

FORM ADV

Uniform Application for Investment Adviser Registration

Part II - Page 1

OMB APPROVAL

OMB Number: 3235-0049
Expires: July 31, 2008
Estimated Average burden
Hours per response.....9.402

Name of Investment Adviser: Cynthia V Taradash					
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
	73 View St	Whitefield	NH	03598	(603) 837-2506

This part of FORM ADV gives information about the investment adviser and its business for the use of clients. The information has not been approved or verified by any government authority.

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(Schedule A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Applicant: Cynthia V Taradash

SEC File Number:

801-

Date:

5/28/08

1. A. Advisory Services and Fees. (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:

- | | | | |
|-------------------------------------|--|----|---|
| <input checked="" type="checkbox"/> | (1) Provides investment supervisory services | 30 | % |
| <input type="checkbox"/> | (2) Manages investment advisory accounts not involving investment supervisory services..... | | % |
| <input type="checkbox"/> | (3) Furnishes investment advice through consultations not included in either service described above... | | % |
| <input type="checkbox"/> | (4) Issues periodicals about securities by subscription | | % |
| <input type="checkbox"/> | (5) Issues special reports about securities not included in any service described above..... | | % |
| <input type="checkbox"/> | (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities..... | | % |
| <input checked="" type="checkbox"/> | (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities... | 70 | % |
| <input type="checkbox"/> | (8) Provides a timing service | | % |
| <input type="checkbox"/> | (9) Furnishes advice about securities in any manner not described above..... | | % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

- B. Does applicant call any of the services it checked above financial planning or some similar term? Yes No

C. Applicant offers investment advisory services for: (check all that apply)

- | | | | |
|-------------------------------------|--|--------------------------|-----------------------|
| <input checked="" type="checkbox"/> | (1) A percentage of assets under management | <input type="checkbox"/> | (4) Subscription fees |
| <input checked="" type="checkbox"/> | (2) Hourly charges | <input type="checkbox"/> | (5) Commissions |
| <input checked="" type="checkbox"/> | (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> | (6) Other |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. Types of clients - Applicant generally provides investment advice to: (check those that apply)

- | | | | |
|-------------------------------------|-------------------------------------|-------------------------------------|--|
| <input checked="" type="checkbox"/> | A. Individuals | <input checked="" type="checkbox"/> | E. Trusts, estates, or charitable organizations |
| <input type="checkbox"/> | B. Banks or thrift institutions | <input checked="" type="checkbox"/> | F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> | C. Investment companies | <input type="checkbox"/> | G. Other (describe on Schedule F) |
| <input type="checkbox"/> | D. Pension and profit sharing plans | | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1)

3. Types of Investments. Applicant offers advice on the following: (check those that apply)

- | | |
|--|--|
| <input checked="" type="checkbox"/> A. Equity securities | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities | <input checked="" type="checkbox"/> I. Options contracts on: |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | <input checked="" type="checkbox"/> (1) securities |
| <input checked="" type="checkbox"/> (3) Foreign issuers | <input checked="" type="checkbox"/> (2) commodities |
| <input checked="" type="checkbox"/> B. Warrants | <input checked="" type="checkbox"/> J. Futures contracts on: |
| <input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <input checked="" type="checkbox"/> (1) tangibles |
| <input checked="" type="checkbox"/> D. Commercial paper | <input checked="" type="checkbox"/> (2) intangibles |
| <input checked="" type="checkbox"/> E. Certificates of deposit | <input checked="" type="checkbox"/> K. Interests in partnerships investing in: |
| <input checked="" type="checkbox"/> F. Municipal securities | <input checked="" type="checkbox"/> (1) real estate |
| <input checked="" type="checkbox"/> G. Investment company securities: | <input checked="" type="checkbox"/> (2) oil and gas interests |
| <input checked="" type="checkbox"/> (1) variable life insurance | <input checked="" type="checkbox"/> (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (2) variable annuities | <input checked="" type="checkbox"/> L. Other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (3) mutual fund shares | |

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---|---|
| (1) <input type="checkbox"/> Charting | (4) <input checked="" type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input checked="" type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|---|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input checked="" type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (8) <input type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|---|--|
| (1) <input checked="" type="checkbox"/> Long term purchases (securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases (securities sold within a year) | (6) <input checked="" type="checkbox"/> Option writing, including covered options, uncovered options or spreading strategies |
| (3) <input checked="" type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

Applicant: Cynthia V Taradash

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5. Education and Business Standards.

