

**Part 2B of Form ADV: *Brochure Supplement dated February 8, 2011***

Stephen D. Anderson  
3020 Roswell Road NE, Suite 200  
Marietta, GA 30062  
(678)819-3930

This brochure supplement provides information about Stephen D. Anderson that supplements the CFS Wealth Management brochure. You should have received a copy of that brochure. Please contact the Service Center at (478)471-1875 if you did not receive the CFS brochure or if you have any questions about the contents of this supplement. Additional information about Stephen D. Anderson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

**Educational Background and Business Experience**

12/2005 - Present	CFS Wealth Management	Investment Advisor Representative
12/2005 - Present	Purshe Kaplan Sterling Investments	Registered Representative
04/2001 - 11/2005	LPL Financial	Registered Rep/Investment Advisor Rep
06/2000 - 04/2001	BBT Investment Services	Registered Representative

Augusta College      Bachelor's Degree, Business Administration  
Webster University      Masters of Arts, Management

**Disciplinary Information**

There are no events, actions or proceedings to disclose.

**Outside Business Activities**

Stephen Anderson is a Registered Representative of Purshe Kaplan Sterling. Mr. Anderson receives compensation including trails from the sale of securities and other investment products placed through this broker/dealer. CFS does not charge, nor does Mr. Anderson receive advisory fees on client accounts handled through PKS.

Mr. Anderson is licensed to sell life, health and disability insurance but these activities are not substantial.

**Additional Compensation**

There is no additional compensation to report.

**Supervision**

Wade T. Chapman is the Chief Compliance Officer (CCO) for CFS and can be reached at (478)471-1875. The initial client agreement and subsequent account paperwork must be approved by the CCO. The CCO also maintains the books and records (including trade tickets) necessary to provide supervision for IA activities. Emails and other correspondence are monitored by the CCO. The CCO reviews the IA's personal trading and holdings to help avoid conflicts of interest with client trading and holdings.

**Requirements for State-Registered Advisers**

No arbitration or civil proceeding to report.  
No bankruptcy petitions to report.

**Part 2B of Form ADV: *Brochure Supplement dated February 8, 2011***

Wade T. Chapman, AAMS®  
403 North Dawson Street  
Thomasville, GA 31792  
(229)236-0322

This brochure supplement provides information about Wade T. Chapman that supplements the CFS Wealth Management brochure. You should have received a copy of that brochure. Please contact the Service Center at (478)471-1875 if you did not receive the CFS brochure or if you have any questions about the contents of this supplement. Additional information about Wade T. Chapman is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

Educational Background and Business Experience

12/2005 - Present	CFS Wealth Management	Investment Advisor Representative/President
12/2005 - Present	Purshe Kaplan Sterling Investments	Registered Representative
12/1998 - 11/2005	Commonwealth Financial	Registered Rep/Investment Advisor Rep
02/1997 - 12/1998	LPL Financial	Registered Representative

University of Georgia Bachelor's Degree, Business Administration (Finance Major)  
Accredited Asset Management Specialist and AAMS® are service marks of the College for Financial Planning.

Disciplinary Information

There are no events, actions or proceedings to disclose.

Outside Business Activities

Wade T. Chapman is a Registered Representative of Purshe Kaplan Sterling. Mr. Chapman receives compensation including trails from the sale of securities and other investment products placed through this broker/dealer. CFS does not charge, nor does Mr. Chapman receive advisory fees on client accounts handled through PKS.

Mr. Chapman is licensed to sell life, health and disability insurance but these activities are not substantial.

Additional Compensation

There is no additional compensation to report.

Supervision

Wade T. Chapman is the Chief Compliance Officer (CCO) for CFS and can be reached at (478)471-1875. The initial client agreement and subsequent account paperwork must be approved by the CCO. The CCO also maintains the books and records (including trade tickets) necessary to provide supervision for IA activities. Emails and other correspondence are monitored by the CCO. The CCO reviews the IA's personal trading and holdings to help avoid conflicts of interest with client trading and holdings. Mr. Chapman submits his personal trading and holdings for review with a third-party compliance consulting firm to ensure compliance with firm's policies.

Requirements for State-Registered Advisers

No arbitration or civil proceeding to report.  
No bankruptcy petitions to report.

**Part 2B of Form ADV: *Brochure Supplement dated February 8, 2011***

Don Stringfield, CFP®  
3727 Vineville Avenue  
Macon, GA 31204  
(478)471-1875

This brochure supplement provides information about Donald A. Stringfield that supplements the CFS Wealth Management brochure. You should have received a copy of that brochure. Please contact the Service Center at (478)471-1875 if you did not receive the CFS brochure or if you have any questions about the contents of this supplement. Additional information about Donald A. Stringfield is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

Educational Background and Business Experience

12/2005 - Present	CFS Wealth Management	Investment Advisor Representative
12/2002 – 12/2005	Commonwealth	Registered Representative/IAR
02/2001 - 11/2002	Money Concepts	Registered Representative

University of Louisville      Bachelors of Science in Engineering  
Mercer University          Master of Business Administration in Finance  
Certified Financial Planner and CFP® are service marks of the College of Financial Planning.

Disciplinary Information

There are no events, actions or proceedings to disclose.

Outside Business Activities

Mr. Stringfield is licensed to sell life, health and disability insurance but these activities are not substantial.

