

ENVELOPE  
990-PF

POSTMARK DATE NOV 15 2005

Return of Private Foundation

OMB No 1545-0052

2004

Form 990-PF  
Department of the Treasury  
Internal Revenue Service

or Section 4947(a)(1) Nonexempt Charitable Trust Treated as a Private Foundation  
Note: The organization may be able to use a copy of this return to satisfy state reporting requirements

For calendar year 2004, or tax year beginning , 2004, and ending

G Check all that apply Initial return Final return Amended return Address change Name change

Name of organization: **JOYCE & IRVING GOLDMAN FAMILY FOUNDATION, INC.**  
 Number and street (or P.O. box number if mail is not delivered to street address): **52 VANDERBILT AVENUE**  
 Room/suite: **16TH FL**  
 City or town, state, and ZIP code: **NEW YORK, NY 10017**  
 A Employer identification number: **13-3216152**  
 B Telephone number (see page 10 of the instructions): **(212) 557-6700**

H Check type of organization.  Section 501(c)(3) exempt private foundation  
 Section 4947(a)(1) nonexempt charitable trust  Other taxable private foundation  
 I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ **197,328,797.**  
 J Accounting method:  Cash  Accrual  Other (specify) \_\_\_\_\_  
 (Part I, column (d) must be on cash basis.)

C If exemption application is pending, check here . . . . .   
 D 1 Foreign organizations, check here . . . . .   
 2. Foreign organizations meeting the 85% test, check here and attach computation . . . . .   
 E If private foundation status was terminated under section 507(b)(1)(A), check here . . . . .   
 F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here . . . . .

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see page 11 of the instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1	Contributions, gifts, grants, etc., received (attach schedule). Check <input type="checkbox"/> if the foundation is not required to attach Sch. B	30,688,064.	STMT 1		
4	Dividends and interest from securities	4,349,004.	4,349,004.		STMT 2
6a	Net gain or (loss) from sale of assets not on line 10	1,025,908.			
7	Capital gain net income (from Part IV, line 2)		1,025,908.		
11	Other income (attach schedule)	113,549.	203,208.		STMT 3
12	Total (lines 1 through 11)	36,176,525.	5,578,120.		
13	Compensation of officers, directors, trustees, etc.	NONE			
14	Other employee salaries and wages	127,485.	95,614.		31,871.
15	Pension plans, employee benefits				
16a	Legal fees (attach schedule)	30,131.	22,598.		7,533.
b	Accounting fees (attach schedule)	13,510.	10,133.		3,377.
c	Other professional fees (attach schedule)				
17	Interest	255,965.	255,965.		
18	Taxes (attach schedule) (see page 14 of the instructions)	** 115,517.	9,100.		1,800.
19	Depreciation (attach schedule) and depletion				
20	Occupancy	47,817.	35,863.		11,954.
21	Travel, conferences, and meetings	682.	512.		170.
22	Printing and publications				
23	Other expenses (attach schedule) STMT 5	376,964.	365,491.		11,473.
24	Total operating and administrative expenses. Add lines 13 through 23	968,071.	795,276.		68,178.
25	Contributions, gifts, grants paid	3,141,167.			3,141,167.
26	Total expenses and disbursements. Add lines 24 and 25	4,109,238.	795,276.		3,209,345.
27	Subtract line 26 from line 12:				
a	Excess of revenue over expenses and disbursements	32,067,287.			
b	Net investment income (if negative, enter -0-)		4,782,844.		
c	Adjusted net income (if negative, enter -0-)			-0-	

For Privacy Act and Paperwork Reduction Act Notice, see the instructions. \*\*STMT 4 Form 990-PF (2004)

SCANNED NOV 15 2005 OPERATING AND ADMINISTRATIVE EXPENSES

RECEIVED NOV 7 12 05 COGEN LLP

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)			
		Beginning of year (a) Book Value	End of year (b) Book Value (c) Fair Market Value		
Assets	1	Cash - non-interest-bearing	1,710,460.	998,069.	998,069.
	2	Savings and temporary cash investments	2,985,804.	2,708,327.	2,708,327.
	3	Accounts receivable			
		Less: allowance for doubtful accounts			
	4	Pledges receivable			
		Less: allowance for doubtful accounts			
	5	Grants receivable <b>STATEMENT 13</b>	82,512,643.	51,825,579.	51,825,579.
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see page 15 of the instructions)			
	7	Other notes and loans receivable (attach schedule)			
		Less: allowance for doubtful accounts			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10 a	Investments - U S and state government obligations (attach schedule) **		6,480,866.	6,555,049.
	b	Investments - corporate stock (attach schedule) <b>STMT 7</b>	11,998,340.	66,066,610.	68,350,857.
	c	Investments - corporate bonds (attach schedule) <b>STMT 8</b>	24,603,573.	13,783,336.	14,086,656.
	11	Investments - land, buildings, and equipment basis			
	Less: accumulated depreciation (attach schedule)				
12	Investments - mortgage loans				
13	Investments - other (attach schedule) <b>STMT 9</b>	64,750,514.	47,718,156.	52,568,682.	
14	Land, buildings, and equipment basis				
	Less: accumulated depreciation (attach schedule)				
15	Other assets (describe <b>STMT 10</b> )	235,578.	235,578.	235,578.	
16	<b>Total assets</b> (to be completed by all filers - see page 16 of the instructions. Also, see page 1, item I)	188,796,912.	189,816,521.	197,328,797.	
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe <b>STMT 11</b> )	82,529,592.	51,825,579.	
23	<b>Total liabilities</b> (add lines 17 through 22)	82,529,592.	51,825,579.		
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
	Organizations that do not follow SFAS 117, check here and complete lines 27 through 31. <input checked="" type="checkbox"/>				
	27	Capital stock, trust principal, or current funds			
	28	Paid-in or capital surplus, or land, bldg, and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	106,267,320.	137,990,942.	
	30	<b>Total net assets or fund balances</b> (see page 17 of the instructions)	106,267,320.	137,990,942.	
	31	<b>Total liabilities and net assets/fund balances</b> (see page 17 of the instructions)	188,796,912.	189,816,521.	

**Part III Analysis of Changes in Net Assets or Fund Balances**

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	106,267,320.
2	Enter amount from Part I, line 27a	2	32,067,287.
3	Other increases not included in line 2 (itemize)	3	
4	Add lines 1, 2, and 3	4	138,334,607.
5	Decreases not included in line 2 (itemize)	5	343,665.
6	<b>Total net assets or fund balances at end of year</b> (line 4 minus line 5) - Part II, column (b), line 30	6	137,990,942.

\*\*STMT 6

Part I Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value		
Assets	1	Cash - non-interest-bearing		1,710,460.	998,069.	998,069.
	2	Cash and temporary cash investments		2,985,804.	2,708,327.	2,708,327.
	3	Accounts receivable				
		Less: allowance for doubtful accounts				
	4	Pledges receivable				
		Less: allowance for doubtful accounts				
	5	Grants receivable		82,512,643.	51,825,579.	51,825,579.
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see page 15 of the instructions)				
	7	Other notes and loans receivable (attach schedule)				
		Less: allowance for doubtful accounts				
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges				
	10	a Investments - U.S. and state government obligations (attach schedule)**			6,480,866.	6,555,049.
		b Investments - corporate stock (attach schedule) STMT 7		11,998,340.	66,066,610.	68,350,857.
		c Investments - corporate bonds (attach schedule) STMT 8		24,603,573.	13,783,336.	14,086,656.
	11	Investments - land, buildings, and equipment basis				
	Less: accumulated depreciation (attach schedule)					
12	Investments - mortgage loans					
13	Investments - other (attach schedule) STMT 9		64,750,514.	47,718,156.	52,568,682.	
14	Land, buildings, and equipment basis					
	Less: accumulated depreciation (attach schedule)					
15	Other assets (describe STMT 10)		235,578.	235,578.	235,578.	
16	Total assets (to be completed by all filers - see page 16 of the instructions. Also, see page 1, item I)		188,796,912.	189,816,521.	197,328,797.	
Liabilities	17	Accounts payable and accrued expenses				
	18	Grants payable				
	19	Deferred revenue				
	20	Loans from officers, directors, trustees, and other disqualified persons				
	21	Mortgages and other notes payable (attach schedule)				
	22	Other liabilities (describe STMT 11)		82,529,592.	51,825,579.	
23	Total liabilities (add lines 17 through 22)		82,529,592.	51,825,579.		
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.					
	24	Unrestricted				
	25	Temporarily restricted				
	26	Permanently restricted				
	Organizations that do not follow SFAS 117, check here and complete lines 27 through 31. <input checked="" type="checkbox"/>					
	27	Capital stock, trust principal, or current funds				
	28	Part in or capital surplus, or land, bldg., and equipment fund				
	29	Retained earnings, accumulated income, endowment, or other funds		106,267,320.	137,990,942.	
30	Total net assets or fund balances (see page 17 of the instructions)		106,267,320.	137,990,942.		
31	Total liabilities and net assets/fund balances (see page 17 of the instructions)		188,796,912.	189,816,521.		

**Part III Analysis of Changes in Net Assets or Fund Balances**

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2	Enter amount from Part I, line 27a	2	32,067,287.
3	Other increases not included in line 2 (itemize)	3	
4	Add lines 1, 2, and 3	4	138,334,607.
5	Decreases not included in line 2 (itemize)	5	343,665.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	137,990,942.

\*\*STMT 6

Form 990-PF (2004)

**Part IV Capital Gains and Losses for Tax on Investment Income**

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs. MLC Co)			(b) How acquired P-Purchase D-Donation	(c) Date acquired (mo., day, yr)	(d) Date sold (mo., day, yr.)
<b>1a SEE PART IV SCHEDULE</b>					
<b>b</b>					
<b>c</b>					
<b>d</b>					
<b>e</b>					
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)		
<b>a</b>					
<b>b</b>					
<b>c</b>					
<b>d</b>					
<b>e</b>					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col (k), but not less than -0-) or Losses (from col (h))		
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col (j), if any			
<b>a</b>					
<b>b</b>					
<b>c</b>					
<b>d</b>					
<b>e</b>					
<b>2 Capital gain net income or (net capital loss) . . . . .</b> { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }			<b>2</b>	<b>1,025,908.</b>	
<b>3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6):</b> If gain, also enter in Part I, line 8, column (c) (see pages 13 and 17 of the instructions). If (loss), enter -0- in Part I, line 8 . . . . .			<b>3</b>		

**Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income**

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank

Was the organization liable for the section 4942 tax on the distributable amount of any year in the base period? . . .  Yes  No  
If "Yes," the organization does not qualify under section 4940(e). Do not complete this part.

**1 Enter the appropriate amount in each column for each year, see page 18 of the instructions before making any entries.**

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2003	3,203,513.	101,624,607.	0.03152300505
2002	3,860,958.	95,542,517.	0.04041088848
2001	3,360,594.	66,654,064.	0.05041844110
2000	3,656,946.	58,074,068.	0.06297037776
1999	3,072,085.	46,269,192.	0.06639590767
<b>2 Total of line 1, column (d) . . . . .</b>			<b>2 0.25171862006</b>
<b>3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years . . . . .</b>			<b>3 0.05034372401</b>
<b>4 Enter the net value of noncharitable-use assets for 2004 from Part X, line 5 . . . . .</b>			<b>4 109,715,881.</b>
<b>5 Multiply line 4 by line 3 . . . . .</b>			<b>5 5,523,506.</b>
<b>6 Enter 1% of net investment income (1% of Part I, line 27b) . . . . .</b>			<b>6 47,828.</b>
<b>7 Add lines 5 and 6 . . . . .</b>			<b>7 5,571,334.</b>
<b>8 Enter qualifying distributions from Part XII, line 4 . . . . .</b>			<b>8 3,209,345.</b>

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions on page 18.



**Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see page 18 of the instructions)**

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling letter. _____ (attach copy of ruling letter if necessary - see instructions)		
b	Domestic organizations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b	1	95,657.
c	All other domestic organizations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)	2	
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	3	95,657.
3	Add lines 1 and 2	4	NONE
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	5	95,657.
5	Tax based on investment income. Subtract line 4 from line 3 If zero or less, enter -0-	6a	77,892.
6	Credits/Payments:	6b	NONE
a	2004 estimated tax payments and 2003 overpayment credited to 2004	6c	100,000.
b	Exempt foreign organizations - tax withheld at source	6d	
c	Tax paid with application for extension of time to file (Form 8868)	7	177,892.
d	Backup withholding erroneously withheld	8	
7	Total credits and payments. Add lines 6a through 6d	9	
8	Enter any penalty for underpayment of estimated tax Check here <input type="checkbox"/> if Form 2220 is attached	10	82,235.
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	11	82,235. Refunded
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid		
11	Enter the amount of line 10 to be: Credited to 2005 estimated tax		

**Part VII-A Statements Regarding Activities**

	Yes	No
1a		X
1b		X
1c		X
2		X
3		X
4a	X	
4b	X	
5		X
6	X	
7	X	
8a		
8b	X	
9		X
10		X
11	X	

12 The books are in care of PATRICK KNOWLES Telephone no. 212-557-6700  
 Located at 52 VANDERBILT AVE, N.Y. ZIP+4 10017

13 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here  and enter the amount of tax-exempt interest received or accrued during the year N/A

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

Table with columns for question descriptions, Yes/No checkboxes, and a grid for Yes/No/N/A responses. Includes questions 1a through 6b regarding disqualifying acts, taxes on failure to distribute income, and propaganda.

**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**

**1 List all officers, directors, trustees, foundation managers and their compensation (see page 20 of the instructions).**

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 12		NONE	NONE	NONE

**2 Compensation of five highest-paid employees (other than those included on line 1 - see page 21 of the instructions). If none, enter "NONE."**

(a) Name and address of each employee paid more than \$50,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

Total number of other employees paid over \$50,000 . . . . . ▶ NONE

**3 Five highest-paid independent contractors for professional services - (see page 21 of the instructions). If none, enter "NONE."**

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over \$50,000 for professional services . . . . . ▶ NONE

**Part IX-A Summary of Direct Charitable Activities**

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

	Expenses
1 N/A	
2	
3	
4	

**Part IX-B Summary of Program-Related Investments** (see page 22 of the instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2		Amount
1	NONE	
2		
All other program-related investments See page 22 of the instructions		
3	NONE	
<b>Total.</b> Add lines 1 through 3		

**Part X Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see page 22 of the instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	90,454,649.
b	Average of monthly cash balances	1b	7,750,301.
c	Fair market value of all other assets (see page 22 of the instructions)	1c	13,181,731.
d	<b>Total</b> (add lines 1a, b, and c)	1d	111,386,681.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	111,386,681.
4	Cash deemed held for charitable activities Enter 1 1/2 % of line 3 (for greater amount, see page 23 of the instructions)	4	1,670,800.
5	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3 Enter here and on Part V, line 4	5	109,715,881.
6	<b>Minimum investment return.</b> Enter 5% of line 5	6	5,485,794.

**Part XI Distributable Amount** (see page 23 of the instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here  and do not complete this part.)

1	Minimum investment return from Part X, line 6	1	5,485,794.
2a	Tax on investment income for 2004 from Part VI, line 5	2a	95,657.
b	Income tax for 2004 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	95,657.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	5,390,137.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	5,390,137.
6	Deduction from distributable amount (see page 23 of the instructions)	6	NONE
7	<b>Distributable amount as adjusted.</b> Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	5,390,137.

**Part XII Qualifying Distributions** (see page 23 of the instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	3,209,345.
b	Program-related investments - total from Part IX-B	1b	NONE
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	<b>Qualifying distributions.</b> Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	3,209,345.
5	Organizations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see page 24 of the instructions)	5	N/A
6	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4	6	3,209,345.

**Note:** The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

**Part XIII Undistributed Income** (see page 24 of the instructions)

	(a) Corpus	(b) Years prior to 2003	(c) 2003	(d) 2004
1 Distributable amount for 2004 from Part XI, line 7 . . . . .				5,390,137.
2 Undistributed income, if any, as of the end of 2003				
a Enter amount for 2003 only . . . . .			NONE	
b Total for prior years <u>2002</u> . . . . .		NONE		
3 Excess distributions carryover, if any, to 2004:				
a From 1999 . . . . .	NONE			
b From 2000 . . . . .	852,932.			
c From 2001 . . . . .	174,488.			
d From 2002 . . . . .	NONE			
e From 2003 . . . . .	NONE			
f Total of lines 3a through e . . . . .	1,027,420.			
4 Qualifying distributions for 2004 from Part XII, line 4 ▶ \$ <u>3,209,345.</u>				
a Applied to 2003, but not more than line 2a . . . . .			NONE	
b Applied to undistributed income of prior years (Election required - see page 24 of the instructions) . . . . .		NONE		
c Treated as distributions out of corpus (Election required - see page 24 of the instructions) . . . . .	NONE			
d Applied to 2004 distributable amount . . . . .				3,209,345.
e Remaining amount distributed out of corpus . . . . .	NONE			
5 Excess distributions carryover applied to 2004 (If an amount appears in column (d), the same amount must be shown in column (a) )	1,027,420.			1,027,420.
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e Subtract line 5	NONE			
b Prior years' undistributed income Subtract line 4b from line 2b . . . . .		NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed . . . . .		NONE		
d Subtract line 6c from line 6b. Taxable amount - see page 25 of the instructions . . . . .		NONE		
e Undistributed income for 2003 Subtract line 4a from line 2a Taxable amount - see page 25 of the instructions . . . . .			NONE	
f Undistributed income for 2004. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2005 . . . . .				1,153,372.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(E) or 4942(g)(3) (see page 25 of the instructions) . . . . .	NONE			
8 Excess distributions carryover from 1999 not applied on line 5 or line 7 (see page 25 of the instructions) . . . . .	NONE			
9 Excess distributions carryover to 2005. Subtract lines 7 and 8 from line 6a . . . . .	NONE			
10 Analysis of line 9.				
a Excess from 2000 . . . . .	NONE			
b Excess from 2001 . . . . .	NONE			
c Excess from 2002 . . . . .	NONE			
d Excess from 2003 . . . . .	NONE			
e Excess from 2004 . . . . .	NONE			

**Part XIV Private Operating Foundations** (see page 25 of the instructions and Part VII-A, question 9) **NOT APPLICABLE**

<b>1 a</b> If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2004, enter the date of the ruling . . . . .					
<b>b</b> Check box to indicate whether the organization is a private operating foundation described in section		<input type="checkbox"/> 4942(j)(3) or		<input type="checkbox"/> 4942(j)(5)	
<b>2 a</b> Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed . . . .	Tax year	Prior 3 years			(e) Total
	(a) 2004	(b) 2003	(c) 2002	(d) 2001	
<b>b</b> 85% of line 2a . . . . .					
<b>c</b> Qualifying distributions from Part XII, line 4 for each year listed . . . . .					
<b>d</b> Amounts included in line 2c not used directly for active conduct of exempt activities . . . . .					
<b>e</b> Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c . . . . .					
<b>3</b> Complete 3a, b, or c for the alternative test relied upon					
<b>a</b> "Assets" alternative test - enter					
(1) Value of all assets . . . . .					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i) . . . . .					
<b>b</b> "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed . . . . .					
<b>c</b> "Support" alternative test - enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties) . . . . .					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii) . . . . .					
(3) Largest amount of support from an exempt organization . . . . .					
(4) Gross investment income . . . . .					

