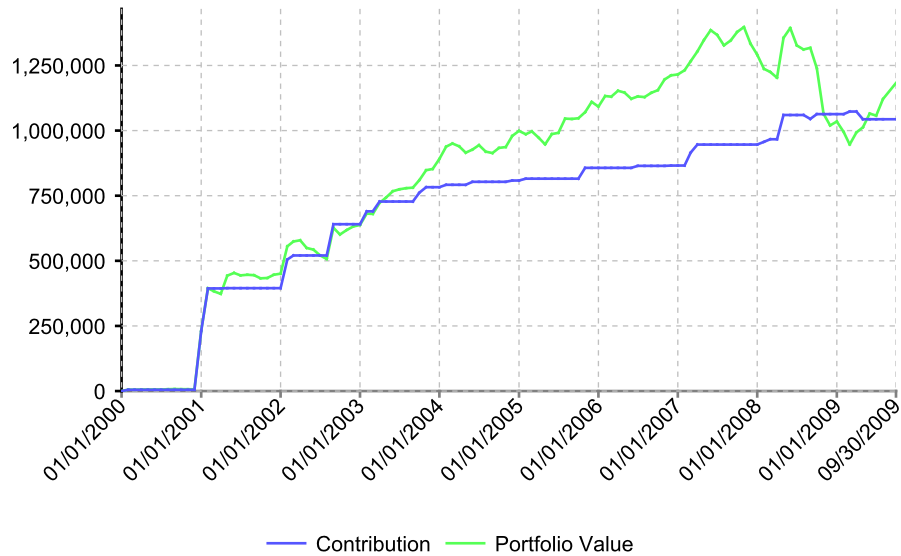
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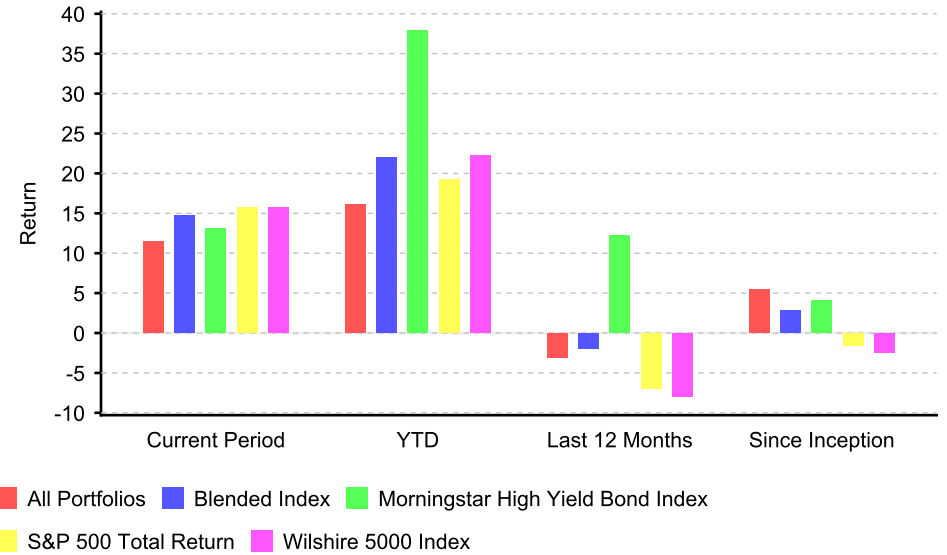
## Aggregate Overview

From 07/01/2009 to 09/30/2009

Portfolio Value vs. Client Contributions/Withdrawals



Performance Summary



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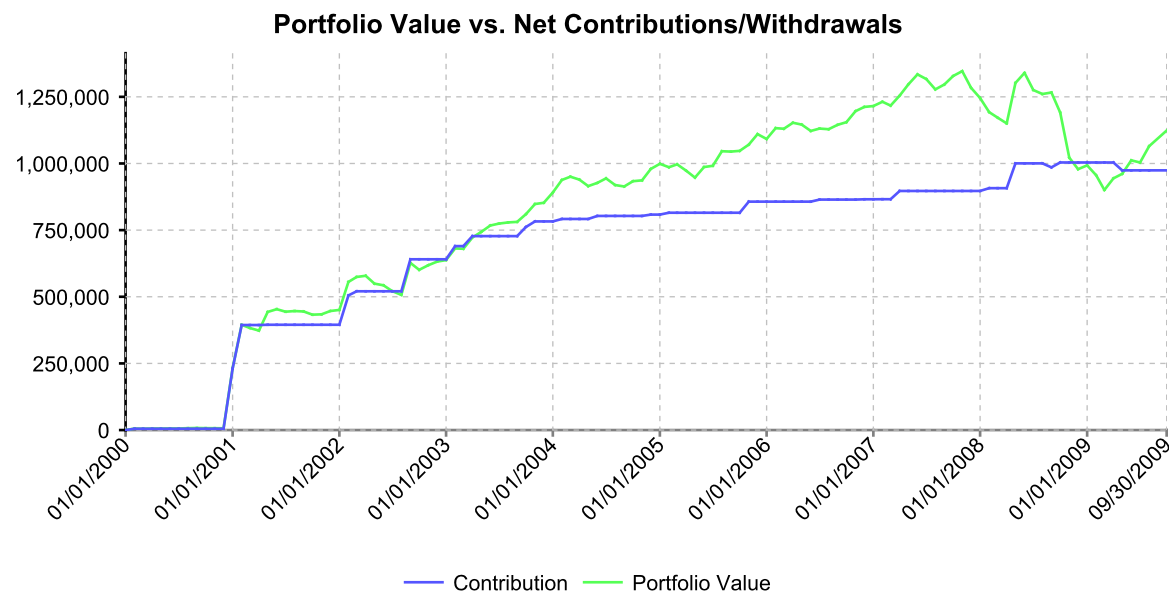
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## Activity and Performance Summary - John & Mary's A Retirement Portfolio

From 07/01/2009 to 09/30/2009

Portfolio Overview	Q3 2009	Year to Date
Beginning Portfolio Value	\$ 1,003,695	\$ 992,885
Net Contr./Withdrawals	\$ 0	-\$ 29,572
Net Investment Change*	\$ 120,953	\$ 155,528
Change in Accrued Income	-\$ 968	\$ 4,839
Ending Portfolio Value	\$ 1,123,680	\$ 1,123,680



### Performance History (TWR)

	Year to Date	Q3 2009	Last 12 months	Last 24 months	Last 36 months	Last 48 months	Last 60 months	Since 01/01/2000
John & Mary's A Retirement Portfolio	16.32	11.52	-3.02	-10.82	-3.78	-1.61	0.76	5.49
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Wilshire 5000 Index	22.20	15.78	-8.00	-15.72	-6.49	-2.93	0.03	-2.39

### Performance by Account (TWR)

	Ending Portfolio Value	Net Contr./Withdrawals Since Inception	Year to Date	Q3 2009	Last 12 months	Last 24 months	Last 36 months	Last 48 months	Last 60 months	Since Inception
#468166153 - John's TDA	\$ 557,005	\$ 484,603	16.81	10.76	-4.89	-14.12	-6.00	-2.47	0.06	0.82
#248461112 - Mary SEP IRA	\$ 230,022	\$ 195,059	27.60	12.49	0.90	-5.59	2.15	1.97	2.84	1.89
#12567892 - Joint TDA	\$ 211,647	\$ 237,622	11.23	13.14	1.68	-7.49	-1.91	-0.88	0.65	4.71
#456798798 - John 401k	\$ 125,007	\$ 56,879	9.64	13.93	-7.54	-4.40	-3.11	-3.39	2.01	61.60

