Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2009

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan; or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [X] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [ ] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
LUKE & ASSOCIATES INC

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 07/01/2005

2a Plan sponsor's name and address (employer, if for a single-employer plan)
(Address should include room or suite no.)
LUKE AND ASSOCIATES

775 E MERRITT ISLAND CAUSEWAY
STE 230
MERRITT ISLAND, FL 32952

2b Employer Identification Number (EIN)
20-1117185

2c Sponsor's telephone number
321-452-4601

2d Business code (see instructions)
541990

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2010	GAY PETTIS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address (if same as plan sponsor, enter "Same")

LUKE AND ASSOCIATES

775 E MERRITT ISLAND CAUSEWAY
STE 230
MERRITT ISLAND, FL 32952

3b Administrator's EIN
20-1117185

3c Administrator's telephone number
321-452-4601

4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:

a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	239
6	Number of participants as of the end of the plan year (welfare plans complete only lines **6a, 6b, 6c,** and **6d**).		
a	Active participants	**6a**	601
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	0
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	601
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	0
f	Total. Add lines **6d** and **6e**	**6f**	601
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	39
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
2E 2G 2J 2T 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply)

(1)		Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)		Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	X	**R** (Retirement Plan Information)
(2)		**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)		**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	X		**H** (Financial Information)
(2)			**I** (Financial Information – Small Plan)
(3)		0	**A** (Insurance Information)
(4)			**C** (Service Provider Information)
(5)			**D** (DFE/Participating Plan Information)
(6)			**G** (Financial Transaction Schedules)

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2009

This Form is Open to Public Inspection

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
LUKE & ASSOCIATES INC

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
LUKE AND ASSOCIATES

D Employer Identification Number (EIN)
20-1117185

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3748	10032
(2) U.S. Government securities	1c(2)	0	
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	
(B) All other	1c(3)(B)	0	
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	
(B) Common	1c(4)(B)	0	
(5) Partnership/joint venture interests	1c(5)	0	
(6) Real estate (other than employer real property)	1c(6)	0	
(7) Loans (other than to participants)	1c(7)	0	
(8) Participant loans	1c(8)	0	11502
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	96874	312741
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	0	0

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)	0	
	(2) Employer real property	1d(2)	0	
e	Buildings and other property used in plan operation	1e	0	
f	Total assets (add all amounts in lines 1a through 1e)	1f	100622	334275
	Liabilities			
g	Benefit claims payable	1g	0	
h	Operating payables	1h	0	
i	Acquisition indebtedness	1i	0	
j	Other liabilities	1j	0	
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	100622	334275

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		(a) Amount	(b) Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	0	
	(B) Participants	2a(1)(B)	227235	
	(C) Others (including rollovers)	2a(1)(C)	43656	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		270891
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	0	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		0
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	4229	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		4229
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		32921
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		308041
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	74379	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		74379
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	9	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		9
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		74388
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		233653
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [X] Unqualified (2) [ ] Qualified (3) [ ] Disclaimer (4) [ ] Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? [ ] Yes [X] No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: WHITTAKER COOPER FINANCIAL GROUP (2) EIN: 59-2977986

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. (2) [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 4l.

During the plan year:

		Yes	No	Amount
a	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		20000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If yes, enter the amount of any plan assets that reverted to the employer this year ☐ **Yes** ☒ **No** **Amount:**

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2009

This Form is Open to Public Inspection.

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
LUKE & ASSOCIATES INC

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
LUKE AND ASSOCIATES

D Employer Identification Number (EIN)
20-1117185

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1**

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 16-1470238

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year. **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section of 412 of the Internal Revenue Code or ERISA section 302, skip this Part)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☒ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box(es). If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If item 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete items (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate item 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

Luke & Associates, Inc. 401(k) Profit Sharing Plan and Trust

Financial Statements

December 31, 2009 and 2008 and
for the Year Ended December 31, 2009

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WHITTAKER COOPER
FINANCIAL GROUP

Certified Public Accountants and Consultants
A Professional Association

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
Luke & Associates Inc. 401(k) Profit Sharing Plan and Trust

We have audited the accompanying statements of net assets available for benefits for Luke & Associates Inc. 401(k) Profit Sharing Plan and Trust as of December 31, 2009 and 2008, and the related statement of changes in net assets available for benefits for the year ended December 31, 2009 and the supplemental schedule, Schedule H, line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2009. These financial statements and supplemental schedule are the responsibility of the Plan's management.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets e available for benefits of Luke & Associates Inc. 401(k) Profit Sharing Plan and Trust as of December 31, 2009 and 2008, and the changes in its net assets available for benefits for the year ended December 31, 2009, in conformity with accounting principles generally accepted in the United States of America.