**Part XV Supplementary Information** (Complete this part only if the organization had \$5,000 or more in assets at any time during the year - see page 26 of the instructions.)

- 1 Information Regarding Foundation Managers:**
- a** List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2).)  
 N/A
- b** List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.  
 N/A
- 2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**
- Check here  if the organization only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds  
 If the organization makes gifts, grants, etc. (see page 26 of the instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d
- a** The name, address, and telephone number of the person to whom applications should be addressed:  
 LLOYD GOLDMAN, 52 VANDERBILT AVE., NY 10017
- b** The form in which applications should be submitted and information and materials they should include:  
 NONE
- c** Any submission deadlines:  
 NONE
- d** Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors: NONE

**Part XV** Supplementary Information (continued)

**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a <i>Paid during the year</i> SCHEDULE ATTACHED				3,141,167.
<b>Total . . . . .</b>				<b>3,141,167.</b>
<b>b Approved for future payment</b>				
<b>Total . . . . .</b>				<b>3b</b>

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Table with 5 columns: (a) Business code, (b) Amount, (c) Exclusion code, (d) Amount, (e) Related or exempt function income. Rows include Program service revenue, Membership dues, Interest on savings, Dividends, Net rental income, Other investment income, Gain or loss from sales, and Subtotal.

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Table with 2 columns: Line No., Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the organization's exempt purposes. Includes the text 'NOT APPLICABLE'.



Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code... a Transfers from the reporting organization to a noncharitable exempt organization of: (1) Cash (2) Other assets b Other transactions: (1) Sales of assets to a noncharitable exempt organization (2) Purchases of assets from a noncharitable exempt organization (3) Rental of facilities, equipment, or other assets (4) Reimbursement arrangements (5) Loans or loan guarantees (6) Performance of services or membership or fundraising solicitations c Sharing of facilities, equipment, mailing lists, other assets, or paid employees d If the answer to any of the above is "Yes," complete the following schedule.

Table with 4 columns: (a) Line no, (b) Amount involved, (c) Name of noncharitable exempt organization, (d) Description of transfers, transactions, and sharing arrangements. Row 1 contains 'N/A' in columns (b) and (d).

2 a Is the organization directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? Yes No

b If "Yes," complete the following schedule. Table with 3 columns: (a) Name of organization, (b) Type of organization, (c) Description of relationship.

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Preparation of preparer (other than taxpayer or fiduciary) is based on all information of which preparer has any knowledge.

Sign Here section containing signature of officer or trustee, date, title, preparer's signature, date, firm's name (GRANT THORNTON LLP), address (666 THIRD AVENUE, NEW YORK, NY), EIN (36-6055558), and phone number.

**Schedule B**

(Form 990, 990-EZ, or 990-PF)  
Department of the Treasury  
Internal Revenue Service

**Schedule of Contributors**

Supplementary Information for  
line 1 of Form 990, 990-EZ, and 990-PF (see instructions)

OMB No 1545-0047

**2004**

Name of organization

JOYCE & IRVING GOLDMAN FAMILY  
FOUNDATION, INC.

Employer identification number

13-3216152

Organization type (check one):

Filers of:

Section:

Form 990 or 990-EZ

501(c)( ) (enter number) organization

4947(a)(1) nonexempt charitable trust not treated as a private foundation

527 political organization

Form 990-PF

501(c)(3) exempt private foundation

4947(a)(1) nonexempt charitable trust treated as a private foundation

501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**. (Note: Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule - see instructions )

**General Rule -**

For organizations filing Form 990, 990-EZ, or 990-PF that received, during the year, \$5,000 or more (in money or property) from any one contributor. (Complete Parts I and II )

**Special Rules -**

For a section 501(c)(3) organization filing Form 990, or Form 990-EZ, that met the 33 1/3% support test of the regulations under sections 509(a)(1)/170(b)(1)(A)(vi) and received from any one contributor, during the year, a contribution of the greater of \$5,000 or 2% of the amount on line 1 of these forms. (Complete Parts I and II.)

For a section 501(c)(7), (8), or (10) organization filing Form 990, or Form 990-EZ, that received from any one contributor, during the year, aggregate contributions or bequests of more than \$1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. (Complete Parts I, II, and III.)

For a section 501(c)(7), (8), or (10) organization filing Form 990, or Form 990-EZ, that received from any one contributor, during the year, some contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not aggregate to more than \$1,000. (If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose Do not complete any of the Parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc., contributions of \$5,000 or more during the year.) . . . . . ▶ \$ \_\_\_\_\_

**Caution:** Organizations that are not covered by the General Rule and/or the Special Rules do not file Schedule B (Form 990, 990-EZ, or 990-PF), but they **must** check the box in the heading of their Form 990, Form 990-EZ, or on line 2 of their Form 990-PF, to certify that they do not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

For Paperwork Reduction Act Notice, see the Instructions for Form 990, Form 990-EZ, and Form 990-PF.

Schedule B (Form 990, 990-EZ, or 990-PF) (2004)

Name of organization	JOYCE & IRVING GOLDMAN FAMILY FOUNDATION, INC.	Employer identification number	13-3216152
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**Part I** Contributors (See Specific Instructions.)

(a) No.	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	GOLDMAN GRANDCHILDREN TRUST  52 VANDERBILT AVE. 16TH FLOOR  NEW YORK, NEW YORK 10017	339,532.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
2	GOLDMAN CHILDREN TRUST  52 VANDERBILT AVENUE  NEW YORK, NY 10017	485,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
3	GOLDMAN CHILDREN TRUST  52 VANDERBILT AVENUE  NEW YORK, NY 10017	485,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
4	GOLDMAN GRANDCHILDREN TRUST  52 VANDERBILT AVENUE  NEW YORK, NY 10017	339,532.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
5	CHARITABLE LEAD TRUST  52 VANDERBILT AVENUE  NEW YORK, NY 10017	8,914,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
6	ESTATE OF IRVING GOLDMAN  52 VANDERBILT AVENUE  NEW YORK, NY 10017	20,124,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)

# Irving Goldman Foundation

**Statement of Commitment for Proposed Irving Goldman Foundation Gift  
to  
The Medical School of Ben-Gurion University**

WHEREAS, the Goldman Family (comprised of Dorian Goldman, Katja Goldman and Lloyd Goldman) (the "Family") has maintained a supportive relationship with Ben-Gurion University of the Negev (the "University"), over many years and, as a result, has come to understand many of the challenges facing the University as a whole and the Medical School (the "School") in particular; and

WHEREAS, the Goldman Family knows that the goal of those at the helm of the School is for it to be, and remain, at the forefront of medical education as a world-class institution, and that quest is what attracted the Family initially; and

WHEREAS, the Family is focused primarily on helping the School to develop the capacity in its infrastructure, planning, organization and governance to meet that ambitious goal.

NOW, THEREFORE, the Family, directly through the Irving Goldman Foundation (the "Foundation") and/or indirectly through various charitable trusts that have been established by the Family, proposes to make, over a period of years, a major gift of \$20 million to the University for the purpose of providing the School with significant additional resources to achieve its exciting and ambitious goals. The attached Proposed Use of Funds, drawn from the University's September 1995 proposal, outlines both a tentative payment schedule

52 Vandewater Avenue, 16th Floor, New York NY 10011

and an allocation of the proceeds of the entire gift between construction of the new Medical School campus and the establishment of a permanent endowment for that School.

The purpose of this Statement is to outline what the Family and the Foundation hope and expect this gift to accomplish and what some basic parameters of the gift would be. This Statement represents the Family's initial thinking and will be supplemented as plans and information evolve.

The Foundation's commitment to make this \$20 million gift is unconditional. However, the timing of the installment payments shall be subject to a number of preconditions, as set forth hereinafter, which the University and the School shall either satisfy or agree to comply with, all as finally approved by the Board of Directors of the Foundation.

1. Recognition of the Gift

*Appropriate recognition of the Family's gift shall include the naming, to be decided upon by the Foundation in the near future, of:*

- The Medical School (An additional request may be made for the quotation "in the memory of \_\_\_\_\_ Goldman" to appear at the bottom of all stationery and all relevant publications.)
- The building housing the auditorium, faculty lounge and foyer. (The three separate units of this facility may be, at the Foundation's option, named individually.)

*Irving Goldman Foundation*

- The two-story gallery. (In addition, a bust of Irving Goldman will be placed in an appropriate area within the gallery, the cost of which will be borne by the Foundation.)
- The Permanent Endowment. (A part of the endowment may be dedicated at the Foundation's option to a separately named professorial chair within the School in a field to be mutually agreed between the School and the Foundation, which shall be in accordance with, and subject to, the University's policies and By-Laws.)

In addition, a number of specific aspects dealing with recognition need to be worked out.

They include a mutually acceptable agreement between the Foundation and the University

a) that these named designations are permanent, and can never be changed without the approval of the Foundation (or, if the Foundation no longer exists, the Family),

b) that appropriate ongoing recognition of the planned gift and its various components will be made by the School and the University in all of their correspondence and publications,

c) as to the formatting and placement of commemorative signage and plaques, and

d) requiring disclosure by the University of its existing development plans for the School and of what additional naming designations are planned for the School in the future, and an acknowledgment concerning limitations for additional naming opportunities which would conflict with those designated herein in any facilities constructed from the proceeds of this gift.

## 2. Establishment of an International Medical School Academic Review Committee

The establishment within the Medical School of a permanent International Medical School Academic Review Committee ("MSARC") whose wisdom and experience could help the School to achieve its ambitious goals.

The MSARC would be initially comprised of five internationally recognized medical experts of the highest caliber, of which two members shall be Israeli and three shall be foreign. The University shall appoint the members of the MSARC, which appointment shall be subject to the Foundation's approval. Members of the MSARC shall serve for three year terms, and any reappointment shall be subject to the Foundation's approval.

The MSARC shall be charged with producing an annual report ("Annual Report") reflecting its two principal responsibilities: to review and monitor and opine in writing on the strategic planning process described in Section 3 and to review and monitor and opine in writing on the evaluation process described in Section 4. The Annual Report shall be delivered to the President, the Rector, and the Dean of the Faculty of Health Sciences (the "Dean"). The President shall promptly forward the original copies of the Annual Report along with any written comments from the President, the Rector, and the Dean to the Chairman of the Board of Governors (BOG), the Chairman of the International Academic Advisory Committee of the University, the Chairman of the Executive Committee of the University and to the Foundation.

In addition, a budget for the MSARC, would be established from the Foundation's endowment proceeds so that there would be a specific allocation of funds for the MSARC.

*Iving Goldson Foundation*

to convene and operate on an annual basis. Initial estimates approximate \$20,000 per year (1995 dollars).

3. Mission Statement and Strategic Plan

*The development by the University and the School of a Mission Statement, a five year Strategic Plan with corresponding budget and revenue projections, and an ongoing strategic planning process. This requirement is subject to the following statement made by President Braverman in his letter of November 9, 1995:*

*"...it is necessary to point out that the Mission Statement and Strategic Plan of the Medical School will be within the framework of the overall Mission Statement and Strategic Plan of the University as a whole. Further, the Mission Statement and Strategic Plan will be subject to the established guidelines of the University Constitution and By-Laws."*

The Initial Strategic Plan shall be approved by the MSARC, and reasonably acceptable to the Foundation.

Upon acceptance of the Initial Strategic Plan by the Foundation, and subject to the other terms and conditions herein, the initial annual installment of the Foundation shall be remitted to the University.

The Foundation shall have the right to identify certain issues that should be reasonably addressed in the Initial Strategic Plan.



*Imagis Yelaman Foundation*

In order to help determine these issues, the Foundation shall have the right to review all existing independent evaluations, assessments and/or reviews on the various aspects of the School's activities, especially: the School's unique, holistic methodology utilized in the training of medical students, the integration of medical training and the delivery of health care within the School's geographic region, the extensive international outreach of the School and the impact thereof and its specific research, of both a clinical and a basic nature.

The Strategic Plan also should indicate what specific benchmarks, i.e., indicators of success, will be used by the Medical School to determine if the Plan is being effectuated successfully.

The Initial Strategic Plan shall include the design for regular plan updates and annual evaluation of the schools progress against plan.

The Foundation shall time the payment of future installments of its gift based on the School meeting its self-determined goals, as detailed in future Annual Reports.

#### 4. Formal Mechanism of Periodic Evaluation

The development by the School of a formal, ongoing mechanism to measure and evaluate the School's progress. The evaluation methodology associated with the School's evaluation process should be both internal and external, utilizing generally accepted methods of assessment. The MSARC, shall include in its Annual Report, a current evaluation of the mechanisms and results of this evaluation process.

### 5. Construction of Medical School Facilities

With respect to the \$4 million allocated to the construction of the School's facilities the University shall provide to the Foundation:

- A specific proposal for the Facilities to be constructed from the \$4,000,000 allocation for review and approval before funding.
- The certification of the MSARC that the construction proposal fits within the Strategic Plan described in Section 3.
- Documentation which is substantially similar in detail and scope with the previous commitments executed by the University covering the construction of the Forest Goldman Sonnenfeldt Building.

### 6. Adjustment of Overhead Charges

The Foundation understands that there are various "overhead" charges applied to gifts to the University, in particular, gifts to American Associates, Ben-Curion University of the Negev, Inc., and to the University itself, as well as to the distribution of endowment funds. Because of the nature and the size of this gift, we suggest that the normal overhead factors be adjusted. With respect to the gift itself, we hereby agree that the total overhead charge imposed on the annual installments shall be limited to 7.5%. The University and the Foundation shall reach agreement with respect to limits on endowment overhead and other relevant considerations, such as what percentage of endowment income is accumulated and what percentage is distributed. Also, it will be important to assure that all income generated by the investment of the gifted amount be fully credited to the endowment and not otherwise allocated outside of the parameters of this gift.

11/30/95

17:03

EMMES - 617-338-2591

~~my~~ ~~quest~~ Foundation

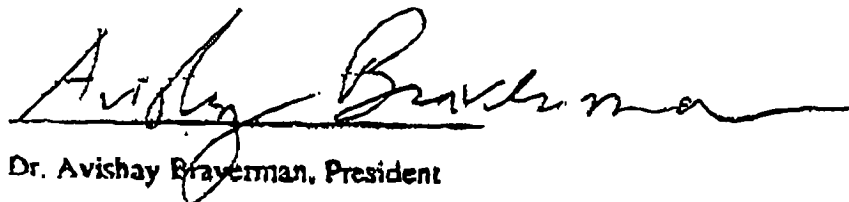
This Statement, when countersigned by the University, shall authorize the University to announce a \$20 million anonymous gift to the Medical School. The announcement may detail the allocation of the gift between construction and endowment. The Foundation reserves the pleasure of publicly announcing this gift in 1996 during a ceremony of appropriate stature, on a date when members of the Family are present at the University. This event should take place after a plan for implementing all of the matters referred to herein has been agreed upon.



Lloyd M. Goldman, on behalf of the  
Foundation

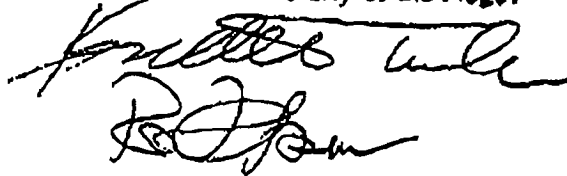
on November 28, 1995

Accepted and Agreed to:



Dr. Avishay Braverman, President

Ben-Gurion University of the Negev



**Proposed Irving Goldman Foundation Gift to  
the Medical School of Ben-Gurion University of the Negev:  
Use of Funds**

It is proposed that the sum of \$20 million to be gifted be used for two purposes:

- 80% of the amount, \$16 million, will become an endowment to support the ongoing academic and physical development of the Medical School.
- 20%, or four million dollars, will be used to augment gifts already dedicated to construction of the new Campus. In return, physical facilities of the new Medical School Campus will be available to be named by the Irving Goldman Foundation.

It is expected that the full commitment will be paid over a 12-13 year period, as outlined below:

Years 1-5	\$1.5 million/year	\$7.5 million
Years 6-12/13	Approx. \$1.5 to 1.75 mil/yr.	\$12.5 million
Total Commitment		\$20 million

The earlier installment payments will be allocated, in part, to fund construction costs for specific portion of the Medical School Campus and, in part, to commence the funding of the Endowment. The later installment payments will be committed entirely to completion of the funding of the Endowment.

