

FORM ADV**Uniform Application for Investment Adviser Registration****Part II - Page 1**

OMB APPROVAL

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Name of Investment Adviser:

Ron Beaton's Money Matters

Address: (Number and Street)

(City)

(State)

(Zip Code)

Area Code: Telephone Number:

630 Whitney Drive**Paducah****KY****42001****(270) 443-8711**

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any governmental authority.**

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

**Potential persons who are to respond to the collection of information contained in this form
are not required to respond unless the form displays a currently valid OMB control number.**

FORM ADV**Part II - Page 2**

Applicant:

Ron Beaton's Money Matters

SEC File Number:

801-N/A

Date:

05/08/2007**1. A. Advisory Services and Fees.** (check the applicable boxes)For each type of service provided, state the approximate % of total advisory billings from that service.
(See instruction below.)**Applicant:**

- | | | | |
|-------------------------------------|-----|---|------------|
| <input checked="" type="checkbox"/> | (1) | Provides investment supervisory services | 80% |
| <input type="checkbox"/> | (2) | Manages investment advisory accounts not involving investment supervisory services | % |
| <input checked="" type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above | 10% |
| <input type="checkbox"/> | (4) | Issues periodicals about securities by subscription | % |
| <input type="checkbox"/> | (5) | Issues special reports about securities not included in any service described above | % |
| <input type="checkbox"/> | (6) | Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities | % |
| <input checked="" type="checkbox"/> | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities | 10% |
| <input type="checkbox"/> | (8) | Provides a timing service | % |
| <input type="checkbox"/> | (9) | Furnishes advice about securities in any manner not described above | % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

B. Does applicant call any of the services it checked above financial planning or some similar term?

Yes	No
<input checked="" type="checkbox"/>	<input type="checkbox"/>

C. Applicant offers investment advisory services for: (check all that apply)

- | | |
|---|--|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management | <input type="checkbox"/> (4) Subscription fees |
| <input checked="" type="checkbox"/> (2) Hourly charges | <input type="checkbox"/> (5) Commissions |
| <input type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> (6) Other |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. Types of clients - Applicant generally provides investment advice to: (check those that apply)

- | | |
|--|--|
| <input checked="" type="checkbox"/> A. Individuals | <input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations |
| <input type="checkbox"/> B. Banks or thrift institutions | <input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies | <input type="checkbox"/> G. Other (describe on Schedule F) |
| <input type="checkbox"/> D. Pension and profit sharing plans | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

FORM ADV**Part II - Page 3**

Applicant:

Ron Beaton's Money Matters

SEC File Number:

801- **N/A**

Date:

05/08/2007**3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

- | | |
|---|--|
| <input checked="" type="checkbox"/> A. Equity securities | <input checked="" type="checkbox"/> H. United States government securities |
| <input type="checkbox"/> (1) exchange-listed securities | |
| <input type="checkbox"/> (2) securities traded over-the-counter | I. Options contracts on: |
| <input type="checkbox"/> (3) foreign issues | <input type="checkbox"/> (1) securities |
| | <input type="checkbox"/> (2) commodities |
| <input type="checkbox"/> B. Warrants | J. Futures contracts on: |
| <input checked="" type="checkbox"/> C. Corporate debt securities
(other than commercial paper) | <input type="checkbox"/> (1) tangibles |
| <input checked="" type="checkbox"/> D. Commercial paper | <input type="checkbox"/> (2) intangibles |
| <input checked="" type="checkbox"/> E. Certificates of deposit | K. Interests in partnerships investing in: |
| <input checked="" type="checkbox"/> F. Municipal securities | <input type="checkbox"/> (1) real estate |
| G. Investment company securities: | <input type="checkbox"/> (2) oil and gas interests |
| <input type="checkbox"/> (1) variable life insurance | <input type="checkbox"/> (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (2) variable annuities | <input checked="" type="checkbox"/> L. Other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (3) mutual fund shares | |

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---|--|
| (1) <input type="checkbox"/> Charting | (4) <input type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|--|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the
Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input type="checkbox"/> Company press releases |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (8) <input type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--|--|
| (1) <input checked="" type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input type="checkbox"/> Option writing, including covered options, uncovered
options or spreading strategies |
| (3) <input checked="" type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

FORM ADV**Part II - Page 4**

Applicant:

Ron Beaton's Money Matters

SEC File Number:

801-N/A

Date:

05/08/2007**5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients?

