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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 #

TYPE OF REPORT 8. Year 2004 Midyear (January 1-June 30) OR Year End (July 1-Dec)

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

12. Lobbying Firms	13. Organizations
INCOME relating to lobbying activities for this reporting period was: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input checked="" type="checkbox"/> ⇒ \$ <u>44,500</u> <small>Income (nearest \$20,000)</small>	EXPENSES relating to lobbying activities for this reporting period were: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> ⇒ \$ _____ <small>Expenses (nearest \$20,000)</small>
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).	14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of <ul style="list-style-type: none"> <input type="checkbox"/> Method A. Reporting amounts using LDA definition <input type="checkbox"/> Method B. Reporting amounts under section 603 Internal Revenue Code <input type="checkbox"/> Method C. Reporting amounts under section 163 Internal Revenue Code

Signature

Kathy V. Hamor

Printed Name and Title U.S. - Kathy V. Hamler President

LD-2 (REV. 6/98)

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Registrant Name Capital Concepts Client Name The Savings Coalition of Am.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code and provide 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
Expanded Savings legislation

17. House(s) of Congress and Federal agencies contacted Check if None

US House of Representatives
US Senate
US Department of the Treasury

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 7/28/04
Kathy V. Hamor
President