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<b>Performance by Account (TWR)</b>	Ending Portfolio Value	Net Contr./Withdrawals Since Inception	Year to Date	<b>Q3 2009</b>	<b>Last 12 months</b>	<b>Last 24 months</b>	<b>Last 36 months</b>	<b>Last 48 months</b>	<b>Last 60 months</b>	<b>Since Inception</b>
	\$ 1,123,680	\$ 974,164								

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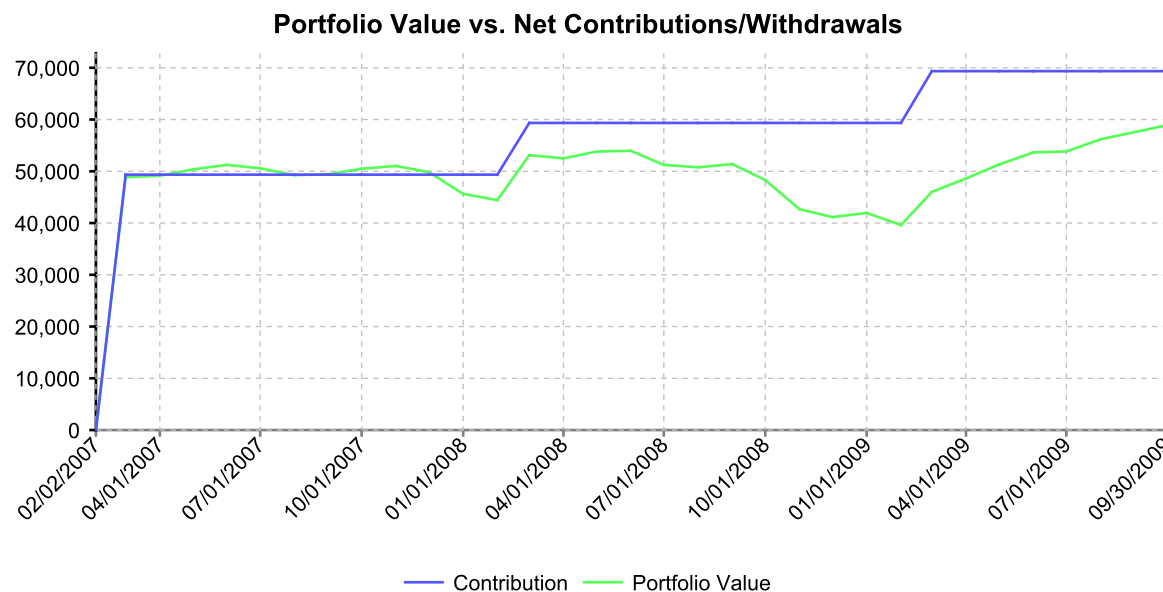
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## Activity and Performance Summary - John & Mary's B Education Portfolio

From 07/01/2009 to 09/30/2009

Portfolio Overview	Q3 2009	Year to Date
Beginning Portfolio Value	\$ 53,834	\$ 41,950
Net Contr./Withdrawals	\$ 0	\$ 10,000
Net Investment Change*	\$ 5,053	\$ 6,937
Change in Accrued Income	\$ 0	\$ 0
Ending Portfolio Value	\$ 58,887	\$ 58,887



### Performance History (TWR)

	Year to Date	Q3 2009	Last 12 months	Last 24 months	Since 02/02/2007
John & Mary's B Education Portfolio	12.07	9.38	-2.67	-12.74	-8.96
Blended Index	19.45	12.19	1.38	-8.03	-3.96
S&P 500 Total Return	19.26	15.67	-6.91	-14.77	-9.07

### Performance by Account (TWR)

	Ending Portfolio Value	Net Contr./Withdrawals Since Inception	Year to Date	Q3 2009	Last 12 months	Last 24 months	Since Inception
#19032839 - Jennifer - 529	\$ 35,853	\$ 42,900	12.11	9.38	-2.64	-12.74	-8.96
#88903867 - James - 529	\$ 23,033	\$ 26,450	12.02	9.38	-2.72	-12.74	-8.96
	\$ 58,887	\$ 69,350					

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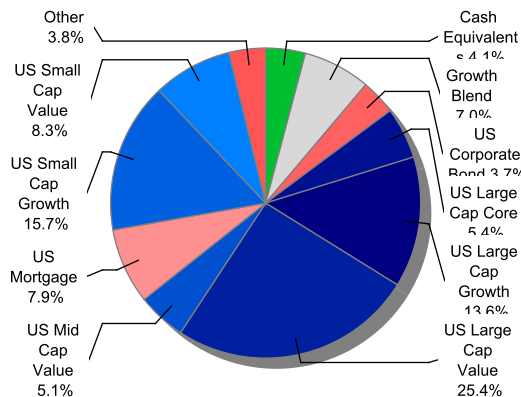
## Holdings Analysis by Account - John & Mary's A Retirement Portfolio

As of 09/30/2009

### Overview

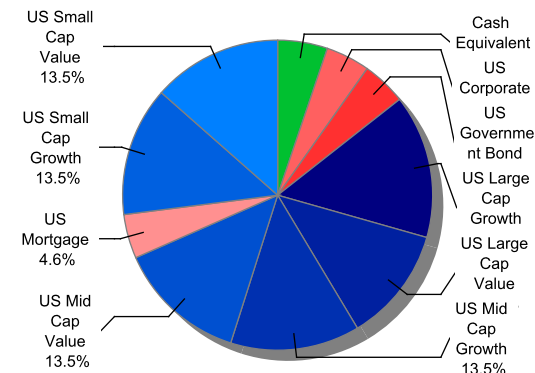
Accounts	%Total	Ending Value
Joint TDA #12567892	18.84	\$ 211,647
Mary SEP IRA #248461112	20.47	\$ 230,022
John 401k #456798798	11.12	\$ 125,007
John's TDA #468166153	49.57	\$ 557,005
<b>Ending Portfolio Value</b>		<b>\$ 1,123,680</b>