Additional Compensation

There is no additional compensation to report.

Supervision

Wade T. Chapman is the Chief Compliance Officer (CCO) for CFS and can be reached at (478)471-1875. The initial client agreement and subsequent account paperwork must be approved by the CCO. The CCO also maintains the books and records (including trade tickets) necessary to provide supervision for IA activities. Emails and other correspondence are monitored by the CCO. The CCO reviews the IA's personal trading and holdings to help avoid conflicts of interest with client trading and holdings.

Requirements for State-Registered Advisers

No arbitration or civil proceeding to report.  
No bankruptcy petitions to report.

**Part 2B of Form ADV: *Brochure Supplement dated February 8, 2011***

Lucinda Dallas Gamble, JD  
3727 Vineville Avenue  
Macon, GA 31204  
(888)471-1875

This brochure supplement provides information about Lucinda Dallas Gamble that supplements the CFS Wealth Management brochure. You should have received a copy of that brochure. Please contact the Service Center at (478)471-1875 if you did not receive the CFS brochure or if you have any questions about the contents of this supplement. Additional information about Lucinda Dallas Gamble is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

Educational Background and Business Experience

07/2010 - Present	CFS Wealth Management	Investment Advisor Representative
11/2002 – 11/2009	Southcrest Investments/Fintegra	Registered Representative
09/1999 - 11/2002	Raymond James Financial	Registered Representative

Emory University	Bachelor of Arts Degree in History
University of Georgia Law School	Juris Doctor
Southern Trust School	Graduate in Trust Administration

Disciplinary Information

There are no events, actions or proceedings to disclose.

Outside Business Activities

Mrs. Gamble is licensed to sell life, health and disability insurance but these activities are not substantial.

Additional Compensation

There is no additional compensation to report.

Supervision

Wade T. Chapman is the Chief Compliance Officer (CCO) for CFS and can be reached at (478)471-1875. The initial client agreement and subsequent account paperwork must be approved by the CCO. The CCO also maintains the books and records (including trade tickets) necessary to provide supervision for IA activities. Emails and other correspondence are monitored by the CCO. The CCO reviews the IA's personal trading and holdings to help avoid conflicts of interest with client trading and holdings.

Requirements for State-Registered Advisers

No arbitration or civil proceeding to report.  
No bankruptcy petitions to report.

**Part 2B of Form ADV: *Brochure Supplement dated February 8, 2011***

Frank Reagan  
3727 Vineville Avenue  
Macon, GA 31204  
(888)471-1875

This brochure supplement provides information about Frank Reagan that supplements the CFS Wealth Management brochure. You should have received a copy of that brochure. Please contact the Service Center at (478)471-1875 if you did not receive the CFS brochure or if you have any questions about the contents of this supplement. Additional information about Frank Reagan is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

Educational Background and Business Experience

08/2010 - Present	CFS Wealth Management	Investment Advisor Representative/Marketing Director
12/2007 - 02/2010	PMFM	Investment Advisor Representative/ VP of Marketing
02/1997 - 12/2007	Pacific Life	Regional Vice President

Disciplinary Information

There are no events, actions or proceedings to disclose.

Outside Business Activities

None to report.

Additional Compensation

There is no additional compensation to report.

Supervision

Wade T. Chapman is the Chief Compliance Officer (CCO) for CFS and can be reached at (478)471-1875. The initial client agreement and subsequent account paperwork must be approved by the CCO. The CCO also maintains the books and records (including trade tickets) necessary to provide supervision for IA activities. Emails and other correspondence are monitored by the CCO. The CCO reviews the IA's personal trading and holdings to help avoid conflicts of interest with client trading and holdings.

Requirements for State-Registered Advisers

No arbitration or civil proceeding to report.

No bankruptcy petitions to report.

**Part 2B of Form ADV: *Brochure Supplement dated February 8, 2011***

Roswell Fort Mason  
403 North Dawson Street  
Thomasville, GA 31792  
(229)236-0322

This brochure supplement provides information about Roswell Fort Mason that supplements the CFS Wealth Management brochure. You should have received a copy of that brochure. Please contact the Service Center at (478)471-1875 if you did not receive the CFS brochure or if you have any questions about the contents of this supplement. Additional information about Roswell Fort Mason is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

Educational Background and Business Experience

11/2010 - Present	CFS Wealth Management	Investment Advisor Representative
04/2008 - 10/2010	Waddell & Reed	Registered Representative
03/2006 - 12/2006	Broad Street Capital Advisors	Registered Representative

University of Georgia      Bachelor of Science in Family and Consumer Sciences

Disciplinary Information

There are no events, actions or proceedings to disclose.

Outside Business Activities

Mr. Mason is licensed to sell life, health and disability insurance but these activities are not substantial.

Additional Compensation

There is no additional compensation to report.

Supervision

Wade T. Chapman is the Chief Compliance Officer (CCO) for CFS and can be reached at (478)471-1875. The initial client agreement and subsequent account paperwork must be approved by the CCO. The CCO also maintains the books and records (including trade tickets) necessary to provide supervision for IA activities. Emails and other correspondence are monitored by the CCO. The CCO reviews the IA's personal trading and holdings to help avoid conflicts of interest with client trading and holdings.

Requirements for State-Registered Advisers

No arbitration or civil proceeding to report.  
No bankruptcy petitions to report.

