

SECURITIES AND EXCHANGE COMMISSION

FORM 13F-HR

Initial quarterly Form 13F holdings report filed by institutional managers

Filing Date: **2013-01-14** | Period of Report: **2012-12-31**
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FILER

LILLEY & CO

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Mailing Address

PO BOX 248

TECUMSEH MI 49236

Business Address

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TECUMSEH MI 49236

517-424-6561

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

Form 13F
Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 12/31/2012
Check here if Amendment ; Amendment Number: -----

This Amendment (Check only one.): is a restatement.
 adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: UNITED BANK & TRUST

Address: P.O. BOX 248
603 N. EVANS STREET
TECUMSEH, MI 49286

Form 13F File Number: 028-05241

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this submission.

Persons Signing this Report on Behalf of Reporting Manager:

Name: LAURA J. YARCKOW
Title: OPERATIONS OFFICER
Phone: 517-424-6561

Signature, Place, and Date of Signing:

/s/ LAURA J. YARCKOW	TECUMSEH, MI	1/14/2013
-----	-----	-----
[Signature]	[City, State]	[Date]

Report Type (Check only one):

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

List of Other Managers Reporting for this Manager:

Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 187

Form 13F Information Table Value Total: \$ 172,062

(In Thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.
NONE

<TABLE>
<CAPTION>

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	COLUMN 7	COLUMN 8			
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHRS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION	OTHER MANAGERS	VOTING AUTHORITY		
								SOLE	SHARED	NONE
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
ABBOTT LABS	COMMON STOCK	002824100	242	3695	SH	SOLE		3695	0	0
ABBOTT LABS	COMMON STOCK	002824100	6972	106437	SH	OTHER		105807	0	630
AFLAC INC	COMMON STOCK	001055102	63	1180	SH	SOLE		1180	0	0
AFLAC INC	COMMON STOCK	001055102	254	4775	SH	OTHER		4775	0	0
AMERICAN EXPRESS CO	COMMON STOCK	025816109	93	1625	SH	SOLE		1625	0	0
AMERICAN EXPRESS CO	COMMON STOCK	025816109	1842	32038	SH	OTHER		32038	0	0
APACHE CORP	COMMON STOCK	037411105	17	220	SH	SOLE		220	0	0
APACHE CORP	COMMON STOCK	037411105	610	7770	SH	OTHER		7770	0	0
APPLE INC	COMMON STOCK	037833100	201	378	SH	SOLE		378	0	0
APPLE INC	COMMON STOCK	037833100	2557	4805	SH	OTHER		4623	0	182
AT&T INC	COMMON STOCK	00206R102	103	3062	SH	SOLE		3062	0	0
AT&T INC	COMMON STOCK	00206R102	619	18358	SH	OTHER		17314	0	1044
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	28	487	SH	SOLE		487	0	0
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	1222	21466	SH	OTHER		20762	0	704
BAKER HUGHES INC	COMMON STOCK	057224107	4	110	SH	SOLE		110	0	0
BAKER HUGHES INC	COMMON STOCK	057224107	216	5276	SH	OTHER		5276	0	0
BERKSHIRE HATHAWAY INC CLASS A	COMMON STOCK	084670108	3352	25	SH	OTHER		25	0	0
