

Portfolio Statement

As of 12/31/2006

Bob & Mary Client Group

<u>Weight</u>	<u>Description</u>	<u>Symbol</u>	<u>Quantity</u>	<u>Current Price</u>	<u>Current Value</u>	<u>Cost Basis</u>
Cash						
2.4%	Schwab Money Market Fund	MMF			26,427.55	26,427.55
Commodities						
4.8%	Db Commodity Index Fund	DBC	2,130	24.580	52,355.40	53,645.70
Income-Domestic						
1.5%	California St 11/01/2014 5.00%	13062NXX0	15,000	105.344	15,801.60	15,757.50
	Accrued Income				125.00	
0.5%	Discover Bank N A 05/13/2013 5.00%	25467JYQ8	5,000	98.030	4,901.50	4,887.02
	Accrued Income				99.60	
3.0%	Duff & Phelps Util&Cp Bd	DUC	2,825	11.620	32,826.50	32,372.64
1.9%	First Fed Svgs & 08/11/2016 5.50%	32018YAK4	20,000	99.400	19,880.00	20,000.00
	Accrued Income				432.52	
1.8%	Flagstar Bank N A 09/15/2009 4.00%	33847EUV6	19,000	96.646	18,362.74	19,123.50
	Accrued Income				1,724.95	
0.8%	Freddie Mac 12/30/2011 4.00%	3128X2HM0	9,000	98.587	8,872.81	9,067.50
1.3%	Keybank National 07/31/2012 5.00%	49306SDP8	14,000	98.329	13,766.06	13,744.54
	Accrued Income				290.63	
1.0%	Lexington S C Sc 12/01/2014 5.92%	529601AG1	10,000	103.964	10,396.40	10,474.40
	Accrued Income				49.33	
3.8%	M F S Intermdt Income Tr	MIN	6,725	6.140	41,291.50	41,336.93
1.4%	Minneapolis Minn 02/01/2012 5.20%	60374AU56	15,000	100.466	15,069.90	14,894.25
	Accrued Income				325.00	
1.5%	Oppenheimer Intl Bond	OIBAX	2,653.592	6.020	15,974.62	15,811.52
1.9%	Putnam Ca Invt Grade Mun	PCA	1,500	13.780	20,670.00	19,845.00
1.2%	Putnam Premier Inc Tr	PPT	2,125	6.430	13,663.75	12,941.25
0.3%	Yieldquest Tax Exempt	YQTEX	289.296	10.540	3,049.18	3,049.02
1.0%	Yieldquest Total Return	YQTRX	985.453	10.580	10,426.09	10,390.11
22.6%					247,999.68	243,695.18
Large Foreign						
15.7%	Matthews Asian Growth &	MACSX	9,229.145	18.680	172,400.44	141,593.37
Large US Growth						
10.1%	Growth Fund Of America	GFAFX	3,371.598	32.680	110,183.82	89,284.73
Large US Value						
19.1%	Dodge & Cox Stock Fund	DODGX	1,361.382	153.460	208,917.68	165,258.62
1.2%	Pioneer Cullen Value	CVFCX	685.075	20.000	13,701.50	12,865.72
20.3%					222,619.18	178,124.34
REIT						
5.1%	Phoenix-Duff & Phelps	PHRAX	1,547.585	35.990	55,697.58	37,153.48