# Joyce and Irving Goldman Family Foundation

Grants Paid 2004

Wednesday, October 26, 2005

Amount	Payee/Reference	Payment / Check Date	Request Project Title
\$1,500,000	Ben-Gurion University of the Negev Request [27] -- Check No. 200016	3/17/2004	Toward the Joyce and Irving Goldman School of Medicine at Ben-Gurion University of the Negev
\$115,800	Congregation B'Nai Jeshurun Request [28] -- Check No. 0200022	4/8/2004	Toward the Marshall T Meyer Fellowship Program This completes a five-year pledge totalling \$512,700
\$60,000	United States Holocaust Memorial Museum Request [31] -- Check No. 0200095	10/12/2004	The final installment on an 11-year, \$1 million pledge toward the Education and Remembrance Fund.
\$75,067	North Shore - Long Island Jewish Health System Foundation Request [253] -- Check No. 10841	1/9/2004	To develop and distribute a breast cancer resource guide.
\$15,000	Pleasantville Community Synagogue Request [331] -- Check No. 0200138	12/20/2004	Third and final installment on a \$45,000 challenge grant for general support (recognized as being from an anonymous donor, as requested by the Trustees)
\$20,000	Washington University in St. Louis Request [373] -- Check No. 0200137	12/20/2004	Toward scholarship support for undergraduate students doing scientific research This is the second installment on a three-year pledge.
\$50,000	The Institute for Jewish Spirituality Request [330] -- Check No. 10846	1/21/2004	Toward general support This is the first installment on a three-year pledge totalling \$150,000
\$118,000	American Jewish Committee Request [375] -- Check No. 10835	1/9/2004	AJC Fellowship Program. This completes a two-year pledge for \$236,000.
\$80,000	Jewish Community Center Request [341] -- Check No. 10840	1/9/2004	The third and final installment on a \$200,000 pledge over three years to sustain and enhance Makom programming.

Amount	Payee/Reference	Payment / Check Date	Request Project Title
\$30,800	Congregation B'Nai Jeshurun Request [318] -- Check No 10838	1/9/2004	Toward the Marshall T. Meyer Fellowship Program for 2004-2005 for an additional Fellow. This is the first installment of a two-year pledge totalling \$125,400.
\$1,800	Kolot Request [506] -- Check No 0200149	12/29/2004	General support
\$5,000	Film Video Arts Request [385] -- Check No 0200005	2/11/2004	Toward Chazz'n: A Cantor's Tale.
\$1,800	Joint Passover Association Request [382] -- Check No 0200009	2/24/2004	General support
\$18,000	Chemotherapy Foundation Request [400] -- Check No 0200018	4/2/2004	A leadership award presented at the annual luncheon toward the breast cancer medical research of Dr. Sandra Demaria.
\$10,000	The Arnold P. Gold Foundation Request [407] -- Check No. 0200026	4/13/2004	Toward the Visiting Residents Program in Pediatrics and Geriatrics.
\$50,000	National Breast Cancer Coalition Fund Request [423] -- Check No. 0200053	6/22/2004	Challenge grant for general support
\$20,000	Albert G Oliver Program Request [428] -- Check No 0200056	7/6/2004	Trustee annual gift for Vicki Goldman
\$12,500	Avodah: The Jewish Service Corps Request [249] -- Check No: 0200060	7/19/2004	Toward general support
\$20,000	Central Synagogue Request [440] -- Check No 0200072	9/13/2004	Toward the Restoration Project. This is the third payment on a five-year, \$100,000 pledge.
\$15,000	Starlight Starbright Children's Foundation Request [441] -- Check No. 0200075	9/13/2004	Toward October, 2004 event to benefit seriously ill children and teens throughout the United States
\$40,000	American Jewish World Service Request [214] -- Check No: 0200082	9/28/2004	The second installment on a \$120,000 pledge over three years toward the International Jewish College Corps Program.

Amount	Payee/Reference	Payment / Check Date	Request Project Title
\$10,000	National Foundation for Jewish Culture Request [405] -- Check No: 0200025	4/13/2004	Toward the fifteenth annual Jewish Cultural Achievement Awards honoring Daryl Roth, Wendy Wasserstein, Anne Roiphe and Tobi Kahn.
\$25,000	Jewish Community Center Request [404] -- Check No 0200024	4/13/2004	Toward the annual event
\$1,800	Avodah The Jewish Service Corps Request [406] -- Check No: 0200023	4/13/2004	General support through an event honoring Rabbi's Joy Levitt and Michael Strassfeld.
\$50,000	Cornell University Request [409] -- Check No: 0200027	4/19/2004	Toward an endowed scholarship fund for Albert G Oliver students, bringing the fund total to \$150,000.
\$25,000	Conservation International Request [410] -- Check No. 0200028	4/19/2004	Toward the spring 2004, annual event
\$20,000	We Are Family Foundation Request [411] -- Check No: 0200032	4/19/2004	Toward the annual spring event.
\$10,000	Kolot The Center For Jewish Women's and Gender Studies Request [415] -- Check No. 0200033	4/27/2004	Toward the spring 2004 benefit
\$1,800	DOROT, Inc. Request [412] -- Check No: 0200047	6/1/2004	General support.
\$25,000	American Associates of Ben-Gurion University of the Negev Request [451] -- Check No. 0200083	9/28/2004	Toward October 2004 symposium titled, "Medical Ethics and Decision Making. Who Gets to Choose?"
\$5,000	Rockefeller University Request [452] -- Check No 0200092	10/6/2004	Toward the Women and Science program, which supports postdoctoral and graduate fellows, as well as students in the University's summer research program.
\$25,000	Albert G Oliver Program Request [453] -- Check No: 0200091	10/5/2004	Toward the Alvin Ailey dance benefit on December 7, 2004 and VG's annual Trustee gift
\$4,800	Mount Sinai Medical Center Request [462] -- Check No: 0200102	10/27/2004	Toward the Division of Newborn Medicine.

Amount	Payee/Reference	Payment / Check Date	Request Project Title
\$25,000	Synergos Institute Request [463] -- Check No. 0200101	10/27/2004	\$12,500 toward Global Philanthropists Circle and \$12,500 toward University for a night, which is directed toward general support.
\$25,000	Riverdale Country School Request [472] -- Check No. 0200110	11/15/2004	Trustee annual gift for Vicki Goldman for 2004-05 academic year
\$60,100	Congregation B'Nai Jeshurun Request [475] -- Check No. 0200125	12/7/2004	General support.
\$25,000	Ethical Culture Fieldston School Request [476] -- Check No. 0200126	12/7/2004	Towards the 2004-2005 Annual School Year Campaign.
\$30,000	Jewish Community Center Request [480] -- Check No. 0200127	12/7/2004	\$25,000 toward Katja Goldman's Board contribution for general support, and \$5,000 toward the Winter Hot Weekend
\$1,000	The Abraham Joshua Heschel School Request [481] -- Check No. 0200121	12/7/2004	Toward the fall campaign.
\$51,000	The Abraham Joshua Heschel School Request [482] -- Check No. 0200122	12/7/2004	General support.
\$1,200	American Associates of Ben-Gurion University of the Negev Request [483] -- Check No. 0200123	12/7/2004	Toward October 2004 symposium titled, "Medical Ethics and Decision Making: Who Gets to Choose?"
\$20,000	The Arnold P. Gold Foundation Request [477] -- Check No. 0200124	12/7/2004	General support.
\$200,000	National Breast Cancer Coalition Fund Request [447] -- Check No. 0200130	12/13/2004	Toward general support
\$10,000	The Abraham Fund Initiatives Request [469] -- Check No. 0200131	12/13/2004	Requests funding for a dramatic expansion of its social change agenda and activities.
\$10,000	Shuvu Return Request [487] -- Check No. 0200133	12/16/2004	General support Dedicated to assisting families from the former Soviet Union, specifically their children and teens, to adjust to life in Israel.



Amount	Payee/Reference	Payment / Check Date	Request Project Title
\$15,000	Yale University Request [488] -- Check No: 0200134	12/15/2004	Yale Parents Annual Fund.
\$62,500	UJA-Federation of New York Request [46] -- Check No: 0200139	12/20/2004	Toward Synagogues for the Future, a New York pilot of the Synagogue 2000 project This is the final installment on a three-year, \$187,500 pledge.
\$15,000	American Jewish Committee Request [489] -- Check No: 0200140	12/29/2004	General support.
\$28,500	UJA-Federation of New York Request [490] -- Check No: 0200152	12/29/2004	General support
\$10,000	Educational Alliance Request [491] -- Check No: 0200143	12/29/2004	General support
\$5,000	Wesleyan University Request [492] -- Check No: 0200155	12/29/2004	
\$10,000	University of Pennsylvania Request [493] -- Check No: 0200153	12/29/2004	Scholarship support for the School of Design.
\$24,700	Ben-Gurion University of the Negev Request [494] -- Check No: 0200141	12/29/2004	General support
\$2,500	The Jewish Community Day School Request [495] -- Check No: 0200147	12/29/2004	Toward scholarship support
\$2,500	New Israel Fund Request [496] -- Check No: 0200151	12/29/2004	General support.
\$5,000	The Nature Conservancy Request [497] -- Check No: 0200150	12/29/2004	General support
\$10,000	Joint Distribution Committee Request [498] -- Check No: 0200148	12/29/2004	Gift in honor of Scott Richman and toward JDC efforts in the Former Soviet Union.
\$15,000	Hebrew Union College- Jewish Institute of Religion Request [499] -- Check No: 0200145	12/29/2004	General support
(\$10,000)	International Sephardic Education Foundation Request [343] -- Check No: 10813	11/1/2004	general support.

Amount	Payee/Reference	Payment / Check Date	Request Project Title
\$5,000	Horace Greeley Education Fund Request [500] -- Check No: 0200146	12/29/2004	General support
\$5,000	The Arnold P. Gold Foundation Request [503] -- Check No 0200144	12/29/2004	General support.
\$5,000	Williams College Request [504] -- Check No. 0200156	12/29/2004	General support.
\$10,000	International Sephardic Education Foundation Request [343] -- Check No 200113	11/23/2004	general support
<u>\$3,141,167</u>			
<b>Grand Total (63 items)</b>			

# Application for Extension of Time To File an Exempt Organization Return

Department of the Treasury  
Internal Revenue Service

▶ File a separate application for each return.

- If you are filing for an **Automatic 3-Month Extension**, complete only **Part I** and check this box
- If you are filing for an **Additional (not automatic) 3-Month Extension**, complete only **Part II** (on page 2 of this form).

**Do not complete Part II unless** you have already been granted an automatic 3-month extension on a previously filed Form 8868

### Part I Automatic 3-Month Extension of Time - Only submit original (no copies needed)

**Form 990-T corporations** requesting an automatic 6-month extension - check this box and complete Part I only.

All other corporations (including Form 990-C filers) must use Form 7004 to request an extension of time to file income tax returns. Partnerships, REMICs, and trusts must use Form 8736 to request an extension of time to file Form 1065, 1066, or 1041.

**Electronic Filing (e-file).** Form 8868 can be filed electronically if you want a 3-month automatic extension of time to file one of the returns noted below (6 months for corporate Form 990-T filers). However, you cannot file it electronically if you want the additional (not automatic) 3-month extension, instead you must submit the fully completed signed page 2 (Part II) of Form 8868. For more details on the electronic filing of this form, visit [www.irs.gov/efile](http://www.irs.gov/efile).

File by the due date for filing your return. See instructions.	Name of Exempt Organization		Employer identification number
	JOYCE & IRVING GOLDMAN FOUNDATION		13-3216152
	Number, street, and room or suite no. If a P O box, see instructions		
	52 VANDERBILT AVENUE		
City, town or post office, state, and ZIP code. For a foreign address, see instructions.			
NEW YORK, NY 10017			

#### Check type of return to be filed (file a separate application for each return).

<input type="checkbox"/> Form 990	<input type="checkbox"/> Form 990-T (corporation)	<input type="checkbox"/> Form 4720
<input type="checkbox"/> Form 990-BL	<input type="checkbox"/> Form 990-T(sec 401(a) or 408(a) trust)	<input type="checkbox"/> Form 5227
<input type="checkbox"/> Form 990-EZ	<input type="checkbox"/> Form 990-T (trust other than above)	<input type="checkbox"/> Form 6069
<input checked="" type="checkbox"/> Form 990-PF	<input type="checkbox"/> Form 1041-A	<input type="checkbox"/> Form 8870

• The books are in the care of ▶ PATRICK KNOWLES

Telephone No ▶ 212-557-6700 FAX No. ▶ \_\_\_\_\_

- If the organization does **not** have an office or place of business in the United States, check this box
- If this is for a **Group Return**, enter the organization's four digit Group Exemption Number (GEN) \_\_\_\_\_ . If this is for the **whole group**, check this box  If it is for part of the group, check this box  and attach a list with the names and EINs of all members the extension will cover.

**1** I request an automatic 3-month (6-months for a **Form 990-T corporation**) extension of time until AUGUST 15, 2004, to file the exempt organization return for the organization named above. The extension is for the organization's return for:

- ▶  calendar year 2004 or
- ▶  tax year beginning \_\_\_\_\_, \_\_\_\_\_, and ending \_\_\_\_\_, \_\_\_\_\_.

**2** If this tax year is for less than 12 months, check reason:  Initial return  Final return  Change in accounting period

**3a** If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits See instructions \$ 177,892

**b** If this application is for Form 990-PF or 990-T, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit \$ 77,892

**c Balance Due.** Subtract line 3b from line 3a Include your payment with this form, or, if required, deposit with FTD coupon or, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions \$ 100000

**Caution.** If you are going to make an electronic fund withdrawal with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions.

For Privacy Act and Paperwork Reduction Act Notice, see Instructions.

If you are filing for an Additional (not automatic) 3-Month Extension, complete only Part II and check this box.

Note: Only complete Part II if you have already been granted an automatic 3-month extension on a previously filed Form 8868.

If you are filing for an Automatic 3-Month Extension, complete only Part I (on page 1).

**Additional (not automatic) 3-Month Extension of Time - Must File Original and One Copy.**

Type or print

File by the extended due date for filing the return. See instructions.

Name of Exempt Organization <b>JOYCE &amp; IRVING GOLDMAN FAMILY FOUNDATION, INC.</b>	Employer identification number <b>13-3216152</b>
Number, street, and room or suite no. If a P.O. box, see instructions <b>52 VANDERBILT AVENUE</b>	For IRS use only
City, town or post office, state, and ZIP code. For a foreign address, see instructions <b>NEW YORK, NY 10017</b>	

Check type of return to be filed (File a separate application for each return)

<input type="checkbox"/> Form 990	<input type="checkbox"/> Form 990-T(sec. 401(a) or 408(a) trust)	<input type="checkbox"/> Form 5227
<input type="checkbox"/> Form 990-BL	<input type="checkbox"/> Form 990-T (trust other than above)	<input type="checkbox"/> Form 6069
<input type="checkbox"/> Form 990-EZ	<input type="checkbox"/> Form 1041-A	<input type="checkbox"/> Form 8870
<input checked="" type="checkbox"/> Form 990-PF	<input type="checkbox"/> Form 4720	

**STOP: Do not complete Part II if you were not already granted an automatic 3-month extension on a previously filed Form 8868.**

The books are in the care of **PATRICK KNOWLES**  
 Telephone No. **212 557-6700** FAX No. \_\_\_\_\_  
 If the organization does not have an office or place of business in the United States, check this box.   
 If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) \_\_\_\_\_ If this is for the whole group, check this box . If it is for part of the group, check this box  and attach a list with the names and EINs of all members the extension is for.

4 I request an additional 3-month extension of time until **Nov 15 2005**  
 5 For calendar year **2004**, or other tax year beginning \_\_\_\_\_ and ending \_\_\_\_\_  
 6 If this tax year is for less than 12 months, check reason  Initial return  Final return  Change in accounting period  
 7 State in detail why you need the extension **NECESSARY INFORMATION TO PREPARE A COMPLETE AND ACCURATE RETURN IS NOT YET AVAILABLE.**

If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions. **\$ 177,892**  
 b If this application is for Form 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit and any amount paid previously with Form 8868. **\$ 177,892**  
 c Balance Due. Subtract line 8b from line 8a. Include your payment with this form, or, if required, deposit with FTD coupon or, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions. **\$ NONE**

**Signature and Verification**

Under penalties of perjury, I declare that I have examined this form, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete, and that I am authorized to prepare this form.

Signature *[Signature]* Title **CRA 700491483** Date **7/29/05**

**Notice to Applicant - To Be Completed by the IRS**

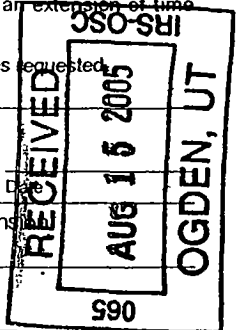
- We have approved this application. Please attach this form to the organization's return.
- We have not approved this application. However, we have granted a 10-day grace period from the later of the date shown below or the due date of the organization's return (including any prior extensions). This grace period is considered to be a valid extension of time for elections otherwise required to be made on a timely return. Please attach this form to the organization's return.
- We have not approved this application. After considering the reasons stated in item 7, we cannot grant your request for an extension of time to file. We are not granting a 10-day grace period.
- We cannot consider this application because it was filed after the extended due date of the return for which an extension was requested.
- Other \_\_\_\_\_

By: **EXTENSION APPROVED**

Director

Alternate Mailing Address - Enter the address if you want the copy of this application for an additional 3-month extension returned to an address different than the one entered above.

