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 SECRETARY OF THE SENATE
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LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required To Complete This Page

1. Registrant Name <u>Capital Concepts</u>			
2. Address <input type="checkbox"/> Check if different than previously reported <u>1050 17th Street NW Suite 701</u>			
3. Principal Place of Business (if different from line 2) City: <u>Washington</u> State/Zip (or Country) <u>DC 20036</u>			
4. Contact Name <u>Kathy Hamor</u>	Telephone <u>202-223-2630</u>	E-mail (optional) <u>khamor@mindspring.com</u>	5. Senate ID # <u>8065-</u>
7. Client Name <input type="checkbox"/> Self <u>The Savings Coalition of America</u>			6. House ID # <u>310120</u>

TYPE OF REPORT 8. Year 2003 Midyear (January 1-June 30) OR Year End (July 1-De

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report ⇒ Termination Date _____

11. No Lobbying

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13	
<p>12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇒ \$ <u>44,250</u> income (nearest \$20,000)</p> <p>Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).</p>	<p>13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇒ \$ _____ Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of methods.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 60 Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 16 Internal Revenue Code</p>

Signature Kathy V. Hamor

Printed Name and Title DAVID N. LEMOR PRESIDENT

LD-2 (REV. 6/98)



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Registrant Name Capital Concepts Client Name The Savings Coalition of Ame

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each co information as requested. Attach additional page(s) as needed.

15. General issue area code TAX (one per page)

16. Specific lobbying issues

Expanded IRA Legislation
Investment Advice legislation

17. House(s) of Congress and Federal agencies contacted

Check if None

US House of Representatives
US Senate
US Department of the Treasury
Office of Management + Budget
Executive Office of the President

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Kathy Hamor	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature Kathy V. Hamor Date 2/3/04
Printed Name and Title Kathy V. Hamor President