Current Asset Allocation by Asset Class



Current Asset Allocation by Model

DJ 080 Moderately Aggressive



Account	Original Purchase	Units	Current Price	Market Value	Accrued Income	Cost Basis	Unrealized Gain/Loss	Proj. Annual Income	Yield %	IRR	% of Total	
Joint TDA #12567892	- Cash Balance - Joint TDA	01/01/2000	n/a	n/a	\$ 7,515	n/a	n/a	\$ 0	0.00	-	0.68	
C	Citigroup, Inc.	01/01/2000	133	\$ 4.84	\$ 645	\$ 613	\$ 5,000	-\$ 4,355	\$ 5	0.42	-14.00	0.06
HD	Home Depot, Inc.	09/04/2003	1,000	\$ 26.64	\$ 26,640	\$ 2,025	\$ 43,450	-\$ 16,810	\$ 900	3.14	-2.52	2.42
IBM	IBM	01/15/2001	100	\$ 119.61	\$ 11,961	\$ 370	\$ 3,900	\$ 8,061	\$ 215	1.74	16.23	1.09
LCGAX	Invesco Large Cap Gr Fd CI A	10/15/2002	921	\$ 9.71	\$ 8,943	\$ 0	\$ 6,834	\$ 2,109	\$ 15	0.16	3.94	0.81
MVALX	Meridian Value	03/31/2007	891	\$ 23.83	\$ 21,241	\$ 0	\$ 29,313	-\$ 8,071	\$ 226	1.06	-4.18	1.93
NOVL	Novell, Inc.	10/13/2003	1,000	\$ 4.51	\$ 4,510	\$ 0	\$ 5,000	-\$ 490	\$ 0	0.00	-5.04	0.41
RYSEX	Royce Special Equity Invnt	09/15/2009	2,554	\$ 16.88	\$ 43,113	\$ 0	\$ 42,500	\$ 613	\$ 186	0.43	1.44	3.91
CMFMZ	TDAM MM Portfolio Investor Class	09/15/2009	35,000	\$ 1.00	\$ 35,000	\$ 0	\$ 35,000	\$ 0	\$ 0	0.00	-	3.18
NEFJX	Vanhan Nelson Small Cap Value Fd CI A	01/15/2004	2,307	\$ 21.27	\$ 49,070	\$ 0	\$ 33,890	\$ 15,180	\$ 90	0.18	6.78	4.45
				<b>\$ 208,639</b>	<b>\$ 3,008</b>	<b>\$ 212,401</b>	<b>-\$ 3,763</b>	<b>\$ 1,637</b>			<b>18.94</b>	

Annual Income projection based on past distributions. Annual income does not include capital gain. Unrealized Gain/Loss is the difference between Market Value and Cost Basis.

Time weighted returns are net of fees and annualized for periods greater than one year.

IRRs (internal rates of return) are annualized for periods greater than one year and calculated from asset inception date into the account.

## Holdings Analysis by Account - John & Mary's A Retirement Portfolio

As of 09/30/2009

		Original Purchase	Units	Current Price	Market Value	Accrued Income	Cost Basis	Unrealized Gain/Loss	Proj. Annual Income	Yield %	IRR	% of Total
<b>Mary SEP IRA #248461112</b>												
	- Cash Balance - Mary SEP IRA	01/01/2001	n/a	n/a	\$ 20	n/a	n/a	n/a	\$ 0	0.00	-	0.00
CHCLX	AllianceBernstein S/M Cap Growth A	01/15/2004	5,208	\$ 4.07	\$ 21,198	\$ 0	\$ 25,365	-\$ 4,167	\$ 0	0.00	-3.09	1.92
EKDLX	Evergreen Core Plus Bond A	01/15/2004	1,363	\$ 10.96	\$ 14,942	\$ 0	\$ 19,580	-\$ 4,638	\$ 776	5.19	-3.11	1.36
IBM	International Business Machines Corp	01/09/2003	600	\$ 119.61	\$ 71,766	\$ 3,660	\$ 53,500	\$ 18,266	\$ 1,290	1.71	9.48	6.51
LCGAX	Invesco Large Cap Gr Fd CI A	01/15/2004	2,253	\$ 9.71	\$ 21,876	\$ 0	\$ 21,110	\$ 766	\$ 36	0.16	0.70	1.99
MSFT	Microsoft Corporation	09/03/2003	1,110	\$ 25.72	\$ 28,549	-\$ 1,436	\$ 31,380	-\$ 2,831	\$ 577	2.13	-0.70	2.59
PAMBX	Putnam American Government Income B	01/15/2004	2,194	\$ 9.85	\$ 21,615	\$ 0	\$ 19,091	\$ 2,524	\$ 731	3.38	3.53	1.96
CMFMZ	TDAM MM Portfolio Investor Class	01/15/2004	89	\$ 1.00	\$ 89	\$ 0	\$ 89	\$ 0	\$ 0	0.00	-	0.01
NEFJX	Vanhan Nelson Small Cap Value Fd CI A	11/15/2004	2,245	\$ 21.27	\$ 47,743	\$ 0	\$ 34,320	\$ 13,423	\$ 88	0.18	7.01	4.33
					<b>\$ 227,797</b>	<b>\$ 2,224</b>	<b>\$ 204,454</b>	<b>\$ 23,343</b>	<b>\$ 3,497</b>			<b>20.67</b>
<b>John 401k #456798798</b>												
	- Cash Balance - John 401k	04/01/2001	n/a	n/a	-\$ 200	n/a	n/a	n/a	\$ 0	-0.00	-	-0.02
AMGN	Amgen, Inc.	04/15/2001	1,000	\$ 60.23	\$ 60,230	\$ 0	\$ 38,000	\$ 22,230	\$ 0	0.00	-4.85	5.47
C	Citigroup, Inc.	09/30/2008	900	\$ 4.84	\$ 4,356	\$ 153	\$ 0	\$ 4,356	\$ 36	0.80	-75.57	0.40
KO	Coca-Cola Company	03/05/2003	1,030	\$ 53.70	\$ 55,311	\$ 5,157	\$ 37,850	\$ 17,461	\$ 1,689	2.79	7.52	5.02
					<b>\$ 119,697</b>	<b>\$ 5,310</b>	<b>\$ 75,650</b>	<b>\$ 44,047</b>	<b>\$ 1,725</b>			<b>10.86</b>
<b>John's TDA #468166153</b>												
	- Cash Balance - John's TDA	12/01/2000	n/a	n/a	\$ 4,024	n/a	n/a	n/a	\$ 0	0.00	-	0.37
CABDX	AllianceBernstein Growth & Income A	01/15/2004	6,471	\$ 2.84	\$ 18,376	\$ 0	\$ 22,388	-\$ 4,012	\$ 226	1.23	-2.85	1.67
ABK	Ambac Financial Group,	01/15/2004	300	\$ 1.68	\$ 504	\$ 462	\$ 19,950	-\$ 19,446	\$ 12	1.24	-41.16	0.05

Annual Income projection based on past distributions. Annual income does not include capital gain. Unrealized Gain/Loss is the difference between Market Value and Cost Basis.

Time weighted returns are net of fees and annualized for periods greater than one year.

IRRs (internal rates of return) are annualized for periods greater than one year and calculated from asset inception date into the account.