Yes No
☒ ☐

(If yes, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- | | |
|-----------------|--|
| • name | • formal education after high school |
| • year of birth | • business background for the preceding five years |

7. Other Business Activities. (check those that apply)

- ☐ A. Applicant is actively engaged in a business other than giving investment advice.
- ☐ B. Applicant sells products or services other than investment advice to clients.
- ☐ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- | | |
|--|--|
| <input type="checkbox"/> (1) broker-dealer | <input type="checkbox"/> (7) accounting firm |
| <input type="checkbox"/> (2) investment company | <input type="checkbox"/> (8) law firm |
| <input type="checkbox"/> (3) other investment adviser | <input type="checkbox"/> (9) insurance company or agency |
| <input type="checkbox"/> (4) financial planning firm | <input type="checkbox"/> (10) pension consultant |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer |
| <input type="checkbox"/> (6) banking or thrift institution | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?.....

Yes No
☐ ☒

(If yes, describe on Schedule F the partnerships and what they invest in.)

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

FORM ADV**Part II - Page 5**

Applicant:

Ron Beaton's Money Matters

SEC File Number:

801- **N/A**

Date:

05/08/2007**9. Participation or Interest in Client Transactions.**

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☐ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account?

Yes No
☒ ☐

(If yes, describe on Schedule F.)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Please refer to Schedule F, Item 11.A.

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

Please refer to Schedule F, Item 11.B.

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

Applicant:

Ron Beaton's Money Matters

SEC File Number:

801-N/A

Date:

05/08/2007

12. Investment or Brokerage Discretion.

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

(1) securities to be bought or sold?

Yes No

☒ ☐

(2) amount of the securities to be bought or sold ?

Yes No

☒ ☐

(3) broker or dealer to be used ?

Yes No

☐ ☒

(4) commission rates paid?

Yes No

☐ ☒

B. Does applicant or a related person suggest brokers to clients?

Yes No

☒ ☐

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients?

Yes No

☒ ☐

B. directly or indirectly compensates any person for client referrals?

Yes No

☐ ☒

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities unless applicant is registered or registering only with the Securities and Exchange Commission; or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

Has applicant provided a Schedule G balance sheet?

Yes No

☐ ☒

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:	SEC File Number:	Date:
Ron Beaton's Money Matters	801-	05/08/2007

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Ron Beaton's Money Matters		IRS Empl. Ident.No.:
Item of Form (identify)	Answer	
Item 1.D.	<p>ADVISORY SERVICES AND FEES</p> <p>Ronald R. Beaton d/b/a Ron Beaton's Money Matters (also referred to throughout as "Money Matters" or the "Firm") offers personalized investment advisory services to individuals, trusts, estates, charitable organizations, and other corporations or business entities. The Firm's services and fee arrangements are described in the following pages. Individuals associated with Money Matters will provide its investment advisory services. These individuals are appropriately licensed, qualified, and authorized to provide advisory services on behalf of the Firm. Such individuals are known as Investment Advisor Representatives (IARs).</p> <p>The Firm is a sole proprietorship operating under the laws of the State of Kentucky. This Schedule F narrative provides clients with information regarding the Firm and the qualifications, business practices, and nature of advisory services that should be considered before becoming an advisory client of the Firm.</p> <p>Please contact Ron Beaton, Owner/Chief Compliance Officer, if you have any questions about this Schedule F narrative. Additional information about the Firm is available on the Internet at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for the Firm is 144174.</p> <p>FINANCIAL PLANNING SERVICES</p> <p>Financial planning services will typically involve providing a variety of services, principally advisory in nature, to clients regarding the management of their financial resources based upon an analysis of their individual needs. An IAR of Money Matters will first conduct a complimentary consultation. After the initial consultation, if the client decides to engage the Firm for financial planning services, an IAR will conduct additional meetings, as necessary, during which pertinent information about the client's financial circumstances and objectives is collected. Once such information has been reviewed and analyzed, an oral or written financial plan designed to achieve the client's stated financial goals and objectives will be produced and presented to the client. The primary objective of this process is to allow Money Matters to assist the client in developing a strategy for the successful management of income, assets and liabilities; and in meeting the client's financial goals and objectives.</p> <p>Money Matters charges an hourly rate ranging from \$90 to \$125, subject to negotiation and dependent upon the complexity of the financial planning and/or consulting services. When the scope of the financial planning and/or consulting services has been agreed upon, an estimate of the total time/cost will be determined, and disclosed to the client. In <i>limited circumstances</i>, the time/cost could potentially exceed the initial estimate. In such cases, the Firm will notify the client and may request that the client approve the additional fee. Financial planning fees are payable on completion of the contracted services.</p> <p>If it is determined that the client is in need of only an hourly consultation, the client will be obligated to pay the entire fee at the end of the consultation. After a consultation has been conducted, the fee will not be refundable.</p> <p>Money Matters reserves the right to determine whether the financial planning and/or consulting fees will be waived or offset by the advisory fees earned if the financial planning client becomes a portfolio management client. Typically, Money Matters will not assess financial planning and/or consulting fees to those clients that otherwise utilize the Firm for portfolio management services.</p>	