Portfolio Statement

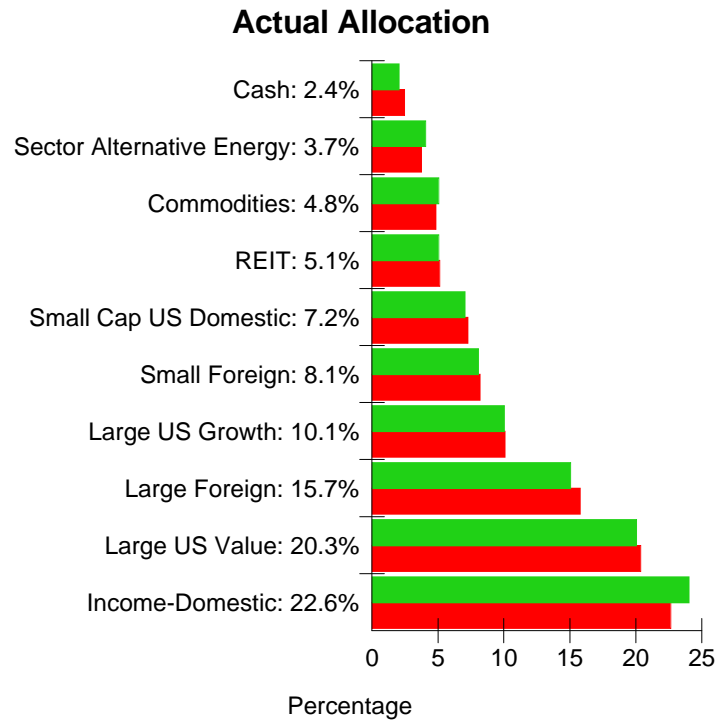
As of 12/31/2006

Bob & Mary Client Group

<u>Weight</u>	<u>Description</u>	<u>Symbol</u>	<u>Quantity</u>	<u>Current Price</u>	<u>Current Value</u>	<u>Cost Basis</u>
Sector Alternative Energy						
3.7%	Powershs Exch Trad Fd Tr Par 0.00	PBW	2,331	17.320	40,372.92	47,208.80
Small Cap US Domestic						
7.2%	Keeley Small Cap Value	KSCVX	3,031.486	26.080	79,061.15	58,368.53
Small Foreign						
8.1%	First Eagle Sogen	SGOVX	3,553.961	25.080	89,133.34	75,763.99
100.0%					1,096,251.06	951,265.67

Asset Allocation
As of 12/31/2006
Conservative Growth

Bob & Mary Client Group



Asset AllocationAs of 12/31/2006
Conservative Growth

Bob & Mary Client Group

<u>Description</u>	<u>Weight</u>	<u>Current Value</u>	<u>Target Percent</u>	<u>Target Value</u>	<u>Dollar Variance</u>	<u>Percent Variance</u>
Cash	2.4%	26,427.55	2.0	21,925.02	-4,502.53	-0.4
Commodities	4.8%	52,355.40	5.0	54,812.55	2,457.15	0.2
Income-Domestic	22.6%	247,999.68	24.0	263,100.25	15,100.57	1.4
Large Foreign	15.7%	172,400.44	15.0	164,437.66	-7,962.78	-0.7
Large US Growth	10.1%	110,183.82	10.0	109,625.11	-558.71	-0.1
Large US Value	20.3%	222,619.18	20.0	219,250.21	-3,368.97	-0.3
REIT	5.1%	55,697.58	5.0	54,812.55	-885.03	-0.1
Sector Alternative Energy	3.7%	40,372.92	4.0	43,850.04	3,477.12	0.3
Small Cap US Domestic	7.2%	79,061.15	7.0	76,737.57	-2,323.58	-0.2
Small Foreign	8.1%	89,133.34	8.0	87,700.08	-1,433.26	-0.1
	<u>100.0%</u>	<u>1,096,251.06</u>	<u>100.0</u>	<u>1,096,251.06</u>		

Portfolio Performance Summary

Bob & Mary Client Group

09/30/2006 - 12/31/2006

Beginning Value		1,031,526.06
Contributions	0.00	
Withdrawals	0.00	
Net Contributions		0.00
Unrealized Gain (Loss)	17,955.29	
Realized Gain (Loss)	36,008.85	
Capital Appreciation		53,964.14
Dividend Income	11,477.68	
Interest Income	1,137.80	
Income		12,615.48
Management Fees	(2,362.00)	
Other Expenses	0.00	
Total Expenses		(2,362.00)
Beginning Accrued	2,539.65	
Accrued Paid	0.00	
Ending Accrued	3,047.03	
Change in Accrued		507.38
Ending Value		1,096,251.06
Investment Gain		64,725.00