## Holdings Analysis by Account - John & Mary's A Retirement Portfolio

As of 09/30/2009

John's TDA #468166153		Original Purchase	Units	Current Price	Market Value	Accrued Income	Cost Basis	Unrealized Gain/Loss	Proj. Annual Income	Yield %	IRR	% of Total
	Inc.											
HES	Amerada Hess Corp	01/15/2004	1,050	\$ 53.46	\$ 56,133	\$ 1,470	\$ 6,578	\$ 49,555	\$ 525	0.91	46.25	5.09
BGNMX	American Century Ginnie Mae Inv	02/15/2001	8,246	\$ 10.75	\$ 88,643	\$ 0	\$ 84,929	\$ 3,714	\$ 3,669	4.14	4.90	8.05
CTL	Centurylink Inc	01/15/2004	500	\$ 33.60	\$ 16,800	\$ 1,658	\$ 20,000	-\$ 3,200	\$ 1,400	7.58	-1.40	1.52
KO	Coca-Cola Company	01/15/2005	595	\$ 53.70	\$ 31,964	\$ 3,185	\$ 25,000	\$ 6,964	\$ 976	2.78	7.50	2.90
CSMIX	Columbia Fds Tr VI Small Cap Value	01/15/2004	714	\$ 35.32	\$ 25,229	\$ 0	\$ 25,000	\$ 229	\$ 127	0.50	0.16	2.29
DSVAX	Dreyfus Small Cap Value A	01/15/2004	1,954	\$ 12.53	\$ 24,481	\$ 0	\$ 36,125	-\$ 11,644	\$ 205	0.84	-6.70	2.22
EKDLX	Evergreen Core Plus Bond A	01/15/2004	2,387	\$ 10.96	\$ 26,166	\$ 0	\$ 35,000	-\$ 8,834	\$ 1,358	5.19	-4.62	2.37
IBM	International Business Machines Corp	01/08/2005	100	\$ 119.61	\$ 11,961	\$ 610	\$ 7,000	\$ 4,961	\$ 215	1.71	5.92	1.09
GTSAX	Invesco Small Cap Gr Fd CI A	01/15/2004	2,226	\$ 21.71	\$ 48,317	\$ 0	\$ 59,000	-\$ 10,683	\$ 0	0.00	-3.52	4.39
MVALX	Meridian Value	02/12/2002	500	\$ 23.83	\$ 11,915	\$ 0	\$ 5,500	\$ 6,415	\$ 126	1.06	-3.42	1.08
Q	Qwest Communications International, Inc.	01/15/2004	7,000	\$ 3.81	\$ 26,670	\$ 3,920	\$ 19,950	\$ 6,720	\$ 2,240	7.32	7.78	2.42
AGOBX	Strategic Partners eq Incm Fd CI M	01/15/2004	7,145	\$ 10.48	\$ 74,879	\$ 0	\$ 86,000	-\$ 11,121	\$ 1,179	1.57	-2.40	6.80
NEFJX	Vanhan Nelson Small Cap Value Fd CI A	01/15/2004	3,744	\$ 21.27	\$ 79,636	\$ 0	\$ 55,000	\$ 24,636	\$ 146	0.18	6.70	7.23
					<b>\$ 545,700</b>	<b>\$ 11,305</b>	<b>\$ 511,444</b>	<b>\$ 34,256</b>	<b>\$ 12,406</b>			<b>49.53</b>
<b>John &amp; Mary's A Retirement Portfolio</b>					<b>\$ 1,101,833</b>	<b>\$ 21,848</b>	<b>\$ 1,003,950</b>	<b>\$ 97,883</b>	<b>\$ 19,266</b>			
<b>John &amp; Mary's A Retirement Portfolio Total Value Including Accrued Income</b>							<b>\$ 1,123,680</b>					

Performance History (TWR)	Q3 2009	Q2 2009	Q1 2009	Q4 2008	Last 12 Months	Last 36 Months	Last 60 Months
John & Mary's A Retirement Portfolio	11.52	9.71	-4.92	-16.63	-3.02	-3.78	0.76
Blended Index	14.76	15.31	-7.84	-19.58	-1.92	-3.05	2.19
Morningstar High Yield Bond Index	13.05	17.86	3.53	-18.66	12.20	1.98	3.75
S&P 500 Total Return	15.67	15.86	-11.01	-21.94	-6.91	-5.43	1.02

Annual Income projection based on past distributions. Annual income does not include capital gain. Unrealized Gain/Loss is the difference between Market Value and Cost Basis.

Time weighted returns are net of fees and annualized for periods greater than one year.

IRRs (internal rates of return) are annualized for periods greater than one year and calculated from asset inception date into the account.

## Holdings Analysis by Account - John & Mary's A Retirement Portfolio

As of 09/30/2009

Performance History (TWR)	Q3 2009	Q2 2009	Q1 2009	Q4 2008	Last 12 Months	Last 36 Months	Last 60 Months
Wilshire 5000 Index	15.78	16.17	-9.14	-24.71	-8.00	-6.49	0.03
Cash Equivalents	0.00	0.00	0.00	0.00	0.00	0.69	0.41
US Government Bond	11.57	4.43	5.12	-0.82	21.49	6.09	3.10
US Corporate Bond	9.24	5.93	-5.14	-10.66	-1.93	-7.59	-5.50
US Mortgage	8.34	-0.85	1.33	2.62	11.70	4.16	1.82
US Large Cap Growth	4.72	14.76	-2.47	-10.72	4.64	-2.56	5.36
US Large Cap Core	13.77	6.90	-14.25	-2.57	1.62	-5.57	1.18
US Large Cap Value	9.60	6.99	-2.92	-21.41	-10.53	-2.03	2.01
US Mid Cap Growth	16.95	19.59	-1.69	-30.36	-4.23	-12.42	-5.70
US Mid Cap Value	23.96	12.17	-4.49	-26.19	-1.98	-14.69	-8.26
US Small Cap Growth	18.56	14.49	-10.05	-16.37	2.11	3.52	8.29
US Small Cap Value	21.18	18.30	-17.36	-28.81	-15.65	-13.69	-5.87
Growth Blend	14.14	16.47	-6.32	-26.29	-8.21	-6.99	-0.98
International Core Strategy	n/a	n/a	n/a	n/a	n/a	n/a	n/a
US Real Estate	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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## Holdings Analysis by Account - John & Mary's A Retirement Portfolio

As of 09/30/2009

### Sector Analysis

Equity			Fixed Income		
% of Equity	Sector	Market Value	% of Fixed Income	Sector	Market Value
17.87 %	Consumer Goods	\$ 149,869.92	81.49 %	Mortgage Pass Thru	\$ 88,628.52
16.92 %	Hardware	\$ 141,941.73	9.35 %	Mortgage CMO	\$ 10,165.25
11.58 %	Financial Services	\$ 97,141.36	8.97 %	US Treasury	\$ 9,753.51
10.72 %	Energy	\$ 89,908.00	0.17 %	Asset Backed	\$ 180.35
8.32 %	Consumer Services	\$ 69,813.99	0.03 %	US Agency	\$ 35.65
8.21 %	Telecommunications	\$ 68,818.04	0.00 %	Cash	\$ 0.00
8.10 %	Industrial Materials	\$ 67,898.07	0.00 %	Convertible	\$ 0.00
6.53 %	Software	\$ 54,761.75	0.00 %	Foreign Corporate	\$ 0.00
4.56 %	Healthcare	\$ 38,253.78	0.00 %	Foreign Government	\$ 0.00
4.00 %	Business Services	\$ 33,510.59	0.00 %	Inflation Protected	\$ 0.00
2.09 %	Utilities	\$ 17,539.63	0.00 %	Mortgage ARM	\$ 0.00
1.10 %	Media	\$ 9,200.29	0.00 %	Municipal	\$ 0.00
			0.00 %	TIPS	\$ 0.00
			0.00 %	US Corporate	\$ 0.00

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## Holdings Analysis by Account - John & Mary's A Retirement Portfolio

As of 09/30/2009

### Style Box Analysis

		Equity			Fixed Income				
		Valuation			Interest Rate Sensitivity				
		Value	Blend	Growth			Short	Intermediate	Long
Size	Large	16.82 % \$ 170,347.52	18.25 % \$ 184,784.92	14.57 % \$ 147,537.35	Credit Quality	High	0.18 % \$ 1,860.89	0.26 % \$ 2,587.86	10.30 % \$ 104,314.53
	Medium	4.98 % \$ 50,464.70	7.28 % \$ 73,695.12	6.76 % \$ 68,434.03		Medium	0.00 % \$ 0.00	0.00 % \$ 0.00	0.00 % \$ 0.00
	Small	6.30 % \$ 63,810.73	7.85 % \$ 79,446.52	6.45 % \$ 65,362.41		Low	0.00 % \$ 0.00	0.00 % \$ 0.00	0.00 % \$ 0.00

The Morningstar Style Box™ reveals a fund's investment strategy. For equity funds the vertical axis shows the market capitalization of the stocks owned and the horizontal axis shows investment style (value, blend or growth). For fixed-income funds the vertical axis shows the average credit quality of the bonds owned, and the horizontal axis shows interest rate sensitivity as measured by a bond's duration (short, intermediate or long).

