Disclosure name: Jay Willoughby ~~Trustee~~ / ~~Employee~~

APFC Individual Investments Transaction Disclosure
[per AS 37. 13. 110(b)]

File within 30 days of settlement/trade or first notification date, whichever is earlier, and/or within 30 days after covered relationship is first established.

For the following categories of investments, please report for yourself and/or for someone for whom you are required to report, such as the following relationships: **Self, Family Member, Guardian, Power of Attorney, Trustee, or Custodian** (investing for another individual or entity). You may attach additional sheets if your holdings exceed the space provided.

1. MUTUAL FUNDS, AND ETFs

Check "YES" to indicate current investments in any of the following mutual funds and /or exchange traded funds (ETFs)

	YES
Invesco Aim Treasury Portfolio Short-Term Investments Trust (ASTRCSM)	___
GMO Emerging Markets Mutual Fund (GMOEX)	___
Lazard Emerging Markets Mutual Fund (LZEMX)	___
Lazard US Small Mid-Cap Equity Fund (LZSCX)	___
Capital International's Emerging Market Growth Fund	___
DFA Int'l Small Company Portfolio (DFISX)	___
DFA Int'l Small-Cap Value Portfolio (DISVX)	___
SPDR S&P 500 ETF Trust (SPY US)	___
iShares Russell 2000 Value (IWN)	___
iShares Trust – iShares MSC (SCZ)	___
iShares Trust - iShares S&P – (IGF)	___
Streettracks Series Trust – (KBE)	___

2. CDs

Report only CD investments issued by Wells Fargo.

Either (1) name of owner and relationship or (2) just the relationship	Buy / renew or Terminate	Name of financial institution and dollar amount	Date
N/A			

3. STOCKS

Report any stock investments.

Either (1) name of owner and relationship or (2) just the relationship	Buy / sell / dividend / split	Name of security & number of shares	Trade / settlement date, or date first notified of transaction*
Please see attached			

Updated 11/2/11

4. **FIXED INCOME**

Report Government, Agency, and/or Corporate Bond investments.

Either (1) name of owner and relationship or (2) just the relationship	Buy / sell	Instrument type, security, par value, coupon rate, maturity date	Trade / settlement date, or date first notified of transaction*
N/A			

5. **INSTITUTIONAL REAL ESTATE AND ALTERNATIVE INVESTMENTS**

(a) For private equity, report only those on the attached list.

(b) Also report any hedge fund, infrastructure, and/or distressed debt investments.

Either (1) name of owner and relationship or (2) just the relationship	Buy / sell	Property / account type, name and address; number of shares or % interest	Trade / settlement date, or date first notified of transaction*
N/A			

6. **INVESTOR OR CONTRACTOR RELATIONSHIPS**

Report ownership interest in, or investment with, any business or firm with which APFC does business.

NONE, other than investments in public equities

7. **CONTACTS**

Report contact with corporate officers and / or employees of companies in which you or your reportable relationships are invested.

NONE. other than investments in public equities.

[signature]

Discloser's signature

11 / 8 /2011

Date

FOR OFFICIAL USE ONLY

Received by: Slew Date: 11-8-11

Compliance Officer Review: VB Date: 11/8/11

Dates Reported to Board: ________ ________

Monthly report memo board meeting

*If disclosing outside 30-day requirement, please explain on the back of this sheet.

Sun Nov 06 2011 11:21:08 AM EST

Balances & Positions dickhuson2 | Combined accounts

Account Balances | Other Balances | Common Questions

	Balance($)	Today's net change
Cash balance	$0.00	$0.00
Money market ¹	$3,035.86	$0.00
Long stock value	$346,133.02	$0.00
Mutual fund value	$46,195.21	$0.00
Account value	**$395,364.09**	**$0.00**

Account Positions | Options Exposure

Stocks = $346,133.03* View: Gain/Loss (unrealized) Custom views | Micro Charts

Symbol	Qty	Purchase Price	Last	Day Gain($)	Day Gain(%
BK	500	20.67	20.99	-170.00	-1.
BOTRF	40000	0.00	0.03	0.00	0.
CBLI	3000	2.169997	2.80	-240.00	-2.
GRZ	45566	1.218957	2.87	-906.76	-0.
HEK	5000	5.7698	6.04	0.00	0.
INTC	500	20.38	23.74	-230.00	-1.
LRAD	200	0.00	1.91	6.00	1.
LVLT	777	0.00	22.34	108.78	0.
LXRX	5000	0.00	1.12	50.00	0.
MRK	500	29.95	34.02	-255.00	-1.
MS	500	17.05	16.72	-115.00	-1.
MSFT	1000	0.00	26.25	-280.00	-1.
PAYX	500	29.69	29.41	-75.00	-0.
PRAN	12000	2.02244	1.52	240.00	1.
PRNAF	52500	0.00	0.155	0.00	0.