BOEING CO	COMMON STOCK	097023105	8	100	SH	SOLE		100	0	0
BOEING CO	COMMON STOCK	097023105	226	2998	SH	OTHER		2998	0	0
CATERPILLAR INC	COMMON STOCK	149123101	33	367	SH	SOLE		367	0	0
CATERPILLAR INC	COMMON STOCK	149123101	1129	12597	SH	OTHER		12597	0	0
CH ROBINSON WORLDWIDE INC	COMMON STOCK	12541W209	32	510	SH	SOLE		510	0	0
CH ROBINSON WORLDWIDE INC	COMMON STOCK	12541W209	1086	17172	SH	OTHER		17172	0	0
CHEVRON CORPORATION	COMMON STOCK	166764100	131	1208	SH	SOLE		1208	0	0
CHEVRON CORPORATION	COMMON STOCK	166764100	3784	34992	SH	OTHER		34506	0	486
CHUBB CORP	COMMON STOCK	171232101	19	250	SH	SOLE		250	0	0
CHUBB CORP	COMMON STOCK	171232101	1196	15873	SH	OTHER		15014	0	859
CISCO SYSTEMS INC	COMMON STOCK	17275R102	104	5291	SH	SOLE		5291	0	0
CISCO SYSTEMS INC	COMMON STOCK	17275R102	1225	62365	SH	OTHER		62365	0	0
COCA COLA CO	COMMON STOCK	191216100	85	2340	SH	SOLE		2340	0	0
COCA COLA CO	COMMON STOCK	191216100	1188	32760	SH	OTHER		31646	0	1114
COLGATE PALMOLIVE CO	COMMON STOCK	194162103	72	690	SH	SOLE		690	0	0
COLGATE PALMOLIVE CO	COMMON STOCK	194162103	155	1487	SH	OTHER		1487	0	0
CONOCOPHILLIPS	COMMON STOCK	20825C104	6	100	SH	SOLE		100	0	0
CONOCOPHILLIPS	COMMON STOCK	20825C104	296	5103	SH	OTHER		4024	0	1079
COSTCO WHOLESALE CORP	COMMON STOCK	22160K105	11	115	SH	SOLE		115	0	0
COSTCO WHOLESALE CORP	COMMON STOCK	22160K105	1119	11332	SH	OTHER		10765	0	567
CUMMINS INC	COMMON STOCK	231021106	88	810	SH	SOLE		810	0	0
CUMMINS INC	COMMON STOCK	231021106	673	6214	SH	OTHER		6214	0	0
DANAHER CORP	COMMON STOCK	235851102	70	1256	SH	SOLE		1256	0	0
DANAHER CORP	COMMON STOCK	235851102	2954	52837	SH	OTHER		51526	0	1311
DEERE & CO	COMMON STOCK	244199105	435	5035	SH	OTHER		4933	0	102
DISNEY WALT CO NEW	COMMON STOCK	254687106	121	2435	SH	SOLE		2435	0	0
DISNEY WALT CO NEW	COMMON STOCK	254687106	169	3388	SH	OTHER		3388	0	0
DOMINION RESOURCES INC	COMMON STOCK	25746U109	62	1200	SH	SOLE		1200	0	0
DOMINION RESOURCES INC	COMMON STOCK	25746U109	920	17754	SH	OTHER		17394	0	360
EMC CORP MASS	COMMON STOCK	268648102	67	2630	SH	SOLE		2630	0	0
EMC CORP MASS	COMMON STOCK	268648102	271	10713	SH	OTHER		10713	0	0
EMERSON ELEC CO	COMMON STOCK	291011104	348	6580	SH	OTHER		5561	0	1019
EXPRESS SCRIPTS HLDG	COMMON STOCK	30219G108	62	1150	SH	SOLE		1150	0	0
EXPRESS SCRIPTS HLDG	COMMON STOCK	30219G108	572	10600	SH	OTHER		8809	0	1791
EXXONMOBIL CORP	COMMON STOCK	30231G102	197	2280	SH	SOLE		2280	0	0
EXXONMOBIL CORP	COMMON STOCK	30231G102	4682	54095	SH	OTHER		54004	0	91
FORD MOTOR CO DEL	COMMON STOCK	345370860	393	30333	SH	OTHER		30333	0	0
FRANKLIN RESOURCES INC	COMMON STOCK	354613101	86	685	SH	SOLE		685	0	0
FRANKLIN RESOURCES INC	COMMON STOCK	354613101	2975	23664	SH	OTHER		23664	0	0
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	37	537	SH	SOLE		537	0	0
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	1174	16945	SH	OTHER		16945	0	0
GENERAL ELECTRIC CORP	COMMON STOCK	369604103	155	7407	SH	SOLE		7407	0	0
GENERAL ELECTRIC CORP	COMMON STOCK	369604103	2243	106844	SH	OTHER		104372	0	2472

