

Part 2A of Form ADV: *Firm Brochure*

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10/31/2011

This brochure provides information about the qualifications and business practices of Christine Messmer, P.C. If you have any questions about the contents of this brochure, please contact us at 610-489-7925 or chris@messmerfinancial.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Christine Messmer, P.C. also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 121202.

Item 2 Material Changes

The SEC adopted "Amendments to Form ADV" in July, 2010. This Firm Brochure, dated 10/31/2011, is our new disclosure document prepared according to the SEC's new requirements and rules. As you will see, this document is a narrative that is substantially different in form and content, and includes some new information that we were not previously required to disclose.

After our initial filing of this Brochure, this Item will be used to provide our clients with a summary of new and/or updated information. We will inform you of the revision(s) based on the nature of the updated information.

Consistent with the new rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. Furthermore, we will provide you with other interim disclosures about material changes as necessary.

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Item 4 Advisory Business

Christine Messmer, P.C. is a SEC-registered investment adviser with its principal place of business located in PA. Christine Messmer, P.C. began conducting business in 1985.

Listed below are the firm's principal shareholders (i.e., those individuals and/or entities controlling 25% or more of this company).

- Christine Messmer, CFP[®], President and Chief Compliance Officer

Christine Messmer, P.C. offers the following advisory services to our clients:

FINANCIAL PLANNING

Financial planning is a comprehensive evaluation of a client's financial situation by using currently known variables to predict future cash flows, asset values and withdrawal plans. Through the financial planning process, all questions, information and analysis are considered as they impact and are impacted by the entire financial and life situation of the client. Clients receive a written report which provides a detailed strategy designed to help them achieve his or her financial goals and objectives. Our firm's financial planning is an ongoing process.

In general, we develop a financial plan that will address the following areas:

- **TAX PLANNING AND CASH FLOW:** We analyze the client's cash flow in light of the client's goals and implement tax planning strategies, as needed.
- **INVESTMENT MANAGEMENT AND WEALTH ACCUMULATION:** We prepare an investment policy and determine investment alternatives to assist clients in meeting their goals.
- **RISK MANAGEMENT:** We review the impact of premature death or disability and the impact on the client's family.
- **RETIREMENT PLANNING:** We analyze the client's current situation and devise strategies to achieve their retirement goals on an ongoing basis.
- **ESTATE:** We assess the client's current estate planning to determine if any strategies are needed to protect and distribute the client's estate.

We gather information through in-depth consultations. Information includes the client's current financial status, tax status, goals, and objectives. We carefully review documents supplied by the client. This process is interactive with the client(s), assessing various scenarios utilizing proprietary software. We will then prepare a written report and recommendations. Implementation of recommendations is entirely at the client's discretion.

INVESTMENT SUPERVISORY SERVICES ("ISS") INDIVIDUAL PORTFOLIO MANAGEMENT

Our firm develops an investment policy statement interactively with the client and portfolio management is based on that policy. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs.

We manage these advisory accounts on a non-discretionary basis. Ms. Messmer will provide continuous supervision of the account to ensure the client's stated objectives are met. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Our investment recommendations are based on the specific needs of the client and will generally include advice regarding the following types of securities:

- Cash Equivalents
- Stocks
- Bonds
- Mutual Fund Shares
- Exchange Traded Funds

All investments involve certain degrees of risk. Recommendations will be consistent with the client's stated objectives and liquidity needs.

AMOUNT OF MANAGED ASSETS

As of 10/31/2011, we were actively managing \$51,993,773 of clients' assets on a non-discretionary basis. Our firm does not manage money on a discretionary basis.

Item 5 Fees and Compensation

FINANCIAL PLANNING FEES

Christine Messmer, P.C.'s method of compensation is not contingent upon the purchase or sale of any financial products. Financial consultations are strictly objective and consultative in nature. Financial Planning fees are determined based on the nature of the services being provided and the complexity of each client's circumstances. All fees are agreed upon prior to entering into a contract with any client.

All client-planner relationships begin on an hourly rate structure and may be converted at a later time to a different structure of compensation.

Hourly Rate

Basic rate for financial planning services \$200.00, due when the consultation is completed. The maintenance fee of \$125.00 is paid quarterly in arrears.

The maintenance fee, applicable to hourly clients only, is intended to defray operating costs for ongoing financial planning. There is no minimum fee required. Hourly charges and/or maintenance fees may be negotiable under certain circumstances.

Advisory Rate

The greater of one percent of investment assets or \$350 paid quarterly, in arrears.

Retainer Fee

A retainer fee of \$1,250 paid quarterly, in arrears. This arrangement may be implemented for clients with investment assets exceeding one million dollars.

INVESTMENT SUPERVISORY SERVICES ("ISS") INDIVIDUAL PORTFOLIO MANAGEMENT FEES

Our annual fees for Investment Supervisory Services are billed in arrears at the end of each calendar quarter.