Name <b>GRANT THORNTON LLP ATT: I. REVENTAS</b>	FIELD DIRECTOR, SUBMISSION PROCESSING, OGDEN
Number and street (include suite, room, or apt. no.) or a P.O. box number <b>666 THIRD AVENUE</b>	
City or town, province or state, and country (including postal or ZIP code) <b>NEW YORK, NY 10178</b>	



**FORM 990-PF - PART IV  
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
		SCHEDULE ATTACHED PROPERTY TYPE: SECURITIES				P	VARIOUS  232,823.	VARIOUS
		SCHEDULE ATTACHED PROPERTY TYPE: SECURITIES				P	VARIOUS  793,085.	VARIOUS
<b>TOTAL GAIN (LOSS)</b> .....		.....					<u>1,025,908.</u>	



FORM 990PF, PART I - CONTRIBUTIONS, GIFTS AND GRANTS RECEIVED  
 =====

NAME AND ADDRESS -----	DATE ----	DIRECT PUBLIC SUPPORT -----
GOLDMAN GRANDCHILDREN TRUST 52 VANDERBILT AVE. 16TH FLOOR NEW YORK, NEW YORK 10017	07/07/2004	339,532.
GOLDMAN CHILDREN TRUST 52 VANDERBILT AVENUE NEW YORK, NY 10017	07/07/2004	485,000.
GOLDMAN CHILDREN TRUST 52 VANDERBILT AVENUE NEW YORK, NY 10017	12/01/2004	485,000.
GOLDMAN GRANDCHILDREN TRUST 52 VANDERBILT AVENUE NEW YORK, NY 10017	12/01/2004	339,532.
CHARITABLE LEAD TRUST 52 VANDERBILT AVENUE NEW YORK, NY 10017	12/15/2004	8,914,000.
ESTATE OF IRVING GOLDMAN 52 VANDERBILT AVENUE NEW YORK, NY 10017	12/15/2004	20,124,000.
PATRICK MCDONOUGH		1,000.
TOTAL CONTRIBUTION AMOUNTS		----- 30,688,064. =====

## FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
INTEREST THROUGH BROKERS	2,088,649.	2,088,649.
INTEREST ON LOANS & RECEIVABLES	1,137,529.	1,137,529.
DIVIDEND INCOME	1,122,826.	1,122,826.
	-----	-----
TOTAL	4,349,004.	4,349,004.
	=====	=====



## FORM 990PF, PART I - OTHER INCOME

=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
TD 1993 PARTNERSHIP LP - 13-3757582 GUARANTEED PAYMENTS	101,250.	101,250.
LONG ISLAND CITY-LV LLC - 13-4197645	-27,368.	
QUELLOS DIVERSIFIED PORTFOLIO-32-008627	39,350.	21,584.
CELTIC MEZZANINE LLC - 13-4173276	-41,899.	
LIC B O LLC - 76-0704186	-38,518.	
MISCELLANEOUS INCOME	80,734.	80,374.
	-----	-----
TOTALS	113,549.	203,208.
	=====	=====

FORM 990PF, PART I - TAXES

=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----	CHARITABLE PURPOSES -----
FOREIGN TAXES WITHHELD	9,100.	9,100.	
OTHER TAXES	1,550.		1,550.
NYS FRANCHISE TAXES	250.		250.
EXCISE TAXES	104,617.		
	-----	-----	-----
TOTALS	115,517.	9,100.	1,800.
	=====	=====	=====

FORM 990PF, PART I - OTHER EXPENSES  
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----	CHARITABLE PURPOSES -----
OFFICE EXPENSES	2,394.	1,796.	598.
DUES & SUBSCRIPTIONS	9,826.		9,826.
PERMIT & FEES	280.		280.
COMPUTER EXPENSES	1,096.	822.	274.
MISCELLANEOUS	113.	113.	
CUSTODIAL FEES	242,944.	242,944.	
INVESTMENT SERVICE FEE	118,866.	118,866.	
OFFICE SUPPLIES	1,266.	950.	316.
POSTAGE & SHIPPING	179.		179.
TOTALS	----- 376,964. =====	----- 365,491. =====	----- 11,473. =====

Joyce and Irving Goldman Family Foundation

Securities- YE Book & MV for tax statements (excludes Quellos which is shown at MV)

Year Ended December 31, 2004

F

GT

✓ Tax Ret

GL a/c #	Description	Ref.	"Cost" (not Adjusted cost) BV	Subtotal: "Cost" (not Adjusted cost) BV	FMV	Subtotal: FMV	Total
<b>Form 990 PF, Part II - Corporate Stocks</b>							
	<u>Description</u>			Ending Book Value		Ending FMV	
	Smith Barney-Atlantic Cap 164-04769-15 007	2		1,314,525		1,633,064	
	Smith Barney-NFJ INV GRP 164-11980-13 007	3		2,177,247		2,305,828	
	Smith Barney-Lazard 164-04779-13 007	4		862,768		1,146,173	
	Smith Barney-Sands 164-11981-12 007	5		2,317,962		2,680,849	
	Smith Barney-Turner/Alliance Cap 164-04758-18 007	7		2,035,304		2,426,119	
	Smith Barney-Lord Abbett 164-04760-14 007	8		2,309,464		2,989,888	
	Smith Barney-Furman Selz 164-04774-18 007	9		1,341,833		1,600,889	
	Smith Barney-Brandywine 164-11820-17 007	12		910,336		1,067,585	
	Smith Barney-PM 164-08191-14 007 Common stocks	13	9,121,298		9,632,783		
	Smith Barney-PM 164-08191-14 007 Closed end stock funds	13	1,425,887	10,547,185	1,559,731	11,192,514	
	M & T 01D-359700	16		42,048,483		41,092,889	
	Lehman 831-16427	17		201,503		215,059	
	<b>Total</b>			<b>66,066,610</b>		<b>68,350,857</b>	
<b>Form 990 PF, Part II - Corporate Bonds</b>							
	<u>Description</u>			Ending Book Value		Ending FMV	
	Smith Barney-Seix 164-04780-10 007 Mortg Securities	6	72,631		70,388		
	Smith Barney-Seix 164-04780-10 007 Corp Bonds	6	1,831,448	1,904,079	1,880,920	1,951,308	
	Smith Barney-Allegiance 164-07311-11 007 Mortg Securities	11	4,501,476		4,504,305		
	Smith Barney-Allegiance 164-07311-11 007 Corp Bonds	11	129,899	4,631,375	128,045	4,632,350	
	Smith Barney-Custodial 164-08163-18 550	15		900,088		1,015,361	
	M & T 01D-359700	16		6,347,794		6,487,637	
	<b>Total</b>			<b>13,783,336</b>		<b>14,086,656</b>	
Order: ✓	<b>US bonds:</b>						
G1	Smith Barney-Seix 164-04780-10 007 US Bonds	6		4,672,869		4,718,084	
G2	Smith Barney-Allegiance 164-07311-11 007 US Bonds	11		1,807,997		1,836,965	
	<b>Total</b>			<b>6,480,866</b>		<b>6,555,049</b>	
1885-10 & 1890-10	<b>Mutual funds &amp; Stocks:</b>						

**Select Client Statement**  
December 1 - December 31, 2004

Ref: 00000104 00011991

**JOYCE & IRVING GOLDMAN FAMILY** - Account number 164-04780-10 007

**Corporate bonds** *continued*

Amount	Description	Date acquired	Cost/ Adjusted cost	Share cost/ Adjusted share cost	Current share price/Accrued interest	Current value	Unrealized Gain/(loss) Original/ Adjusted	Capital Gain/ Ordinary Income (Annualized)	Ordinary Income/ Capital gain/(loss)
45,000	CATERPILLAR INC DTD 05/11/2001 INT: 07.300% MATY: 05/01/2031 Rating: A2/A	10/30/03	\$ 53,255.25 \$ 53,105.40	\$ 118.345 \$ 118.012	125.196 \$ 547.49	\$ 56,338.20	\$ 3,082.95 LT \$ 3,232.80 LT	6.83 \$ 3,232.80	\$ 0.00 \$ 3,232.80
300	TARGET CORP DTD 7/20/2001 INT: 07.000% MATY: 07/15/2031 Rating: A2/A+	05/07/02	46,755.90 46,702.35	103.902 103.783	121.843 1,452.49	54,829.35	8,073.45 LT 8,127.00 LT	6.745 \$ 1,100.00	0.00 8,127.00
45,000	MORGAN STANLEY NOTES-BK/ENTRY DTD 04/03/2002 INT: 07.250% MATY: 04/01/2032 Rating: AA3/A+	07/15/02	45,807.75 45,785.25	101.795 101.745	120.15 815.82	54,067.50	8,259.75 LT 8,282.25 LT	8.034 \$ 2,282.50	0.00 8,282.25
50,000	CREDIT SUISSE FB USA INC BOOK/ENTRY DD 7/19/02 INT: 07.125% MATY: 07/15/2032 Rating: AA3/A+	07/15/02	49,524.00 49,524.00	99.048 99.048	119.359 1,842.70	59,679.50	10,155.50 LT 10,155.50 LT	8.969 \$ 3,362.50	0.00 10,155.50
18,000	SBC COMMUNICATIONS INC DTD 08/18/04 INT: 06.450% MATY: 08/15/2034 Rating: A2/A	08/11/04	17,954.82 17,954.82	99.749 99.749	107.137	19,284.68	1,329.84 ST 1,329.84 ST		0.00 1,329.84
10,000		08/11/04	10,046.00 10,046.50	100.46 100.465	107.137	10,713.70	667.70 ST 667.20 ST		0.00 667.20
28,000			28,000.82 28,001.32	100.00 100.00	80.26	29,998.36	1,997.54 1,997.04	6.02 \$ 1,206.00	0.00 1,997.04
<b>Total corporate bonds</b>			<b>\$ 1,891,447.71</b>		<b>\$ 29,911.36</b>	<b>\$ 1,921,359.07</b>			<b>\$ 0.00</b>
3,000			\$ 1,818,447.31			\$ 1,921,359.07			\$ 62,911.76

**Government bonds**

Amount	Description	Date acquired	Cost/ Adjusted cost	Share cost/ Adjusted share cost	Current share price/Accrued interest	Current value	Unrealized Gain/(loss) Original/ Adjusted	Capital Gain/ Ordinary Income (Annualized)	Ordinary Income/ Capital gain/(loss)
490,000	U S TREASURY BILL DTD 07/15/2004 INT: 00.000% MATY: 01/13/2005 Int paid at maturity	10/21/04	\$ 488,101.06 \$ 489,686.40	\$ 99.812 \$ 99.936	99.951	\$ 489,759.80	\$ 1,658.84 ST \$ 73.50 ST		\$ 0.00 \$ 73.50
500,000	U S TREASURY NOTES SER G-2005 DTD 01/31/2003 INT: 01.625% MATY: 01/31/2005	11/04/04	499,648.44 499,648.44	99.929 99.929	99.984 3,378.05	499,920.00	271.56 ST 271.56 ST	4.825 \$ 1,128.00	216.56 55.00



G1

Select Client Statement  
December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04780-10 007

Government bonds *continued*

Amount	Description	Date acquired	Cost/ Adjusted cost	Share cost/ Adjusted share cost	Current share price/Accrued Interest	Current value	Unrealized Gain/(loss) Original/ Adjusted	Current % Yield/ Anticip. income (annualized)	Ordinary Income/ Capital gain/(loss)
260,000	U S TREASURY NOTES SER M-2005 DTD 06/30/2003	10/09/03	\$ 258,192.19 \$ 258,192.19	\$ 99.304 \$ 99.304	99.328	\$ 258,252.80	\$ 60.61 \$ 60.61		\$ 60.61 \$ 0.00
560,000	INT: 01.125% MATY: 08/30/2005	03/04/04	558,468.75 558,468.75	99.726 99.726	99.328	558,236.80	(2,231.95) (2,231.95)		0.00 (2,231.95)
800,000			816,660.94 816,660.94	99.60 99.60		814,489.80	(2,171.34) (2,171.34)	1.132 9,226.00	80.61 (2,231.95)
38,000	U S TREASURY NOTES SER C 2006 DTD 7/15/1996	06/24/02	40,286.25 37,707.48	111.906 104.743	106.023	38,168.28	(2,117.97) 460.80		0.00 460.80
40,000	INT: 07.000% MATY: 07/15/2006	07/25/02	45,534.37 42,237.20	113.835 105.583	106.023	42,409.20	(3,125.17) 172.00		0.00 172.00
76,000			85,820.82 79,944.68	112.90 105.20	2,443.15	80,577.48	(5,243.34) 632.90	8.802 6,320.00	0.00 632.80
320,000	U S TREASURY NOTE SER F-2006 DTD 11/15/2001	11/30/04	322,962.50 322,841.60	100.925 100.888	100.844	322,700.80	(261.70) (140.80)		0.00 (140.80)
290,000	INT: 03.500% MATY: 11/15/2006	11/30/04	292,662.11 292,554.90	100.917 100.881	100.844	292,447.60	(214.51) (107.30)		0.00 (107.30)
610,000			615,624.81 615,396.50	100.90 100.90	2,712.98	615,148.40	(476.21) (248.10)	3.47 21,350.00	0.00 (248.10)
290,000	U S TREASURY NOTES SER J-2007 DTD 05/15/2004	11/30/04	289,750.78 289,750.78	99.914 99.914	99.949 1,151.58	289,852.10	101.32 101.32	3.126 9,062.50	0.00 101.32
90,000	U S TREASURY NOTES SER E-2013 DTD 02/15/2003	03/04/04	89,820.70 89,820.70	99.80 99.80	98.664	88,797.60	(1,023.10) (1,023.10)		0.00 (1,023.10)
300,000	INT: 03.875% MATY: 02/15/2013	06/29/04	42,684.96 42,684.96	94.855 94.855	98.664	44,398.80	1,713.84 1,713.84		109.58 1,604.26
75,000		06/30/04	71,712.89 71,712.89	95.617 95.617	98.664	73,998.00	2,285.11 2,285.11		152.85 2,132.26
40,000		08/23/04	39,273.44 39,273.44	98.183 98.183	98.664	39,465.60	192.16 192.16		0.00 192.16
40,000		11/08/04	39,448.44 39,448.44	98.621 98.621	98.664	39,465.60	17.16 17.16		0.00 17.16
280,000			282,940.43 282,940.43	97.60 97.60	4,214.06	288,125.60	5,185.17 3,185.17	3.927 11,237.50	262.43 2,922.74
105,000	US TSY INFLATION INDEX NTS CPI U NON-SEASONALLY ADJ	11/03/03	104,750.17 104,750.17	99.202 99.202	102.867	112,248.52	7,496.35 7,496.35		0.00 7,496.35
165,000	INT: 01.875% MATY: 07/15/2013 Factor: 1.03922 Curr.face \$ 670,296.90	01/15/04	167,238.53 172,687.98	100.801 100.727	102.867	176,387.38	9,148.85 3,699.40		0.00 3,699.40



Ref: 00000104 00011993

Select Client Statement  
December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04780-10 007

Government bonds *continued*

Amount	Description	Date acquired	Cost/ Adjusted cost	Share cost/ Adjusted share cost	Current share price/Accrued interest	Current value	Unrealized Gain/(loss) Original/Adjusted	Current % Yield/ Anticip. Income (annualized)	Ordinary Income/ Capital gain/(loss)
375,000	US TSY INFLATION INDEX NTS CPI U NON-SEASONALLY ADJ	09/21/04	\$ 391,583.64 \$ 394,268.82	\$ 101.222 \$ 101.188	102.867	\$ 400,880.41	\$ 8,296.77 ST \$ 6,611.49 ST		\$ 0.00 \$ 6,611.49
645,000	DTD 07/15/2003 INT: 01.875% MATY: 07/15/2013 Factor: 1.03922 Curr.face \$ 670,296.90		663,572.34 671,707.07	102.90 104.10	5,997.07	689,514.31	25,941.97 17,807.24	1.822 12,568.06	0.00 17,807.24
45,000	U S TREASURY NOTES SER B-2014 DTD 02/15/2004 INT: 04.000% MATY: 02/15/2014	05/13/04	42,104.88 42,104.88	93.566 93.566	98.621 675.00	44,379.45	2,274.57 ST 2,274.57 ST	4.055 1,800.00	146.97 2,127.60
25,000	U S TREASURY BONDS DTD 02/15/2001	11/07/03	25,378.90 25,372.00	101.515 101.488	108.133	27,033.25	1,654.35 LT 1,687.25 LT		0.00 1,681.25
95,000	INT: 05.375% MATY: 02/15/2031	11/19/03	99,037.50 98,960.55	104.25 104.169	108.133	102,726.35	3,668.85 LT 3,765.80 BR		0.00 3,765.80
85,000		11/19/03	89,083.98 89,005.20	104.804 104.712	108.133	91,913.05	2,829.07 LT 2,907.85 LT		0.00 2,907.85
75,000		01/05/04	76,839.84 76,807.50	102.453 102.41	108.133	81,099.75	4,259.91 ST 4,292.25 ST		0.00 4,292.25
40,000		01/08/04	41,625.00 41,596.40	104.062 103.991	108.133	43,253.20	1,628.20 ST 1,656.80 ST		0.00 1,656.80
45,000		02/17/04	48,009.38 47,959.20	106.687 106.576	108.133	48,659.85	650.47 ST 700.65 ST		0.00 700.65
215,000		03/04/04	230,721.88 230,480.00	107.312 107.20	108.133	232,485.95	1,764.07 ST 2,005.95 ST		0.00 2,005.95
300		03/04/04	160,910.16 160,743.00	107.273 107.162	108.133	162,199.50	1,289.34 ST 1,456.50 ST		0.00 1,456.50
25,000		03/16/04	27,496.09 27,458.50	109.984 109.834	108.133	27,033.25	(462.84) ST (425.25) ST		0.00 (425.25)
85,000		04/05/04	89,542.19 89,482.05	105.343 105.273	108.133	91,913.05	2,370.86 ST 2,431.00 ST		0.00 2,431.00
840,000			888,644.92 887,864.40	105.80 105.70	16,931.25	908,317.20	19,872.28 20,452.80	4.97 45,150.00	0.00 20,452.80
<b>Total government bonds</b>			<b>\$ 4,872,869.02</b>		<b>\$ 37,503.14</b>	<b>\$ 4,718,084.04</b>	<b>\$ 28,854.88 ST</b>	<b>2.62</b>	<b>\$ 686.57</b>
<b>4,606,000</b>			<b>\$ 4,875,704.52</b>				<b>\$ 18,524.88 LT</b>	<b>\$ 122,938.08</b>	<b>\$ 41,692.95</b>
<b>Total portfolio value</b>			<b>\$ 6,637,847.12</b>			<b>\$ 5,740,655.44</b>	<b>\$ 28,050.25 ST</b>	<b>1.36</b>	<b>\$ 686.57</b>
							<b>\$ 78,718.07 LT</b>	<b>\$ 227,133.70</b>	<b>\$ 104,385.47</b>