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedule, Schedule H, line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2009, referred to as "supplemental information" is presented for the purpose of additional analysis and is not a required part of the basic financial statements but is supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employment Retirement Income Security Act of 1974. This supplemental information is the responsibility of the Plan's management. The supplemental information has been subjected to the auditing procedures applied in the audits of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statement taken as a whole.

Whittaker Cooper Financial Group
Whittaker Cooper Financial Group
Melbourne, Florida

October 11, 2010

LUKE & ASSOCIATES INC. 401(K) PROFIT SHARING PLAN AND TRUST
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2009 AND 2008

	2009	2008
ASSETS		
INVESTMENTS (at fair value):		
Mutual funds	$ 312,741	$ 96,874
Participant loans	11,502	-
	324,243	96,874
CASH	10,032	3,748
	334,275	100,622
LIABILTIES	-	-
NET ASSETS AVAILABLE FOR BENEFITS	$ 334,275	$ 100,622

See accompanying notes.

LUKE & ASSOCIATES INC. 401(K) PROFIT SHARING PLAN AND TRUST
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2009

ADDITIONS TO NET ASSETS ATTRIBUTED TO	
INVESTMENT INCOME:	
Dividends	$ 4,229
Net appreciation (depreciation) in fair value of investments	32,921
	37,150
CONTRIBUTIONS:	
Participant's	227,235
Rollovers	43,656
	270,891
	308,041
DEDUCTIONS FROM NET ASSETS ATTRIUBTED TO	
Benefits pait to participants	74,379
Administrative expenses	9
	74,388
Net increase	233,653
NET ASSETS AVAILABLE FOR BENEFITS	
Beginning of year	100,622
End of year	$ 334,275

See accompanying notes.

NOTE 1 - DESCRIPTION OF PLAN

The following description of Luke & Associates Inc. 401(k) Profit Sharing Plan and Trust ("the Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General- Luke & Associates, Inc. ("the Company") is the Plan Sponsor for the Plan. The Plan is a defined contribution plan covering all employees of the Company who are age twenty-one or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions - Each year, participants may contribute up to 75% of pretax annual compensation as defined in the Plan. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. The plan currently offers various mutual funds as investment options for participants. Profit sharing amounts may be contributed at the option of the Company's Board of Directors. For the years ended December 31, 2009 and 2008, the Company did not elect to make any profit sharing contributions. Contributions are subject to certain limitations.

Participant Accounts - Each participant's account is credited with the participant's contribution and an allocation of (a) the Company's contribution, (b) plan earnings, and (c) forfeitures of terminated participants' non-vested accounts. Allocations are based on participant earnings or account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting - Participants are vested immediately in their contributions and the matching contributions plus actual earnings thereon. Vesting in the Company's profit sharing contribution portion of their accounts, plus actual earnings thereon, is based on years of service.

A participant is 100% vested after six years of service, based on the following schedule:

Years of Service	Vesting Percentage
Less than 2 years	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 years	100%

Participant Loans - Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their account balance. At December 31, 2009, there was only one loan outstanding, secured by the balance of the participant's account and bearing interest at a rate of 4.25 percent, which is commensurate with local prevailing rates as determined quarterly by the plan administrator. Principal and interest is paid ratably through semimonthly payroll deductions.

NOTE 1 - DESCRIPTION OF PLAN (cont.)

Payment of Benefits - On termination of service, a participant may elect to receive either a lump-sum amount equal to the participant's vested interest in his or her account, or annual installments over a period not exceed the life expectancy of the participant or the joint and last survivor life expectancy of the participant and their designated beneficiary.

Forfeitures - Forfeitures shall be used to first reduce plan expenses, and then to reduce employer contributions. Any remaining forfeitures shall be allocated to participants in the same proportion that each participant's compensation for the year bears to the compensation of all participants for such year. There were no forfeited non-vested accounts allocated or unallocated at December 31, 2009 and 2008. During 2009 and 2008, there were no forfeited non-vested accounts used to reduce plan expenses or employer contributions.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting - The financial statements of the Plan are prepared under the accrual method of accounting.

