

FORM ADV

Uniform Application for Investment Adviser Registration

Part II - Page 1

OMB APPROVAL	
OMB Number	3235-0049
Estimated average burden hours per response. . . .9.01	

Name of Investment Adviser: ALAN DAVID LACHOWITZ D/B/A JJK INVESTMENT MANAGEMENT					
Address: Code)	(Number and Street)	(City)	(State)	(Zip	Area Code: Telephone Number:
RR1	Box 479-P	Edgartown,	MA	02539-9735	508 696-3791

**This part of form ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any government authority.**

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)
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Applicant: ALAN DAVID LACHOWITZ	SEC File Number: 801-56312	Date: 10/30/06
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Definitions for Part II

Related person -- Any officer, director or partner of applicant or any person directly or indirectly controlling, controlled by, or under common control with the applicant, including any non-clerical, non-ministerial employee.

Investment Supervisory Services -- Giving continuous investment advice to a client (or making investments for the client) based on the individual needs of the client. Individual needs include, for example, the nature of other client assets and the client's personal and family obligations.

1. **A. Advisory Services and Fees.** (check the applicable boxes) For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:

<input checked="" type="checkbox"/>	(1) Provides investment supervisory services	<u>100</u>	%
<input type="checkbox"/>	(2) Manages investment advisory accounts not involving investment supervisory services	_____	%
<input checked="" type="checkbox"/>	(3) Furnishes investment advice through consultations not included in either services described above	<u>10</u>	%
<input type="checkbox"/>	(4) Issues periodicals about securities by subscription	_____	%
<input type="checkbox"/>	(5) Issues special reports about securities not included in any service described above	_____	%
<input type="checkbox"/>	(6) Issues, not as part of any services described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities	_____	%
<input type="checkbox"/>	(7) On more than an occasional basis, furnishes advice to clients on matters not involving securities	_____	%
<input type="checkbox"/>	(8) Provides timing services	_____	%
<input type="checkbox"/>	(9) Furnishes advice about securities in any manner not described above	_____	%

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

B.	Does the applicant call any of the services it checked above financial planning or some similar term?	Yes	No
			X

C. Applicant offers investment advisory services for: (check all that apply):

<input checked="" type="checkbox"/>	(1) A percentage of assets under management	<input type="checkbox"/>	(4) Subscription fees
<input checked="" type="checkbox"/>	(2) Hourly charges	<input type="checkbox"/>	(5) Commissions
<input type="checkbox"/>	(3) Fixed fees (not including subscription fees)	<input type="checkbox"/>	(6) Other

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee scheduled, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. Types of Clients -- Applicant generally provides investment advice to: (check those that apply)

<input checked="" type="checkbox"/>	A. Individuals	<input checked="" type="checkbox"/>	E. Trusts, estates, or charitable organizations
<input type="checkbox"/>	B. Banks or thrift institutions	<input type="checkbox"/>	F. Corporations or business entities other than those listed above
<input type="checkbox"/>	C. Investment companies	<input type="checkbox"/>	G. Other (describe on Schedule F)
<input checked="" type="checkbox"/>	D. Pension and profit sharing plans		

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

Applicant:

ALAN DAVID LACHOWITZ

SEC File Number:

801-56312

Date:

