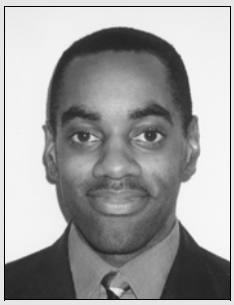
THE EMPOWERMENT CHANNEL

A newsletter designed to promote financial empowerment through stewardship

June 2004 **Special Edition**



Kevin Turner
Financial Advisor

Stewardship Emphasis

It is a rewarding feeling to know that you achieved your goal, but it is an even better feeling to know that you went about it in the right way.

Review back issues of ***The Empowerment Channel*** *online at:*
www.peaklevelinc.com

Welcome to this Special Introduction Issue of The Empowerment Channel, a newsletter designed to provide you, as individuals and business owners, with financial information that you can use to help you reach your goals. For my existing clients, who received The Infinity Horizon, the main change you will see is the look of the newsletter and the method of delivery, but the content remains a constant. To increase readership and expand my Money Concepts business as I transition from St. Louis, Missouri to my new location in Atlanta, Georgia, the standard delivery method will be via e-mail. I hope this will also encourage you as readers to respond to me directly with questions, comments, and suggestions for future articles of interest to you. The intent of The Infinity Horizon has been to provide answers to client questions and be a catalyst to help individuals take action to improve their financial situation. There is no lack of financial information available today on any number of topics, but it is my hope that you will find added value in both the content and approach of The Empowerment Channel, as you read it and refer back to it over time. With that in mind, the focus of this Special Edition is to give you as existing clients, new readers, and prospective clients, what I think are important principles to use as you make plans for your finances and implement the decisions that will determine your level of success.

Good Stewardship - Everyone wants to be financially independent, but how you achieve that status and what you do with it is extremely important. Practicing good stewardship is being responsible with the resources under your care and shows that you manage your wealth the right way by:

- Spending wisely to achieve balance between instant and delayed gratification
- Maximizing your income to make your dollars go farther
- Making wise decisions to acquire money-making assets instead of cash draining liabilities
- Saving and investing your money to achieve a reasonable rate of return
- Giving back from what you have to make a difference for others

Building a Firm Foundation - Creating the life that you desire in a way that will last requires a well thought out financial plan that covers all of the bases to achieve safety, stability, protection & growth.

Implementing the Right Actions - Once your plan is in place, you must have the courage and determination to follow through on your plans with well thought out actions, focusing not just on immediate results but on doing the right things that will lead to a lasting positive outcome.

A Long-Term Approach - To see your plans through to execution, you must have the vision to see where you want to go and the patience to be consistent with your approach and stay true to your plan in the face of short-term ups and downs.

Managing Risk & Reward - Understanding that the level of your reward is in direct relationship to the amount of risk you are willing to take is key, and you must use good judgment in your decision making by evaluating the boundaries of your comfort zone and investing for maximum returns while operating within your tolerance for risk.

Proper Asset Allocation - More than just diversifying your investment portfolio, using proper asset allocation takes a strategic approach to maintain a healthy balance among your assets that will provide the best opportunity to achieve your long-term goals.

I hope this brief introduction has given you some insight about what I view my role as an advisor is to clients. As I begin building my business in the Atlanta area, I will use these guiding principles with my clients, past, present and future, to assist you in reaching your dreams and goals. I look forward to providing you with quality service, and I hope to hear from you soon.

MONEY CONCEPTS®
INTERNATIONAL FINANCIAL PLANNING NETWORK

All securities through
Money Concepts Capital Corp.,
Member NASD/SIPC.
7121 Fairway Drive
Palm Beach Gardens, FL 33418
Phone: 561-472-2000 Fax 561-472-2094
www.moneyconcepts.com

For a free consultation or for more information contact

35 Technology Pkwy S., Suite 170
Norcross, GA 30092-2931
Phone: 770-613-5325
Fax: 770-623-5025
E-Mail: kturner@moneyconcepts.com