Use of Estimates - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management and the Plan administrator to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results could differ from those estimates.

Investment Valuation and Income Recognition - The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the plan's gains and losses on investments bought and sold as well as held during the year.

Participant loans are valued at their amortized cost, which approximate fair value. Interest income is recorded on the accrual basis.

Payment of Benefits - Benefits are recorded when paid.

Administrative Expenses - All expenses of maintaining the plan are paid by the Company.

NOTE 3 –INVESTMENTS

Investments at December 31, 2009 and 2008 that represent 5% or more of fair value of the Plan's net assets are as follows:

	2009	2008
Federated American Leaders C	*	7,859.62
Federated Bond C	30,015.63	7,009.49
Federated Captial Appreciation C	63,023.00	12,571.58
Federated Fund for US Securities C	32,127.33	**
Federated Intercontinantal C	37,148.76	10,866.16
Federated Kaufmann C	26,724.64	20,221.57
Federated Max Cap Index C	21,154.73	7,315.46
Federated Mdt All Cap Core C	17,265.71	6,376.96
Federated Stock and Bond C	22,424.60	**
Federated Strategic Income C	26,604.62	11,316.14

* Did not represent 5% or more of fair value of the Plan's net assets during 2009.
** Did not represent 5% or more of fair value of the Plan's net assets during 2008.

During 2009, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by $32,921.

NOTE 4 - FAIR VALUE MEASUREMENTS

FASB Statement No. 157, *Fair Value Measurements,* establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB Statement No. 157 are described as follows:

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

NOTE 4 - FAIR VALUE MEASUREMENTS (continued)

Level 2 Inputs to the valuation methodology include

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observables for the asset or liability;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2008.

Mutual funds: Valued at the closing price reported in the active market in which the individual funds are traded.

Participant loans: Valued at fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations. The loans are secured by the participant's account balance. The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits. The Plan adopted the new standard, SFAS No. 157, *Fair Value Measurements,* by the required date of January 1, 2008.

NOTE 4 - FAIR VALUE MEASUREMENTS (continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2009 and 2008.

	Assets at fair value as of December 31, 2009			
	Level 1	Level 2	Level 3	Total
Mutual funds	$ 312,741	$ -	$ -	$ 312,741
Participant loans	-	-	11,502	11,502
	$ 312,741	$ -	$ 11,502	$ 324,243

	Assets at fair value as of December 31, 2008			
	Level 1	Level 2	Level 3	Total
Mutual funds	$ 96,874	$ -	$ -	$ 96,874
Participant loans	-	-	-	-
	$ 96,874	$ -	$ -	$ 96,874

Level 3 Gains and Losses

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2009:

Balance, beginning or year	$ 0
Issuances	11,502
Balance, end of year	$ 11,502

NOTE 6 - TAX STATUS

The Plan has received an opinion letter from the Internal Revenue Service dated March 31, 2008, stating that the written form of the underlying prototype plan document is qualified under Section 401(a) of the Internal Revenue Code (Code), and that any employer adopting this form of the Plan will be considered to have a plan qualified under Section 401 (a) of the Code. Therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification.

NOTE 7 - PARTICIPANT LOANS

Participants may borrow from their fund accounts the lesser of $50,000 or 50% of their vested account balance. At December 31, 2009, there was only one loan outstanding which had a balance of $11,502, secured by the remaining vested balance in the participant's account, and bearing interest at a rate of 4.25% per annum, which is commensurate with local prevailing rates. Principal and interest is paid ratably through semimonthly payroll deductions over a period of 26 months. A loan may be repaid over a time period greater than five years if the loan is used to acquire any dwelling used as the principal residence of the participant and the loan is repaid within a reasonable time period.

NOTE 9 - PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become fully vested in their accounts.