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHRS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION	OTHER MANAGERS	VOTING AUTHORITY SOLE SHARED NONE
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
GENERAL MLS INC	COMMON STOCK	370334104	70	1725	SH	SOLE		1725 0 0
GENERAL MLS INC	COMMON STOCK	370334104	779	19262	SH	OTHER		19086 0 176
GOOGLE INC CL A	COMMON STOCK	38259P508	78	110	SH	SOLE		110 0 0
GOOGLE INC CL A	COMMON STOCK	38259P508	2211	3125	SH	OTHER		2980 0 145
HUNTINGTON BANCSHARES INC	COMMON STOCK	446150104	89	14000	SH	SOLE		14000 0 0
HUNTINGTON BANCSHARES INC	COMMON STOCK	446150104	32	5015	SH	OTHER		5015 0 0
ILLINOIS TOOL WKS INC	COMMON STOCK	452308109	14	225	SH	SOLE		225 0 0
ILLINOIS TOOL WKS INC	COMMON STOCK	452308109	869	14295	SH	OTHER		14295 0 0
INTEL CORP	COMMON STOCK	458140100	33	1585	SH	SOLE		1585 0 0
INTEL CORP	COMMON STOCK	458140100	1288	62451	SH	OTHER		60657 0 1794
INTL. BUSINESS MACHINES CORP	COMMON STOCK	459200101	165	859	SH	SOLE		859 0 0
INTL. BUSINESS MACHINES CORP	COMMON STOCK	459200101	2193	11451	SH	OTHER		11397 0 54
JOHNSON & JOHNSON	COMMON STOCK	478160104	137	1959	SH	SOLE		1959 0 0
JOHNSON & JOHNSON	COMMON STOCK	478160104	2559	36508	SH	OTHER		35439 0 1069
JOHNSON CONTROLS INC	COMMON STOCK	478366107	250	8156	SH	OTHER		8156 0 0
JP MORGAN CHASE & CO	COMMON STOCK	46625H100	144	3285	SH	SOLE		3285 0 0
JP MORGAN CHASE & CO	COMMON STOCK	46625H100	943	21446	SH	OTHER		20377 0 1069
KELLOGG CO	COMMON STOCK	487836108	15	275	SH	SOLE		275 0 0
KELLOGG CO	COMMON STOCK	487836108	1363	24410	SH	OTHER		24410 0 0
KEYCORP	COMMON STOCK	493267108	370	44000	SH	OTHER		44000 0 0
KIMBERLY CLARK CORP	COMMON STOCK	494368103	9	105	SH	SOLE		105 0 0
KIMBERLY CLARK CORP	COMMON STOCK	494368103	214	2529	SH	OTHER		2233 0 296
MARATHON OIL CORP	COMMON STOCK	565849106	34	1100	SH	SOLE		1100 0 0
MARATHON OIL CORP	COMMON STOCK	565849106	804	26220	SH	OTHER		26220 0 0
MARATHON PETROLEUM CORPORATION	COMMON STOCK	56585A102	35	550	SH	SOLE		550 0 0
MARATHON PETROLEUM CORPORATION	COMMON STOCK	56585A102	667	10582	SH	OTHER		10582 0 0
MCDONALDS CORP	COMMON STOCK	580135101	191	2167	SH	SOLE		2167 0 0
MCDONALDS CORP	COMMON STOCK	580135101	2941	33337	SH	OTHER		33337 0 0