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? Yes No

(If yes, please describe these standards on Schedule F)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- year of birth
- formal education after high school
- business background for the preceding five years

7. Other Business Activities. (check those that apply)

- A. Applicant is actively engaged in a business other than giving investment advice.
- B. Applicant sells products or services other than investment advice to clients.
- C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
 - (1) broker-dealer
 - (2) investment company
 - (3) other investment adviser
 - (4) financial planning firm
 - (5) commodity pool operator, commodity trading adviser or futures commission merchant
 - (6) banking or thrift institution
 - (7) accounting firm
 - (8) law firm
 - (9) insurance company or agency
 - (10) pension consultant
 - (11) real estate broker or dealer
 - (12) entity that creates or packages limited partnerships

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?.. Yes No

(If yes, describe on Schedule F the partnerships and what they invest in.)

Applicant: Cynthia V Taradash	SEC File Number: 801-	Date: 5/28/08
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9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- A. As principal, buys securities for itself from or sells securities it owns to any client.
- B. As broker or agent effects securities transactions for compensation for any client.
- C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- E. Buys or sell for itself securities it also recommended to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment advisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other condition for starting or maintaining an account? Yes No

(If yes, describe on Schedule F)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory account, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

See Schedule F for details.

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

Clients receive regular reports directly from companies that provide their financial products. Registrant provides an annual update (in person, by telephone or in writing) on clients financial positions in relation to their goals.

Applicant: Cynthia V Taradash	SEC File Number: 801-	Date: 5/28/08
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12. Investment or Brokerage Discretion.

- A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:
- | | | |
|--|--------------------------|-------------------------------------|
| (1) securities to be bought or sold? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (2) amount of securities to be bought or sold? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (3) broker or dealer to be used? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (4) commission rates paid? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

- B. Does applicant or a related person suggest brokers to clients? Yes No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for product and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- | | | |
|---|-------------------------------------|-------------------------------------|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes | No |
| | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

Has applicant provided a Schedule G balance sheet?..... Yes No

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant:
Cynthia V Taradash

SEC File Number:
801-

Date:
5/28/08

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:
Cynthia V Taradash

IRS Empl. Ident. No.:

Item of Form (identify)	Answer																																																																
1. A. (1)	<p>ASSET MANAGEMENT SERVICES For clients who desire ongoing oversight and management of their financial assets. Registrant offers unlimited consultatory advice. The annual fee schedule is as follows:</p> <table border="0"> <tr><td>Less than \$25,000 assets</td><td>\$500 annual fee</td></tr> <tr><td>\$25,000 up to \$275,000</td><td>\$760</td></tr> <tr><td>\$275,000 up to \$400,000</td><td>\$900</td></tr> <tr><td>\$400,000 up to \$525,000</td><td>\$1,040</td></tr> <tr><td>\$525,000 up to \$650,000</td><td>\$1,200</td></tr> <tr><td>\$650,000 up to \$850,000</td><td>\$1,400</td></tr> <tr><td>\$850,000 up to \$1,100,000</td><td>\$1,600</td></tr> <tr><td>\$1,100,000 up to \$1,350,000</td><td>\$1,900</td></tr> <tr><td>\$1,350,000 up to \$1,600,000</td><td>\$2,300</td></tr> <tr><td>\$1,600,000 up to \$1,850,000</td><td>\$2,700</td></tr> <tr><td>\$1,850,000 up to \$2,100,000</td><td>\$3,100</td></tr> <tr><td>\$2,100,000 up to \$2,350,000</td><td>\$3,400</td></tr> <tr><td>\$2,350,000 up to \$2,600,000</td><td>\$3,700</td></tr> <tr><td>\$2,600,000 up to \$2,850,000</td><td>\$3,900</td></tr> <tr><td>\$2,850,000 up to \$3,100,000</td><td>\$4,100</td></tr> <tr><td>\$3,100,000 and over</td><td>\$4,100 + 0.04% over \$3,100,000</td></tr> </table> <p>For clients paying an Asset Management Service fee as of December 31, 2001, their annual fee schedule is as follows. Because they paid a higher fee for their comprehensive financial plan and were a paying client on December 31, 2001, they are eligible for a lower cost Asset Management Fee.</p> <table border="0"> <tr><td>Less than \$25,000 assets</td><td>\$300 annual fee</td></tr> <tr><td>\$25,000 up to \$275,000</td><td>\$500</td></tr> <tr><td>\$275,000 up to \$400,000</td><td>\$620</td></tr> <tr><td>\$400,000 up to \$525,000</td><td>\$740</td></tr> <tr><td>\$525,000 up to \$650,000</td><td>\$860</td></tr> <tr><td>\$650,000 up to \$850,000</td><td>\$980</td></tr> <tr><td>\$850,000 up to \$1,100,000</td><td>\$1,100</td></tr> <tr><td>\$1,100,000 up to \$1,350,000</td><td>\$1,260</td></tr> <tr><td>\$1,350,000 up to \$1,600,000</td><td>\$1,460</td></tr> <tr><td>\$1,600,000 up to \$1,850,000</td><td>\$1,660</td></tr> <tr><td>\$1,850,000 up to \$2,100,000</td><td>\$1,860</td></tr> <tr><td>\$2,100,000 up to \$2,350,000</td><td>\$2,060</td></tr> <tr><td>\$2,350,000 up to \$2,600,000</td><td>\$2,260</td></tr> <tr><td>\$2,600,000 up to \$2,850,000</td><td>\$2,460</td></tr> <tr><td>\$2,850,000 up to \$3,100,000</td><td>\$2,660</td></tr> <tr><td>\$3,100,000 and over</td><td>\$2,660 + 0.04% over \$3,100,000</td></tr> </table>	Less than \$25,000 assets	\$500 annual fee	\$25,000 up to \$275,000	\$760	\$275,000 up to \$400,000	\$900	\$400,000 up to \$525,000	\$1,040	\$525,000 up to \$650,000	\$1,200	\$650,000 up to \$850,000	\$1,400	\$850,000 up to \$1,100,000	\$1,600	\$1,100,000 up to \$1,350,000	\$1,900	\$1,350,000 up to \$1,600,000	\$2,300	\$1,600,000 up to \$1,850,000	\$2,700	\$1,850,000 up to \$2,100,000	\$3,100	\$2,100,000 up to \$2,350,000	\$3,400	\$2,350,000 up to \$2,600,000	\$3,700	\$2,600,000 up to \$2,850,000	\$3,900	\$2,850,000 up to \$3,100,000	\$4,100	\$3,100,000 and over	\$4,100 + 0.04% over \$3,100,000	Less than \$25,000 assets	\$300 annual fee	\$25,000 up to \$275,000	\$500	\$275,000 up to \$400,000	\$620	\$400,000 up to \$525,000	\$740	\$525,000 up to \$650,000	\$860	\$650,000 up to \$850,000	\$980	\$850,000 up to \$1,100,000	\$1,100	\$1,100,000 up to \$1,350,000	\$1,260	\$1,350,000 up to \$1,600,000	\$1,460	\$1,600,000 up to \$1,850,000	\$1,660	\$1,850,000 up to \$2,100,000	\$1,860	\$2,100,000 up to \$2,350,000	\$2,060	\$2,350,000 up to \$2,600,000	\$2,260	\$2,600,000 up to \$2,850,000	\$2,460	\$2,850,000 up to \$3,100,000	\$2,660	\$3,100,000 and over	\$2,660 + 0.04% over \$3,100,000
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(Complete amended pages in full, circle amended items and file with execution page (page 1).)