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

Schedule F of**Form ADV****Continuation Sheet for Form ADV Part II**

Applicant:

Ron Beaton's Money Matters

SEC File Number:

801-

Date:

05/08/2007

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

Ron Beaton's Money Matters

IRS Empl. Ident.No.:

Item of Form (identify)	Answer								
Item 1.D. (Continued)	<p>If the disclosure brochure - Part II of the Form ADV - is not delivered to the client within 48 hours prior to the client entering into the financial planning agreement, the client may terminate the agreement within five business days of the date of acceptance without penalty. If the client received the disclosure documents 48 hours in advance, or if the five-day grace period has expired, either party may terminate the agreement upon written notice to the other party. The financial planning fees will be pro-rated for the period prior to the cancellation notice.</p> <p>PORTFOLIO MANAGEMENT SERVICES</p> <p>Money Matters provides discretionary portfolio management services where the investment advice provided is custom tailored to meet the needs and investment objectives of the client. Once the portfolio is constructed, Money Matters provides continuous supervision and rebalancing of the portfolio as changes in market conditions and client circumstances may require. Money Matters is authorized to perform various functions, at the client's expense, without further approval from the client. Such functions include the determination of securities to be purchased/sold and the amount of securities to be purchased/sold.</p> <p>The annual fee for portfolio management services is based on the amount of assets under management. The management fee is billed quarterly in arrears based on the market value of the assets on the last day of the calendar quarter. Fees will be assessed pro rata in the event the portfolio management agreement is executed at any time other than the first day of a calendar quarter. The annualized fee for portfolio management services, are as follows:</p> <table border="1"><thead><tr><th><u>Assets Under Management*</u></th><th><u>Annualized Fee</u></th></tr></thead><tbody><tr><td>\$0 to \$1,000,000</td><td>1.00%</td></tr><tr><td>\$1,000,001 to \$5,000,000</td><td>0.50%</td></tr><tr><td>\$5,000,001 and over</td><td>0.25%</td></tr></tbody></table> <p>*The Firm requires a minimum account size of \$500,000 to open and maintain a portfolio management account. At the sole discretion of Money Matters, the fees and account minimum are negotiable. Portfolio management fees are subject to a minimum \$5,000 annual fee.</p> <p>At its discretion, Money Matters may allow certain related accounts to be aggregated for purposes of determining the advisory fee. Money Matters may allow such aggregation where Money Matters services accounts on behalf of minor children of current clients and individual and joint accounts for a spouse. This consolidation practice is designed to allow clients the benefit of an increased asset total, which could potentially cause the accounts to be assessed a reduced advisory fee based on the breakpoints available in Money Matters' fee schedule as stated above.</p> <p>Money Matters will either invoice the client directly for management fees or payment will be made by the qualified custodian holding the client's funds and securities provided the client provides written authorization permitting the fees to be paid directly from their account. Money Matters will not have access to client funds for payment of fees without client consent in writing. Further, the qualified custodian agrees to deliver a quarterly account statement directly to the client showing all disbursements from the account. The client is encouraged to review their account statements for accuracy. Money Matters will receive a duplicate copy of the statement that was delivered to the client.</p>	<u>Assets Under Management*</u>	<u>Annualized Fee</u>	\$0 to \$1,000,000	1.00%	\$1,000,001 to \$5,000,000	0.50%	\$5,000,001 and over	0.25%
<u>Assets Under Management*</u>	<u>Annualized Fee</u>								
\$0 to \$1,000,000	1.00%								
\$1,000,001 to \$5,000,000	0.50%								
\$5,000,001 and over	0.25%								