09/30/2006 - 12/31/2006

		<u>Actual</u>
Time Weighted Return (net)	6.27	
Lehman Brothers Aggregate Bond	1.24	
S&P 500 Composite Total Return	6.70	

Portfolio Performance Summary

Bob & Mary Client Group

12/31/2005 - 12/31/2006

Beginning Value		750,582.04
Contributions	225,384.59	
Withdrawals	0.00	
Net Contributions		225,384.59
Unrealized Gain (Loss)	63,847.43	
Realized Gain (Loss)	45,335.50	
Capital Appreciation		109,182.93
Dividend Income	20,346.70	
Interest Income	4,100.60	
Income		24,447.30
Management Fees	(8,356.00)	
Other Expenses	(6,176.06)	
Total Expenses		(14,532.06)
Beginning Accrued	1,189.89	
Accrued Paid	670.88	
Ending Accrued	3,047.03	
Change in Accrued		1,186.26
Ending Value		1,096,251.06
Investment Gain		120,284.43

12/31/2005 - 12/31/2006

	Actual	Annual
Time Weighted Return (net)	13.46	13.46
Lehman Brothers Aggregate Bond	4.33	4.33
S&P 500 Composite Total Return	15.79	15.79

Portfolio Performance Summary

Bob & Mary Client Group

12/16/2002 - 12/31/2006

Beginning Value		0.00
Contributions	1,029,262.59	
Withdrawals	(200,000.00)	
Net Contributions		829,262.59
Unrealized Gain (Loss)	141,938.36	
Realized Gain (Loss)	92,055.48	
Capital Appreciation		233,993.84
Dividend Income	51,897.73	
Interest Income	8,969.00	
Income		60,866.73
Management Fees	(17,790.00)	
Other Expenses	(12,273.07)	
Total Expenses		(30,063.07)
Beginning Accrued	0.00	
Accrued Paid	856.06	
Ending Accrued	3,047.03	
Change in Accrued		2,190.97
Ending Value		1,096,251.06
Investment Gain		266,988.47

12/16/2002 - 12/31/2006

	Actual	Annual
Time Weighted Return (net)	69.40	13.93
Lehman Brothers Aggregate Bond	17.24	4.01
S&P 500 Composite Total Return	68.29	13.75

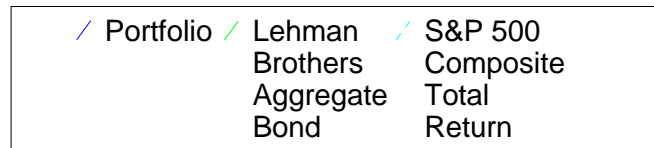
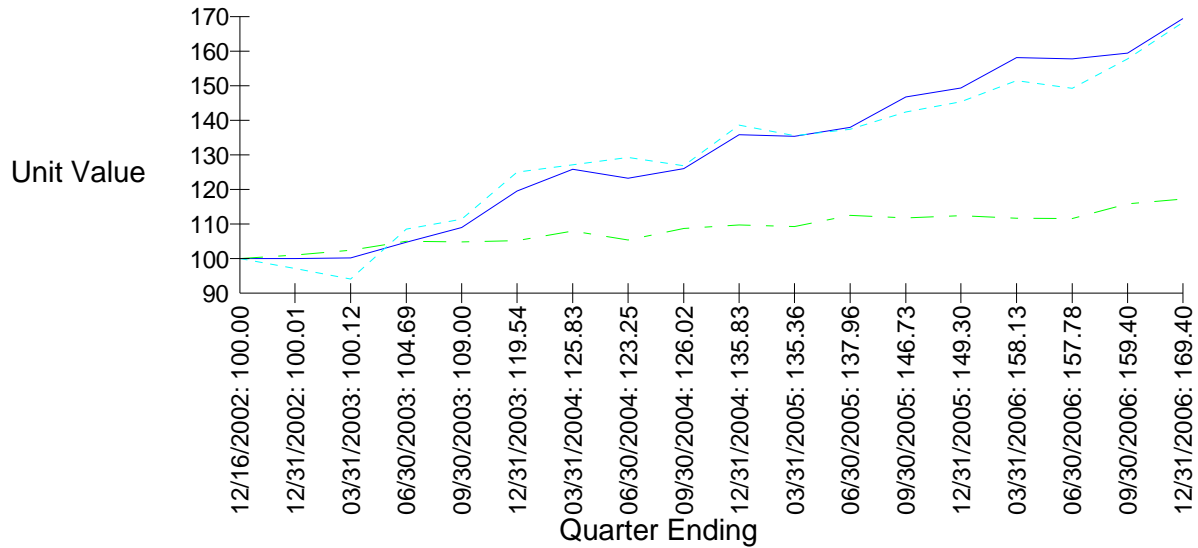
All returns net of fees

