



Hornor, Townsend & Kent, Inc.
600 Dresher Road, Suite C1C
Horsham, PA 19044 (800) 8737637
clientinquiries.htkria@htk.com
www.htk.com

Brian J Ball

1201 Peachtree St Ne, 400 Colony Square # 200
Atlanta, GA 30361
404-870-9100

Form ADV, Part 2B Brochure Supplement

July 29, 2011

This brochure supplement provides information about Brian J Ball (“Representative”) that supplements the Hornor, Townsend, & Kent, Inc. (“HTK”) brochure. You should have already received a copy of that brochure. Please contact us at 215-957-7300 if you did not receive the HTK advisory brochure or if you have any questions about the contents of this supplement.

Additional information about the Representative is available on the SEC’s website at www.adviserinfo.sec.gov or on the BrokerCheck website at www.finra.org/Investors/ToolsCalculators/BrokerCheck/ by entering the Representative’s name into the representative search.

Educational Background and Business Experience

Brian J Ball
b. 1950

Education:

| Name of School | Dates Attended | Degree |
|--|-----------------------|---------------------------------------|
| New York University | 9/1968 – 5/1973 | BA Politics BS Nuclear Engineering |
| Rutgers University Graduate School of Business | 9/1975 – 5/1978 | MBA Management & Finance |

Business Background:

| Employer Name | Position | Start Date | End Date |
|-------------------------------|-----------------|-------------------|-----------------|
| New England Securities | Registered Rep | 1/1/2005 | 8/31/2008 |
| Hornor, Townsend and Kent | Registered Rep | 8/1/2008 | |
| Penn Mutual Life Insurance Co | Agent | 8/1/2008 | |

Professional Credentials:

ChFC[®]

The Chartered Financial Consultant (ChFC[®]) designation is offered by The American College. A candidate must successfully complete all courses in the program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required and must be within the five years preceding the date of the award. The applicant is required to successfully pass nine courses, seven required courses and two electives.

Disciplinary Information

The Representative does not have any reportable disciplinary events.

Other Business Activities

The Representative is engaged in the following other business activities:

- Independent Insurance Agent
- B.J. Ball & Assoc LLC/Insurance Brokerage (Life, Health & Group Ins)
- Real Estate, Management Of Investment In Residential Property For Rent

Representative also acts as a registered representative of HTK in its capacity as a broker-dealer and as an insurance agent or broker of affiliated or unaffiliated insurance companies. Penn Mutual Life Insurance Company, the parent company of HTK, is one of those affiliated insurance companies. As a registered representative or insurance agent or broker, the Representative receives compensation for the sale of securities and insurance products in the form of up-front and/or ongoing commissions, bonuses or other compensation. A portion of this compensation may include distribution or service (“trail” or “12b-1”) fees that are paid on the sale of mutual funds. The Representative also may receive non-cash compensation, including awards, trips and other fringe benefits such as health and retirement benefits. Receiving compensation for the sale of securities and insurance products may give a representative an incentive to recommend these products based on the compensation received, rather than solely on the client’s needs.

As an investment adviser Representative, the Representative has a fiduciary duty to its clients to act in their best interests. HTK monitors its employees’ and representatives’ actions to ensure that they fulfill their fiduciary duty to their clients.

The Representative may sell securities or insurance when implementing a financial plan or consulting service. In these instances, the Representative typically receives separate compensation for: (i) providing the financial plan or consulting service through HTK; and (ii) selling securities or insurance products as a registered representative of HTK (in its capacity as a broker-dealer) or as an insurance agent or broker. Accordingly, when providing a financial plan or consulting service, a representative has an incentive to recommend that the client implement the

financial plan or consulting service by buying securities and insurance products through the representative, as these transactions may cause a representative to receive more compensation. HTK addresses this conflict of interest through disclosure in this document. In addition, clients may implement a financial plan or consulting service through HTK or any financial institution of their choice. In its broker-dealer capacity, HTK reviews its Representatives' recommendations to determine whether they are suitable for the client. When a client does not buy a security or insurance product from HTK, then HTK will not be reviewing the sale for its suitability.

Additional Compensation

HTK has adopted policies that prohibit the acceptance of gifts and entertainment that may influence the investment advice provided to clients. Consistent with these policies, Representative is permitted to receive gifts of up to \$100 and receive ordinary and customary business entertainment, subject to a limit of \$300 per person per event to a maximum of \$1,000 of meals and entertainment expenses per person per vendor.

Supervision

HTK supervises the Representative and monitors the advice he-she provides to clients through regular reviews of client trading and positions for adherence to client investment guidelines and HTK's internal policies and procedures.

HTK has adopted and monitors adherence to a Code of Ethics. HTK requires its Representatives to adhere to the Code. The Code of Ethics can be found in HTK's disclosure brochure.

The name and contact information for the person responsible for supervising the Representative's investment advisory activities is: James Hill 770-352-2200.