NOTE 10 - RISKS AND UNCERTAINITES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rates, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

SUPPLEMENTAL INFORMATION

LUKE & ASSOCIATES INC. 401(K) PROFIT SHARING PLAN AND TRUST
SUPPLEMENTAL INFORMATION
DECEMBER 31, 2009

EIN: 20-1117185
PLAN NUMBER 001
SCHEDULE H, LINE 4(i)-
SCHEDULE OF ASSETS (HELD AT END OF YEAR)

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, borrower, lessor or similar party	Description of investment, including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value
	Federated Bond C	Mutual Fund		$ 30,016
	Federated Capital Income C	Mutual Fund		317
	Federated Captial Appreciation C	Mutual Fund		63,023
	Federated Clover Small Value C	Mutual Fund		3,776
	Federated Clover Value C	Mutual Fund		12,543
	Federated Fund for US Securities C	Mutual Fund		32,127
	Federated Intercontinantal C	Mutual Fund		37,149
	Federated Int'l Small Mid Cap Company C	Mutual Fund		1,839
	Federated Kaufmann C	Mutual Fund		26,725
	Federated Kaufmann Small Cap C	Mutual Fund		5,719
	Federated Market Opportunity C	Mutual Fund		11,743
	Federated Max Cap Index C	Mutual Fund		21,155
	Federated Mdt All Cap Core C	Mutual Fund		17,266
	Federated Mdt Large Cap Growth C	Mutual Fund		27
	Federated Prudent Bear C	Mutual Fund		34
	Federated Stock and Bond C	Mutual Fund		22,425
	Federated Strategic Income C	Mutual Fund		26,605
	Federated Strategic Value C	Mutual Fund		252
				312,741
*	Participant loans	Loan maturing through March 2012 with an interest rate of 4.25%		11,502
				$ 324,243

* Party-in-interest to Plan

See auditor's report.

Luke & Associates, Inc. 401(k) Profit Sharing Plan and Trust

Financial Statements

December 31, 2009 and 2008 and
for the Year Ended December 31, 2009

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WHITTAKER COOPER
FINANCIAL GROUP

Certified Public Accountants and Consultants
A Professional Association

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
Luke & Associates Inc. 401(k) Profit Sharing Plan and Trust

We have audited the accompanying statements of net assets available for benefits for Luke & Associates Inc. 401(k) Profit Sharing Plan and Trust as of December 31, 2009 and 2008, and the related statement of changes in net assets available for benefits for the year ended December 31, 2009 and the supplemental schedule, Schedule H, line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2009. These financial statements and supplemental schedule are the responsibility of the Plan's management.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets e available for benefits of Luke & Associates Inc. 401(k) Profit Sharing Plan and Trust as of December 31, 2009 and 2008, and the changes in its net assets available for benefits for the year ended December 31, 2009, in conformity with accounting principles generally accepted in the United States of America.

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedule, Schedule H, line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2009, referred to as "supplemental information" is presented for the purpose of additional analysis and is not a required part of the basic financial statements but is supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employment Retirement Income Security Act of 1974. This supplemental information is the responsibility of the Plan's management. The supplemental information has been subjected to the auditing procedures applied in the audits of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statement taken as a whole.

Whittaker Cooper Financial Group
Whittaker Cooper Financial Group
Melbourne, Florida

October 11, 2010

LUKE & ASSOCIATES INC. 401(K) PROFIT SHARING PLAN AND TRUST
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2009 AND 2008

	2009	2008
ASSETS		
INVESTMENTS (at fair value):		
Mutual funds	$ 312,741	$ 96,874
Participant loans	11,502	-
	324,243	96,874
CASH	10,032	3,748
	334,275	100,622
LIABILTIES	-	-
NET ASSETS AVAILABLE FOR BENEFITS	$ 334,275	$ 100,622

See accompanying notes.

LUKE & ASSOCIATES INC. 401(K) PROFIT SHARING PLAN AND TRUST
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2009

ADDITIONS TO NET ASSETS ATTRIBUTED TO	
INVESTMENT INCOME:	
Dividends	$ 4,229
Net appreciation (depreciation) in fair value of investments	32,921
	37,150
CONTRIBUTIONS:	
Participant's	227,235
Rollovers	43,656
	270,891
	308,041
DEDUCTIONS FROM NET ASSETS ATTRIUBTED TO	
Benefits pait to participants	74,379
Administrative expenses	9
	74,388
Net increase	233,653
NET ASSETS AVAILABLE FOR BENEFITS	
Beginning of year	100,622
End of year	$ 334,275

See accompanying notes.

NOTE 1 - DESCRIPTION OF PLAN

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Participant Accounts - Each participant's account is credited with the participant's contribution and an allocation of (a) the Company's contribution, (b) plan earnings, and (c) forfeitures of terminated participants' non-vested accounts. Allocations are based on participant earnings or account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting - Participants are vested immediately in their contributions and the matching contributions plus actual earnings thereon. Vesting in the Company's profit sharing contribution portion of their accounts, plus actual earnings thereon, is based on years of service.