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant: Cynthia V Taradash	SEC File Number: 801-	Date: 5/28/08
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Cynthia V Taradash	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer																								
1. A. (7)	<p>Asset fee is billed quarterly, is payable in advance and in full. This service is only available to clients with completed, comprehensive financial plans. All services and recommendations are implemented only after the client has granted specific consent.</p> <p>Clients may cancel this service at any time, effective immediately and are refunded prepaid fees less any services used during the quarter, assessed at the hourly rate of \$140 per hour.</p> <p>Registrant reviews client accounts periodically. Clients are notified at least 30 days in advance of the quarterly billing cycle of any changes.</p> <p>Clients who wish to consult Registrant only on an as needed basis are charged \$140 per hour. The fee is billed monthly. Larger cases may be asked to post a retainer.</p> <p>Registrant may distribute third party or in-house information as current events warrant. No fee is charged for this service.</p> <p>FINANCIAL PLANNING SERVICES Comprehensive Financial Plan includes one initial consultation and two follow-up consultations. This service provides a written, objective analysis covering the six areas of financial planning -- financial position, income taxes, insurance, investments, retirement planning and estate planning. In addition, clients also receive a written set of recommendations as to how to meet their financial goals and needs in the six financial planning areas. The fee schedule is as follows:</p> <table border="0"> <tr> <td>Total Assets</td> <td>Single Client</td> </tr> <tr> <td>Up to \$150,000 assets</td> <td>\$1,750.00</td> </tr> <tr> <td>\$150,000 - \$450,000</td> <td>\$1,750.00 + 0.25% over \$150,000</td> </tr> <tr> <td>\$450,000 - \$900,000</td> <td>\$2,500.00 + 0.20% over \$450,000</td> </tr> <tr> <td>\$900,000 - \$1,500,000</td> <td>\$3,400.00 + 0.20% over \$900,000</td> </tr> <tr> <td>\$1,500,000 and over</td> <td>\$4,600.00 + 0.10% over \$1,500,000</td> </tr> <tr> <td>Total Assets</td> <td>Couple Client</td> </tr> <tr> <td>Up to \$150,000 assets</td> <td>\$1,750.00</td> </tr> <tr> <td>\$150,000 - \$450,000</td> <td>\$1,750.00 + 0.40% over \$150,000</td> </tr> <tr> <td>\$450,000 - \$900,000</td> <td>\$2,950.00 + 0.30% over \$450,000</td> </tr> <tr> <td>\$900,000 - \$1,500,000</td> <td>\$4,300.00 + 0.20% over \$900,000</td> </tr> <tr> <td>\$1,500,000 and over</td> <td>\$5,500.00 + 0.10% over \$1,500,000</td> </tr> </table> <p>For clients who are principal(s) in a business, an additional \$400 fee for each business is added to the above schedules.</p> <p>If clients circumstances change substantially prior to the second follow-up consultation, a \$400 revision fee will be charged.</p>	Total Assets	Single Client	Up to \$150,000 assets	\$1,750.00	\$150,000 - \$450,000	\$1,750.00 + 0.25% over \$150,000	\$450,000 - \$900,000	\$2,500.00 + 0.20% over \$450,000	\$900,000 - \$1,500,000	\$3,400.00 + 0.20% over \$900,000	\$1,500,000 and over	\$4,600.00 + 0.10% over \$1,500,000	Total Assets	Couple Client	Up to \$150,000 assets	\$1,750.00	\$150,000 - \$450,000	\$1,750.00 + 0.40% over \$150,000	\$450,000 - \$900,000	\$2,950.00 + 0.30% over \$450,000	\$900,000 - \$1,500,000	\$4,300.00 + 0.20% over \$900,000	\$1,500,000 and over	\$5,500.00 + 0.10% over \$1,500,000
Total Assets	Single Client																								
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Total Assets	Couple Client																								
Up to \$150,000 assets	\$1,750.00																								
\$150,000 - \$450,000	\$1,750.00 + 0.40% over \$150,000																								
\$450,000 - \$900,000	\$2,950.00 + 0.30% over \$450,000																								
\$900,000 - \$1,500,000	\$4,300.00 + 0.20% over \$900,000																								
\$1,500,000 and over	\$5,500.00 + 0.10% over \$1,500,000																								

(Complete amended pages in full, circle amended items and file with execution page (page 1)).