06/18/02

3. Types of Investments. Applicant offers advice on the following: (check those that apply)

- | | | | |
|-------------------------------------|---|-------------------------------------|--|
| <input checked="" type="checkbox"/> | A. Equity Securities | <input checked="" type="checkbox"/> | H. United States government securities |
| <input checked="" type="checkbox"/> | (1) exchange-listed securities | | |
| <input checked="" type="checkbox"/> | (2) securities traded over-the-counter | | |
| <input checked="" type="checkbox"/> | (3) foreign issues | <input checked="" type="checkbox"/> | I. Options contracts on: |
| | | <input type="checkbox"/> | (1) securities |
| <input checked="" type="checkbox"/> | B. Warrants | | (2) commodities |
| <input checked="" type="checkbox"/> | C. Corporate debt securities
(other than commercial paper) | <input type="checkbox"/> | J. Futures contracts on: |
| <input checked="" type="checkbox"/> | D. Commercial paper | <input type="checkbox"/> | (1) tangibles |
| <input checked="" type="checkbox"/> | E. Certificates of deposit | <input type="checkbox"/> | (2) intangibles |
| <input checked="" type="checkbox"/> | F. Municipal securities | <input checked="" type="checkbox"/> | K. Interests in partnerships investing in: |
| | G. Investment company securities | <input type="checkbox"/> | (1) real estate |
| <input type="checkbox"/> | (1) variable life insurance | <input type="checkbox"/> | (2) oil and gas interests |
| <input type="checkbox"/> | (2) variable annuities | <input type="checkbox"/> | (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> | (3) mutual fund shares | <input type="checkbox"/> | L. Other (explain on Schedule F) |

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | | | |
|---|-------------|------------------------------|-------------------------------|
| (1) <input type="checkbox"/> | Charting | (4) <input type="checkbox"/> | Cyclical |
| (2) <input checked="" type="checkbox"/> | Fundamental | (5) <input type="checkbox"/> | Other (explain on Schedule F) |
| (3) <input type="checkbox"/> | Technical | | |

B. The main sources of information applicant uses include: (check those that apply)

- | | | | |
|---|---------------------------------------|---|--|
| (1) <input checked="" type="checkbox"/> | Financial newspapers and magazines | (5) <input type="checkbox"/> | Timing services |
| (2) <input type="checkbox"/> | Inspections of corporate activities | (6) <input checked="" type="checkbox"/> | Annual reports, prospectuses, filings with the
Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> | Research materials prepared by others | (7) <input checked="" type="checkbox"/> | Company press releases |
| (4) <input checked="" type="checkbox"/> | Corporate rating services | (8) <input type="checkbox"/> | Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | | | |
|---|--|---|---|
| (1) <input checked="" type="checkbox"/> | Long term purchases
(securities held at least a year) | (5) <input type="checkbox"/> | Margin transactions |
| (2) <input checked="" type="checkbox"/> | Short term purchases
(securities sold within a year) | (6) <input checked="" type="checkbox"/> | Option writing, including covered options,
uncovered options or spreading strategies |
| (3) <input type="checkbox"/> | Trading (securities sold within 30 days) | (7) <input type="checkbox"/> | Other (explain on Schedule F) |
| (4) <input type="checkbox"/> | Short sales | | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

Applicant: ALAN DAVID LACHOWITZ	SEC File Number: 801-56312	Date: 10/30/06
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5. Education and Business Standards.

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? Yes No
 (If yes, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- year of birth
- formal education after high school
- business background for the preceding five years

7. Other Business Activities. (check those that apply)

- A. Applicant is actively engaged in a business other than giving investment advice.
- B. Applicant sells products or services other than investment advice to clients.
- C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:

<input type="checkbox"/> (1) broker-dealer	<input type="checkbox"/> (7) accounting firm
<input type="checkbox"/> (2) investment company	<input type="checkbox"/> (8) law firm
<input checked="" type="checkbox"/> (3) other investment adviser	<input type="checkbox"/> (9) insurance company or agency
<input type="checkbox"/> (4) financial planning firm	<input type="checkbox"/> (10) pension consultant
<input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant	<input type="checkbox"/> (11) real estate broker or dealer
<input type="checkbox"/> (6) banking or thrift institution	<input type="checkbox"/> (12) entity that creates or packages limited partnerships

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest? Yes No

(If yes, describe on Schedule F the partnerships and what they invest in.)

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9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- A. As principal, buys securities for or from itself or sells securities it owns to any client.
- B. As broker or agent effects securities transactions for compensation for any client.
- C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account?
- | | | |
|--|--------------------------|-------------------------------------|
| | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

(If yes, describe on Schedule F.)