\*The total portfolio value as of 09/30/2009 was \$1,112,321.72 of which 8.96% (\$99,675.13) of the holdings were not classified.

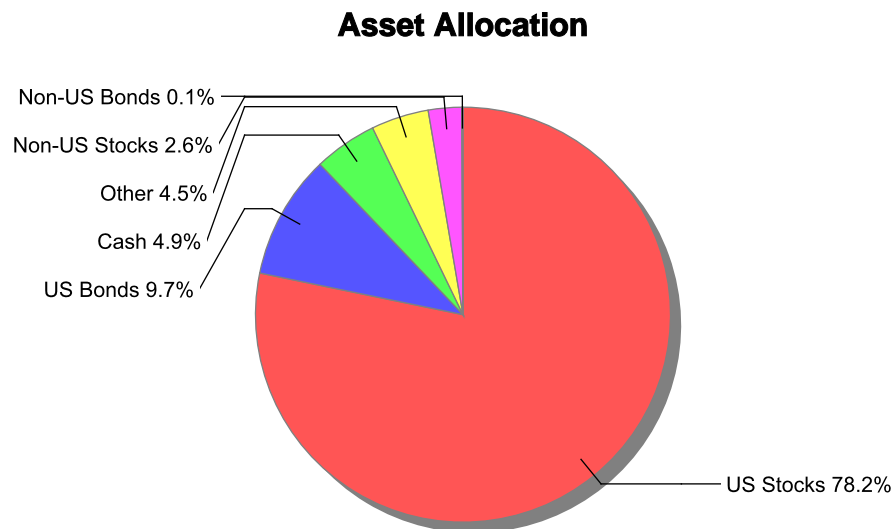
Annual Income projection based on past distributions. Annual income does not include capital gain. Unrealized Gain/Loss is the difference between Market Value and Cost Basis.

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## Holdings Analysis by Account - John & Mary's A Retirement Portfolio

As of 09/30/2009



\*The total portfolio value as of 09/30/2009 was \$1,112,321.72 of which -0.00% ((\$2.34)) of the holdings were not classified.

The total portfolio values represented in these Morningstar Analyses do not include account cash balance.

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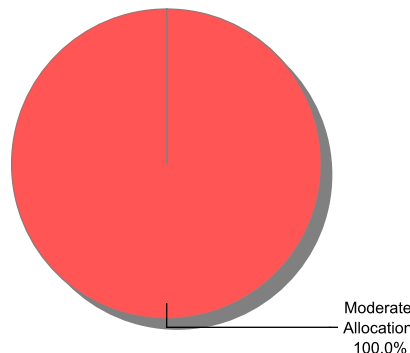
## Holdings Analysis by Account - John & Mary's B Education Portfolio

As of 09/30/2009

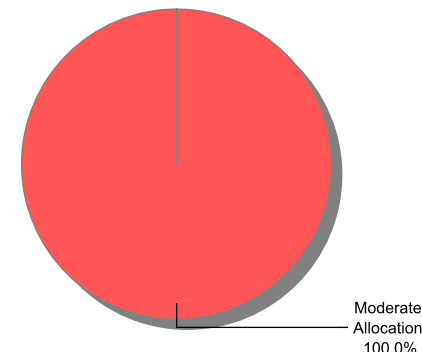
### Overview

Accounts	%Total	Ending Value
Jennifer - 529 #19032839	60.89	\$ 35,853
James - 529 #88903867	39.11	\$ 23,033
<b>Ending Portfolio Value</b>		<b>\$ 58,887</b>

Current Asset Allocation by Asset Class



Current Asset Allocation by Model  
Balanced Moderate



Jennifer - 529 #19032839			Original Purchase	Units	Current Price	Market Value	Accrued Income	Cost Basis	Unrealized Gain/Loss	Proj. Annual Income	Yield %	IRR	% of Total
EATRX	MFS Total Return 529A	02/02/2007		2,797	\$ 12.82	\$ 35,853	\$ 0	\$ 30,000	\$ 5,853	\$ 928	2.59	-7.53	60.89
						<b>\$ 35,853</b>	<b>\$ 0</b>	<b>\$ 30,000</b>	<b>\$ 5,853</b>	<b>\$ 928</b>			<b>60.89</b>
James - 529 #88903867			Original Purchase	Units	Current Price	Market Value	Accrued Income	Cost Basis	Unrealized Gain/Loss	Proj. Annual Income	Yield %	IRR	% of Total
EATRX	MFS Total Return 529A	02/02/2007		1,797	\$ 12.82	\$ 23,033	\$ 0	\$ 20,000	\$ 3,033	\$ 596	2.59	-6.45	39.11
						<b>\$ 23,033</b>	<b>\$ 0</b>	<b>\$ 20,000</b>	<b>\$ 3,033</b>	<b>\$ 596</b>			<b>39.11</b>
<b>John &amp; Mary's B Education Portfolio Total</b>						<b>\$ 58,887</b>	<b>\$ 0</b>	<b>\$ 50,000</b>	<b>\$ 8,887</b>	<b>\$ 1,525</b>			
<b>John &amp; Mary's B Education Portfolio Total Value Including Accrued Income</b>							<b>\$ 58,887</b>						

Performance History (TWR)	Q3 2009	Q2 2009	Q1 2009	Q4 2008	Last 12 Months	Last 36 Months	Last 60 Months
John & Mary's B Education Portfolio	9.38	10.78	-7.51	-13.16	-2.67	n/a	n/a
Blended Index	12.19	13.14	-5.90	-15.13	1.38	n/a	n/a
S&P 500 Total Return	15.67	15.86	-11.01	-21.94	-6.91	n/a	n/a

Annual Income projection based on past distributions. Annual income does not include capital gain. Unrealized Gain/Loss is the difference between Market Value and Cost Basis.

Time weighted returns are net of fees and annualized for periods greater than one year.

IRRs (internal rates of return) are annualized for periods greater than one year and calculated from asset inception date into the account.