Enter symbol Options: Enter underlying symbol and click Chain | Index: use "$" (e.g. $DJI)

New cost basis rules will change our fee reporting | Symbol lookup

TD Ameritrade

Statement Reporting Period:
10/01/11 - 10/31/11

800 669-3900
TD AMERITRADE
DIVISION OF TD AMERITRADE INC
PO BOX 2209
OMAHA, NE 68103-2209

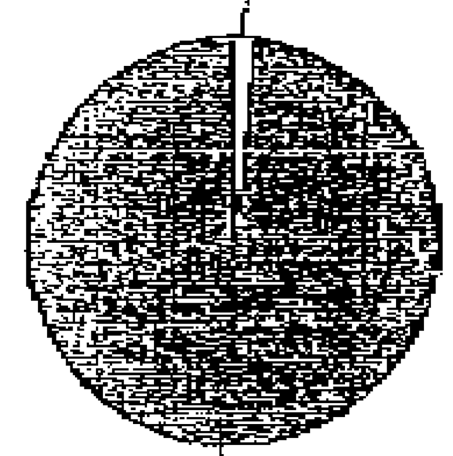
[redacted]
LAUREN ELISE WILLOUGHBY ROTH IRA
TD AMERITRADE CLEARING, CUSTODIAN
[redacted]

Announcements:
VISIT A LOCAL BRANCH FOR A FREE PORTFOLIO CONSULTATION, ALONG WITH OBJECTIVE GUIDANCE ABOUT INVESTING IN TODAY'S MARKET. TO LEARN MORE, CALL 800-772-8412, OR GO TO TDAMERITRADE.COM/GUIDANCE.

Portfolio Summary

Investment	Current Value	Prior Value	Period Change	% Change	Estimated Income	Estimated Yield
Cash	$ -	$ -	$ -	-	$ -	-
Insrd Dep Acct	15.97	15.97	-	-	-	0.01%
Money Market	-	-	-	-	-	-
Short Balance	-	-	-	-	-	-
Stocks	1,088.43	869.21	219.22	25.2%	-	-
Short Stocks	-	-	-	-	-	-
Fixed Income	-	-	-	-	-	-
Options	-	-	-	-	-	-
Short Options	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-
Other	-	-	-	-	-	-
Total	**$1,104.40**	**$885.18**	**$219.22**	**24.8%**	**$ 0.00**	**0.0%**

Portfolio Allocation



Cash Activity Summary

	Current	YTD
Opening Balance	$ 0.00	$ -
Securities Purchased	-	(2,155.99)
Securities Sold	-	7.21
Contributions	-	-
Distributions	-	-
Income	-	-
Expense	-	-
Other	-	2,148.78
Closing Balance	$ 0.00	$0.00

Retirement Account Summary

	2011 PTD	2011 YTD	2010 YTD
Contributions	$ -	$ -	$2,163.71
Distributions	-	-	-
Plan Contribution	-	-	-
Rollover	-	-	-
Direct Transfer	-	-	-
Tax Withheld	-	-	-
Recharact	-	-	-
Roth Conv.	-	-	-

Performance Summary

Cost Basis As Of - 10/31/11	$ -
Unrealized Gains	-
Unrealized Losses	-
Funds Deposited/(Disbursed)YTD	-
Income/(Expense)YTD	-
Securities Received/(Delivered)YTD	0.00

[redacted]

[redacted]

10/01/11 - 10/31/11

Income Summary Detail*

Description	Current	Year to Date
IDA Interest	$ 0.00	$ 0.18

*This section displays current and year to date taxation values for this account. The current totals may not equate to the total payments listed on this statement as corrections to tax reporting may also be included. These corrections can include changes made to previous payments and removal of payments reportable in a previous tax year (spillover dividends). The year to date totals will accurately reflect your cumulative amount for the year.

Account Positions

Investment Description	Symbol/ CUSIP	Quantity	Current Price	Market Value	Purchase Date	Cost Basis	Average Cost	Unrealized Gain(Loss)	Estimated Income	Yield
Stocks - Cash										
HRT PARTICIPACOES EM GDR	HRTPY	219	$ 4.97	$1,088.43		$ -	$ -	$	$	
Total Stocks				$1,088.43		$0.00		$0.00	$0.00	0.0%
Total Cash Account				$1,088.43		$0.00		$0.00	$0.00	0.0%

Insured Deposit Account Activity

Date Cleared	Check Number	Date Written	Transaction	Description	Tracking Code	Expense Code	Amount	Balance
Opening Balance								$15.97
Closing Balance								$15.97
TD Bank NA							$15.97	

FDIC Insured Deposit Account (IDA) balances reflected in your brokerage account are FDIC-insured up to applicable limits and held by TD Bank, N.A., or TD Bank USA, N.A., or both. The IDA balances are not covered by the Securities Investor Protection Corporation (SIPC) protection applicable to your brokerage account.