Comparative Portfolio Performance

From 12/16/2002 to 12/31/2006

Net Returns

Bob & Mary Client Group



<u>Period Ending</u>	<u>Quarterly Returns</u>	<u>Lehman Brothers Aggregate Bond Return</u>	<u>S&P 500 Composite Total Return</u>	<u>Growth of \$100.00</u>	<u>Lehman Brothers Aggregate Bond</u>	<u>S&P 500 Composite Total Return</u>
12/16/2002				100.00	100.00	100.00
12/31/2002	0.01%	1.00%	-2.89%	100.01	101.00	97.11
03/31/2003	0.11%	1.39%	-3.15%	100.12	102.40	94.05
06/30/2003	4.57%	2.50%	15.40%	104.69	104.96	108.54
09/30/2003	4.11%	-0.14%	2.64%	109.00	104.81	111.41
12/31/2003	9.68%	0.32%	12.18%	119.54	105.14	124.97
03/31/2004	5.26%	2.65%	1.70%	125.83	107.93	127.09
06/30/2004	-2.05%	-2.44%	1.71%	123.25	105.30	129.27
09/30/2004	2.24%	3.20%	-1.87%	126.02	108.67	126.85
12/31/2004	7.78%	0.95%	9.23%	135.83	109.71	138.56
03/31/2005	-0.35%	-0.47%	-2.15%	135.36	109.19	135.57
06/30/2005	1.92%	3.01%	1.36%	137.96	112.47	137.42
09/30/2005	6.36%	-0.68%	3.61%	146.73	111.71	142.38
12/31/2005	1.76%	0.59%	2.08%	149.30	112.37	145.34
03/31/2006	5.91%	-0.64%	4.20%	158.13	111.65	151.45
06/30/2006	-0.23%	-0.08%	-1.44%	157.78	111.56	149.26
09/30/2006	1.03%	3.81%	5.67%	159.40	115.81	157.73
12/31/2006	6.27%	1.24%	6.70%	169.40	117.24	168.29

Actual Return	69.40%	17.24%	68.29%
----------------------	---------------	---------------	---------------

Annualized Return	13.93%	4.01%	13.75%
--------------------------	---------------	--------------	---------------

Comparative Portfolio Performance

From 12/16/2002 to 12/31/2006

Net Returns

Bob & Mary Client Group

	<u>Final Value</u>	<u>Cumulative Return</u>	<u>Annual Rat of Return</u>
Bob & Mary Client Group	169.40	69.40%	13.93%
Lehman Brothers Aggregate Bond	117.24	17.24%	4.01%
S&P 500 Composite Total Return	168.29	68.29%	13.75%