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:	SEC File Number:	Date:
Ron Beaton's Money Matters	801-	05/08/2007

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Ron Beaton's Money Matters		IRS Empl. Ident.No.:
Item of Form (identify)	Answer	
Item 1.D. (Continued)	<p>If the disclosure brochure - Part II of the Form ADV - is not delivered to the client within 48 hours prior to the client entering into the portfolio management agreement, the client may terminate the agreement within five business days of the date of acceptance without penalty. The management fee will be pro-rated for the quarter in which the cancellation notice was given. No refunds are applicable as fees are paid in arrears.</p> <p>GENERAL INFORMATION ON ADVISORY SERVICES AND FEES The fees charged are calculated as described above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds, or any portion of the funds of an advisory client (15 U.S.C. §80b-5(a)(1)).</p> <p>Money Matters does not represent, warrant, or imply that the services or methods of analysis employed by the Firm can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines.</p> <p>Money Matters shall never have custody of any client funds or securities, as the services of a qualified and independent custodian will be used for these asset management services.</p> <p>Advice offered by Money Matters may involve investment in mutual funds. Clients are hereby advised that all fees paid to Money Matters for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. Further, there may be transaction charges involved with purchasing or selling of securities. Money Matters does not share in any portion of the brokerage fees/transaction charges imposed by the custodian holding the client funds or securities. The client should review all fees charged by mutual funds, Money Matters, and others to fully understand the total amount of fees to be paid by the client.</p>	
Item 3.L.	<p>TYPES OF INVESTMENTS Money Matters reserves the right to advise clients on any other type of investment that it deems appropriate based on the client's stated goals and objectives. Money Matters may also provide advice on any type of investment held in a client's portfolio at the inception of the advisory relationship or on any investment on which the client requests advice.</p>	
Item 5.	<p>EDUCATION AND BUSINESS STANDARDS IARs of Money Matters must meet all examination or experience requirements of the state(s) and/or jurisdiction(s) in which the individual provides advisory services.</p>	
Item 6.	<p>EDUCATION AND BUSINESS BACKGROUND Ronald Ray Beaton, CFP® <i>Year of Birth:</i> 1957 <i>Formal Education:</i></p> <ul style="list-style-type: none"> • Murray State University, B.S., Journalism, 1979. • College for Financial Planning, Certified Financial Planner™, 1997. <p><i>Business Background for the Previous Five Years:</i></p> <ul style="list-style-type: none"> • Ron Beaton's Money Matters, Owner/Chief Compliance Officer, 09/1997 – Present. 	

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:	SEC File Number:	Date:
Ron Beaton's Money Matters	801-	05/08/2007

