

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

Applicant: Munroe, Bobbie Dow	SEC File Number: 801-	Date: 10-31-2006
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Munroe, Bobbie Dow	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
Part II, No. 1-A	<p>The applicant (DBA: Fraser Financial) charges a variety of fees for financial planning and investment advice. There are four types of fixed fees. 1) Annual Retainer: Includes money management, financial planning, coaching and advice. The negotiable annual initial minimum fee is \$2000 for individuals and \$2500 for couples. For subsequent years, depending on the complexity of a client's financial situation, the fee may increase or decrease, but will never be below \$1500 a year. The fee is paid quarterly, at the start of each quarter, and if a client cancels, any prepaid fees will be refunded on a pro-rated basis, but clients must pay a minimum of two quarters. 2) Comprehensive Financial Plan: Plan fee ranges from \$1000 to \$5000, depending on the complexity of a client's financial situation. The negotiable fee is paid 50% at the beginning of the engagement and 50% upon presentation of the plan. 3) One-Time fee: For consultations on client financial concerns, usually lasting two or three hours. The non-negotiable fee of \$600 is paid after the consultation. 4) Financial Coaching: The negotiable fee is \$400 for individuals and \$600 for couples and is paid in advance. As this is a short engagement with most work performed at the outset, there will be no refunds offered on this service. Other fees include: Hourly fees, which are negotiable in the range of \$55 to \$90 per hour for firm associates, and up to \$180 per hour for services performed by Bobbie D. Munroe, these are paid after the consultations. Seminar fees, which range up to \$300 for a one-day event and are usually paid in advance, customarily at the door. Assets Under Management (AUM) Fee is charged on vary rare occasions and will range from .6% to 2%. NOTE: Clients may be able to obtain similar services elsewhere for less cost and may terminate at any time.</p>
Part II, No. 1-D	<p>Termination of Agreement: The client may terminate the agreement at any time by notifying the advisor in writing and sent to Fraser Financial, 1873 Volberg St NW, Atlanta, GA 30318. However, as the time spent at the beginning of this engagement will be significant, the client will be responsible for paying for two quarters in the event this contract is terminated in the first 6 months. Thereafter, the client will receive a refund for any unearned fees upon notification of his desire to terminate this agreement. The advisor may terminate this agreement by notifying the client in writing.</p>
Part II, No. 5	<p>All investment advisors at Fraser Financial are required to hold the CFP® designation and to adhere to the strict ethics requirements of that designation.</p>
Part II, No. 6	<p>Munroe, Bobbie Dow: Born in 1953; BA in history from Rice University in 1976, certificate in financial planning from Oglethorpe University in 1998 and CFP® designation in 1998; from 1999 to the present has had her own RIA firm- Bobbie Dow Munroe (1999 to present), has her own tax & accounting service- Fraser Financial (1992 to present) and was a registered representative with HD Vest (1998-1999).</p> <p>Corbitt, Deanna B.: Born 1970; BBA in accounting from the University of Dayton in 1992, certificate in financial planning from Oglethorpe University in 2004 and CFP® designation in 2004; from 2000 to the present has worked at Fraser Financial in various capacities (associate financial planner, tax preparer, small business consultant).</p>
Part II, No. 7 A&B&C	<p>Bobbie Munroe and Deanna Corbitt are engaged in a profession other than providing financial planning and investment advice. Through the applicant- Fraser Financial- which is also a tax & accounting service, they provide tax & accounting services. This profession takes up a small portion of their workweek. The principal business of Bobbie Munroe dba</p>

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

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Applicant: Munroe, Bobbie Dow	SEC File Number: 801-	Date: 10-31-2006
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Munroe, Bobbie Dow	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
Part II, No. 8-C (7)	Fraser Financial is comprehensive financial planning. In some cases, investment advice is offered as a stand-alone service, but it is generally a part of a larger financial planning engagement.
Part II, No. 9-E	The applicant- Fraser Financial- provides tax & accounting services to its clients. Some of its clients may become RIA clients, and vice-versa.
Part II, No. 12-A 1&2	On occasion, Bobbie Munroe and Deanna Corbitt may buy or sell securities that they recommend to clients. There is no conflict of interest as the securities are widely held and publicly traded and they are too small investors/advisors to affect the market and they place client interests before their own interests.
Part II, No. 12-B	The applicant manages client accounts on a discretionary basis. It limits its discretionary authority by prohibiting Bobbie Munroe and Deanna Corbitt from withdrawing funds and/or securities from client accounts without the specific permission of the client. In addition, discretionary transactions (rarely if any) are limited to general securities, mutual funds, options and government securities.
	Clients wishing to implement the applicant's advice are free to select any broker they wish, and are so informed. Those wishing for the applicant to recommend a broker will get a recommendation based on the broker's costs, skills, reputation, dependability and compatibility with the client. NOTE: Clients may be able to obtain lower commissions and fees from other brokers and the value of products, research and services given to the applicant is not a factor in determining the selection of broker/dealers or the reasonableness of their commissions.

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