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant:
Cynthia V Taradash

SEC File Number:
801-

Date:
5/28/08

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Cynthia V Taradash		IRS Empl. Ident. No.:																																				
Item of Form (identify)	Answer																																					
	<p>The fee for the Comprehensive Financial Plan requires a 50% down payment with the remainder due upon completion of the Plan. Any client not fully satisfied may request a full refund of the cost of their financial plan less the number of plan preparation hours, assessed at the standard hourly fee (\$140 per hour) within 45 days of plan delivery.</p> <p>Clients who wish to consult Registrant only on an as needed basis are charged \$140 per hour. The fee is billed monthly. Larger cases may be asked to post a retainer.</p> <p>Investment & Retirement Plan includes one initial consultation and two follow-up consultations. This service provides a written, objective analysis covering three areas of financial planning -- net worth, investments and retirement planning. Specifically excluded is an analysis of income tax planning, review of insurance policies, disability planning, premature death planning, long term care analysis and estate planning analysis. The fee schedule is as follows:</p> <table border="0"> <tr> <td colspan="2">Total Assets</td> <td>Single Client</td> </tr> <tr> <td>Up to \$150,000 assets</td> <td></td> <td>\$1,100.00</td> </tr> <tr> <td>\$150,000 - \$450,000</td> <td></td> <td>\$1,100.00 + 0.25% over \$150,000</td> </tr> <tr> <td>\$450,000 - \$900,000</td> <td></td> <td>\$1,850.00 + 0.20% over \$450,000</td> </tr> <tr> <td>\$900,000 - \$1,500,000</td> <td></td> <td>\$2,750.00 + 0.20% over \$900,000</td> </tr> <tr> <td>\$1,500,000 and over</td> <td></td> <td>\$3,950.00 + 0.10% over \$1,500,000</td> </tr> <tr> <td colspan="2">Total Assets</td> <td>Couple Client</td> </tr> <tr> <td>Up to \$150,000 assets</td> <td></td> <td>\$1,100.00</td> </tr> <tr> <td>\$150,000 - \$450,000</td> <td></td> <td>\$1,100.00 + 0.40% over \$150,000</td> </tr> <tr> <td>\$450,000 - \$900,000</td> <td></td> <td>\$2,300.00 + 0.30% over \$450,000</td> </tr> <tr> <td>\$900,000 - \$1,500,000</td> <td></td> <td>\$3,650.00 + 0.20% over \$900,000</td> </tr> <tr> <td>\$1,500,000 and over</td> <td></td> <td>\$4,850.00 + 0.10% over \$1,500,000</td> </tr> </table> <p>If clients circumstances change substantially prior to the second follow-up consultation, a \$400 revision fee will be charged.</p> <p>The fee for the Investment & Retirement Plan requires a 50% down payment with the remainder due upon completion of the Plan. Any client on fully satisfied may request a full refund of the cost of their financial plan less the number of plan preparation hours, assessed at the standard hourly fee (140 per hour) within 45 days of plan delivery.</p>		Total Assets		Single Client	Up to \$150,000 assets		\$1,100.00	\$150,000 - \$450,000		\$1,100.00 + 0.25% over \$150,000	\$450,000 - \$900,000		\$1,850.00 + 0.20% over \$450,000	\$900,000 - \$1,500,000		\$2,750.00 + 0.20% over \$900,000	\$1,500,000 and over		\$3,950.00 + 0.10% over \$1,500,000	Total Assets		Couple Client	Up to \$150,000 assets		\$1,100.00	\$150,000 - \$450,000		\$1,100.00 + 0.40% over \$150,000	\$450,000 - \$900,000		\$2,300.00 + 0.30% over \$450,000	\$900,000 - \$1,500,000		\$3,650.00 + 0.20% over \$900,000	\$1,500,000 and over		\$4,850.00 + 0.10% over \$1,500,000
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3. K. (3)	Venture capital and equipment leasing.																																					
3. L.	Real estate investment trusts and unit investment trusts.																																					
4. A. (5)	Securities also analyzed for client suitability. Client goals, financial position, needs, time frames, available resources, risk tolerances, investment objectives, tax situation, etc. are evaluated.																																					