A participant is 100% vested after six years of service, based on the following schedule:

Years of Service	Vesting Percentage
Less than 2 years	0%
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Participant Loans - Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their account balance. At December 31, 2009, there was only one loan outstanding, secured by the balance of the participant's account and bearing interest at a rate of 4.25 percent, which is commensurate with local prevailing rates as determined quarterly by the plan administrator. Principal and interest is paid ratably through semimonthly payroll deductions.

NOTE 1 - DESCRIPTION OF PLAN (cont.)

Payment of Benefits - On termination of service, a participant may elect to receive either a lump-sum amount equal to the participant's vested interest in his or her account, or annual installments over a period not exceed the life expectancy of the participant or the joint and last survivor life expectancy of the participant and their designated beneficiary.

Forfeitures - Forfeitures shall be used to first reduce plan expenses, and then to reduce employer contributions. Any remaining forfeitures shall be allocated to participants in the same proportion that each participant's compensation for the year bears to the compensation of all participants for such year. There were no forfeited non-vested accounts allocated or unallocated at December 31, 2009 and 2008. During 2009 and 2008, there were no forfeited non-vested accounts used to reduce plan expenses or employer contributions.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting - The financial statements of the Plan are prepared under the accrual method of accounting.

Use of Estimates - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management and the Plan administrator to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results could differ from those estimates.

Investment Valuation and Income Recognition - The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the plan's gains and losses on investments bought and sold as well as held during the year.

Participant loans are valued at their amortized cost, which approximate fair value. Interest income is recorded on the accrual basis.

Payment of Benefits - Benefits are recorded when paid.

Administrative Expenses - All expenses of maintaining the plan are paid by the Company.

NOTE 3 –INVESTMENTS

Investments at December 31, 2009 and 2008 that represent 5% or more of fair value of the Plan's net assets are as follows:

	2009	2008
Federated American Leaders C	*	7,859.62
Federated Bond C	30,015.63	7,009.49
Federated Captial Appreciation C	63,023.00	12,571.58
Federated Fund for US Securities C	32,127.33	**
Federated Intercontinantal C	37,148.76	10,866.16
Federated Kaufmann C	26,724.64	20,221.57
Federated Max Cap Index C	21,154.73	7,315.46
Federated Mdt All Cap Core C	17,265.71	6,376.96
Federated Stock and Bond C	22,424.60	**
Federated Strategic Income C	26,604.62	11,316.14

* Did not represent 5% or more of fair value of the Plan's net assets during 2009.
** Did not represent 5% or more of fair value of the Plan's net assets during 2008.

During 2009, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by $32,921.

NOTE 4 - FAIR VALUE MEASUREMENTS

FASB Statement No. 157, *Fair Value Measurements,* establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB Statement No. 157 are described as follows:

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

NOTE 4 - FAIR VALUE MEASUREMENTS (continued)

Level 2 Inputs to the valuation methodology include

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observables for the asset or liability;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2008.

Mutual funds: Valued at the closing price reported in the active market in which the individual funds are traded.

Participant loans: Valued at fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations. The loans are secured by the participant's account balance. The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits. The Plan adopted the new standard, SFAS No. 157, *Fair Value Measurements,* by the required date of January 1, 2008.

NOTE 4 - FAIR VALUE MEASUREMENTS (continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2009 and 2008.

	Assets at fair value as of December 31, 2009			
	Level 1	Level 2	Level 3	Total
Mutual funds	$ 312,741	$ -	$ -	$ 312,741
Participant loans	-	-	11,502	11,502
	$ 312,741	$ -	$ 11,502	$ 324,243

	Assets at fair value as of December 31, 2008			
	Level 1	Level 2	Level 3	Total
Mutual funds	$ 96,874	$ -	$ -	$ 96,874
Participant loans	-	-	-	-
	$ 96,874	$ -	$ -	$ 96,874

Level 3 Gains and Losses

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2009:

Balance, beginning or year	$ 0
Issuances	11,502
Balance, end of year	$ 11,502

NOTE 6 - TAX STATUS

The Plan has received an opinion letter from the Internal Revenue Service dated March 31, 2008, stating that the written form of the underlying prototype plan document is qualified under Section 401(a) of the Internal Revenue Code (Code), and that any employer adopting this form of the Plan will be considered to have a plan qualified under Section 401 (a) of the Code. Therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification.