## Holdings Analysis by Account - John & Mary's B Education Portfolio

As of 09/30/2009

Performance History (TWR)	Q3 2009	Q2 2009	Q1 2009	Q4 2008	Last 12 Months	Last 36 Months	Last 60 Months
Moderate Allocation	9.38	10.78	-7.51	-13.16	-2.67	n/a	n/a

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## Holdings Analysis by Account - John & Mary's B Education Portfolio

As of 09/30/2009

### Sector Analysis

Equity			Fixed Income		
% of Equity	Sector	Market Value	% of Fixed Income	Sector	Market Value
21.71 %	Financial Services	\$ 7,124.72	36.25 %	Mortgage Pass Thru	\$ 8,737.12
13.95 %	Industrial Materials	\$ 4,578.06	27.41 %	US Treasury	\$ 6,606.47
13.52 %	Consumer Goods	\$ 4,436.95	17.61 %	US Corporate	\$ 4,244.43
12.50 %	Energy	\$ 4,102.21	8.57 %	Foreign Corporate	\$ 2,065.58
9.94 %	Healthcare	\$ 3,262.08	4.71 %	Mortgage CMO	\$ 1,135.22
5.64 %	Consumer Services	\$ 1,850.92	1.92 %	Asset Backed	\$ 462.77
5.28 %	Utilities	\$ 1,732.77	1.49 %	Municipal	\$ 359.13
5.12 %	Telecommunications	\$ 1,680.27	1.15 %	US Agency	\$ 277.17
4.81 %	Hardware	\$ 1,578.53	0.90 %	Foreign Government	\$ 216.92
3.05 %	Business Services	\$ 1,000.94	0.00 %	Cash	\$ 0.00
2.85 %	Media	\$ 935.31	0.00 %	Convertible	\$ 0.00
1.63 %	Software	\$ 534.93	0.00 %	Inflation Protected	\$ 0.00
			0.00 %	Mortgage ARM	\$ 0.00
			0.00 %	TIPS	\$ 0.00

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## Holdings Analysis by Account - John & Mary's B Education Portfolio

As of 09/30/2009

### Style Box Analysis

		Equity			Fixed Income				
		Valuation			Interest Rate Sensitivity				
		Value	Blend	Growth			Short	Intermediate	Long
Size	Large	20.12 % \$ 11,453.37	20.77 % \$ 11,824.21	13.30 % \$ 7,571.04	Credit Quality	High	5.56 % \$ 3,162.84	5.41 % \$ 3,079.07	10.06 % \$ 5,724.94
	Medium	0.72 % \$ 410.22	1.38 % \$ 787.62	1.36 % \$ 774.50		Medium	1.73 % \$ 986.76	1.69 % \$ 960.62	3.14 % \$ 1,786.09
	Small	0.00 % \$ 0.00	0.00 % \$ 0.00	0.00 % \$ 0.00		Low	3.90 % \$ 2,220.67	3.80 % \$ 2,161.86	7.06 % \$ 4,019.57

The Morningstar Style Box™ reveals a fund's investment strategy. For equity funds the vertical axis shows the market capitalization of the stocks owned and the horizontal axis shows investment style (value, blend or growth). For fixed-income funds the vertical axis shows the average credit quality of the bonds owned, and the horizontal axis shows interest rate sensitivity as measured by a bond's duration (short, intermediate or long).

\*The total portfolio value as of 09/30/2009 was \$58,886.91 of which 3.33% (\$1,963.54) of the holdings were not classified.

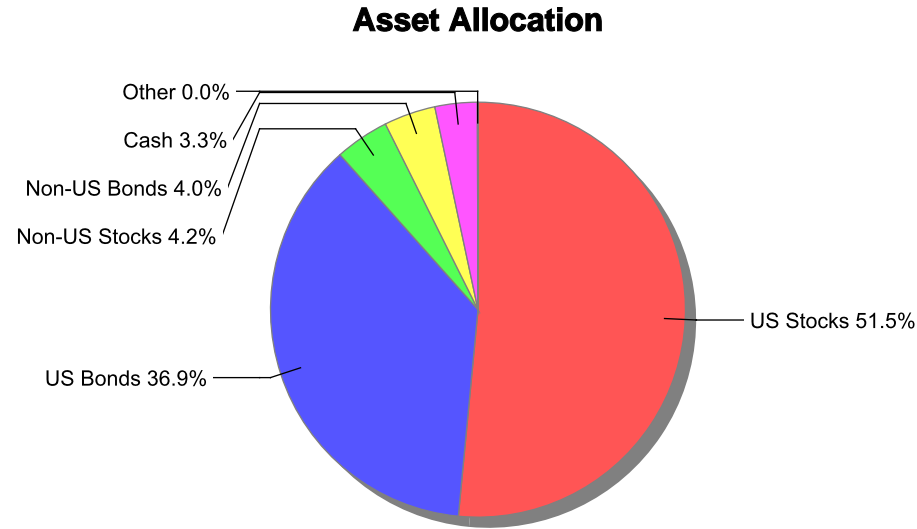
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## Holdings Analysis by Account - John & Mary's B Education Portfolio

As of 09/30/2009



\*The total portfolio value as of 09/30/2009 was \$58,886.91 of which -0.00% (\$0.00) of the holdings were not classified.

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**Portfolio Income & Expenses - John & Mary's A Retirement Portfolio**

From 07/01/2009 to 09/30/2009

**Income**

Date	Transaction Type	Holding	Amount
<b>Fixed Income Domestic</b>			
<b>US Government Bond</b>			
07/30/2009	Interest Income	Putnam American Government Income B	1,260.00
			<u>1,260.00</u>
<b>US Corporate Bond</b>			
07/30/2009	Interest Income	Evergreen Core Plus Bond A	1,780.00
			<u>1,780.00</u>
<b>US Mortgage</b>			
09/30/2009	Interest Income	American Century Ginnie Mae Inv	5,530.00
			<u>5,530.00</u>
			<u>8,570.00</u>
<b>Equity Domestic</b>			
<b>US Large Cap Growth</b>			
07/04/2009	Dividend	Microsoft Corporation	3,080.00
			<u>3,080.00</u>
<b>US Large Cap Value</b>			
07/10/2009	Dividend	IBM	50.00
08/10/2009	Dividend	Exxon Mobil	440.00
09/03/2009	Dividend	AT&T	40.00
09/18/2009	Dividend	Home Depot, Inc.	225.00
09/26/2009	Dividend	Citigroup, Inc.	21.33
			<u>776.33</u>
<b>US Mid Cap Value</b>			
08/18/2009	Dividend	Meridian Value	234.33
			<u>234.33</u>
			<u>4,090.66</u>
			<u><b>12,660.66</b></u>

**Portfolio Income & Expenses - John & Mary's A Retirement Portfolio**

From 07/01/2009 to 09/30/2009

**Expenses**

09/30/2009 Management Fee	3,793.50
	<hr/>
	3,793.50
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<b>Net Income</b>	<b>8,867.16</b>

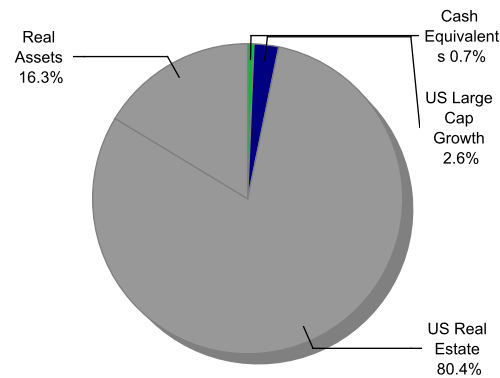
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## Other Holdings Analysis

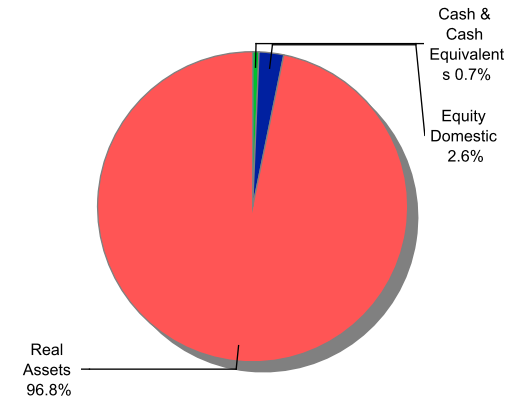
### Overview

Ending Market Value	%Total	Ending Value
Cash & Cash Equivalents	0.56	\$ 4,000
Equity Domestic	17.11	\$ 123,100
Real Assets	82.34	\$ 592,500
		<b>\$ 719,600</b>