Advisory Rate

The greater of one percent of investment assets or \$350 paid quarterly, in arrears.

Retainer Fee

A retainer fee of \$1,250 paid quarterly, in arrears. This arrangement may be implemented for clients with investment assets exceeding one million dollars.

Cash and cash equivalent assets are excluded in calculating the Asset Management Fee. Clients may elect to debit fees from the client's account in accordance with the client signed authorization form held by the custodian.

Limited Negotiability of Advisory Fees: Although Christine Messmer, P.C. has established the aforementioned fee schedule(s), we retain the discretion to negotiate alternative fees on a client-by-client basis. Client facts, circumstances and needs are considered in determining the fee.

GENERAL INFORMATION

Termination of the Advisory Relationship: A client agreement may be canceled at any time, by either party, for any reason upon receipt of written notice. The client has the right to terminate an agreement without penalty for five business days after entering into the agreement. Upon termination, all unpaid fees will be due and payable.

Mutual Fund Fees: All fees paid to Christine Messmer, P.C. for investment financial services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. A client's could invest in a no-load mutual fund directly, without our services. In that case, the client would not receive the services provided by our firm which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives.

Additional Fees and Expenses: In addition to our advisory fees, clients are also responsible for certain transaction fees and expenses charged by custodians including, but not limited to, any transaction charges imposed by a broker dealer with which an independent investment manager effects transactions for the client's account(s). Please refer to the "Brokerage Practices" section (Item 12) of this Form ADV for additional information.

Advisory Fees in General: Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers for similar or lower fees.

Limited Prepayment of Fees: Under no circumstances do we require or solicit payment of fees in excess of \$1200 more than six months in advance of services rendered.

Item 6 Performance-Based Fees and Side-By-Side Management

Christine Messmer, P.C. does not charge performance-based fees.

Item 7 Types of Clients

Christine Messmer, P.C. provides advisory services to the following types of clients:

- Individuals
- High net worth individuals

Our firm does not require minimum assets or a minimum account size when accepting and managing individual portfolios for clients.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

METHODS OF ANALYSIS

We use the following methods of analysis in formulating our investment advice and/or managing client assets:

Christine Messmer, P.C. utilizes Standard and Poors Market Scope Advisor and Morningstar Advisor Workstation to assist with security analysis, as well as reading analyst reports and company financial statements. In addition, she maintains expertise through regular continuing education and reading of financial periodicals. The main source of information includes research materials prepared by others, annual reports, prospectuses and filings with the Securities and Exchange Commission.

A risk in utilizing this type of analysis is that our subjective judgment and can not guarantee market performance.

Risks for all forms of analysis. Our securities analysis methods rely on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

INVESTMENT STRATEGIES

We use the following strategy(ies) in managing client accounts, provided that such strategy(ies) are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

Long-term purchases. We acquire securities with the idea of holding them in the client's account for a longer period of time.

A risk in a long-term strategy is that by holding the security for this length of time, we may not take advantage of short-term gains that may be profitable to a client. Moreover, if our predictions are incorrect, a security may decline in value before we make the decision to sell.

Risk of Loss. Securities investments are not guaranteed and you may lose money on your investments. We ask that you work with us to help us understand your tolerance for risk and meet with us regularly to review your financial situation, avoid problems and mitigate risk.

Item 9 Disciplinary Information

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have no reportable disciplinary events to disclose.

Item 10 Other Financial Industry Activities and Affiliations

Our firm and our related persons are not engaged in other financial industry activities and have no other industry affiliations.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our associated persons, including compliance with applicable federal securities laws.

Christine Messmer, P.C. and our personnel owe a duty of loyalty, fairness and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our code also provides for oversight, enforcement and recordkeeping provisions.

Christine Messmer, P.C.'s Code of Ethics further includes the firm's policy prohibiting the use of material non-public information. While we do not believe that we have any particular access to non-public information, all employees are reminded that such information may not be used in a personal or professional capacity.

A copy of our Code of Ethics is delivered to clients at the initial client meeting and available to our advisory clients and prospective clients, upon request. You may request a copy by email sent to chris@messmerfinancial.com, or by calling us at 610-489-7925.

Christine Messmer, P.C. and individuals associated with our firm are prohibited from engaging in principal transactions.

Christine Messmer, P.C. and individuals associated with our firm are prohibited from engaging in agency cross transactions.

Item 12 Brokerage Practices

As Christine Messmer, P.C. does not have the discretionary authority to determine the broker dealer to be used or the commission rates to be paid, clients must direct Christine Messmer, P.C. as to the broker dealer to be used. In directing the use of a particular broker or dealer, it should be understood that Christine Messmer, P.C. will not have authority to negotiate commissions among various brokers or obtain volume discounts, and best execution may not be achieved. In addition, a disparity in commission charges may exist between the commissions charged to other clients.