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Ron Beaton's Money Matters		IRS Empl. Ident.No.:
Item of Form (identify)	Answer	
Item 9.E.	<p>PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS</p> <p>Money Matters or individuals associated with the Firm may buy or sell – for their personal account(s) - investment products identical to those recommended to clients. It is the expressed policy of Money Matters that the Firm or its employees shall not have priority in any purchase or sale over clients' accounts. ⁽¹⁾⁽²⁾</p> <p>Money Matters has adopted a Code of Ethics, the full text of which is available to clients or prospective clients upon request. Money Matters has several goals in adopting this Code. The Firm desires to comply with all applicable laws and regulations governing its practice, and the management of Money Matters has determined to set forth guidelines for professional standards, under which all associated persons of Money Matters are to conduct themselves. Money Matters has set high standards, the intention of which is to protect client interests at all times and to demonstrate its commitment to its fiduciary duties of honesty, good faith and fair dealing with clients. All associated persons are expected to adhere strictly to these guidelines. In addition, Money Matters maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by Money Matters or any person associated with the Firm.</p> <p>Footnotes:</p> <p>⁽¹⁾ This investment policy has been established recognizing that some securities being considered for purchase and/or sale on behalf of Money Matters' clients trade in sufficiently broad markets to permit transactions by clients to be completed without an appreciable impact on the markets of the securities. Under certain circumstances, exceptions may be made to the policies stated above. Records of these trades, including the reasons for the exceptions, will be maintained with Money Matters' records in the manner set forth above.</p> <p>⁽²⁾ The foregoing does not apply to certain types of securities, such as obligations of the U.S. Government, and shares in open-end mutual funds. Open-end mutual funds are purchased or redeemed at a fixed net asset value price per share specific to the date of purchase or redemption. As such, transactions in mutual funds by Advisory Representatives are not likely to have an impact on the prices of the fund shares in which clients invest.</p> <p>Privacy Policies</p> <p>The Firm views protecting its customers' private information as a top priority and, pursuant to the requirements of the federal Gramm-Leach-Bliley Act, the Firm has instituted policies and procedures to ensure that customer information is kept private and secure.</p> <p>Money Matters does not disclose any nonpublic personal information about its customers or former customers to any nonaffiliated third parties, except as permitted by law. In the course of servicing a client's account, Money Matters may share some information with its service providers, such as transfer agents, custodians, broker-dealers, accountants, and lawyers.</p> <p>Money Matters restricts internal access to nonpublic personal information about the client to those associated persons of the Firm who need access to that information in order to provide services to the client. As emphasized above, it has always been and will always be the Firm's policy never to sell information about current or former customers or their accounts to anyone. It is also the Firm's policy not to share information unless required to process a transaction, at the request of a customer, or as required by law.</p>	
Item 10.	<p>CONDITIONS FOR MANAGING ACCOUNTS</p> <p>The Firm requires a minimum account size of \$500,000 to open and maintain a portfolio management account; however, such minimum may be waived or lowered in the Firm's sole discretion and is subject to a minimum \$5,000 annual fee.</p>	

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:	SEC File Number:	Date:
Ron Beaton's Money Matters	801-	05/08/2007

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Ron Beaton's Money Matters		IRS Empl. Ident.No.:
Item of Form (identify)	Answer	
Item 11.A.	<p>REVIEW OF ACCOUNTS</p> <p>Ron R. Beaton, Owner/Chief Compliance Officer of Money Matters, will monitor client accounts on a continuous basis. Formal reviews will be conducted as agreed with client. Money Matters offers to meet with clients at least annually. Triggering factors that may stimulate additional reviews of a client's account include, but are not limited to, the following: changes in economic conditions, changes in the client's financial situation or investment objectives, and/or the client's request for an additional review of the account.</p>	
Item 11.B.	<p>REPORTS TO CLIENTS</p> <p>Clients will receive statements directly from their account custodian(s) at least on a quarterly basis.</p>	
Item 12.A. (1) & (2)	<p>INVESTMENT OR BROKERAGE DISCRETION</p> <p>Where Money Matters manages clients' assets on a discretionary basis, clients grant Money Matters complete discretion over the selection and amount of securities to be purchased or sold for their account without obtaining their prior consent or approval. However, Money Matters' investment authority may be subject to specified investment objectives, guidelines and/or conditions imposed by the client. For example, a client may specify that the investment in any particular stock or industry should not exceed specified percentages of the value of the portfolio, restrictions or prohibitions of transactions in the securities of a specific industry, and/or directed brokerage.</p>	
Item 12.B.	<p>SUGGESTION OF BROKERS</p> <p>Money Matters will recommend that securities be purchased through facilities of TD Ameritrade Institutional, a division of TD Ameritrade, Inc., member NASD/SIPC. TD Ameritrade is an unaffiliated SEC-registered broker-dealer and NASD member. TD Ameritrade offers to independent investment advisers, services which include custody of securities, trade execution, clearance and settlement of transactions. Money Matters receives some benefits from TD Ameritrade through its participation in the program. (Please see the disclosure under Item 13.A. below.) Firm and/or Advisory Representatives may receive benefits such as assistance with conferences and educational meetings from product sponsors.</p> <p>Money Matters will also suggest that a client in need of annuity products or 529 plans utilize The Vanguard Group ("Vanguard"), an independent and unaffiliated registered broker/dealer, but may recommend others that offer comparable service and fees.</p> <p>Money Matters additionally suggests the Dupree Mutual Fund Company ("Dupree") for tax-free municipal bond mutual fund accounts. Dupree specializes in single state no-load municipal bond funds, including Kentucky, North Carolina, Tennessee, Alabama and Mississippi offerings.</p> <p>Money Matters believes that TD Ameritrade, Vanguard, and the Dupree Mutual Fund Company provide the best services at the lowest commission rates possible. The reasonableness of commissions is based on several factors, including the broker's ability to provide professional services, competitive commission rates, the reputation of the firm and its principals, reliability and financial responsibility, and other services. It may be the case that TD Ameritrade, Vanguard or Dupree charge a higher fee for a particular type of service, such as commission rates, than can be obtained from another broker. clients may utilize the broker-dealer of their choice and have no obligation to purchase or sell</p>	