Current Asset Allocation by Asset Class



Current Asset Allocation by Investment Category



### Cash & Cash Equivalents

#### Cash Equivalents

	Purchase Date	Cost Basis	Current Value	Value as Of	Unrealized Gain/Loss	Proj. Annual Income	IRR
- Cash Balance -	n/a	n/a	\$ 3,500		n/a	\$ 35	0.00
- Cash Balance -	n/a	n/a	\$ 500		n/a	\$ 0	0.00
			<b>\$ 4,000</b>		<b>\$ 0</b>	<b>\$ 35</b>	
			\$ 4,000		\$ 0	\$ 35	

### Equity Domestic

#### US Large Cap Growth

	Purchase Date	Cost Basis	Current Value	Value as Of	Unrealized Gain/Loss	Proj. Annual Income	IRR
KO Coca-Cola Company	01/01/2001	\$ 110,810.00	\$ 107,400	09/30/2009	-\$ 3,410	\$ 3,280	0.48
			<b>\$ 107,400</b>		<b>-\$ 3,410</b>	<b>\$ 3,280</b>	
			\$ 107,400		-\$ 3,410	\$ 3,280	

### Real Assets

	Purchase Date	Cost Basis	Current Value	Value as Of	Unrealized Gain/Loss	Proj. Annual Income	IRR
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Annual Income projection based on past distributions.

Unrealized Gain/Loss is the difference between Market Value (less accrued income) and Cost Basis.

Annual income does not include capital gain.

## Other Holdings Analysis

<b>Real Assets</b>		<b>Purchase Date</b>	<b>Cost Basis</b>	<b>Current Value</b>	<b>Value as Of</b>	<b>Unrealized Gain/Loss</b>	<b>Proj. Annual Income</b>	<b>IRR</b>
<b>US Real Estate</b>								
	Seaside Condo	01/15/1999	\$ 228,500.00	\$ 350,000	09/30/2009	\$ 121,500	\$ 21,175	2.84
	Rental House AL	01/01/2000	\$ 215,000.00	\$ 142,500	09/30/2009	-\$ 72,500	\$ 0	-4.13
				<b>\$ 492,500</b>		<b>\$ 49,000</b>	<b>\$ 21,175</b>	
<b>Real Assets</b>								
	Sailboat	01/01/2006	\$ 100,000.00	\$ 100,000	09/30/2009	\$ 0	-\$ 11,000	0.80
				<b>\$ 100,000</b>		<b>\$ 0</b>	<b>-\$ 11,000</b>	
				<b>\$ 592,500</b>		<b>\$ 49,000</b>	<b>\$ 10,175</b>	
<b>Equity Domestic</b>		<b>Purchase Date</b>	<b>Cost Basis</b>	<b>Current Value</b>	<b>Value as Of</b>	<b>Unrealized Gain/Loss</b>	<b>Proj. Annual Income</b>	<b>IRR</b>
<b>US Large Cap Growth</b>								
KO	KO - NSO Exp 2012	01/02/2007	\$ 0.00	\$ 15,700	09/30/2009	\$ 15,700	\$ 0	0.00
				<b>\$ 15,700</b>		<b>\$ 15,700</b>	<b>\$ 0</b>	
				<b>\$ 15,700</b>		<b>\$ 15,700</b>	<b>\$ 0</b>	
	<b>Total</b>			<b>\$ 719,600</b>		<b>\$ 61,290</b>	<b>\$ 13,490</b>	

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*Annual Income projection based on past distributions.*

*Unrealized Gain/Loss is the difference between Market Value (less accrued income) and Cost Basis.*

*Annual income does not include capital gain.*

**Net Worth**

**As of 09/30/2009**

**Cash & Cash Equivalents**

Cash Equivalents	\$ 50,039
	\$ 50,039

**Investment Assets**

Common Stocks	\$ 187,789
ISO/NSO	\$ 15,700
Mutual Funds	\$ 578,898
Life Insurance CV	\$ 100,000
Investment Real Estate	\$ 492,500
Business Interests	\$ 275,500
	\$ 1,650,387

**Retirement Assets**

Retirement Assets	\$ 347,494
	\$ 347,494

**Use Assets**

Personal Residence	\$ 625,000
Personal Property	\$ 527,500
	\$ 1,152,500
	\$ 3,200,420

**Liabilities**

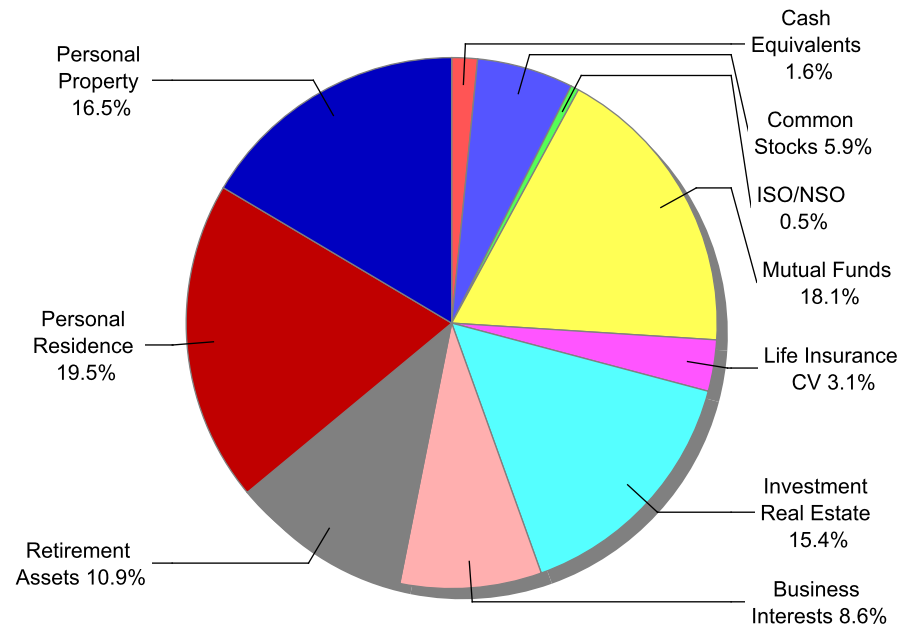
Mortgages	\$ 304,083
Other Liabilities	\$ 22,815
	\$ 326,898
	\$ 326,898

**Net Worth** **\$ 2,873,522**

**Ownership Summary**

Joint	\$ 1,606,000	50.2 %
Community Property	\$ 208,639	6.5 %
John	\$ 839,984	26.2 %
Mary	\$ 403,297	12.6 %
Tenants in Common	\$ 142,500	4.5 %
	\$ 3,200,420	

Assets Type Summary



Ownership Summary presents asset values gross of liabilities.

**Net Worth**

**As of 09/30/2009**

**Net Worth History**



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Ownership Summary presents asset values gross of liabilities.