Select Client Statement  
December 1 - December 31, 2004

Ref: 00000104 00012009

JOYCE & IRVING GOLDMAN FAMILY

Account number 164-07311-11 007

Government bonds

Amount	Description	Date acquired	Cost/ Adjusted cost	Share cost/ Adjusted share cost	Current share price/Accrued Interest	Current value	Unrealized Gain/(loss) Original/ Adjusted	Current % Yield/ Anticip. Income (annualized)	Ordinary Income/ Capital gain/(loss)
297,000	U S TREASURY NOTES SER G-2005 DTD 01/31/2003	12/17/04	\$ 296,895.59 \$ 296,895.59	\$ 99.984 \$ 99.984	99.984	\$ 296,952.48	\$ 56.89 ST \$ 56.89 ST		\$ 24.22 \$ 32.67
130,000	INT: 01.625% MATY: 01/31/2005	12/29/04	129,979.69 129,979.69	99.984 99.984	99.984	129,979.20	(.49) ST (.49) ST		0.00 (.49)
			426,875.28 426,875.28	100.00 100.00		426,931.68	56.40 56.40	1.625 6,938.75	24.22 32.18
32,000	U S TREASURY NOTES SER B-2011 DTD 02/15/2001 INT: 05.000% MATY: 02/15/2011	12/14/04	34,231.25 34,218.24	106.972 106.932	106.379 600.00	34,041.28	(189.97) ST (176.96) ST	4.70 1,800.00	0.00 (176.96)
18,000	FEDERAL NATL MTG ASSN GLOBAL DEBS-BK/ENTRY DTD 09/26/2003	09/07/04	17,929.46 17,929.46	99.608 99.608	100.938	18,168.84	239.38 ST 239.38 ST		0.00 239.38
64,000	INT: 04.625% MATY: 10/15/2013	09/28/04	65,114.50 65,086.08	101.741 101.697	100.938	64,600.32	(514.18) ST (485.76) ST		0.00 (485.76)
43,000		10/05/04	43,066.52 43,062.78	100.154 100.146	100.938	43,403.34	336.82 ST 340.56 ST		0.00 340.56
128,000		11/17/04	128,807.17 128,794.88	100.63 100.621	100.938	129,200.64	393.47 ST 405.76 ST		0.00 405.76
253,000			254,917.65 254,873.20	100.80 100.70		255,373.14	455.49 489.94	4.582 11,701.25	0.00 489.94
79,000	U S TREASURY NOTES SER E-2014 DTD 08/15/2004	12/09/04	79,663.48 79,661.23	100.839 100.837	100.223	79,176.17	(487.31) ST (485.06) ST		0.00 (485.06)
44,000	INT: 04.250% MATY: 08/15/2014	12/09/04	44,383.28 44,381.92	100.871 100.868	100.223	44,098.12	(285.16) ST (283.80) ST		0.00 (283.80)
		12/22/04	166,564.14 166,562.74	100.339 100.339	100.223	166,370.18	(193.96) ST (192.56) ST		0.00 (192.56)
289,000			290,610.90 290,605.89	100.60 100.60		289,644.47	(966.43) (961.42)	4.24 12,282.50	0.00 (961.42)
97,000	U S TREASURY NOTES SER F-2014 DTD 11/15/2004 INT: 04.250% MATY: 11/15/2014	12/31/04	97,250.08 97,250.08	100.257 100.257	100.262 623.85	97,254.14	4.06 ST 4.06 ST	4.238 4,122.50	0.00 4.06
67,000	U S TREASURY BOND DTD 2/15/1989 INT: 08.875% MATY: 02/15/2019	04/20/04	94,284.18 93,404.70	140.722 139.41	143.863 2,229.84	96,388.21	2,104.03 ST 2,983.51 ST	6.169 5,946.25	0.00 2,983.51
1,000	U S TREASURY BONDS DTD 2/15/1996	05/04/04	1,080.00 1,078.72	108.00 107.872	114.551	1,145.51	65.51 ST 66.79 ST		0.00 66.79
77,000	INT: 06.000% MATY: 02/15/2026	05/07/04	81,132.73 81,070.22	105.367 105.286	114.551	88,204.27	7,071.54 ST 7,134.05 ST		0.00 7,134.05



G2



Ref: 00000104 00012010

# Select Client Statement

## December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY

Account number 164-07311-11 007

**Government bonds** *continued*

Amount	Description	Date acquired	Cost/ Adjusted cost	Share cost/ Adjusted share cost	Current share price/Accrued Interest	Current value	Unrealized Gain/(loss) Original/ Adjusted	Current % Yield/ Anticip. Income (annualized)	Ordinary Income/ Capital gain/(loss)
64,000	U S TREASURY BONDS DTD 2/15/1996	06/10/04	\$ 67,357.50 \$ 67,313.92	\$ 105.246 \$ 105.178	114.551	\$ 73,312.64	\$ 5,955.14 ST \$ 5,998.72 ST		\$ 0.00 \$ 5,998.72
69,000	INT: 06.000% MATY: 02/15/2026	08/02/04	75,595.43 75,523.26	109.558 109.454	114.551	79,040.19	3,444.76 ST 3,516.93 ST		0.00 3,516.93
3,000		08/24/04	28,910.78 28,883.40	111.195 111.09	114.551	29,783.26	872.48 ST 899.86 ST		0.00 899.86
27,000		11/30/04	30,289.57 30,283.20	112.183 112.16	114.551	30,928.77	639.20 ST 645.57 ST		0.00 645.57
86,000		12/27/04	97,905.63 97,903.26	113.843 113.841	114.551	98,513.86	608.23 ST 610.60 ST		0.00 610.60
<b>350,000</b>			<b>382,271.64</b> <b>382,055.98</b>	<b>109.20</b> <b>109.20</b>		<b>400,928.50</b>	<b>18,656.88</b> <b>18,872.52</b>	<b>5.237</b> <b>21,000.00</b>	<b>0.00</b> <b>18,872.52</b>
69,000	FEDERAL NATL MTG ASSN GLOBAL NOTES-BK/ENTRY	07/02/04	73,889.30 73,845.18	107.085 107.022	113.813	78,530.97	4,641.67 ST 4,685.79 ST		0.00 4,685.79
19,000	DTD 05/15/1999 INT: 06.250% MATY: 05/15/2029	10/18/04	21,311.14 21,301.47	112.163 112.113	113.813	21,624.47	313.33 ST 323.00 ST		0.00 323.00
<b>88,000</b>			<b>95,200.44</b> <b>95,146.65</b>	<b>108.20</b> <b>108.10</b>		<b>100,155.44</b>	<b>4,955.00</b> <b>5,008.79</b>	<b>5.491</b> <b>5,500.00</b>	<b>0.00</b> <b>5,008.79</b>
29,000	U S TREASURY BONDS DTD 02/15/2001	07/30/04	29,694.41 29,687.88	102.394 102.372	108.133	31,358.57	1,664.16 ST 1,670.69 ST		0.00 1,670.69
97,000	INT: 05.375% MATY: 02/15/2031	10/07/04	102,660.86 102,638.61	105.835 105.813	108.133	104,889.01	2,228.15 ST 2,250.40 ST		0.00 2,250.40
<b>,000</b>			<b>132,355.27</b> <b>132,326.49</b>	<b>105.00</b> <b>105.00</b>		<b>136,247.58</b>	<b>3,892.31</b> <b>3,921.09</b>	<b>4.97</b> <b>6,772.50</b>	<b>0.00</b> <b>3,921.09</b>
<b>Total government bonds</b>			<b>\$ 1,807,996.69</b>		<b>\$ 24,432.19</b>	<b>\$ 1,838,964.44</b>	<b>\$ 30,207.93</b> ST	<b>4.12</b>	<b>\$ 24.22</b>
<b>1,728,000</b>			<b>\$ 1,806,756.61</b>				<b>\$ 0.00</b> LT	<b>\$ 75,893.75</b>	<b>\$ 30,183.71</b>
<b>Total portfolio value</b>			<b>\$ 6,787,782.93</b>			<b>\$ 6,818,965.12</b>	<b>\$ 50,472.38</b> ST	<b>4.41</b>	<b>\$ 24.22</b>
							<b>(\$ 19,289.23)</b> LT	<b>\$ 301,118.78</b>	<b>\$ 28,328.89</b>



FORM 990PF, PART II - U.S. AND STATE OBLIGATIONS

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DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
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SMITH BARNEY	6,480,866.	6,555,049.
TOTALS	----- 6,480,866. =====	----- 6,555,049. =====

Joyce and Irving Goldman Family Foundation  
 Securities- YE Book & MV for tax statements (excludes Quellos which is shown at MV)  
 Year Ended December 31, 2004

F  
 GT  
 ✓ Tax Ret.

GL a/c #	Description	Ref.	"Cost" (not Adjusted cost) BV	Subtotal: "Cost" (not Adjusted cost) BV	FMV	Subtotal: FMV	Total
<b>Form 990 PF, Part II - Corporate Stocks</b>							
<u>Order:</u>	<u>Description</u>			Ending Book Value		Ending FMV	
1	Smith Barney-Atlantic Cap 164-04769-15 007	2		1,314,525		1,633,064	
2	Smith Barney-NFJ INV GRP 164-11980-13 007	3		2,177,247		2,305,828	
3	Smith Barney-Lazard 164-04779-13 007	4		862,768		1,146,173	
4	Smith Barney-Sands 164-11981-12 007	5		2,317,962		2,680,849	
5	Smith Barney-Turner/Alliance Cap 164-04758-18 007	7		2,035,304		2,426,119	
6	Smith Barney-Lord Abbett 164-04760-14 007	8		2,309,464		2,989,888	
7	Smith Barney-Furman Selz 164-04774-18 007	9		1,341,833		1,600,889	
8	Smith Barney-Brandywine 164-11820-17 007	12		910,336		1,067,585	
9	Smith Barney-PM 164-08191-14 007 Common stocks	13	9,121,298		9,632,783		
9	Smith Barney-PM 164-08191-14 007 Closed end stock funds	13	1,425,887	10,547,185	1,559,731	11,192,514	
10	M & T 01D-359700	16		42,048,483		41,092,889	
11	Lehman 831-16427	17		201,503		215,059	
	Total			66,066,610		68,350,857	
<b>Form 990 PF, Part II - Corporate Bonds</b>							
	<u>Description</u>			Ending Book Value		Ending FMV	
	Smith Barney-Seix 164-04780-10 007 Mortg Securities	6	72,631		70,388		
	Smith Barney-Seix 164-04780-10 007 Corp Bonds	6	1,831,448	1,904,079	1,880,920	1,951,308	
	Smith Barney-Allegiance 164-07311-11 007 Mortg Securities	11	4,501,476		4,504,305		
	Smith Barney-Allegiance 164-07311-11 007 Corp Bonds	11	129,899	4,631,375	128,045	4,632,350	
	Smith Barney-Custodial 164-08163-18 550	15		900,088		1,015,361	
	M & T 01D-359700	16		6,347,794		6,487,637	
	Total			13,783,336		14,086,656	
<b>US bonds:</b>							
	Smith Barney-Seix 164-04780-10 007 US Bonds	6		4,672,869		4,718,084	
	Smith Barney-Allegiance 164-07311-11 007 US Bonds	11		1,807,997		1,836,965	
	Total			6,480,866		6,555,049	
1885-10 & 1890-10	<b>Mutual funds &amp; Stocks:</b>						

**Select Client Statement**  
**December 1 - December 31, 2004**

Ref: 00000104 00011948

**JOYCE & IRVING GOLDMAN FAMILY** Account number 164-04769-15 007

**PORTFOLIO DETAILS**

The values of your holdings are as of 12/31/04.

Securities purchased or sold are included or excluded in this section as of the trade-date. This section may include securities that have not settled as of this statement closing date. Please see the "Unsettled purchases/sales" section for more information. Dividend yield is the estimated annual income, assuming the current dividend, divided by the annual market price at the end of the statement period. We do not guarantee the accuracy of the prices reflected on the statement nor do these prices represent levels at which securities can be bought or sold. Please note unrealized gain/(loss) is being prepared for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

Please note: unrealized gain/(loss) is being calculated for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

**Money fund**

Number of shares	Description	Current value	Accrued dividends	Annualized dividend yield	Anticipated Income (annualized)
35,107.99	SB MONEY FUNDS CASH PORT CL A	\$ 35,107.99		1.67%	\$ 588.30
<b>Total money fund</b>		<b>\$ 35,107.99</b>	<b>\$ 0.00</b>		<b>\$ 588.30</b>

**Common stocks & options**

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
700	TARO PHARMACEUTICAL INDS LTD ORD Exchange rate: .2313208 Shares traded in: Israeli shekels	TARO	12/20/04	\$ 24,912.79	\$ 35.589	\$ 34.03	\$ 23,821.00	(\$ 1,091.79) ST		
380	ADVANCED MEDICAL OPTICS INC	AVO	09/20/04	14,944.07	39.326	41.14	15,633.20	689.13 ST		
210			11/11/04	8,468.80	40.318	41.14	8,639.70	170.90 ST		
10				23,410.87	39.679		24,272.90	861.73		
610	AMERICAN MEDICAL SYS HLDGS	AMMD	06/29/04	20,411.03	33.46	41.81	25,504.10	5,093.07 ST		
525	BENCHMARK ELECTRONICS INC	BHE	07/29/04	14,907.64	28.395	34.10	17,902.50	2,994.86 ST		
230			08/19/04	6,485.17	28.186	34.10	7,843.00	1,357.83 ST		
340			11/04/04	12,240.88	36.002	34.10	11,594.00	(646.88) ST		
1,095				33,833.69	30.716		37,338.50	3,705.81		
1,900	CKE RESTAURANTS INC-DEL	CKR	11/01/04	22,793.92	11.996	14.51	27,568.00	4,775.08 ST		
480	CAPITAL AUTOMOTIVE REIT	CARS	11/17/04	16,048.40	33.43	35.525	17,052.00	1,003.60 ST	4.802	818.88
620	CASH AMERICA INTERNATIONAL INC	CSH	09/07/04	14,801.00	23.55	29.73	18,432.60	3,631.60 ST	.235	43.40
830	CENTENE CORP DEL	CNC	06/15/04	15,537.39	18.719	28.35	23,530.50	7,993.11 ST		
380			08/10/04	6,951.44	18.293	28.35	10,773.00	3,821.56 ST		
1,210				22,488.83	18.596		34,303.50	11,814.67		
140	COGNEX CORP	CGNX	08/10/04	4,728.46	33.76	27.90	3,906.00	(822.46) ST		
305			07/23/04	8,682.34	28.466	27.90	8,509.50	(172.84) ST		



Select Client Statement  
December 1 - December 31, 2004

Ref: 00000104 00011949

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04769-15 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
380	COGNEX CORP	CGNX	12/07/04	\$ 11,282.20	\$ 29.69	\$ 27.90	\$ 10,602.00	(\$ 680.20) ST		
825				24,691.00	29.928		23,017.50	(1,673.50)	1.148	284.00
740	CORRECTIONS CORP OF AMERICA	CXW	03/01/04	25,014.37	33.803	40.45	29,933.03	4,918.66 ST		
280			03/03/04	8,904.53	34.248	40.45	10,517.00	1,612.47 ST		
95			07/09/04	15,414.72	39.024	40.45	15,977.75	563.03 ST		
				49,333.82	35.365		56,427.78	7,094.13		
580	DRS TECHNOLOGIES INC	DRS	12/16/04	25,253.43	43.54	42.71	24,771.80	(481.63) ST		
985	DENBURY RES INC NEW (HOLDING COMPANY)	DNR	08/31/04	21,815.57	21.925	27.45	27,312.75	5,497.18 ST		
1,120	EGL INC	EAGL	05/11/04	22,609.78	20.187	29.89	33,476.80	10,867.02 ST		
120	ENGINEERED SUPPORT SYS CO	EASI	11/05/04	6,352.36	52.938	59.22	7,106.40	754.04 ST		
325			11/08/04	17,373.59	53.457	59.22	19,246.50	1,872.91 ST		
445				23,725.95	53.317		26,352.90	2,626.95	.06	16.02
975	EPICOR SOFTWARE CORP	EPIC	10/29/04	15,108.11	15.495	14.09	13,737.75	(1,370.36) ST		
635			11/16/04	9,519.03	14.99	14.09	8,947.15	(571.88) ST		
1,810				24,627.14	15.298		22,684.90	(1,942.24)		
760	GEORGIA GULF CORP PAR \$0.01	GGC	04/27/04	25,608.22	33.692	49.80	37,848.00	12,241.78 ST	.642	243.20
725	GETTY IMAGES INC	GYI	10/24/02	18,180.61	25.076	68.85	49,918.25	31,735.64 LT		
110			02/11/04	5,682.80	51.66	68.85	7,573.50	1,890.90 ST		
835				23,863.21	28.579		57,489.75	33,626.54		
520	GREAT WOLF RESORTS INC	WOLF	12/20/04	11,180.00	21.50	22.34	11,616.80	436.80 ST		
			12/21/04	5,160.00	21.50	22.34	5,361.80	201.60 ST		
665			12/28/04	8,443.13	21.93	22.34	8,600.90	157.77 ST		
1,145				24,783.13	21.845		25,579.30	796.17		
910	GUITAR CENTER INC	GTRC	07/11/03	25,654.17	28.191	52.69	47,947.80	22,293.73 LT		
125			02/11/04	4,190.00	33.52	52.69	6,586.25	2,396.25 ST		
1,035				29,844.17	28.835		54,534.15	24,689.98		
770	INTEGRATED CIRCUIT SYSTEMS NEW	ICST	01/24/02	18,525.12	24.058	20.92	16,108.40	(2,416.72) LT		
260			01/24/02	6,255.24	24.058	20.92	5,439.20	(816.04) LT		
285			02/11/04	8,045.04	28.228	20.92	5,962.20	(2,082.84) ST		
1,315				32,825.40	24.962		27,509.80	(5,315.60)		
650	INVESTORS FINL SVCS CORP	IFIN	01/24/02	23,745.02	36.53	49.98	32,487.00	8,741.98 LT		
100			02/11/04	4,147.49	41.474	49.98	4,998.00	850.51 ST		
750				27,892.51	37.19		37,485.00	9,592.49	.14	52.50



Ref: 00000104 00011950

Select Client Statement  
December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY