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:	SEC File Number:	Date:
Ron Beaton's Money Matters	801-	05/08/2007

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Ron Beaton's Money Matters		IRS Empl. Ident.No.:
Item of Form (identify)	Answer	
Item 12.B. (Continued)	<p>securities through Money Matters' choice of brokers.</p> <p><i>Directed Brokerage</i> Some clients may instruct Money Matters to use one or more particular brokers for the transactions in their accounts. Clients who may want to direct Money Matters to use a particular broker should understand that this might prevent Money Matters from effectively negotiating brokerage compensation on their behalf. This arrangement may also prevent Money Matters from obtaining the most favorable net price and execution. Thus, when directing brokerage business, clients should consider whether the commission expenses and execution, clearance, and settlement capabilities that they will obtain through their broker are adequately favorable in comparison to those that Money Matters would otherwise obtain for its clients. Clients are encouraged to discuss available alternatives with their advisory representative.</p>	
Item 13.A.	<p>ADDITIONAL COMPENSATION As disclosed under Item 12.B. above, Money Matters participates in TD Ameritrade's institutional customer program and it may recommend TD Ameritrade to clients for custodial and brokerage services. There is no direct link between the Firm's participation in the program and the investment advice it gives to its clients, although the Firm receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving adviser participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Money Matters by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by the Firm's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit Money Matters but may not benefit its client accounts. These products or services may assist the Firm in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Money Matters manage and further develop its business enterprise. The benefits received by the Firm or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, the Firm endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Money Matters or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Firm's choice of TD Ameritrade for custody and brokerage services.</p> <p>Money Matters has entered into a shareholder agreement with Dupree whereby Dupree rebates a portion of its fees to Money Matters as investment advisor. The rebate is 15 to 20 basis points, depending on the Dupree fund involved.</p> <p>MISCELLANEOUS <i>Proxy Voting</i> The Firm will not vote proxies on behalf of advisory clients' accounts. Although, on rare</p>	

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**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:	SEC File Number:	Date:
Ron Beaton's Money Matters	801-	05/08/2007

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Ron Beaton's Money Matters		IRS Empl. Ident.No.:
Item of Form (identify)	Answer	
	<p>occasions and only at the client's request, the Firm may offer clients advice regarding corporate actions and the exercise of proxy voting rights.</p> <p><i>Class Action Lawsuits</i> From time to time, securities held in the accounts of clients will be the subject of class action lawsuits. The Firm has no obligation to determine if securities held by the client are subject to a pending or resolved class action lawsuit. It also has no duty to evaluate a client's eligibility or to submit a claim to participate in the proceeds of a securities class action settlement or verdict. Furthermore, the Firm has no obligation or responsibility to initiate litigation to recover damages on behalf of clients who may have been injured as a result of actions, misconduct or negligence by corporate management of issuers whose securities are held by clients.</p> <p>Where the Firm receives written or electronic notice of a class action lawsuit, settlement or verdict affecting securities owned by a client, it will forward all notices, proof of claim forms and other materials, to the client. Electronic mail is acceptable where appropriate, and the client has authorized contact in this manner.</p>	

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