

Part 2B of Form ADV: Brochure Supplement

Item 1. Cover Page

Frederick C. Zerke
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This brochure supplement provides information about Frederick C. Zerke that supplements the Zerke Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact please contact Frederick C. Zerke at (713) 236-7715 or fred@zerke.com if you did not receive Zerke Advisors, Inc.'s brochure or if you have any questions about the contents of this brochure supplement.

Additional information about Frederick C. Zerke is available on the SEC's web site at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Frederick C. Zerke was born in 1944. Mr. Zerke served three years in the Regular United States Army. He is a Viet Nam Veteran (Signal Corps, Qui Nhon, 1963-1964). He received a B.A. in History from Florida State University in 1969, an M.S. in Rehabilitation Counseling from the University of Arizona in 1972 and a B.A. (Summa Cum Laude) in Accounting from the University of St. Thomas in Houston in 1980. He founded Zerke Advisors, Inc. (formerly West Memorial Financial Advisors, Inc.) in 1998. Until January 2006, he practiced public accounting, the last nineteen years as a partner or firm principal. During the past six years Mr. Zerke's only position of employment has been with Zerke Advisors.

Mr. Zerke is a Certified Public Accountant (Texas Certificate Number 26541, November 1981). However, Zerke Advisors, Inc. is not a public accounting firm and Mr. Zerke no longer practices public accounting. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

Mr. Zerke also holds the Personal Financial Specialist (PFS) designation administered by the AICPA. The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's *Code of Professional Conduct*, and is encouraged to follow AICPA's *Statement on Responsibilities in Financial Planning Practice*. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activity

None.

. Item 5 Additional Compensation

None.

Item 6 Supervision

Mr. Zerke is the only principal of Zerke Advisors and the firm's only fulltime employee.

Item 7 Requirements for State-Registered Advisors

There are no events to report.