Account number 164-04769-15 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/loss	Average % yield	Anticipated Income (annualized)
335	JACKSON HEWITT TAX SERVICE INC	JTX	11/03/04	\$ 6,950.28	\$ 20.747	\$ 25.25	\$ 8,458.75	\$ 1,508.47 ST		
405			11/04/04	8,505.00	21.00	25.25	10,226.25	1,721.25 ST		
740				15,455.28	20.886		18,685.00	3,229.72	1.108	207.20
465	LINCOLN ELECTRIC CO HOLDINGS INC (NEW)	LECO	08/15/04	15,794.24	33.966	34.54	16,061.10	266.86 ST		
70			08/16/04	12,242.69	32.217	34.54	13,125.20	882.51 ST		
45				28,036.93	33.18		29,186.30	1,149.37	2.084	608.40
815	MSC INDUSTRIAL DIRECT CO CL A	MSM	01/15/03	15,688.75	19.25	35.98	29,323.70	13,634.95 LT		
295			11/14/03	7,815.35	26.492	35.98	10,614.10	2,798.75 LT		
150			02/11/04	4,409.40	29.396	35.98	5,397.00	987.60 ST		
1,280				27,913.50	22.154		45,334.80	17,421.30	1.111	504.00
315	MARINEMAX INC	HZO	05/07/04	9,211.29	29.242	29.76	9,374.40	163.11 ST		
215			05/10/04	6,142.77	28.571	29.76	6,398.40	255.63 ST		
530				15,354.06	28.97		15,772.80	418.74		
172.2362	MARVEL ENTERPRISES INC COM	MVL	05/09/03	2,179.74	12.658	20.48	3,527.40	1,347.66 LT		
1,042.3341			09/02/03	15,917.26	15.274	20.48	21,347.00	5,429.74 LT		
442.4297			02/11/04	9,383.69	21.214	20.48	9,060.98	(322.73) ST		
1,857				27,480.69	16.585		33,835.38	6,454.67		
1,055	MEDICINES COMPANY	MDCO	07/18/03	24,373.67	23.103	28.80	30,384.00	6,010.33 LT		
225			02/11/04	6,729.91	29.91	28.80	6,480.00	(249.91) ST		
1,280				31,103.58	24.30		36,864.00	5,760.42		
335	MICROSTRATEGY INC CL A NEW	MSTR	06/27/03	12,559.28	37.49	60.25	20,183.75	7,624.47 LT		
70			02/11/04	4,435.67	63.366	60.25	4,217.50	(218.17) ST		
405				16,994.95	41.963		24,401.25	7,406.30		
835	NIC INC	EGOV	10/14/03	4,240.13	5.078	5.08	4,241.80	1.67 LT		
545			11/07/03	3,680.28	6.752	5.08	2,768.60	(911.68) LT		
580			11/17/03	3,489.63	6.016	5.08	2,946.40	(543.23) LT		
895			02/11/04	5,788.45	6.445	5.08	4,546.60	(1,221.85) ST		
2,855				17,178.49	6.017		14,503.40	(2,675.09)		
545	NEIGHBORCARE INC	NCRX	02/26/04	13,681.95	25.067	30.72	16,742.40	3,060.45 ST		
895	NOVEN PHARMACEUTICALS INC	NOVN	01/06/04	14,774.03	16.507	17.06	15,268.70	494.67 ST		
445			01/07/04	7,349.75	16.516	17.06	7,591.70	241.95 ST		
215			02/11/04	4,079.97	18.976	17.06	3,667.80	(412.07) ST		
1,555				26,203.75	18.851		26,528.30	324.55		



Select Client Statement  
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JOYCE & IRVING GOLDMAN FAMILY Account number 164-04769-15 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/loss	Average % yield	Anticipated Income (annualized)
1,330	PATTERSON UTI ENERGY INC	PTEN	01/24/02	\$ 14,134.91	\$ 10.627	\$ 19.45	\$ 25,868.56	\$ 11,733.65		
210			02/11/04	3,728.80	17.748	19.45	4,084.68	355.78		
<b>1,540</b>				<b>17,861.71</b>	<b>11.589</b>		<b>29,953.00</b>	<b>12,091.29</b>	<b>.411</b>	<b>123.20</b>
870	PETSMART INC	PETM	03/06/03	9,612.02	11.048	35.53	30,911.10	21,299.08		
200			02/11/04	4,827.96	24.139	35.53	7,105.00	2,277.04		
50			02/11/04	2,413.98	24.139	35.53	3,553.00	1,139.02		
15			02/11/04	382.10	24.139	35.53	532.85	170.65		
<b>1,185</b>				<b>17,216.06</b>	<b>14.528</b>		<b>42,103.00</b>	<b>24,886.94</b>	<b>.337</b>	<b>142.20</b>
585	PORTFOLIO RECOVERY ASSOCS INC	PRAA	08/02/03	17,419.55	29.777	41.22	24,113.70	6,694.15		
105			02/11/04	2,759.49	26.28	41.22	4,328.70	1,569.21		
<b>690</b>				<b>20,179.04</b>	<b>29.245</b>		<b>28,441.90</b>	<b>8,262.76</b>		
1,165	RADISYS CORP	RSYS	12/01/03	21,715.72	18.64	19.54	22,764.10	1,048.38		
220			02/11/04	5,439.39	24.724	19.54	4,298.50	(1,140.89)		
<b>1,385</b>				<b>27,155.11</b>	<b>19.607</b>		<b>27,062.60</b>	<b>(92.51)</b>		
445	SAFENET INC	SFNT	12/03/04	16,509.50	37.10	36.74	16,349.30	(160.20)		
345	SEMTECH CORP	SMTC	07/09/03	5,950.25	17.247	21.84	7,534.60	1,584.35		
555			07/10/03	9,380.87	16.902	21.84	12,121.20	2,740.33		
230			02/11/04	5,649.81	24.564	21.84	5,023.20	(626.61)		
<b>1,130</b>				<b>20,980.73</b>	<b>18.567</b>		<b>24,879.20</b>	<b>3,898.47</b>		
645	SEROLOGICALS CORP	SERO	09/15/04	14,997.73	23.252	22.12	14,287.10	(730.33)		
<b>1,285</b>	THE SHAW GROUP INC	SGR	12/16/04	20,513.74	15.964	17.85	22,837.25	2,423.51		
50	SIERRA HEALTH SERVICES INC	SIE	06/07/04	16,174.73	44.929	55.11	19,839.60	3,664.87		
720	SKYWEST INC	SKYW	01/24/02	20,846.95	28.954	20.06	14,443.20	(6,403.75)		
190			01/24/02	5,501.28	28.954	20.06	3,811.40	(1,689.88)		
455			07/25/03	8,141.50	17.893	20.06	9,127.30	985.80		
220			02/11/04	4,075.87	18.526	20.06	4,413.20	337.33		
<b>1,585</b>				<b>38,565.60</b>	<b>24.332</b>		<b>31,795.10</b>	<b>(6,770.50)</b>	<b>.598</b>	<b>190.20</b>
1,110	SOUTHWEST BANCORPORATION OF TEXAS INC	SWBT	04/19/02	19,452.75	17.525	23.29	25,851.90	6,399.15		
170			02/11/04	3,344.57	19.673	23.29	3,959.30	614.73		
<b>1,280</b>				<b>22,797.32</b>	<b>17.81</b>		<b>29,811.20</b>	<b>7,013.88</b>	<b>.815</b>	<b>153.60</b>
285	SUPPORTSOFT INC	SPRT	07/29/03	2,223.00	7.80	6.66	1,898.10	(324.90)		
790			08/01/03	6,691.22	8.469	6.66	5,281.40	(1,409.82)		
340			08/04/03	2,883.81	8.481	6.66	2,264.40	(619.41)		
565			02/11/04	6,654.34	11.777	6.66	3,762.80	(2,891.54)		
<b>1,980</b>				<b>18,452.37</b>	<b>9.319</b>		<b>13,186.80</b>	<b>(5,265.57)</b>		



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Select Client Statement  
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JOYCE & IRVING GOLDMAN FAMILY Account number 164-04769-15 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
615	SYMBION INC DEL	SMBI	02/06/04	\$ 11,107.64	\$ 18.061	\$ 22.08	\$ 13,579.20	\$ 2,471.56 ST		
105			02/11/04	1,853.74	17.654	22.08	2,318.40	464.66 ST		
<b>720</b>				<b>12,961.38</b>	<b>18.002</b>		<b>15,897.60</b>	<b>2,936.22</b>		
425	SYNAPTICS INC	SYNA	11/24/04	16,689.20	39.268	30.58	12,996.50	(3,692.70) ST		
705			12/08/04	9,867.26	35.24	30.58	8,562.40	(1,304.86) ST		
<b>705</b>				<b>26,556.46</b>	<b>37.669</b>		<b>21,558.90</b>	<b>(4,997.56)</b>		
1,245	TTM TECHNOLOGIES	TTMI	12/29/03	21,799.33	17.509	11.80	14,691.00	(7,108.33) ST		
255			02/11/04	4,470.15	17.53	11.80	3,009.00	(1,461.15) ST		
640			12/03/04	7,447.68	11.637	11.80	7,552.00	104.32 ST		
<b>2,140</b>				<b>33,717.16</b>	<b>16.756</b>		<b>25,252.00</b>	<b>(8,465.16)</b>		
690	UCBH HOLDINGS INC	UCBH	01/07/03	15,527.90	22.504	45.82	31,615.80	16,087.90 ST		
100			02/11/04	3,919.80	39.198	45.82	4,582.00	662.20 ST		
<b>790</b>				<b>19,447.70</b>	<b>24.617</b>		<b>36,197.80</b>	<b>16,750.10</b>	<b>.349</b>	<b>126.40</b>
1,100	ULTRA PETROLEUM CORP-CAD	UPL	03/15/02	8,802.53	8.002	48.13	52,943.00	44,140.47 ST		
350	Exchange rate: .8289811		02/11/04	9,184.77	26.242	48.13	16,845.50	7,660.73 ST		
<b>1,450</b>	Shares traded in: Canadian dollars			<b>17,987.30</b>	<b>12.405</b>		<b>69,788.50</b>	<b>51,801.20</b>		
400	UNITED SURGICAL PARTNERS	USPI	09/09/04	14,600.36	36.50	41.70	16,680.00	2,079.64 ST		
490	UNITED THERAPEUTICS CORP	UTHR	10/09/03	11,016.77	22.483	45.15	22,129.50	11,106.73 ST		
80			02/11/04	1,776.10	22.201	45.15	3,612.00	1,835.90 ST		
75			02/11/04	1,665.10	22.201	45.15	3,386.25	1,721.15 ST		
<b>15</b>				<b>14,457.97</b>	<b>22.415</b>		<b>29,121.75</b>	<b>14,663.78</b>		
85	WABASH NATL CORP	WNC	04/22/04	25,195.33	28.469	26.93	23,833.05	(1,362.28) ST		
210			10/29/04	5,132.09	24.438	26.93	5,655.30	523.21 ST		
<b>1,065</b>				<b>30,327.42</b>	<b>27.696</b>		<b>29,488.35</b>	<b>(839.07)</b>		
685	WALTER INDS INC	WLT	11/23/04	16,491.51	24.075	33.73	23,105.05	6,613.54 ST	<b>.474</b>	<b>109.60</b>
675	WASTE CONNECTIONS INC	WCN	02/20/03	14,835.28	21.978	34.25	23,116.75	8,281.47 ST		
105			02/11/04	2,781.41	26.489	34.25	3,596.25	814.84 ST		
185			08/13/04	5,488.78	28.147	34.25	6,678.75	1,189.97 ST		
<b>975</b>				<b>23,105.47</b>	<b>23.698</b>		<b>33,393.75</b>	<b>10,288.28</b>		
340	WEBSense INC	WBSN	12/01/04	16,694.37	49.101	50.72	17,244.80	550.43 ST		
870	WEST MARINE INC	WMAR	07/10/02	9,764.01	11.223	24.75	21,532.50	11,768.49 ST		
205			02/11/04	6,116.79	29.838	24.75	5,073.75	(1,043.04) ST		
<b>1,075</b>				<b>15,880.80</b>	<b>14.773</b>		<b>26,606.25</b>	<b>10,725.45</b>		
1,010	WESTELL TECHNOLOGIES INC CL A	WSTL	05/16/03	6,230.29	6.168	6.80	6,868.00	637.71 ST		
975			05/19/03	6,068.01	8.223	6.80	6,630.00	561.99 ST		





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JOYCE & IRVING GOLDMAN FAMILY Account number 164-04769-15 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
960	WESTELL TECHNOLOGIES INC CL A	WSTL	01/08/04	\$ 7,073.76	\$ 7.368	\$ 6.80	\$ 6,528.00	(\$ 545.76)		
495			02/11/04	3,928.86	7.937	6.80	3,368.00	(560.86)		
<b>3,440</b>				<b>23,300.92</b>	<b>6.774</b>		<b>23,392.00</b>	<b>91.08</b>		
325	WINTRUST FINL CORP	WTFC	08/16/04	17,275.12	53.154	56.96	18,512.00	1,236.88	351	65.00
960	WRIGHT MEDICAL GROUP INC	WMGI	02/13/04	25,784.99	33.901	28.50	21,660.00	(4,104.99)		
<b>Common stocks and options</b>				<b>\$ 1,314,525.41</b>			<b>\$ 1,633,023.00</b>	<b>\$ 318,497.59</b>		
<b>Total portfolio value</b>				<b>\$ 1,349,533.40</b>			<b>\$ 1,668,121.89</b>	<b>\$ 318,588.49</b>		<b>\$ 3,867.80</b>

TRANSACTION DETAILS

All transactions appearing are based on trade data.

Investment activity

Date	Activity	Description	Quantity	Price	Amount
12/01/04	Bought	WEBSense INC	340	\$ 49.101	\$ -18,694.37
12/02/04	Sold	LIONBRIDGE TECHNOLOGIES INC	-1,535	5.41	8,304.15
12/03/04	Sold	LIONBRIDGE TECHNOLOGIES INC	-1,475	5.50	8,112.31
12/03/04	Bought	SAFENET INC	445	37.10	-16,509.50
12/03/04	Bought	TTM TECHNOLOGIES	640	11.637	-7,447.68
12/06/04	Sold	PETSMART INC	-760	34.585	26,289.16
12/06/04	Bought	SYNAPTICS INC	280	35.24	-9,867.26
12/07/04	Bought	COGNEX CORP	380	29.69	-11,282.20
12/09/04	Sold	FSI INTERNATIONAL INC	-1,120	4.09	4,580.89
12/09/04	Sold	WEST MARINE INC	-515	22.35	11,509.98
12/13/04	Sold	FSI INTERNATIONAL INC	-1,125	4.155	4,674.27
12/16/04	Bought	DRS TECHNOLOGIES INC	580	43.54	-25,253.43
		TRADE AS OF 12/16/04			
12/16/04	Sold	GRAFTECH INTERNATIONAL INC	-1,565	9.001	14,087.33
12/16/04	Sold	MAVERICK TUBE CORP	-845	30.474	25,750.00
12/16/04	Bought	THE SHAW GROUP INC	1,285	15.664	-20,513.74
12/17/04	Sold	GRAFTECH INTERNATIONAL INC	-435	9.00	3,914.90
12/20/04	Bought	TARO PHARMACEUTICAL INDS LTD ORD	700	35.589	-24,912.78
12/20/04	Stk split	CENTENE CORP DEL STK SPLIT ON 605 SHS	605		0.00



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December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY

Account number 164-11980-13 007

Additional summary information

	This period	This year
FRGN tax withheld	\$ 0.00	\$ 518.10

Gain/loss summary

	This period	This year
Realized gain or (loss)	\$ 16,450.61	\$ 0.00 LT \$ 44,250.05 ST
Unrealized gain or (loss)	128,581.30	Not applicable

PORTFOLIO DETAILS

The values of your holdings are as of 12/31/04.