NOTE 7 - PARTICIPANT LOANS

Participants may borrow from their fund accounts the lesser of $50,000 or 50% of their vested account balance. At December 31, 2009, there was only one loan outstanding which had a balance of $11,502, secured by the remaining vested balance in the participant's account, and bearing interest at a rate of 4.25% per annum, which is commensurate with local prevailing rates. Principal and interest is paid ratably through semimonthly payroll deductions over a period of 26 months. A loan may be repaid over a time period greater than five years if the loan is used to acquire any dwelling used as the principal residence of the participant and the loan is repaid within a reasonable time period.

NOTE 9 - PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become fully vested in their accounts.

NOTE 10 - RISKS AND UNCERTAINITES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rates, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

SUPPLEMENTAL INFORMATION

LUKE & ASSOCIATES INC. 401(K) PROFIT SHARING PLAN AND TRUST
SUPPLEMENTAL INFORMATION
DECEMBER 31, 2009

EIN: 20-1117185
PLAN NUMBER 001
SCHEDULE H, LINE 4(i)-
SCHEDULE OF ASSETS (HELD AT END OF YEAR)

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, borrower, lessor or similar party	Description of investment, including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value
	Federated Bond C	Mutual Fund		$ 30,016
	Federated Capital Income C	Mutual Fund		317
	Federated Captial Appreciation C	Mutual Fund		63,023
	Federated Clover Small Value C	Mutual Fund		3,776
	Federated Clover Value C	Mutual Fund		12,543
	Federated Fund for US Securities C	Mutual Fund		32,127
	Federated Intercontinantal C	Mutual Fund		37,149
	Federated Int'l Small Mid Cap Company C	Mutual Fund		1,839
	Federated Kaufmann C	Mutual Fund		26,725
	Federated Kaufmann Small Cap C	Mutual Fund		5,719
	Federated Market Opportunity C	Mutual Fund		11,743
	Federated Max Cap Index C	Mutual Fund		21,155
	Federated Mdt All Cap Core C	Mutual Fund		17,266
	Federated Mdt Large Cap Growth C	Mutual Fund		27
	Federated Prudent Bear C	Mutual Fund		34
	Federated Stock and Bond C	Mutual Fund		22,425
	Federated Strategic Income C	Mutual Fund		26,605
	Federated Strategic Value C	Mutual Fund		252
				312,741
*	Participant loans	Loan maturing through March 2012 with an interest rate of 4.25%		11,502
				$ 324,243

* Party-in-interest to Plan

See auditor's report.

Luke & Associates, Inc. 401(k) Profit Sharing Plan and Trust

Financial Statements

December 31, 2009 and 2008 and
for the Year Ended December 31, 2009

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WHITTAKER COOPER
FINANCIAL GROUP

Certified Public Accountants and Consultants
A Professional Association

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
Luke & Associates Inc. 401(k) Profit Sharing Plan and Trust

We have audited the accompanying statements of net assets available for benefits for Luke & Associates Inc. 401(k) Profit Sharing Plan and Trust as of December 31, 2009 and 2008, and the related statement of changes in net assets available for benefits for the year ended December 31, 2009 and the supplemental schedule, Schedule H, line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2009. These financial statements and supplemental schedule are the responsibility of the Plan's management.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets e available for benefits of Luke & Associates Inc. 401(k) Profit Sharing Plan and Trust as of December 31, 2009 and 2008, and the changes in its net assets available for benefits for the year ended December 31, 2009, in conformity with accounting principles generally accepted in the United States of America.

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedule, Schedule H, line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2009, referred to as "supplemental information" is presented for the purpose of additional analysis and is not a required part of the basic financial statements but is supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employment Retirement Income Security Act of 1974. This supplemental information is the responsibility of the Plan's management. The supplemental information has been subjected to the auditing procedures applied in the audits of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statement taken as a whole.

Whittaker Cooper Financial Group
Whittaker Cooper Financial Group
Melbourne, Florida

October 11, 2010

LUKE & ASSOCIATES INC. 401(K) PROFIT SHARING PLAN AND TRUST
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2009 AND 2008

	2009	2008
ASSETS		
INVESTMENTS (at fair value):		
Mutual funds	$ 312,741	$ 96,874
Participant loans	11,502	-
	324,243	96,874
CASH	10,032	3,748
	334,275	100,622
LIABILTIES	-	-
NET ASSETS AVAILABLE FOR BENEFITS	$ 334,275	$ 100,622

See accompanying notes.