11. Review of Accounts. If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For review**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.
- On a quarterly basis each account is reviewed in detail. Various factors such as investment objectives, risk tolerance, current market conditions, securities currently held and investment mix are taken into consideration. Accounts are also reviewed if they contain securities that I deem warrant selling or if I find an appropriate security for that account and there is enough cash to purchase that security.**
- At present White Lighthouse reviews and directs the investments for a small number of clients.**
- B. Describe the nature and frequency of regular reports to clients on their accounts.
- Clients receive a quarterly report outlining their currently held securities, their cost basis, their current value, and the income generated by that security.**
- Additionally, every quarter a performance review for the quarter, year and since inception is included. After year end, for taxable accounts, a statement is sent indicating the capital gains and losses that the client needs to show on their federal income tax return.**

Applicant: ALAN DAVID LACHOWITZ	SEC File Number: 801-56312	Date: 06/18/02
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12. Investment or Brokerage Discretion.

- A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:
- | | | |
|--|---|--|
| (1) securities to be bought or sold? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (2) Amount of the securities to be bought or sold? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (3) Broker or dealer to be used? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (4) commission rates paid? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |

- B. Does applicant or a related person suggest brokers to clients? Yes No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4), or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the product, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- | | | |
|---|------------------------------|--|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities; or
 - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet? Yes No

Schedule C of
Form ADV and OTHER
THAN Partnerships
and Corporations

Applicant: ALAN DAVID LACHOWITZ	SEC File Number: 801-56312	Date: 10/30/06	Official Use
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(Answer for Form ADV Part I Item 8)

1. This schedule requests information on the owners and executive officers of the applicant.
2. Please complete for each person, including trustees, who participates in directing or managing the applicant.
3. Give each listed person's title or status, and describe the person's authority and beneficial interest in applicant. Stole proprietors must be identified in the "Title or Status" column.
4. Asterisk (*) names reporting a change in title, status, stock ownership or partnership interest. Double Asterisk (**) names new on this filing

FULL NAME Last Middle First	RELATIONSHIP		CRD No., or, if none Social Security Number	Description of Authority and Beneficial Interest	
	Beginning Date				Title or Status
	Month	Year			
LACHOWITZ ALAN DAVID	1	91	PRESIDENT	100%	
LACHOWITZ JONATHAN	3	06	CONSULTANT	10%	

List below names reported on the most recent previous filing under this item that are being DELETED:

FULL NAME Last First Middle	Ending Date		CRD No., or, if none Social Security Number
	Month	Year	

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule D of
Form ADV
Page 1**

Applicant: ALAN DAVID LACHOWITZ	SEC File Number: 801-56312	Date: 06/18/02
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(Answers for Form ADV Part I Items 11 and 12.)

This Schedule is submitted for individual who is: (Check all boxes that apply)

- A. the applicant, named in Part I Item 1A
- B. a control person, named in Part I item 10A
- C. an owner of at least 10% of a class of applicant's equity securities
- D. and officer or director, partner, or individual with similar status of applicant, described in Schedule A Item 2a, Schedule B Item 2, or Schedule C Item 2
- E. a member of the applicant's investment committee that determines general investment advice to be given to clients
- F. if applicant has no investment committee, an individual who determines general client advice (if more than five, complete for their supervisors only)
- G. an individual giving investment advice on behalf of the applicant in the jurisdictions checked below:

AL__	AK__	AZ__	AR__	CA__	CO__	CT X	DE__	DC__	FL__	GA__	HI__	ID__
IL__	IN__	IA__	KS__	KY__	LA__	ME__	MD__	MA X	MI__	MN__	MS__	MO__
MT__	NE__	NV__	NH X	NJ__	NM__	NY__	NC__	ND__	OH__	OK__	OR__	PA__
RI__	SC__	SD__	TN__	TX__	UT__	VT__	VA__	WA__	WV__	WI__	WY__	Puerto Rico__

Other (Specify): _____

- H. involved in any yes answer to the disciplinary question, Part I Item 11.