Securities purchased or sold are included or excluded in this section as of the trade-date. This section may include securities that have not settled as of this statement closing date. Please see the "Unsettled purchases/sales" section for more information. Dividend yield is the estimated annual income, assuming the current dividend, divided by the security's market price at the end of the statement period. We do not guarantee the accuracy of the prices reflected on the statement nor do these prices represent levels at which securities can be bought or sold. Please note unrealized gain/(loss) is being prepared for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

Please note: unrealized gain/(loss) is being calculated for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

Money fund

Number of shares	Description	Current value	Accrued dividends	Annual dividend yield	Anticipated Income (annualized)
64,223.21	SB MONEY FUNDS CASH PORT CL A	\$ 64,223.21		1.67%	\$ 1,072.52
<b>Total money fund</b>		<b>\$ 64,223.21</b>	<b>\$ 0.00</b>	<b>1.67%</b>	<b>\$ 1,072.52</b>

Common stocks & options

Qty	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
1,725	ALBERTSONS INC DELAWARE	ABS	02/19/04	\$ 41,555.25	\$ 24.09	\$ 23.88	\$ 41,193.00	(\$ 362.25)	5.1	
200			12/02/04	4,868.00	24.33	23.88	4,776.00	(90.00)	5.1	
<b>1,925</b>				<b>46,423.25</b>	<b>24.115</b>		<b>45,969.00</b>	<b>(452.25)</b>	<b>3.182</b>	<b>1,463.00</b>
825	ALLTEL CORP DELAWARE	AT	04/20/04	42,218.39	51.173	58.76	48,477.00	6,258.61	5.1	1,254.00
750	ALTRIA GROUP INC	MO	02/19/04	41,437.50	55.25	61.10	45,825.00	4,387.50	5.1	
100			07/19/04	4,892.00	48.92	61.10	6,110.00	1,218.00	5.1	
<b>850</b>				<b>46,329.50</b>	<b>54.505</b>		<b>51,935.00</b>	<b>5,605.50</b>	<b>4.778</b>	<b>2,482.00</b>
1,050	BANK OF AMERICA CORP	BAC	02/19/04	42,782.75	40.755	48.99	48,338.50	5,555.75	5.1	1,890.00
800	BOSTON PROPERTIES INC	BXP	04/30/04	37,496.88	46.871	64.87	51,736.00	14,239.12	5.1	2,080.00
800	CHEVRONTEXACO CORP	CVX	02/19/04	34,720.00	43.40	52.51	42,008.00	7,288.00	5.1	1,280.00
1,575	CONAGRA FOODS INC	CAG	02/19/04	41,872.08	28.585	29.45	46,383.75	4,511.67	5.1	1,716.75



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JOYCE & IRVING GOLDMAN FAMILY Account number 164-11980-13 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
525	CONOCOPHILLIPS	COP	02/19/04	\$ 35,949.23	\$ 68.474	\$ 86.83	\$ 45,585.75	\$ 9,636.52 ST	2.303%	\$ 1,050.00
1,000	DTE ENERGY COMPANY	DTE	02/19/04	39,929.81	39.929	43.13	43,130.00	3,200.39 ST	4.77%	2,080.00
950	DELUXE CORP	DLX	02/19/04	37,681.94	39.665	37.33	35,463.50	(2,218.44) ST		
125			09/23/04	5,059.00	40.472	37.33	4,666.25	(392.75) ST		
375				42,740.84	39.759		40,128.75	(2,611.19) ST	3.864	1,581.00
30	DOW CHEMICAL CO	DOW	08/25/04	39,750.28	41.842	49.51	47,034.50	7,284.22 ST	2.70%	1,273.00
1,300	DUKE REALTY CORP	DRE	02/19/04	42,198.00	32.46	34.14	44,382.00	2,184.00 ST	5.44%	2,418.00
400	ENI SPA SPONSORED ADR	E	02/19/04	38,817.45	97.043	125.84	50,336.00	11,518.55 ST	2.81%	1,318.40
525	FEDERAL NATIONAL MORTGAGE ASSN	FNM	02/19/04	41,895.00	79.80	71.21	37,385.25	(4,509.75) ST	2.92	1,082.00
1,700	GENERAL MOTORS CORP	GM	02/19/04	84,286.00	49.58	40.06	68,102.00	(16,184.00) ST		
125			03/22/04	5,638.72	45.109	40.06	5,007.50	(631.22) ST		
275			09/23/04	11,387.78	41.41	40.06	11,018.50	(371.28) ST		
300			12/02/04	11,517.00	38.39	40.06	12,018.00	501.00 ST		
2,400				112,829.50	47.012		98,144.00	(14,685.50) ST	4.992	4,800.00
975	GLAXOSMITHKLINE PLC SP ADR	GSK	02/19/04	42,246.75	43.33	47.39	48,205.25	3,958.50 ST		
75			03/22/04	2,997.58	39.967	47.39	3,554.25	556.69 ST		
1,050				45,244.31	43.09		49,759.50	4,515.19 ST	3.384	1,684.20
2,100	HEWLETT PACKARD CO	HPQ	05/08/04	41,685.21	19.85	20.97	44,037.00	2,351.79 ST		
250			09/23/04	4,721.70	18.886	20.97	5,242.50	520.80 ST		
2,350				48,406.91	19.748		49,279.50	2,872.59 ST	1.52%	752.00
1,000	JPMORGAN CHASE & CO	JPM	02/19/04	40,855.97	40.855	39.01	39,010.00	(1,845.97) ST		
30			07/19/04	5,398.50	35.99	39.01	5,851.50	453.00 ST		
1,150				48,254.47	40.221		44,861.50	(1,392.97) ST	3.48%	1,564.00
775	JEFFERSON PILOT CORP	JP	02/19/04	41,459.84	53.498	51.96	40,269.00	(1,190.84) ST		
75			07/19/04	3,629.48	48.392	51.96	3,897.00	267.54 ST		
850				45,089.30	53.048		44,166.00	(923.30) ST	2.82%	1,292.00
775	KERR MCGEE CORP	KMG	02/19/04	38,872.50	49.90	57.79	44,787.25	6,114.75 ST	3.11%	1,395.00
2,625	KEYCORP -NEW	KEY	02/19/04	84,131.25	32.05	33.90	88,987.50	4,856.25 ST		
225			07/19/04	6,828.34	29.459	33.90	7,627.50	999.16 ST		
2,850				90,759.59	31.845		96,615.00	5,855.41 ST	3.857	3,534.00
1,150	KEYSPAN CORP	KSE	02/19/04	42,386.00	36.84	39.45	45,387.50	3,001.50 ST	4.61%	2,083.00



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JOYCE & IRVING GOLDMAN FAMILY Account number 164-11980-13 007

Common stocks & options continued

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
875	KIMBERLY CLARK CORP	KMB	02/19/04	\$ 41,069.60	\$ 60.888	\$ 65.81	\$ 44,421.75	\$ 3,322.15 ST	2.431 %	\$ 1,080.00
1,975	LIMITED BRANDS INC	LTD	02/19/04	37,898.88	19.189	23.02	45,484.50	7,585.62 ST	2.085	948.00
900	LINCOLN NATIONAL CORP -IND-	LNC	02/19/04	42,426.00	47.14	46.68	42,012.00	(414.00) ST		
75			07/19/04	3,250.31	43.337	46.68	3,501.00	250.69 ST		
75				45,676.31	46.847		45,513.00	(163.31) ST	3.127	1,423.50
1,000	MARATHON OIL CORP	MRO	02/19/04	35,802.96	34.098	37.61	39,490.50	3,687.54 ST		
175			12/02/04	6,545.00	37.40	37.61	6,581.75	36.75 ST		
1,225				42,347.96	34.57		46,072.25	3,724.29 ST	2.977	1,372.00
1,175	MAY DEPARTMENT STORES CO	MAY	02/19/04	41,859.25	35.71	29.40	34,545.00	(7,414.25) ST		
500			07/19/04	12,424.95	24.849	29.40	14,700.00	2,275.05 ST		
1,250			11/17/04	38,143.25	30.514	29.40	36,750.00	(1,393.25) ST		
225			12/02/04	6,516.00	28.96	29.40	6,615.00	99.00 ST		
3,150				99,043.45	31.442		92,610.00	(6,433.45) ST	3.299	3,055.50
850	MERCK & CO INC	MRK	02/19/04	41,488.50	48.81	32.14	27,319.00	(14,169.50) ST		
100			07/19/04	4,448.61	44.466	32.14	3,214.00	(1,234.61) ST		
515			09/22/04	23,087.35	44.829	32.14	16,552.10	(6,535.25) ST		
485			09/22/04	21,698.27	44.738	32.14	15,587.00	(6,111.27) ST		
625			10/05/04	21,286.69	34.058	32.14	20,087.50	(1,199.19) ST		
700			12/02/04	19,992.00	28.56	32.14	22,498.00	2,506.00 ST		
3,275				131,889.42	40.305		105,258.50	(26,740.92) ST	4.729	4,978.00
675	MORGAN STANLEY	MWD	02/19/04	41,583.92	61.605	55.52	37,476.00	(4,107.92) ST		
80			07/19/04	9,520.00	47.60	55.52	11,104.00	1,584.00 ST		
875				51,103.92	58.404		48,580.00	(2,523.92) ST	1.945	945.00
775	OCCIDENTAL PETROLEUM CORP-DEL	OXY	02/19/04	34,284.96	44.251	58.36	45,228.00	10,943.04 ST	1.884	852.50
1,550	PFIZER INC	PFE	10/26/04	43,155.26	27.842	26.89	41,679.50	(1,475.76) ST	2.826	1,178.00
1,050	PROGRESS ENERGY INC	PGN	11/29/04	48,530.54	44.314	45.24	47,502.50	(1,028.04) ST	5.216	2,478.00
2,850	REGIONS FINANCIAL CORP (NEW)	RF	02/19/04	78,443.00	28.978	35.59	94,313.50	14,870.50 ST	3.748	3,535.10
625	REYNOLDS AMERICAN INC	RAI	02/19/04	37,389.93	59.823	78.60	49,125.00	11,735.07 ST	4.834	2,375.00
975	ST PAUL TRAVELERS COS INC	STA	02/19/04	42,158.30	43.239	37.07	36,143.25	(6,015.05) ST		
125			07/19/04	4,768.75	38.15	37.07	4,633.75	(135.00) ST		
175			09/23/04	6,048.82	34.564	37.07	6,487.25	438.43 ST		
1,275				52,975.87	41.55		47,264.25	(5,711.62) ST	2.373	1,122.00
1,175	SEMPRA ENERGY	SRE	02/19/04	36,508.76	31.071	36.68	43,089.00	6,580.24 ST	2.726	1,175.00



Select Client Statement  
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JOYCE & IRVING GOLDMAN FAMILY Account number 164-11980-13 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/loss	Average % yield	Anticipated Income (annualized)
1,100	STANLEY WORKS	SWK	02/19/04	\$ 42,163.68	\$ 38.321	\$ 48.99	\$ 53,889.00	\$ 11,735.32	2.28%	\$ 1,232.00
1,900	V F CORP	VFC	02/19/04	84,690.13	44.573	55.38	105,227.60	20,537.47	1.95	2,052.00
1,125	VERIZON COMMUNICATIONS	VZ	02/19/04	42,007.50	37.34	40.51	45,573.75	3,566.25	3.80%	1,732.50
1,875	WASHINGTON MUTUAL INC	WM	02/19/04	84,014.98	44.807	42.28	79,275.00	(4,739.98)		
25			07/19/04	9,893.34	39.573	42.28	10,570.00	676.66		
				83,908.32	44.192		89,845.00	(4,063.32)	4.25%	3,825.00
600	WHIRLPOOL CORP	WHR	03/22/04	40,408.88	67.344	69.21	41,526.00	1,117.12		
75			07/19/04	4,646.47	61.952	69.21	5,190.75	544.28		
400			11/10/04	25,349.32	63.373	69.21	27,684.00	2,334.68		
375			11/16/04	23,862.75	63.634	69.21	25,959.75	2,097.00		
1,450				94,265.42	65.011		100,354.50	6,089.08	2.48%	2,494.00
<b>Total common stocks and options</b>				<b>\$ 2,177,246.86</b>			<b>\$ 2,305,826.75</b>	<b>\$ 128,579.89</b>	<b>3.17</b>	<b>\$ 77,935.65</b>
<b>Total portfolio value</b>				<b>\$ 2,241,470.16</b>			<b>\$ 2,370,051.45</b>	<b>\$ 128,579.89</b>	<b>3.23</b>	<b>\$ 79,007.97</b>

Unsettled purchases/sales

This section only displays transactions that have not settled during this statement period. The "Portfolio details" section includes any securities purchased and omits any securities sold or sold short as of the trade-date.

Trade date	Settlement Date	Activity	Description	Quantity	Price	Amount
12/29/04	01/03/05	Sold	BURLINGTON NORTHERN SANTA FE	-110	\$ 46.851	\$ 5,153.58
<b>Total Securities Bought</b>						<b>\$ 0.00</b>
<b>Total Securities Sold</b>						<b>\$ 5,153.58</b>
<b>Total Unsettled purchases/sales</b>						<b>\$ 5,153.58</b>

TRANSACTION DETAILS

All transactions appearing are based on trade date.

Investment activity

Date	Activity	Description	Quantity	Price	Amount
12/01/04	Spinoff	NEENAH PAPER INC SPINOFF ON 675 SHS	20		\$ 0.00
12/02/04	Bought	ALBERTSONS INC DELAWARE	200	24.39	-4,866.00
12/02/04	Bought	GENERAL MOTORS CORP	300	38.39	-11,517.00



**Select Client Statement**  
December 1 - December 31, 2004

Ref: 00000104 00011979

JOYCE & IRVING GOLDMAN FAMILY

Account number 164-04779-13 007

**Gain/loss summary**

	This period	This year
Realized gain or (loss)	\$ 0.00	\$ 13,826.14 LT (\$ 1.99) ST
Unrealized gain or (loss)	283,404.50	Not applicable

**PORTFOLIO DETAILS**

The values of your holdings are as of 12/31/04.

Securities purchased or sold are included or excluded in this section as of the trade-date. This section may include securities that have not settled as of this statement closing date. Please see the "Unsettled purchases/sales" section for more information. Dividend yield is the estimated annual income, assuming the current dividend, divided by the security's market price at the end of the statement period. We do not guarantee the accuracy of the prices reflected on the statement nor do these prices represent levels at which securities can be bought or sold. Please note unrealized gain/(loss) is being prepared for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

Please note: unrealized gain/(loss) is being calculated for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

**Money fund**

Number of shares	Description	Current value	Accrued dividends	Annualized % dividend yield	Anticipated Income (annualized)
38,116.32	SB MONEY FUNDS CASH PORT CL A	\$ 38,116.32		1.67%	\$ 636.54
<b>Total money fund</b>		<b>\$ 38,116.32</b>	<b>\$ 0.00</b>	<b>1.67%</b>	<b>\$ 636.54</b>

**Common stocks & options**

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
225	UBS AG-CHF	UBS	02/05/02	\$ 9,684.98	\$ 44.297	\$ 83.84	\$ 18,864.00	\$ 9,199.02 LT		
415			10/30/02	18,955.33	45.675	83.84	34,793.60	15,838.27 LT		
0				28,620.31	44.719		53,657.60	25,037.29	2.389	1,281.82
45	ALLIED IRISH BKS SPON ADR	AIB	08/20/02	1,210.05	26.89	41.28	1,857.60	647.55 LT		
890			11/15/02	25,689.82	28.876	41.28	36,739.20	11,039.38 LT		
935				26,909.87	28.781		38,596.80	11,686.93	3.241	1,251.03
985	AXA S.A.SPONS ADR	AXA	02/05/02	17,461.88	17.727	24.75	24,378.75	6,916.87 LT	1.547	377.26
655	BP PLC SPONS ADR	BP	01/24/02	29,964.55	45.747	58.40	38,252.00	8,287.45 LT	2.845	1,088.61
1,000	BARCLAYS PLC-ADR	BCS	04/24/02	35,280.80	35.28	45.68	45,680.00	10,399.20 LT		
80			03/14/03	1,798.50	22.481	45.68	3,654.40	1,855.90 LT		
1,080				37,079.30	34.333		49,334.40	12,255.10	3.406	1,680.48
820	CADBURY SCHWEPPES PLC ADR	CSG	01/31/02	20,314.92	24.774	37.70	30,914.00	10,599.08 LT		
575			12/10/02	15,261.36	26.541	37.70	21,677.50	6,416.14		
1,395				35,576.28	25.503		52,591.50	17,015.22	2.344	1,233.18



Select Client Statement  
December 1 - December 31, 2004

Ref: 00000104 00011980

JOYCE & IRVING GOLDMAN-FAMILY

Account number 164-04779-13 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated income (annualized)
125	CANON INC ADR	CAJ	01/31/02	\$ 4,132.05	\$ 33.056	\$ 54.28	\$ 6,782.50	\$ 2,650.45 LT		
440			12/09/02	17,251.87	39.208	54.28	23,874.40	6,622.53 LT		
565				21,383.92	37.848		30,656.90	9,272.98	1.052	322.82
830	CIE *FINANCIERE RICHEMONT AG, ZUG-CHF	RCHMY	02/03/03	14,152.41	17.051	33.286	27,627.38	13,474.97 LT	1.399	386.78
5	CREDIT SUISSE GROUP ADR	CSR	10/13/03	18,080.16	34.182	42.19	22,571.85	4,491.69 LT		
350			04/01/04	12,278.00	35.467	42.19	14,768.50	2,488.50 LT		
885				30,358.16	34.303		37,338.15	6,979.99	.116	43.37
925	DANSKE BAN A/S SPONS ADR	DNISKY	01/31/02	14,281.54	15.439	30.653	28,354.03	14,072.49 LT	2.423	687.28
110	DIAGEO PLC SPON ADR-NEW	DEO	01/24/02	5,058.53	45.986	57.88	6,368.80	1,308.27 LT		
505			08/16/02	24,104.36	47.731	57.88	29,229.40	5,125.04 LT		
615				29,162.89	47.419		35,566.20	6,433.31	3.484	1,240.46
180	ENI SPA SPONSORED ADR	E	01/31/02	11,742.28	65.234	125.84	22,651.20	10,908.92 LT		
165			08/16/02	12,923.46	78.324	125.84	20,763.60	7,840.14 LT		
345				24,665.74	71.495		43,414.80	18,749.06	2.819	1,137.12
490	ENEL SOCIETA PER AZION ADR	EN	12/07/04	23,109.28	47.161	49.44	24,225.60	1,116.32 LT	6.446	1,561.83
500	GLAXOSMITHKLINE PLC SP ADR	GSK	02/12/02	25,140.00	50.28	47.39	23,695.00	(1,445.00) LT		
200			03/21/02	9,420.82	47.104	47.39	9,478.00	57.18 LT		
135			03/21/02	6,359.05	47.104	47.39	6,397.65	38.60 LT		
835				40,919.87	49.006		39,570.65	(1,349.22)	3.384	1,339.34
505	HSBC HLDG PLC SP ADR NEW	HBC	04/24/02	30,380.14	60.158	85.14	42,995.70	12,615.56 LT	3.699	1,560.75
6716	HEINEKEN N V ADR -USD-	HINKY	04/24/02	5,810.71	35.509	33.342	5,457.14	(353.57) LT		
68,7363			05/14/02	2,392.02	34.806	33.342	2,291.81	(100.21) LT		
793,5921			01/10/03	25,302.57	31.889	33.342	26,459.95	1,157.38 LT		
1,026				33,505.30	32.656		34,208.90	703.60	.875	299.59
75	KAO CORP-JPY SPONS ADR	KCRPY	02/05/02	13,575.00	181.00	255.685	19,176.38	5,601.38 LT		
30			03/21/02	5,857.90	195.263	255.685	7,670.55	1,812.65 LT		
23			10/30/02	5,258.79	228.643	255.685	5,880.76	621.97 LT		
128				24,691.69	192.904		32,727.89	8,036.20	1.201	393.09
270	NESTLE S A SPONSORED ADR	NSRGY	02/13/02	15,040.11	55.704	66.00	17,820.00	2,779.89 LT		
215			03/21/02	12,072.25	56.15	66.00	14,190.00	2,117.75 LT		
485				27,112.36	55.902		32,010.00	4,897.64	1.769	566.48
1,735	NOKIA CORP SPONSORED ADR	NOK	08/16/02	23,266.00	13.409	15.67	27,187.45	3,921.45 LT		
430			07/09/03	7,631.38	17.747	15.67	6,738.10	(893.28) LT		
2,165				30,897.38	14.271		33,925.55	3,028.17	1.946	660.33





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Select Client Statement  
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JOYCE & IRVING GOLDMAN FAMILY Account number 164-04779-13 007.