LUKE & ASSOCIATES INC. 401(K) PROFIT SHARING PLAN AND TRUST
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2009

ADDITIONS TO NET ASSETS ATTRIBUTED TO	
INVESTMENT INCOME:	
Dividends	$ 4,229
Net appreciation (depreciation) in fair value of investments	32,921
	37,150
CONTRIBUTIONS:	
Participant's	227,235
Rollovers	43,656
	270,891
	308,041
DEDUCTIONS FROM NET ASSETS ATTRIUBTED TO	
Benefits pait to participants	74,379
Administrative expenses	9
	74,388
Net increase	233,653
NET ASSETS AVAILABLE FOR BENEFITS	
Beginning of year	100,622
End of year	$ 334,275

See accompanying notes.

NOTE 1 - DESCRIPTION OF PLAN

The following description of Luke & Associates Inc. 401(k) Profit Sharing Plan and Trust ("the Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General- Luke & Associates, Inc. ("the Company") is the Plan Sponsor for the Plan. The Plan is a defined contribution plan covering all employees of the Company who are age twenty-one or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions - Each year, participants may contribute up to 75% of pretax annual compensation as defined in the Plan. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. The plan currently offers various mutual funds as investment options for participants. Profit sharing amounts may be contributed at the option of the Company's Board of Directors. For the years ended December 31, 2009 and 2008, the Company did not elect to make any profit sharing contributions. Contributions are subject to certain limitations.

Participant Accounts - Each participant's account is credited with the participant's contribution and an allocation of (a) the Company's contribution, (b) plan earnings, and (c) forfeitures of terminated participants' non-vested accounts. Allocations are based on participant earnings or account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting - Participants are vested immediately in their contributions and the matching contributions plus actual earnings thereon. Vesting in the Company's profit sharing contribution portion of their accounts, plus actual earnings thereon, is based on years of service.

A participant is 100% vested after six years of service, based on the following schedule:

Years of Service	Vesting Percentage
Less than 2 years	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 years	100%

Participant Loans - Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their account balance. At December 31, 2009, there was only one loan outstanding, secured by the balance of the participant's account and bearing interest at a rate of 4.25 percent, which is commensurate with local prevailing rates as determined quarterly by the plan administrator. Principal and interest is paid ratably through semimonthly payroll deductions.

NOTE 1 - DESCRIPTION OF PLAN (cont.)

Payment of Benefits - On termination of service, a participant may elect to receive either a lump-sum amount equal to the participant's vested interest in his or her account, or annual installments over a period not exceed the life expectancy of the participant or the joint and last survivor life expectancy of the participant and their designated beneficiary.

Forfeitures - Forfeitures shall be used to first reduce plan expenses, and then to reduce employer contributions. Any remaining forfeitures shall be allocated to participants in the same proportion that each participant's compensation for the year bears to the compensation of all participants for such year. There were no forfeited non-vested accounts allocated or unallocated at December 31, 2009 and 2008. During 2009 and 2008, there were no forfeited non-vested accounts used to reduce plan expenses or employer contributions.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting - The financial statements of the Plan are prepared under the accrual method of accounting.

Use of Estimates - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management and the Plan administrator to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results could differ from those estimates.

Investment Valuation and Income Recognition - The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the plan's gains and losses on investments bought and sold as well as held during the year.

Participant loans are valued at their amortized cost, which approximate fair value. Interest income is recorded on the accrual basis.

Payment of Benefits - Benefits are recorded when paid.

Administrative Expenses - All expenses of maintaining the plan are paid by the Company.

NOTE 3 –INVESTMENTS

Investments at December 31, 2009 and 2008 that represent 5% or more of fair value of the Plan's net assets are as follows:

	2009	2008
Federated American Leaders C	*	7,859.62
Federated Bond C	30,015.63	7,009.49
Federated Captial Appreciation C	63,023.00	12,571.58
Federated Fund for US Securities C	32,127.33	**
Federated Intercontinantal C	37,148.76	10,866.16
Federated Kaufmann C	26,724.64	20,221.57
Federated Max Cap Index C	21,154.73	7,315.46
Federated Mdt All Cap Core C	17,265.71	6,376.96
Federated Stock and Bond C	22,424.60	**
Federated Strategic Income C	26,604.62	11,316.14

* Did not represent 5% or more of fair value of the Plan's net assets during 2009.
** Did not represent 5% or more of fair value of the Plan's net assets during 2008.