MICROCHIP TECHNOLOGY INC	COMMON STOCK	595017104	10	300	SH	SOLE		300 0 0
MICROCHIP TECHNOLOGY INC	COMMON STOCK	595017104	625	19165	SH	OTHER		19165 0 0
MICROSOFT CORP	COMMON STOCK	594918104	112	4197	SH	SOLE		4197 0 0
MICROSOFT CORP	COMMON STOCK	594918104	1224	45830	SH	OTHER		44625 0 1205
NEXTERA ENERGY INC	COMMON STOCK	65339F101	14	200	SH	SOLE		200 0 0
NEXTERA ENERGY INC	COMMON STOCK	65339F101	460	6652	SH	OTHER		6652 0 0
NIKE INC-CLASS B	COMMON STOCK	654106103	23	450	SH	SOLE		450 0 0
NIKE INC-CLASS B	COMMON STOCK	654106103	718	13916	SH	OTHER		13916 0 0
ORACLE CORPORATION	COMMON STOCK	68389X105	174	5231	SH	SOLE		5231 0 0
ORACLE CORPORATION	COMMON STOCK	68389X105	3104	93169	SH	OTHER		93169 0 0
PEPSICO INC	COMMON STOCK	713448108	163	2379	SH	SOLE		2379 0 0
PEPSICO INC	COMMON STOCK	713448108	2450	35800	SH	OTHER		35369 0 431
PFIZER INC	COMMON STOCK	717081103	81	3233	SH	SOLE		3233 0 0
PFIZER INC	COMMON STOCK	717081103	532	21212	SH	OTHER		19444 0 1768
PHILIP MORRIS INTERNATIONAL	COMMON STOCK	718172109	27	318	SH	SOLE		318 0 0
PHILIP MORRIS INTERNATIONAL	COMMON STOCK	718172109	216	2585	SH	OTHER		2585 0 0
PROCTER & GAMBLE CO	COMMON STOCK	742718109	171	2515	SH	SOLE		2515 0 0
PROCTER & GAMBLE CO	COMMON STOCK	742718109	3732	54977	SH	OTHER		54838 0 139
QUALCOMM INC	COMMON STOCK	747525103	90	1462	SH	SOLE		1462 0 0
QUALCOMM INC	COMMON STOCK	747525103	420	6787	SH	OTHER		5206 0 1581
ROCKWELL COLLINS	COMMON STOCK	774341101	6	100	SH	SOLE		100 0 0
ROCKWELL COLLINS	COMMON STOCK	774341101	209	3590	SH	OTHER		3590 0 0
SOUTHERN COMPANY	COMMON STOCK	842587107	27	640	SH	SOLE		640 0 0
SOUTHERN COMPANY	COMMON STOCK	842587107	688	16077	SH	OTHER		16077 0 0
STRYKER CORPORATION	COMMON STOCK	863667101	92	1685	SH	SOLE		1685 0 0
STRYKER CORPORATION	COMMON STOCK	863667101	2776	50643	SH	OTHER		50643 0 0
SYSO CORP	COMMON STOCK	871829107	208	6581	SH	SOLE		6581 0 0
SYSO CORP	COMMON STOCK	871829107	2645	83530	SH	OTHER		83530 0 0
TARGET CORP	COMMON STOCK	87612E106	31	525	SH	SOLE		525 0 0
TARGET CORP	COMMON STOCK	87612E106	1351	22838	SH	OTHER		22629 0 209
TJX COS INC	COMMON STOCK	872540109	66	1560	SH	SOLE		1560 0 0
TJX COS INC	COMMON STOCK	872540109	2780	65479	SH	OTHER		65479 0 0

