

The Advisory Corner

Greetings from Nepal!

Phil Guske, President of Pathfinder Advisory, Inc., had the privilege of traveling to a country that has been prominent in the news lately- Nepal.

He represented the Board of Directors for First Love International when he traveled with two companions- Rev. Steve Brandon and Steve's father, Dr. Stan Brandon.

The purpose of the trip was to observe the on-going work of First Love with widows and orphans.

Why Nepal?

"It is a kingdom nation and the government does little to provide for the less fortunate. As a result, massive poverty and hopelessness exist giving Christians ample opportunity to help," Phil said.

To those unfamiliar with the economic hardships in

Nepal, the average working family earns only \$200 per year.

"First Love's goal is not to attempt to help everyone, but to strategically target certain areas of the world and try meet the needs of those who urgently need help."

Bob and Bobbie Clinton, First Love staff members, live in Nepal and served as the hosts for Phil's group. They were also tour guides in a country that has a "traveler's advisory" issued to all US visitors.

Rev. Brandon said, "Even though we were in this country during a Maoist rebellion and were stopped by insurgents, we always felt God's hand of protection on us."

One of the high points for Phil was visiting the children's home where 38 students and staff members live. It has been almost four years since

Phil and Karen first started working with First Love to help build the facility.

The complex is located in Meghauri, near the border that Nepal shares with India. "It was a wonderful experience to see this 'oasis' for the children- a real sanctuary."

Phil was especially excited to meet Mamata, the

six-year-old girl who is sponsored by his mother, Shirley.

The children are raised in a loving environment where their physical and spiritual needs are met.

The Guske family would like to thank all of our clients for the interest they have shown in this on-going work. ♦



Phil poses with one of the sponsored orphans- Mamata.

Annual Reviews

- You should be hearing from us soon to schedule either a face-to-face appointment or an appointment by phone.
- We are striving to meet with each client twice a year for a review of your portfolio as well as two telephone reviews.
- If you have a specific request or issue, these are handled apart from your reviews and will not be counted towards the four various meetings.

And the Survey Says...

Recently we turned to Moss - Adams, an outside marketing research firm to conduct a survey with our clients.

The goal of the survey was to gain a better understanding of you- our client. We want to ensure that we meet or exceed your expectations.

The survey measured

aspects such as overall satisfaction, trustworthiness, team assistance and service response, portfolio risk, communication as well as confidence in reaching objectives.

We were delighted that our clients honored us with an overall rating of 4.5 out of 5 points with

a rating of "very strong" for the number of clients responding.

Although we are pleased with the results, some of you made some meaningful suggestions for further improvement.

You indicated to us two things: a need for more personal contact

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And the Survey Says... con't.

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and reports that are less complicated.

As a result, we are implementing an annual plan that will include two face-to-face meetings with each client as well as two conference calls (unless the client desires a different level of contact).

The survey also indicated that in some cases, clients were unclear about the details of their plan or how to measure their results or performance.

The new performance report will reflect your plan and will be the basis of review during our regular meetings.

In addition to portfolio management, we offer many services that you may not be aware to include the following:

- Retirement Planning
- Estate Planning
- Reviewing Wills and Trusts

- Tax Strategies including reduction of Social Security Tax
- Debt Elimination
- Medicaid / Nursing Home Planning
- Life Insurance Review

We appreciate your candor in this recent survey and plan on conducting one every 18 - 24 months in order to better gauge your needs.♦