(Complete amended pages in full, circle amended items and file with execution page (page 1).)

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant: Cynthia V Taradash	SEC File Number: 801-	Date: 5/28/08
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Cynthia V Taradash	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
5.	<p>All investment advisors and investment advisor representatives of the firm must comply with all of the following:</p> <p>1. Minimum graduate degree in business (or related field) OR bachelor's degree and two years financial services' experience OR Certified Financial Planner designation.</p> <p>2. Must adhere to the highest ethical standards including professional standards established by Certified Financial Planner Board of Standards and National Association for Personal Financial Advisors.</p> <p>The disciplinary history, if any, of investment advisors and their representatives may be obtained by calling the Massachusetts Securities Division at (617) 727-3548 and the New Hampshire Bureau of Securities Regulation at (603) 271-1463.</p>
6.	<p>Cynthia V. Taradash Born June 25, 1963</p> <p>Formal Education Earned Bachelor of Science in Mechanical Engineering degree from the University of Rochester, Rochester, NY, in 1985.</p> <p>Earned Master of Business Administration degree from Northeastern University, Boston, MA, in 1992, Beta Gamma Sigma (top 10% of class).</p> <p>Completed the Certified Financial Planner Professional Education Program at The American College, Bryn Mawr, PA, in 2000.</p> <p>Completed the Chartered Financial Consultant Professional Program at the American College, Bryn Mawr, PA, in 2003.</p> <p>Business Background 1999 - Present: Fee-only Financial Planner and Owner of CVT Financial Planning, Whitefield, NH. 1998 - 1999: Fee-only Financial Planner and Director of Client Services at Dorothy J. Cole, Merrimack, NH. 1997 - 1998: Financial Assistant/Advisor at Creative Financial Strategies, a financial services company in Littleton, NH. 1997 and 1998 tax seasons: Tax Preparer/Advisor at H & R Block, a tax preparation company in Littleton, NH. 1997: Financial Assistant/Advisor at Kinsman Advisory Group, a financial services company in Easton, NH. 1995 - 1996: Manager at Norton Company, a manufacturing company in Littleton, NH. 1992 - 1993: Manager at Psion, Inc., a computer distribution company in Concord, MA.</p>

(Complete amended pages in full, circle amended items and file with execution page (page 1).)