During 2009, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by $32,921.

NOTE 4 - FAIR VALUE MEASUREMENTS

FASB Statement No. 157, *Fair Value Measurements,* establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB Statement No. 157 are described as follows:

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

NOTE 4 - FAIR VALUE MEASUREMENTS (continued)

Level 2 Inputs to the valuation methodology include

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observables for the asset or liability;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2008.

Mutual funds: Valued at the closing price reported in the active market in which the individual funds are traded.

Participant loans: Valued at fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations. The loans are secured by the participant's account balance. The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits. The Plan adopted the new standard, SFAS No. 157, *Fair Value Measurements,* by the required date of January 1, 2008.

NOTE 4 - FAIR VALUE MEASUREMENTS (continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2009 and 2008.

	Assets at fair value as of December 31, 2009			
	Level 1	Level 2	Level 3	Total
Mutual funds	$ 312,741	$ -	$ -	$ 312,741
Participant loans	-	-	11,502	11,502
	$ 312,741	$ -	$ 11,502	$ 324,243

	Assets at fair value as of December 31, 2008			
	Level 1	Level 2	Level 3	Total
Mutual funds	$ 96,874	$ -	$ -	$ 96,874
Participant loans	-	-	-	-
	$ 96,874	$ -	$ -	$ 96,874

Level 3 Gains and Losses

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2009:

Balance, beginning or year	$ 0
Issuances	11,502
Balance, end of year	$ 11,502

NOTE 6 - TAX STATUS

The Plan has received an opinion letter from the Internal Revenue Service dated March 31, 2008, stating that the written form of the underlying prototype plan document is qualified under Section 401(a) of the Internal Revenue Code (Code), and that any employer adopting this form of the Plan will be considered to have a plan qualified under Section 401 (a) of the Code. Therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification.

NOTE 7 - PARTICIPANT LOANS

Participants may borrow from their fund accounts the lesser of $50,000 or 50% of their vested account balance. At December 31, 2009, there was only one loan outstanding which had a balance of $11,502, secured by the remaining vested balance in the participant's account, and bearing interest at a rate of 4.25% per annum, which is commensurate with local prevailing rates. Principal and interest is paid ratably through semimonthly payroll deductions over a period of 26 months. A loan may be repaid over a time period greater than five years if the loan is used to acquire any dwelling used as the principal residence of the participant and the loan is repaid within a reasonable time period.

NOTE 9 - PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become fully vested in their accounts.

NOTE 10 - RISKS AND UNCERTAINITES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rates, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

SUPPLEMENTAL INFORMATION

LUKE & ASSOCIATES INC. 401(K) PROFIT SHARING PLAN AND TRUST
SUPPLEMENTAL INFORMATION
DECEMBER 31, 2009

EIN: 20-1117185
PLAN NUMBER 001
SCHEDULE H, LINE 4(i)-
SCHEDULE OF ASSETS (HELD AT END OF YEAR)

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, borrower, lessor or similar party	Description of investment, including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value
	Federated Bond C	Mutual Fund		$ 30,016
	Federated Capital Income C	Mutual Fund		317
	Federated Captial Appreciation C	Mutual Fund		63,023
	Federated Clover Small Value C	Mutual Fund		3,776
	Federated Clover Value C	Mutual Fund		12,543
	Federated Fund for US Securities C	Mutual Fund		32,127
	Federated Intercontinantal C	Mutual Fund		37,149
	Federated Int'l Small Mid Cap Company C	Mutual Fund		1,839
	Federated Kaufmann C	Mutual Fund		26,725
	Federated Kaufmann Small Cap C	Mutual Fund		5,719
	Federated Market Opportunity C	Mutual Fund		11,743
	Federated Max Cap Index C	Mutual Fund		21,155
	Federated Mdt All Cap Core C	Mutual Fund		17,266
	Federated Mdt Large Cap Growth C	Mutual Fund		27
	Federated Prudent Bear C	Mutual Fund		34
	Federated Stock and Bond C	Mutual Fund		22,425
	Federated Strategic Income C	Mutual Fund		26,605
	Federated Strategic Value C	Mutual Fund		252
				312,741
*	Participant loans	Loan maturing through March 2012 with an interest rate of 4.25%		11,502
				$ 324,243

* Party-in-interest to Plan

See auditor's report.