[redacted]

TD Ameritrade

800-669-3900
TD AMERITRADE
DIVISION OF TD AMERITRADE INC
PO BOX 2209
OMAHA, NE 68103-2209

Statement Reporting Period:
10/01/11 - 10/31/11

[redacted]
JAY WILLOUGHBY &
KATHRYN B WILLOUGHBY JT TEN
[redacted]

Announcements:
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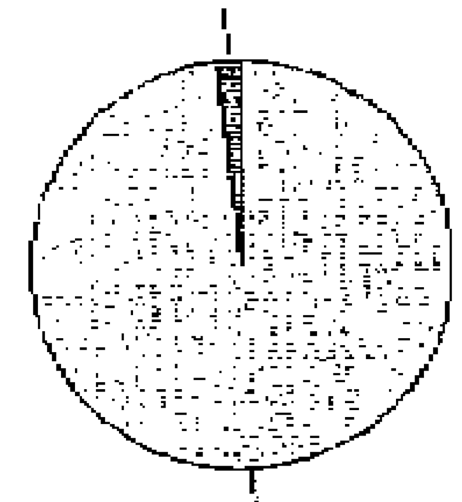
Portfolio Summary

Investment	Current Value	Prior Value	Period Change	% Change	Estimated Income	Estimated Yield
Cash	$ -	$ -	$ -	-	$ -	-
Insrd Dep Acct	390,648.85	390,632.26	16.59	-	-	0.05%
Money Market	-	-	-	-	-	-
Short Balance	-	-	-	-	-	-
Stocks	8,190.56	6,540.91	1,649.65	25.2%	-	-
Short Stocks	-	-	-	-	-	-
Fixed Income	-	-	-	-	-	-
Options	-	-	-	-	-	-
Short Options	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-
Other	-	-	-	-	-	-
Total	**$398,839.41**	**$397,173.17**	**$1,666.24**	**0.4%**	**$ 0.00**	**0.0%**

Portfolio Allocation



Cash Activity Summary

	Current	YTD
Opening Balance	$ 0.00	$ -
Securities Purchased	-	(533,835.05)
Securities Sold	-	800,215.95
Funds Deposited	-	350,000.00
Funds Disbursed	-	(203,400.00)
Income	-	1,651.05
Expense	-	-
Other	-	(414,631.95)
Closing Balance	$ 0.00	$0.00

Income & Expense Summary

	Reportable	Non Reportable	YTD
Income			
Dividends	$ -	$ -	$60.45
Interest	-	-	1,590.60
Other	-	-	-
Expense			
Interest	-	-	-
Fees	-	-	-
Other	-	-	-
Net	$0.00	$0.00	$1,651.05

Performance Summary

Cost Basis As Of - 10/31/11	$ -
Unrealized Gains	-
Unrealized Losses	-
Funds Deposited/(Disbursed)YTD	146,600.00
Income/(Expense)YTD	1,651.05
Securities Received/(Delivered)YTD	0.00

[redacted]

[redacted]
10/01/11 - 10/31/11

Online Cash Services Summary

Description	Current	Year To Date
CREDITS		
Checks Deposited	$ -	$ 250,000.00
Electronic Transfer	-	500.00
Subtotal	0.00	250,500.00
DEBITS		
Electronic Transfer	$ -	$ (103,400.00)
Subtotal	0.00	(103,400.00)
TOTAL	0.00	147,100.00

Income Summary Detail*

Description	Current	Year to Date
Interest Income - Securities	$ 0.00	$ 1,590.39
Interest Income Credit Balance	0.00	0.21
IDA Interest	16.59	388.77

*This section displays current and year to date taxation values for this account. The current totals may not equate to the total payments listed on this statement as corrections to tax reporting may also be included. These corrections can include changes made to previous payments and removal of payments reportable in a previous tax year (spillover dividends). The year to date totals will accurately reflect your cumulative amount for the year.

Account Positions

Investment Description	Symbol/ CUSIP	Quantity	Current Price	Market Value	Purchase Date	Cost Basis	Average Cost	Unrealized Gain(Loss)	Estimated Income	Yield
Stocks - Cash										
HRT PARTICIPACOES EM GDR	HRTPY	1,648	$ 4.97	$ 8,190.56		$ -	$ - $	$		
Total Stocks				$8,190.56		$0.00		$0.00	$0.00	0.0%
Total Cash Account				$8,190.56		$0.00		$0.00	$0.00	0.0%

[redacted]