For clients in need of brokerage or custodial services, and depending on client circumstances and needs, Christine Messmer, P.C. may recommend the use of TD Ameritrade for brokerage services, provided that such recommendation is consistent with Christine Messmer's fiduciary duty to the client. Clients must evaluate any recommended broker before opening an account. The factors considered by Christine Messmer, P.C. when making this recommendation are the broker's ability to provide professional services, Christine Messmer, P.C.'s experience with the broker, the broker's reputation, and the broker's quality of execution services and costs of such services, among other factors. Clients are not under any obligation to effect trades through any recommended broker.

Christine Messmer, P.C. reserves the right to decline acceptance of any client account that directs the use of a broker dealer other than TD Ameritrade, if Christine Messmer, P.C. believes that the broker dealer would adversely affect her fiduciary duty to the client and/or ability to effectively service the client portfolio.

Christine Messmer, P.C. will block trades where possible and when advantageous to clients. This blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple clients' accounts so long as transaction costs are shared equally and on a pro-rated basis between all accounts included in any such block. Block trading allows Christine Messmer, P.C. to execute equity trades in a timelier, equitable manner and to reduce overall commission charges to clients. No personal trades will ever be included in any client blocks.

Christine Messmer, P.C. utilizes the services of the T.D. Ameritrade. While there is no direct linkage (except in certain circumstances) between the investment advice given to clients and Christine Messmer, P.C.'s participation in the program, economic benefits are received by Christine Messmer, P.C. which would not be received if she did not give investment advice to clients. These benefits may include: A dedicated trading desk that services T.D. Ameritrade participants exclusively, a dedicated service group and an account services manager dedicated to T.D. Ameritrade's accounts, access to a real-time order matching system, ability to 'block' client trades, electronic download of trades, balances and positions, access, for a fee, to an electronic interface with TDA's software, duplicate and batched client statements, confirmations and year-end summaries, and the ability to have advisory fees directly debited from client accounts (in accordance with federal and state requirements).

Christine Messmer, P.C. does not have any soft dollar arrangements.

Item 13 Review of Accounts

INVESTMENT SUPERVISORY SERVICES ("ISS") INDIVIDUAL PORTFOLIO MANAGEMENT

REVIEWS: While the underlying securities within individual accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, the market, political or economic environment.

These accounts are reviewed by: Christine Messmer, CFP®

REPORTS: Monthly statements and confirmations are sent to clients by their custodian, which provide information summarizing transactions, balances and holdings. These reports should be carefully reviewed by the client for accuracy.

FINANCIAL PLANNING SERVICES

REVIEWS: While reviews may occur at different stages depending on the nature and terms of the specific engagement, reviews are conducted for Financial Planning client's base on what the client contracted for.

REPORTS: Financial Planning clients are also advisory clients and will receive reports as noted in the section above. Additional reports will not typically be provided unless otherwise contracted for.

Item 14 Client Referrals and Other Compensation

It is Christine Messmer, P.C.'s policy not to engage solicitors or to pay related or non-related persons for referring potential clients to our firm.

It is Christine Messmer, P.C.'s policy not to accept or allow our related persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

Item 15 Custody

We may act as a trustee for some of our clients' accounts and may directly debit some client's accounts for fees. On at least a quarterly basis, the custodian is required to send to the client a statement showing all transactions within the account during the reporting period.

Because the custodian does not calculate the amount of the fee to be deducted, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation, among other things. Clients should contact us directly if they believe that there may be an error in their statement.

In addition, Christine Messmer, P.C. is required to have an annual audit prepared by a PAOCB auditor, annually. These audits are filed with the SEC.

Item 16 Investment Discretion

As previously disclosed in Item 4 of this brochure, our firm does not provide discretionary asset management services; nor do we manage client assets on a discretionary basis.

Item 17 Voting Client Securities

As a matter of firm policy, we do not vote proxies on behalf of clients. Therefore, although our firm may provide investment advisory services relative to client investment assets, clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Clients are responsible for instructing each custodian of the assets, to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.

We may provide clients with consulting assistance regarding proxy issues if they contact us with questions at our principal place of business.

Item 18 Financial Information

As an advisory firm that has custody of client accounts, as disclosed above, we are required to provide a copy of our firm's balance sheet and we are also required to disclose any financial condition that is reasonably likely to impair our ability to meet our contractual obligations. Christine Messmer, P.C. has no additional financial circumstances to report.

Under no circumstances do we require or solicit payment of fees in excess of \$1200 per client more than six months in advance of services rendered.

Christine Messmer, P.C. has not been the subject of a bankruptcy petition at any time during the past ten years.