**Transactions**

From 07/01/2009 to 09/30/2009

	Trade Date	Units	Description	Type	Net Amount
<b>John &amp; Mary's A Retirement Portfolio</b>					
#12567892 - Joint TDA: Acct John and Mary JTWROS	07/10/2009	0.000	IBM	Dividend	\$ 50.00
	08/10/2009	0.000	Exxon Mobil	Dividend	\$ 440.00
	08/18/2009	11.740	Meridian Value	Dividend Reinvest	\$ 234.33
	08/18/2009	0.000	Meridian Value	LT Cap Gain	\$ 4,078.20
	08/18/2009	0.000	Meridian Value	Dividend	\$ 234.33
	08/18/2009	204.320	Meridian Value	LT Cap Gain Reinvest	\$ 4,078.20
	09/03/2009	0.000	AT&T	Dividend	\$ 40.00
	09/15/2009	100.000	AT&T	Sell	\$ 2,515.00
	09/15/2009	35,000.000	TDAM MM Portfolio Investor Class	Buy	\$ 35,000.00
	09/15/2009	2,554.090	Royce Special Equity Invnt	Buy	\$ 42,500.06
	09/15/2009	1,100.000	Exxon Mobil	Sell	\$ 82,500.00
	09/18/2009	0.000	Home Depot, Inc.	Dividend	\$ 225.00
	09/26/2009	0.000	Citigroup, Inc.	Dividend	\$ 21.33
	09/30/2009	0.000		Management Fee	\$ 3,793.50
#248461112 - Mary SEP IRA: Acct Mary Barnes SEP IRA	07/04/2009	110.000	Microsoft Corporation	Dividend Reinvest	\$ 3,080.00
	07/04/2009	0.000	Microsoft Corporation	Dividend	\$ 3,080.00
	07/30/2009	140.000	Putnam American Government Income B	Interest Reinvest	\$ 1,260.00
	07/30/2009	0.000	Evergreen Core Plus Bond A	Interest Income	\$ 1,780.00
	07/30/2009	0.000	Putnam American Government Income B	Interest Income	\$ 1,260.00
	07/30/2009	118.272	Evergreen Core Plus Bond A	Interest Reinvest	\$ 1,779.99
	08/08/2009	89.160	TDAM MM Portfolio Investor Class	Buy	\$ 89.16
#468166153 - John's TDA: Acct John Barnes	09/30/2009	0.000	American Century Ginnie Mae Inv	Interest Income	\$ 5,530.00
	09/30/2009	519.736	American Century Ginnie Mae Inv	Interest Reinvest	\$ 5,529.99

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## Realized Gain/Loss by Portfolio

From 01/01/2009 to 09/30/2009

John & Mary's A Retirement Portfolio		Date Acquired	Date Sold	Units	Cost Basis	Sales Proceeds	Gain/Loss Short Term	Gain/Loss Long Term
#12567892 - Joint TDA								
T	AT&T	04/07/2008	09/15/2009	100.000	3,916.00	2,515.00	0.00	-1,401.00
	Asset Total				3,916.00	2,515.00	0.00	-1,401.00
XOM	Exxon Mobil	03/16/2007	09/15/2009	100.000	6,900.00	7,500.00	0.00	600.00
XOM	Exxon Mobil	04/07/2008	09/15/2009	1,000.000	88,950.00	75,000.00	0.00	-13,950.00
	Asset Total				95,850.00	82,500.00	0.00	-13,350.00
	<b>Account Total</b>				<b>99,766.00</b>	<b>85,015.00</b>	<b>0.00</b>	<b>-14,751.00</b>
	Portfolio Total				<b>99,766.00</b>	<b>85,015.00</b>	<b>0.00</b>	<b>-14,751.00</b>

## Capital Gains Distributions

#12567892 - Joint TDA		Distribution Date	Gain/Loss Short Term	Gain/Loss
MVALX	Meridian Value	08/18/2009	0.00	4,078.20
	Asset Total		0.00	4,078.20
	Account Total		0.00	4,078.20
	Portfolio Total		<b>0.00</b>	<b>4,078.20</b>

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**Statement of Fees****From 10/01/2009 to 10/31/2009**

John &amp; Mary's A Retirement Portfolio

Portfolio Group: Barnes Family

<b>Total Value of Portfolio</b>	\$ 1,123,880.37	Ending Period Balance as of 09/30/2009
<b>Less Accrued Amount</b>	\$ 14,295.66	
<b>Less Non Managed Assets</b>		
Coca-Cola Company	\$ 60,467.90	
Home Depot, Inc.	\$ 28,665.00	
International Business Machines Corp	\$ 12,331.00	
	\$ 101,463.90	
<b>Total Billable Value of Portfolio</b>	\$ 1,008,120.81	

**Fee Schedule**

<b>Cash &amp; Cash Equivalents</b>	<b>Range</b>	<b>Included In Range</b>	<b>Weighted Ratio</b>	<b>Period Rate</b>	<b>Fee</b>
	0 to 999,999,999	\$ 46,647.80	94.481 %	0.042 %	\$ 18.36
		\$ 46,647.80			\$ 18.36
<b>Other Investment Categories</b>	<b>Range</b>	<b>Included In Range</b>	<b>Weighted Ratio</b>	<b>Period Rate</b>	<b>Fee</b>
	0 to 500,000	\$ 500,000.00	94.481 %	0.125 %	\$ 590.51
	500,000 to 1,000,000	\$ 500,000.00	94.481 %	0.104 %	\$ 492.09
	1,000,000 to 2,000,000	\$ 20,359.92	94.481 %	0.083 %	\$ 16.03
		\$ 1,020,359.92			\$ 1,098.63

<b>Total Billable Value</b>	<b>Value</b>	<b>Fee</b>
	\$ 1,067,007.72	\$ 1,116.99

**Statement of Fees****From 10/01/2009 to 10/31/2009**

John &amp; Mary's B Education Portfolio

Portfolio Group: Barnes Family

**Total Value of Portfolio**

\$ 58,886.91

Ending Period Balance as of 09/30/2009

**Total Billable Value of Portfolio**

\$ 58,886.91

**Fee Schedule**

<b>Cash &amp; Cash Equivalents</b>	<b>Range</b>	<b>Included In Range</b>	<b>Weighted Ratio</b>	<b>Period Rate</b>	<b>Fee</b>
	0 to 999,999,999	\$ 46,647.80	5.519 %	0.042 %	\$ 1.07
		\$ 46,647.80			\$ 1.07
<b>Other Investment Categories</b>	<b>Range</b>	<b>Included In Range</b>	<b>Weighted Ratio</b>	<b>Period Rate</b>	<b>Fee</b>
	0 to 500,000	\$ 500,000.00	5.519 %	0.125 %	\$ 34.49
	500,000 to 1,000,000	\$ 500,000.00	5.519 %	0.104 %	\$ 28.74
	1,000,000 to 2,000,000	\$ 20,359.92	5.519 %	0.083 %	\$ 0.94
		\$ 1,020,359.92			\$ 64.17

**Total Billable Value****Value**  
\$ 1,067,007.72**Fee**  
\$ 65.25

**Statement of Fees**
**From 10/01/2009 to 10/31/2009**
**Group Billing Summary**

Barnes Family

From 10/01/2009 to 10/31/2009

<b>Portfolio</b>	<b>Fee Method</b>	<b>Value</b>	<b>Fee</b>
John & Mary's A Retirement Portfolio	Ending Period Balance	\$ 1,008,120.81	\$ 1,116.99
John & Mary's B Education Portfolio	Ending Period Balance	\$ 58,886.91	\$ 65.25
		<u>\$ 1,067,007.72</u>	<u>\$ 1,182.24</u>

**Fee Billing Information**

Please be advised that:

\$ 1,182.24 will be debited from Institution: Pershing: Account 12567892 : Joint TDA

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