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant:
Cynthia V Taradash

SEC File Number:
801-

Date:
5/28/08

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Cynthia V Taradash		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
9. E.	<p>1989 - 1991: Design Engineer at Benchmark Industries, Inc., a manufacturing company in Goffstown, NH. 1985 - 1989: Member of the Technical Staff at Hughes Aircraft Company, Radar Systems Group, a manufacturing company in El Segundo, CA.</p> <p>Registrant and employees of registrant may buy, hold or sell securities that it recommends to clients. Recommendations to clients are implemented before registrant's and employee's transactions. All registrant and employee transactions are monitored.</p> <p>Registrant and employees of registrant adhere to the National Association of Personal Financial Advisors (NAPFA) Code of Ethics, which is as follows:</p> <p>Recognizing our fiduciary responsibility to clients and the public, registrant and employees of registrant uphold the highest standards of care in the industry by espousing and practicing:</p> <ul style="list-style-type: none"> -- Objectivity -- Complete Disclosure -- Integrity and Honesty -- Competence -- Confidence -- Fairness and Suitability -- Professionalism -- Regulatory Compliance <p>In addition, Registrant adheres to the NAPFA Fiduciary Oath, which is as follows:</p> <p>The advisor shall exercise his/her best efforts to act in good faith and in the best interest of the client. The advisor shall provide written disclosure to the client prior to the engagement of the advisor, and thereafter throughout the term of the engagement, of any conflicts of interest, which will or reasonably may compromise the impartiality or independence of the advisor.</p> <p>The advisor, or any party in which the advisor has a financial interest, does not receive any compensation or any other remuneration that is contingent on any client's purchase or sale of a financial product. The advisor does not receive a fee or other compensation from another party based on the referral or the client's business.</p> <p>This means, the advisor/registrant shall always act in good faith and with candor. The advisor/registrant shall be proactive in disclosure of any conflicts of interest that may impact clients. Advisor/registrant shall not accept any referral fees or compensation that is contingent upon the purchase or sale of a financial product.</p> <p>A copy of the signed code of ethics and fiduciary oath is available to any client or prospective client</p>	

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**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant:
Cynthia V Taradash

SEC File Number:
801-

Date:
5/28/08

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Cynthia V Taradash		IRS Empl. Ident. No.:								
Item of Form (identify)	Answer									
10.	upon request. Registrant provides financial planning services to all clientele. Minimum fees are as follows: <table border="0"> <tr> <td>Comprehensive Financial Plan</td> <td>\$1,750.00</td> </tr> <tr> <td>Investment & Retirement Plan</td> <td>\$1,100.00</td> </tr> <tr> <td>Annual Asset Management Fee</td> <td>\$500.00</td> </tr> <tr> <td>Hourly Fee</td> <td>\$140.00</td> </tr> </table>		Comprehensive Financial Plan	\$1,750.00	Investment & Retirement Plan	\$1,100.00	Annual Asset Management Fee	\$500.00	Hourly Fee	\$140.00
Comprehensive Financial Plan	\$1,750.00									
Investment & Retirement Plan	\$1,100.00									
Annual Asset Management Fee	\$500.00									
Hourly Fee	\$140.00									
11. A.	<p>REVIEWS: Reviews are triggered by either client and/or Registrant request. Registrant receives client investment statements of accounts. These statements are copies of the same statements that the client receives from the client's broker-dealer(s) and/or investment company(ies). Investment accounts are reviewed upon receipt of updated account statements. Complete reviews of all investment accounts of individual clients will be done at least annually. There are no different levels of review.</p> <p>REVIEWERS: Cynthia V. Taradash performs financial planner and financial analyst functions. Clients provide Registrant with instructions regarding client goals, needs, available resources, time constraints and risk tolerances. Cynthia V. Taradash reviews accounts based upon these criteria plus other factors including the client's financial position, investment objectives and tax situation. The number of accounts will be determined by the number of clients.</p>									
12. B.	<p>Registrant recommends one or more brokers upon client request. Typical recommendations are brokers who provide discount services. Registrant strives to recommend best financial products given client needs, objectives and resources at the lowest cost to the client. Client is under no obligation to use recommended broker(s). Regardless of outcome, registrant receives NO compensation, either directly or indirectly from broker-dealer.</p> <p>In addition, registrant receives NO compensation either directly or indirectly from any other financial industry advisors including investment companies, banking/thrift institutions, accounting firms, law firms, insurance agencies/companies, pensions consultants, real estate brokers/dealers, mortgage brokers, pension trustees, commodity traders, futures merchants, limited partnership underwriters/dealers, other investment advisors and other financial planning firms.</p>									
13. B.	<p>Registrant has paid both NAPFA (National Association of Personal Financial Advisors) and the FPA (Financial Planning Association) an annual membership fee. These are fixed, annual fees and are not dependent upon the number of referrals received as a result of membership.</p>									

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