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<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
UNITED TECHNOLOGIES CORP	COMMON STOCK	913017109	100	1225	SH	SOLE		1225 0 0
UNITED TECHNOLOGIES CORP	COMMON STOCK	913017109	3164	38576	SH	OTHER		38474 0 102
V.F. CORP	COMMON STOCK	918204108	24	160	SH	SOLE		160 0 0
V.F. CORP	COMMON STOCK	918204108	481	3189	SH	OTHER		3151 0 38
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	125	2900	SH	SOLE		2900 0 0
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	1426	32948	SH	OTHER		32146 0 802
WAL MART STORES INC	COMMON STOCK	931142103	12	183	SH	SOLE		183 0 0
WAL MART STORES INC	COMMON STOCK	931142103	233	3418	SH	OTHER		3418 0 0
WALGREEN CO	COMMON STOCK	931422109	15	400	SH	SOLE		400 0 0
WALGREEN CO	COMMON STOCK	931422109	198	5342	SH	OTHER		5342 0 0
WELLS FARGO & CO	COMMON STOCK	949746101	183	5355	SH	SOLE		5355 0 0
WELLS FARGO & CO	COMMON STOCK	949746101	1877	54902	SH	OTHER		53285 0 1617
3M CO	COMMON STOCK	88579Y101	9	100	SH	SOLE		100 0 0
3M CO	COMMON STOCK	88579Y101	212	2281	SH	OTHER		2198 0 83
NOVARTIS AG SPONS ADR	COMMON STOCK	66987V109	5	75	SH	SOLE		75 0 0
NOVARTIS AG SPONS ADR	COMMON STOCK	66987V109	517	8166	SH	OTHER		7964 0 202
ROYAL DUTCH SHELL SPONS ADR	COMMON STOCK	780259206	305	4425	SH	OTHER		4425 0 0
TEVA PHARMACEUTICAL INDS SPONS	COMMON STOCK	881624209	9	250	SH	SOLE		250 0 0
TEVA PHARMACEUTICAL INDS SPONS	COMMON STOCK	881624209	620	16606	SH	OTHER		16510 0 96
ACCENTURE PLC CL A	COMMON STOCK	G1151C101	271	4068	SH	OTHER		3125 0 943
COVIDIEN PLC	COMMON STOCK	G2554F113	13	225	SH	SOLE		225 0 0
COVIDIEN PLC	COMMON STOCK	G2554F113	294	5088	SH	OTHER		4936 0 152
MANULIFE FINANCIAL CORP	COMMON STOCK	56501R106	283	20836	SH	OTHER		20836 0 0
SCHLUMBERGER LTD	COMMON STOCK	806857108	127	1837	SH	SOLE		1837 0 0
SCHLUMBERGER LTD	COMMON STOCK	806857108	1373	19807	SH	OTHER		18764 0 1043
MEDTRONIC INC CONV 1.625% 4	OTHER	585055AM8	351	350000	PRN	OTHER		N.A. N.A. N.A.
ALERIAN MLP ETF	OTHER	00162Q866	251	15736	SH	SOLE		N.A. N.A. N.A.
ALERIAN MLP ETF	OTHER	00162Q866	7744	485531	SH	OTHER		N.A. N.A. N.A.
GUGGENHEIM BRIC ETF	OTHER	18383M100	26	727	SH	SOLE		N.A. N.A. N.A.
GUGGENHEIM BRIC ETF	OTHER	18383M100	1205	33453	SH	OTHER		N.A. N.A. N.A.
ISHARES CORE S&P MID-CAP ETF	OTHER	464287507	156	1535	SH	SOLE		N.A. N.A. N.A.
ISHARES CORE S&P MID-CAP ETF	OTHER	464287507	2207	21700	SH	OTHER		N.A. N.A. N.A.
ISHARES CORE S&P SMALL-CAP ETF	OTHER	464287804	104	1335	SH	SOLE		N.A. N.A. N.A.
ISHARES CORE S&P SMALL-CAP ETF	OTHER	464287804	3634	46532	SH	OTHER		N.A. N.A. N.A.
ISHARES CORE S&P 500 ETF	OTHER	464287200	54	378	SH	SOLE		N.A. N.A. N.A.
