Performance Report

Joe Q. Public

IRR Period - Since Inception

03/17/09

Type/Security	Beginning Activity Date	Ending Activity Date	Unrealized Gain/Loss	Realized Gain/Loss	Ending Market Value	Income Received	IRR For Period	Annualized IRR
Money Market Funds								
ML CMA Account	02/25/96		0.00	0.00	24,325.29	1,848.69	7.79	0.58
Subtotal for Money Market Funds			0.00	0.00	24,325.29	1,848.69		
Exchange Traded Funds								
iShares Cohen & Ste	02/03/06	01/02/08	0.00	1,061.39	0.00	0.00	9.77	4.99
iShares S&P MidCap	01/08/07		-3,522.00	0.00	4,578.00	0.00	-43.48	-22.92
iShares S&P Small C	01/12/06		-2,905.20	0.00	4,123.20	0.00	-41.34	-15.44
iShares:MSCI Japan	01/24/06	07/03/08	0.00	-646.45	0.00	0.00	-9.27	-3.90
Subtotal for Exchange Traded Funds			-6,427.20	414.94	8,701.20	0.00		
Mutual Funds								
Dodge & Cox Stock	04/15/08		-9,913.50	0.00	12,092.00	0.00	-49.06	-51.83
ING PIMCO Total Ret	11/05/04	02/01/06	0.00	1,375.00	0.00	0.00	9.70	7.73
Vanguard Equity Inc	01/07/04	12/27/04	0.00	491.00	0.00	109.30	11.86	12.18
Vanguard Global Eqy	01/15/00	01/24/06	0.00	2,319.60	0.00	400.46	91.44	11.37
Vanguard Int-Tm Inv	12/02/04		-2,452.00	0.00	12,630.00	0.00	-16.45	-4.10
Vanguard Lg-Tm Inv;	01/07/04		-3,148.50	0.00	17,550.00	64.80	-17.06	-3.54
Vanguard LT Bnd Idx	10/15/04	01/04/06	0.00	2,534.00	0.00	819.00	18.64	14.98
Vanguard Mid Cap Gr	01/04/03	12/27/04	0.00	441.30	0.00	186.88	15.20	7.39
Vanguard Small Cap	01/05/03	01/12/06	0.00	1,488.00	0.00	0.00	26.96	8.21
Subtotal for Mutual Funds			-15,514.00	8,648.90	42,272.00	1,580.44		
Common Stocks								
Aflac	08/15/05		-5,039.84	0.00	3,559.21	408.10	-69.63	-28.24
Apple Computer	09/11/06	10/23/08	0.00	9,099.62	0.00	0.00	132.23	48.78
Archer Daniels Midl	02/17/04	07/14/04	0.00	120.02	0.00	22.50	2.92	7.32
Bed Bath & Beyond	05/15/99	12/27/04	0.00	3,031.28	0.00	0.00	119.77	15.02
Burlington Northern	01/22/09		-636.00	0.00	5,773.00	0.00	-9.92	-50.02
Cabelas Inc	01/01/06		-1,577.56	-677.63	3,220.00	0.00	-60.39	-25.06
Chicos Fas Inc	05/01/06		-6,594.00	-1,591.65	1,237.50	0.00	-88.26	-52.44
Cisco Systems Inc	03/02/02	03/11/03	0.00	-2,538.00	0.00	0.00	-39.55	-38.73
Community Bank Syst	02/14/08		-1,732.45	0.00	5,167.50	279.50	-21.58	-19.99

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Common Stocks								
EMC Corporation	04/02/01	01/09/04	0.00	-3,690.98	0.00	0.00	-31.63	-12.80
Exxon	03/01/98		1,813.87	8,817.85	5,792.55	1,688.39	345.05	14.46
Factset Research	05/08/02	01/20/04	0.00	1,724.51	0.00	90.00	19.17	10.82
Fiserv Inc	03/01/05	02/03/06	0.00	1,244.00	0.00	0.00	17.19	18.56
Freeport-mcmoran Co	01/03/09	03/02/09	0.00	2,820.00	0.00	0.00	28.92	381.45
General Electric	07/13/03		-4,510.46	1,476.02	2,534.58	1,524.04	-21.07	-4.08
Geoeye Inc	02/24/08	04/29/08	0.00	-1,910.07	0.00	0.00	-23.47	-77.21
Harley-davidson, In	11/05/05		-10,724.64	0.00	7,751.80	837.44	-77.90	-36.13
ICU Medical	01/09/04	12/22/04	0.00	-1,808.47	0.00	0.00	-22.28	-23.17
Johnson & Johnson	01/30/07		-2,265.95	0.00	7,681.50	581.25	-17.44	-8.60
Kohl's Corp	02/01/02	03/12/03	0.00	5,170.00	0.00	0.00	85.95	74.90
L-3 Communications	07/29/04		-619.95	0.00	9,202.50	395.20	-2.99	-0.65
O'Reilly Automotive	08/05/03	01/05/07	0.00	5,901.54	0.00	0.00	83.40	19.38
Paychex	07/02/01		-503.99	0.00	4,592.97	898.46	10.73	1.33
Quality Systems Inc	08/09/07	01/02/08	0.00	-1,762.27	0.00	50.00	-21.34	-44.90
Quest Diagnostics I	12/22/04	01/04/06	0.00	881.02	0.00	54.00	10.00	9.61
Smith AO (Corp).	02/03/04	07/29/04	0.00	-223.48	0.00	22.50	-4.44	-8.88
Teva Pharmaceutical	03/01/05	09/11/06	0.00	2,003.02	0.00	102.40	33.30	20.61
Walgreens	12/15/96		-3,618.67	10,776.50	12,065.00	774.90	1,420.24	24.85
Waters Corporation	02/09/07		-4,165.86	-1,640.70	4,779.00	0.00	-54.90	-31.51
Wells Fargo & Co.	03/09/00	08/07/02	0.00	8,315.49	0.00	1,082.00	61.34	21.89
Whole Foods Market	04/03/06	05/07/07	0.00	-2,420.99	0.00	0.00	-37.20	-34.59
Subtotal for Common Stocks			-40,175.50	43,116.63	73,357.11	8,810.68		
Total for Portfolio(s)			-62,116.70	52,180.47	148,655.60	12,239.81	2.96	0.22