**Schedule D of
Form ADV
Page 2**

Applicant: ALAN DAVID LACHOWITZ	SEC File Number: 801-56312	Date: 06/18/02
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(Answers for Form ADV Part I Items 11 and 12.)

1. Applicant investment adviser: (see Part I Item 1A) ALAN DAVID LACHOWITZ	IRS Empl. Ident. No.:					
2. Individual's full name for whom this Schedule is being completed ALAN DAVID LACHOWITZ	Social Security Number: xxx-xx-xxx	CRD No., if any:	IRS Empl. Ident. No.:			
3. (a) Residence of individual: RR1 Box 479-P Edgartown, MA 02539	(Number and Street)	(City)	(State) (Zip Code)			
(b) Birth Date: 1/26/43	(c) City: NEW YORK CITY	(d) State or Province: NY	(e) Country: USA			
4. NAMES USED. List all names other than the one given in Item 2 above that the individual has used, including maiden names. (Last) (First) (Middle)						
5. EDUCATION. Start with last high school attended. If no degree received, state "none."						
School: (Name, City and State)	Years Attended	Year Graduated	For College and above Degree Major			
SOUTHSIDE HIGH SCHOOL, ROCKVILLE CENTRE, NY	4	1960				
CLARKSON UNIVERSITY, POTSDAM, NY	4	1964	BS MATHEMATICS			
RENSSELAER POLYTECHNIC INSTITUTE, TROY, NY	1	1966	MS MATHEMATICS			
UNIVERSITY OF CONNECTICUT	3	1970	MBA			
6. BUSINESS BACKGROUND. Provide complete consecutive statement of all employment for the past ten years, beginning with the most recent position first						
Name of Firm and Address	Kind of Business	Exact Nature of Connection or Employment	Beginning Date		Ending Date	
			Month	Year	Month	Year
THE TRAVELERS HARTFORD, CT	INSURANCE	DATA PROCESSING FINANCIAL PLANNING	2	73	12	90
JJK INVESTMENT MANAGEMENT Oak Bluffs, MA	INVESTMENT ADVISOR	INVESTMENT ADVISOR	1	91		
7. EXAMINATIONS/PROFESSIONAL DESIGNATIONS. List all jurisdictions, self-regulatory organization, and professional examinations and designations. Give examination or designation name (include any examination's title and number), body giving it, and date taken or conferred. If examination was waived, give details. CERTIFIED FINANCIAL PLANNER by IBCFP ON MARCH 27, 1992 SERIES 63 by NASD PROCTOR ON MAY 9, 1995						
8. PROCEEDINGS. For each 'yes' answer to Part I Item 11 involving the individual, give the following details of any court or regulatory action: <ul style="list-style-type: none"> the adviser and individuals named, the title and date of the action the court or body taking action, and a description of the action 						

Complete amended pages in full, circle amended items and file with execution page (page 1).

Schedule E of
Form ADV

Continuation Sheet for Form ADV Part I

Applicant:	SEC File Number:	Date:
Alan David Lachowitz	801-56312	1/05/2005

(Do not use this Schedule as a continuation sheet for Form ADV part II or any other schedules.)

I. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: Alan David Lachowitz	IRS Empl. Ident. No.: 06-1474543
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Item of Form (identify)	Answer
Part 1 Item 2 (F)	<p>JJK conducts business at 14 Harvester Way Oak Bluffs, MA 02557 mailing address: RR1 Box 479-P, Edgartown, MA 02539</p> <p>JJK Investment Management adheres to the CFP Code of Ethics as published by the CFP board. This code of ethics can be made available upon request.</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II**

Applicant: ALAN DAVID LACHOWITZ	SEC File Number: 801-56312	Date: 04/04/06
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(Do not use this Schedule as a continuation sheet for Form ADV part I or any other schedules.)

1. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: ALAN DAVID LACHOWITZ	IRS Empl. Ident. No.:
Item of Form (identify)	Answer
PART II Page 2 Item 1D	<p>JJK INVESTMENT MANAGEMENT offers investment advice relative to the purchase and sale of securities as they affect the management of investment portfolios. Recommendations are made based on the needs and circumstances of each individual client. The risk tolerance and financial circumstances of each client are taken into consideration before any investment program is initiated.</p> <p>Compensation is on a fee basis computed on the market value of the account in accordance with the following schedule:</p> <p style="padding-left: 40px;">1% of market value up to \$2,000,000 .75% of market value above \$2,000,000</p> <p>Minimum fee: \$1,000 per year. Some fees are negotiable. Additions and withdrawals are pro-rated in the fee. One quarter of the fee is payable three months in arrears. Some fees are negotiable to lower levels depending upon the circumstances and nature of the account. The client may terminate the investment advisory contract at anytime with written notice. Any unpaid fees will be pro-rated. Clients invested in mutual funds should note that a separate fee is collected by the fund itself from the invested funds.</p>
PART II Page 4 Item 5	JJK INVESTMENT MANAGEMENT requires a business background which provides a general understanding of common stocks, corporate and government bonds, municipal bonds, money market instruments, options and convertible securities and mutual funds.
PART II Page 4 Item 6	<p>ALAN DAVID LACHOWITZ BORN 1943 CLARKSON UNIVERSITY B.S. Mathematics RENSELAER POLYTECHNIC INSTITUTE M.S. Mathematics UNIVERSITY OF CONNECTICUT M.B.A. Data Processing executive since 1973 Portfolio manager since 1983</p>
PART II Page 5 Item 9	In maintaining my own portfolio it is not uncommon that clients with similar objectives as mine will own the same securities. Since the dollar value and number of shares in my account will be relatively small I do not believe there will be any influence in their value based on my actions in clients accounts.

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: ALAN DAVID LACHOWITZ	SEC File Number: 801-56312	Date: 10/02/00
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(Do not use this Schedule as a continuation sheet for Form ADV part I or any other schedules.)

1. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: ALAN DAVID LACHOWITZ		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
PART II Page 6 Item 12A (1,2)	<p>In the selection of securities or the amount of the securities bought or sold there are no contractual limits placed on JJK INVESTMENT MANAGEMENT. The type of securities and their quantity purchased or sold will be done in accordance with the risk tolerance of the client and the appropriate diversification of their portfolio.</p>	
PART II Page 6 Item 12A (4)	<p>JJK INVESTMENT MANAGEMENT will attempt to negotiate a commission discount either for each client based upon the size of the account, or the individual transaction, or a discount will be obtained based upon the volume of business generated by JJK INVESTMENT MANAGEMENT. I view the payment of commissions as having a negative impact on the accounts performance and make every effort to minimize those commissions. It is possible that a client will pay his broker a slightly higher commission based on the services provided, the execution capability, the intended use of the brokerage account or the extent of the bookkeeping services provided.</p>	
PART II Page 6 Item 12A (4)	<p>In most cases where the client does not have any existing relationship with a broker that he/she wishes to maintain, I have been recommending the use of Charles Schwab & Co., Inc. I find that their commission schedule, based on the total volume of my clients accounts, is very competitive and the other services that they provide both me and my clients are considerable. Some of those services include the following;</p> <ul style="list-style-type: none"> - the ability of the broker to work effectively with me and the client - the ability and willingness of the broker to negotiate commission discounts - the services and products that the client will require of the brokerage firm - the financial integrity of the brokerage firm - the geographic location of the brokerage firm relative to the client. <p>JJK INVESTMENT MANAGEMENT does not direct the clients transactions to any broker in return for specific products or research services. I have no agreements with any brokerage firm, either formal or informal, for them to provide any service in return for generating commissions. In using Charles Schwab & Co., Inc. I am provided free use of a computer capability that allows me to see the values of all my clients accounts at Charles Schwab & Co. the next business day at no cost to me.</p>	

Complete amended pages in full, circle amended items and file with execution page (page 1).