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This brochure provides information about the qualifications and business practices of Gary A. Morris.

If you have any questions about the contents of this brochure, please contact me at 214-363-4949 or at 5310 Harvest Hill Road, Suite 192, Dallas, Texas 75230.

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 Gary A. Morris also is available on the SEC's website at www.adviserinfo.sec.gov.

Registration does not imply a certain level of skill or training.

BROCHURE

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Material Changes

Except for the change in the amount managed, there have been no material changes since January 1, 2011.

Advisory Business

I have been in the Advisory business since 1991 and operate as sole provider of services.

I was born in 1943 and completed bachelor degree in Psychology at Union College, Schenectady, New York in 1965. I received a Master in Business Administration degree from the University of Hartford, West Hartford, Connecticut in 1975.

I provide Financial Planning and Investment Advice in a broad range of investments. My advice is tailored to your specific goals and circumstances.

I managed on January 1, 2012 on a discretionary basis \$165,522,819 and \$6,500,000 on a non-discretionary basis.

Fees and Compensation

I am compensated in three potential ways, each way is discussed with you and a mutual decision is made of the one which fits your circumstances.

1. I charge on a hourly basis at the rate of \$250.00 per hour.
2. I have a fee schedule for assets under management as follows:

First \$3,000,000	.5% Annually
Next \$7,000,000	.35%
Next \$10,000,000	.25%
Excess	.10%

Calculated and charged quarterly.
3. A mutually agreed fixed quarterly retainer fee.

These fees may be deducted from your account at Charles Schwab and Co., Inc. or Fidelity Investments with your written permission on a quarterly basis.

My fees do not reflect any fees that may be charged to you by Charles Schwab and Co., Inc or Fidelity Investments.

Normally, the fees are charged after the services are rendered, however, for Financial Planning services I request one-half of the estimated fee when I begin. I do not receive commissions for the purchase or sale of mutual funds, securities or other investment products. I am licensed as an insurance agent/counselor and with full disclosure will accept commissions for those activities in you choose to use that service.

Performance Based Fees and Side-by-Side Management

I do not charge performance based fees.

Types of Clients

My clients include individuals, charitable entities, corporate entities and pension/profit sharing plans. Normally the minimal account size accepted is \$100,000.

Methods of Analysis, Investment Strategies and Risk of Loss

Primarily, I recommend mutual funds which are selected based on a review of the fund's objectives and congruence with your objectives as developed in your plan. Investments in individual stocks or bonds may be recommended. It is clear for all these investments that there is a potential of market loss. Generally, these investments w\after purchase are maintained in your account until your circumstances or these investments change. The primary source of information are the Morningstar Reports.

Disciplinary Information

I have had no disciplinary actions taken against me.

Other Financial Industry Activities and Affiliations

I have no affiliations except for access to your account at Schwab or Fidelity. If authorized by you, I have a limited Power of Attorney to transact activities for you. I do not believe any of these affiliations involve any material conflicts of interest.

Code of Ethics, Participation or Interest in Client Transaction and Personal Trading

I have a Statement of Ethical Values which is available upon request .

I have specific rules for trading as follows:

I may purchase or sell mutual funds that are recommended to clients.

Records of all securities bought or sold by me are maintained and are available for client inspection.

I may purchase or sell mutual funds on the same day as clients' transactions, however individual stock and bond transactions will occur on the following day.

I have policies and procedures to protect against insider trading which is available upon request. There are provisions for restricting access to files, providing continuing education, restricting and/or monitoring trading on those securities which we may have non-public information and monitoring the securities trading of the firm and our staff.

Brokerage Practices

I use both Charles Schwab and Co., Inc. and Fidelity Investments but neither of them pays me any fees, commissions or "soft dollar benefits". These companies do provide software access to their systems, research and educational conferences. You can use any other brokerage firms to make your transactions.

Review of Accounts

Periodically, normally on a quarterly basis, I will review your investment accounts and Financial Plan. The frequency may be changed based on mutual agreement. Normally these reports are in writing.

Client Referrals and Other Compensation

I do not have any arrangements where I pay or receive any other compensation except as indicated in the Fees and Compensation section.

Custody

If I receive your fees for my services from either Schwab or Fidelity, you will receive a Statement of Account from me and a Statement from the appropriate organization.

Investment Discretion

I accept discretionary authority for accounts but you must authorize this discretion through the signing of the documents with either Schwab or Fidelity.

Voting Clients Securities

I accept the authority to vote client's securities. I have a separate Proxy Procedure which is available to you upon request. I vote Proxies consistent with any conversations that we may have concerning proxy request in order to avoid any conflicts of interest.

Financial Information

I do not require pre-payment of fees nor have custody so I am not required to provide financial information.