ISHARES CORE S&P 500 ETF	OTHER	464287200	510	3564	SH	OTHER		N.A. N.A. N.A.
ISHARES FTSE CHINA 25 INDEX FU	OTHER	464287184	116	2869	SH	SOLE		N.A. N.A. N.A.
ISHARES FTSE CHINA 25 INDEX FU	OTHER	464287184	4975	122994	SH	OTHER		N.A. N.A. N.A.
ISHARES GOLD TRUST	OTHER	464285105	16	1000	SH	SOLE		N.A. N.A. N.A.
ISHARES GOLD TRUST	OTHER	464285105	903	55462	SH	OTHER		N.A. N.A. N.A.
ISHARES MSCI CANADA INDEX FUND	OTHER	464286509	80	2800	SH	SOLE		N.A. N.A. N.A.
ISHARES MSCI CANADA INDEX FUND	OTHER	464286509	3222	113449	SH	OTHER		N.A. N.A. N.A.
ISHARES MSCI EAFE INDEX FUND	OTHER	464287465	223	3925	SH	SOLE		N.A. N.A. N.A.
ISHARES MSCI EAFE INDEX FUND	OTHER	464287465	7652	134570	SH	OTHER		N.A. N.A. N.A.
ISHARES MSCI EMERGING MKT IN	OTHER	464287234	34	760	SH	SOLE		N.A. N.A. N.A.
ISHARES MSCI EMERGING MKT IN	OTHER	464287234	201	4526	SH	OTHER		N.A. N.A. N.A.
ISHARES MSCI PACIFIC EX-JAPAN	OTHER	464286665	153	3250	SH	SOLE		N.A. N.A. N.A.
ISHARES MSCI PACIFIC EX-JAPAN	OTHER	464286665	5905	125268	SH	OTHER		N.A. N.A. N.A.
ISHARES RUSSELL 2000 INDEX FUN	OTHER	464287655	42	500	SH	SOLE		N.A. N.A. N.A.
ISHARES RUSSELL 2000 INDEX FUN	OTHER	464287655	3302	39158	SH	OTHER		N.A. N.A. N.A.
ISHARES S&P PREF STK	OTHER	464288687	11	281	SH	SOLE		N.A. N.A. N.A.
ISHARES S&P PREF STK	OTHER	464288687	233	5875	SH	OTHER		N.A. N.A. N.A.
SPDR DJ WILSHIRE INTL REAL EST	OTHER	78463X863	217	5250	SH	OTHER		N.A. N.A. N.A.
SPDR GOLD TRUST	OTHER	78463V107	57	350	SH	SOLE		N.A. N.A. N.A.
SPDR GOLD TRUST	OTHER	78463V107	204	1260	SH	OTHER		N.A. N.A. N.A.
SPDR S&P MIDCAP 400 ETF TRUST	OTHER	78467Y107	185	997	SH	SOLE		N.A. N.A. N.A.
SPDR S&P MIDCAP 400 ETF TRUST	OTHER	78467Y107	12597	67832	SH	OTHER		N.A. N.A. N.A.
SPDR S&P 500 ETF TRUST	OTHER	78462F103	10	70	SH	SOLE		N.A. N.A. N.A.
SPDR S&P 500 ETF TRUST	OTHER	78462F103	521	3660	SH	OTHER		N.A. N.A. N.A.
TECHNOLOGY SELECT SECT SPDR	OTHER	81369Y803	278	9650	SH	OTHER		N.A. N.A. N.A.

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	(x\$1000)	PRN AMT	PRN CALL	DISCRETION	MANAGERS	SOLE	SHARED	NONE
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
UTILITIES SELECT SECTOR SPDR	OTHER	81369Y886	227	6500	SH	OTHER		N.A.	N.A.	N.A.
VANGUARD MSCI EMERGING MARKETS	OTHER	922042858	148	3315	SH	SOLE		N.A.	N.A.	N.A.
VANGUARD MSCI EMERGING MARKETS	OTHER	922042858	6283	141100	SH	OTHER		N.A.	N.A.	N.A.
VANGUARD REIT ETF	OTHER	922908553	67	1018	SH	SOLE		N.A.	N.A.	N.A.
VANGUARD REIT ETF	OTHER	922908553	3018	45863	SH	OTHER		N.A.	N.A.	N.A.
ISHARES BARCLAYS TIPS BOND FUN	OTHER	464287176	51	416	SH	SOLE		N.A.	N.A.	N.A.
ISHARES BARCLAYS TIPS BOND FUN	OTHER	464287176	237	1950	SH	OTHER		N.A.	N.A.	N.A.

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