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
1,200	NOMURA HOLDINGS INC ADR	NMR	01/26/04	\$ 21,048.80	\$ 17.539	\$ 14.56	\$ 17,472.00	(\$ 3,574.80) ST		
810			04/16/04	10,301.62	16.887	14.56	8,881.60	(1,420.02) ST		
<b>1,810</b>				<b>31,348.42</b>	<b>17.32</b>		<b>26,353.60</b>	<b>(4,994.82)</b>	<b>1.05</b>	<b>278.93</b>
710	NOVARTIS AG ADR	NVS	03/05/02	26,707.43	37.616	50.54	35,883.40	9,175.97 LT	1.313	471.44
250	ROCHE HLDG LTD SPON ADR	RHHBY	07/11/03	20,320.02	81.28	115.117	28,779.25	8,459.23 LT	.932	268.50
100	ROYAL DUTCH PETROLEUM CO NY REG SH PAR N GLDR 1.25	RD	01/31/02	30,657.95	49.448	57.38	35,575.60	4,917.65 LT	2.764	983.32
840	SAN PAOLO-IMI SPA SPON ADR	IMI	01/31/02	16,606.97	19.77	28.67	24,082.80	7,475.83 LT	2.399	577.92
788	SANOFI-AVENTIS SPONS ADR	SNY	08/26/04	27,697.66	35.149	40.05	31,559.40	3,861.74 ST	1.28	404.24
340	SCHERING A G SPONS ADR	SHR	07/13/04	19,943.82	58.658	74.25	25,245.00	5,301.18 LT	1.188	299.54
280	SIEMENS A G SPONS ADR	SI	01/31/02	16,602.59	58.937	84.67	23,707.60	7,205.01 LT	1.514	358.96
1,900	SOCIETE GENERALE SPON ADR	SCGLY	02/08/02	21,375.00	11.25	20.239	38,454.10	17,079.10 LT	2.485	955.70
290	SWISS REINSURANCE SPON ADR	SWCEY	08/04/03	18,748.76	64.65	71.322	20,683.38	1,934.62 LT	1.023	211.70
1,520	TESCO PLC SPONSORED ADR	TSCDY	07/05/02	17,216.58	11.326	18.532	28,168.64	10,952.06 LT	1.937	545.68
10	TOTAL S.A SPONS ADR	TOT	01/24/02	695.82	69.582	109.84	1,098.40	402.58 LT		
310			12/31/02	22,266.77	71.828	109.84	34,050.40	11,783.63 LT		
25			01/09/03	1,769.50	70.779	109.84	2,748.00	878.50 LT		
<b>345</b>				<b>24,732.09</b>	<b>71.687</b>		<b>37,894.80</b>	<b>13,162.71</b>	<b>3.388</b>	<b>1,284.09</b>
980	UNILEVER PLC SPONS ADR NEW	UL	04/23/02	34,260.80	34.96	39.52	38,729.60	4,468.80 LT		
100			04/24/02	3,459.00	34.59	39.52	3,952.00	493.00 LT		
<b>1,080</b>				<b>37,719.80</b>	<b>34.926</b>		<b>42,681.60</b>	<b>4,961.80</b>	<b>3.314</b>	<b>1,414.80</b>
1,150	VODAFONE GROUP PLC SP ADR	VOD	03/14/03	10,768.68	18.252	27.38	16,154.20	5,385.52 LT		
1,740			07/15/03	22,189.83	19.295	27.38	31,487.00	9,297.17 LT		
				<b>32,958.51</b>	<b>18.942</b>		<b>47,641.20</b>	<b>14,682.69</b>	<b>2.023</b>	<b>963.96</b>
<b>Total common stocks and options</b>				<b>\$ 862,768.47</b>			<b>\$ 1,146,172.97</b>	<b>\$ 277,404.50</b>	<b>2.28</b>	
<b>Total portfolio value</b>				<b>\$ 900,884.79</b>			<b>\$ 1,194,289.26</b>	<b>\$ 279,401.58</b>	<b>2.28</b>	<b>\$ 26,158.10</b>





Ref: 00000104 00012064

Select Client Statement  
December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-11981-12 007

Gain/loss summary

	This period	This year
Realized gain or (loss)	(\$ 14,385.04)	(\$ 7,447.79) LT (\$ 10,526.85) ST
Unrealized gain or (loss)	362,887.80	Not applicable

PORTFOLIO DETAILS

The values of your holdings are as of 12/31/04.

Securities purchased or sold are included or excluded in this section as of the trade-date. This section may include securities that have not settled as of this statement closing date. Please see the "settled purchases/sales" section for more information. Dividend yield is the estimated annual income, assuming the current dividend divided by the security's market price at the end of the statement period. We do not guarantee the accuracy of the prices reflected on the statement nor do these prices represent levels at which securities can be bought or sold. Please note unrealized gain/(loss) is being prepared for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

Please note: unrealized gain/(loss) is being calculated for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

Money fund

Number of shares	Description	Current value	Accrued dividends	Annualized % dividend yield	Anticipated Income (annualized)
133,213.79	SB MONEY FUNDS CASH PORT CL A	\$ 133,213.79		1.82%	\$ 2,224.87
	<b>Total money fund</b>	<b>\$ 133,213.79</b>	<b>\$ 0.00</b>	<b>1.82%</b>	<b>\$ 2,224.87</b>

Common stocks & options

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
870	ALLERGAN INC	AGN	02/13/04	\$ 75,626.93	\$ 86.927	\$ 81.07	\$ 70,530.90	(\$ 5,096.03)	4.44%	\$ 313.20
439	AMGEN INC	AMGN	01/16/04	27,931.68	63.625	64.15	28,184.85	230.17		
1			02/13/04	69,633.43	65.63	64.15	68,063.15	(1,570.28)		
1,500				97,565.11	65.043		96,225.00	(1,340.11)		
995	APOLLO GROUP INC CL A	APOL	02/13/04	78,719.13	79.114	80.71	80,306.45	1,587.32		
100			02/13/04	7,911.47	79.114	80.71	8,071.00	159.53		
100			02/13/04	7,911.47	79.114	80.71	8,071.00	159.53		
100			02/13/04	7,911.47	79.114	80.71	8,071.00	159.53		
100			02/13/04	7,911.47	79.114	80.71	8,071.00	159.53		
100			02/13/04	7,911.47	79.114	80.71	8,071.00	159.53		
100			02/13/04	7,911.47	79.114	80.71	8,071.00	159.53		
100			02/13/04	7,911.47	79.114	80.71	8,071.00	159.53		
100			02/13/04	7,911.47	79.114	80.71	8,071.00	159.53		
100			02/13/04	7,911.47	79.114	80.71	8,071.00	159.53		
5			02/13/04	395.57	79.114	80.71	403.55	7.98		
1,900				150,317.83	78.115		163,349.00	13,031.17		



Select Client Statement  
December 1 - December 31, 2004

Ref: 00000104 00012065

JOYCE & IRVING GOLDMAN FAMILY Account number 164-11981-12 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
175	BED BATH & BEYOND	BBBY	08/22/03	\$ 7,465.13	\$ 42.657	\$ 39.83	\$ 6,970.25	(\$ 494.88) LT		
180			09/03/03	7,732.35	42.957	39.83	7,169.40	(562.95) LT		
300			01/08/04	12,718.44	42.394	39.83	11,949.00	(769.44) ST		
455			02/13/04	19,111.32	42.002	39.83	18,122.65	(988.67) ST		
7			02/13/04	16,801.16	42.002	39.83	15,832.00	(869.16) ST		
.5			02/13/04	14,491.00	42.002	39.83	13,741.35	(749.65) ST		
100			02/13/04	4,200.29	42.002	39.83	3,983.00	(217.29) ST		
<b>1,955</b>				<b>82,519.69</b>	<b>42.21</b>		<b>77,887.85</b>	<b>(4,632.04)</b>		
1,520	CAPITAL ONE FINL CORP	COF	02/13/04	111,172.80	73.14	84.21	127,999.20	16,826.40 ST		
275			05/20/04	18,437.93	67.047	84.21	23,157.75	4,719.82 ST		
<b>1,795</b>				<b>129,610.73</b>	<b>72.207</b>		<b>151,156.95</b>	<b>21,546.22</b>	<b>.127</b>	<b>192.07</b>
1,700	CISCO SYS INC	CSCO	01/24/02	32,699.50	19.235	19.32	32,844.00	144.50 LT		
100			03/22/02	1,706.00	17.06	19.32	1,932.00	226.00 LT		
715			04/26/02	10,406.61	14.554	19.32	13,813.80	3,407.19 LT		
1,152			05/06/02	15,236.24	13.225	19.32	22,256.64	7,020.40 LT		
500			02/13/04	12,127.95	24.255	19.32	9,660.00	(2,467.95) ST		
500			02/13/04	12,127.95	24.255	19.32	9,660.00	(2,467.95) ST		
300			02/13/04	7,276.77	24.255	19.32	5,796.00	(1,480.77) ST		
300			02/13/04	7,276.77	24.255	19.32	5,796.00	(1,480.77) ST		
138			02/13/04	3,347.31	24.255	19.32	2,666.16	(681.15) ST		
120			02/13/04	2,910.71	24.255	19.32	2,318.40	(592.31) ST		
				<b>105,115.81</b>	<b>19.025</b>		<b>106,743.00</b>	<b>1,627.19</b>		
1,300	DELL INC	DELL	01/24/02	35,043.45	26.956	42.14	54,782.00	19,738.55 LT		
100			03/22/02	2,678.99	26.789	42.14	4,214.00	1,535.01 LT		
830			02/13/04	28,875.70	34.79	42.14	34,976.20	6,100.50 ST		
790			02/13/04	27,484.10	34.79	42.14	33,290.80	5,806.50 ST		
400			02/13/04	13,918.00	34.79	42.14	16,856.00	2,940.00 ST		
<b>3,420</b>				<b>107,998.24</b>	<b>31.578</b>		<b>144,118.80</b>	<b>36,120.56</b>		
2,770	EBAY INC	EBAY	02/13/04	192,487.30	69.49	116.34	322,261.80	129,774.50 ST		
2,400	GENENTECH INC	DNA	02/13/04	118,680.00	49.45	54.44	130,658.00	11,978.00 ST		
295	GENZYME CORP GENERAL DIVISION	GENZ	02/13/04	16,553.69	56.114	58.07	17,130.65	576.96 ST		
205			02/13/04	11,503.41	56.114	58.07	11,904.35	400.94 ST		
105			02/13/04	5,891.99	56.114	58.07	6,097.35	205.36 ST		
100			02/13/04	5,611.42	56.114	58.07	5,807.00	195.58 ST		
100			02/13/04	5,611.42	56.114	58.07	5,807.00	195.58 ST		



**Select Client Statement**  
**December 1 - December 31, 2004**

Ref: 00000104 00012066

**JOYCE & IRVING GOLDMAN FAMILY**

**Account number 164-11981-12 007**

**Common stocks & options** *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
85	GENZYME CORP GENERAL DIVISION	GENZ	02/13/04	\$ 4,769.71	\$ 56.114	\$ 58.07	\$ 4,935.95	\$ 166.24 ST		
40			02/20/04	2,134.94	53.373	58.07	2,322.80	187.86 ST		
580			05/20/04	23,836.72	41.097	58.07	33,680.60	9,843.88 ST		
<b>1,510</b>					<b>75,913.30</b>	<b>50.274</b>		<b>87,885.70</b>	<b>11,772.40</b>	
75	GOOGLE INC CLASS A	GOOG	11/04/04	51,463.09	187.138	192.79	53,017.25	1,554.16 ST		
38			12/10/04	49,844.94	173.072	192.79	55,523.52	5,678.58 ST		
<b>563</b>				<b>101,308.03</b>	<b>178.943</b>		<b>108,540.77</b>	<b>7,232.74</b>		
<b>980</b>	HARLEY-DAVIDSON INC	HDI	02/13/04	<b>52,283.00</b>	53.35	60.75	<b>59,535.00</b>	<b>7,252.00</b> ST	.823	<b>490.00</b>
1,090	KOHLS CORP	KSS	02/13/04	53,134.88	48.747	49.17	53,595.30	460.42 ST		
590			02/13/04	28,761.08	48.747	49.17	29,010.30	249.22 ST		
<b>1,680</b>				<b>81,895.96</b>	<b>48.748</b>		<b>82,605.60</b>	<b>709.64</b>		
2,010	LOWES COMPANIES INC	LOW	02/13/04	116,178.00	57.80	57.59	115,755.90	(422.10) ST		
290			05/20/04	14,919.57	51.446	57.59	16,701.10	1,781.53 ST		
<b>2,300</b>				<b>131,097.57</b>	<b>56.999</b>		<b>132,457.00</b>	<b>1,359.43</b>	.277	<b>368.00</b>
826	MEDTRONIC INC	MDT	01/24/02	40,678.68	49.247	49.67	41,027.42	348.74 LT		
100			03/22/02	4,450.00	44.50	49.67	4,967.00	517.00 LT		
1,029			02/13/04	49,142.36	47.757	49.67	51,110.43	1,968.07 ST		
<b>1,955</b>				<b>94,271.04</b>	<b>48.22</b>		<b>97,104.85</b>	<b>2,833.81</b>	.874	<b>654.93</b>
1,640	MICROSOFT CORP	MSFT	01/24/02	52,654.41	32.106	26.72	43,820.80	(8,833.61) LT		
200			03/22/02	6,062.00	30.31	26.72	5,344.00	(718.00) LT		
300			07/07/03	8,254.20	27.514	26.72	8,016.00	(238.20) LT		
5			07/14/03	5,680.53	27.709	26.72	5,477.60	(202.93) LT		
<b>2,345</b>				<b>72,651.14</b>	<b>30.981</b>		<b>62,658.40</b>	<b>(8,992.74)</b>	1.197	<b>750.40</b>
600	MOODY'S CORPORATION	MCO	02/13/04	39,381.84	65.636	86.85	52,110.00	12,728.16 ST		
390			02/13/04	25,598.20	65.636	86.85	33,871.50	8,273.30 ST		
<b>990</b>				<b>64,980.04</b>	<b>65.636</b>		<b>85,981.50</b>	<b>21,001.46</b>	.207	<b>178.20</b>
<b>980</b>	PATTERSON COMPANIES INC	PDCO	08/11/04	<b>38,915.91</b>	37.869	43.39	<b>42,522.20</b>	<b>5,606.29</b> ST		
600	QUALCOMM INC	QCOM	01/24/02	13,319.94	22.199	42.40	25,440.00	12,120.08 LT		
290			01/24/02	6,437.97	22.199	42.40	12,296.00	5,858.03 LT		
132			01/24/02	2,930.39	22.199	42.40	5,596.80	2,666.41 LT		
200			03/22/02	4,107.63	20.538	42.40	8,480.00	4,372.37 LT		
280			04/26/02	4,624.44	16.515	42.40	11,872.00	7,247.56 LT		
1,828			02/13/04	53,816.32	29.44	42.40	77,507.20	23,690.88 ST		
<b>3,330</b>				<b>85,236.69</b>	<b>25.597</b>		<b>141,192.00</b>	<b>55,955.31</b>	.86	<b>932.40</b>
<b>2,730</b>	RED HAT INC	RHAT	02/13/04	<b>50,232.00</b>	18.40	13.35	<b>36,445.50</b>	<b>(13,786.50)</b> ST		



Select Client Statement  
December 1 - December 31, 2004

Ref: 00000104 00012067

JOYCE & IRVING GOLDMAN FAMILY

Account number 164-11981-12 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
2,670	STARBUCKS CORP	SBUX	02/13/04	\$ 99,110.40	\$ 37.12	\$ 62.36	\$ 166,501.20	\$ 67,390.80 ST		
540			05/19/04	20,276.95	37.549	62.36	33,674.40	13,397.45 ST		
<b>3,210</b>				<b>119,387.35</b>	<b>37.192</b>		<b>200,175.60</b>	<b>80,788.25</b>		
1,160	STRYKER CORP	SYK	02/13/04	52,461.00	45.225	48.25	55,970.00	3,509.00 ST	.188	104.40
	TEVA PHARMACEUTICAL INDS LTD ADR	TEVA	05/18/04	29,539.18	32.389	29.86	27,232.32	(2,306.86) ST		
398			05/19/04	32,620.78	32.686	29.86	29,800.28	(2,820.50) ST		
660			08/10/04	18,339.35	27.786	29.86	19,707.60	1,368.25 ST		
1,000			08/26/04	28,081.00	28.081	29.86	29,860.00	1,779.00 ST		
<b>3,570</b>				<b>108,580.31</b>	<b>30.415</b>		<b>108,600.20</b>	<b>(1,980.11)</b>	<b>.532</b>	<b>567.63</b>
1,050	WAL-MART STORES INC	WMT	01/24/02	62,864.02	59.87	52.82	55,461.00	(7,403.02) LT		
100			03/22/02	6,219.00	62.19	52.82	5,282.00	(937.00) LT		
<b>1,150</b>				<b>69,083.02</b>	<b>60.072</b>		<b>60,743.00</b>	<b>(8,340.02)</b>	<b>.984</b>	<b>598.00</b>
900	WALGREEN CO NEW	WAG	01/24/02	32,808.51	36.453	38.37	34,533.00	1,724.49 LT		
239			10/10/03	7,747.14	32.414	38.37	9,170.43	1,423.29 LT		
345			10/16/03	11,325.45	32.827	38.37	13,237.65	1,912.20 LT		
281			02/13/04	9,862.37	35.097	38.37	10,781.97	919.60 ST		
<b>1,765</b>				<b>61,743.47</b>	<b>34.982</b>		<b>67,723.05</b>	<b>5,979.58</b>	<b>.547</b>	<b>370.65</b>
<b>Total common stocks and options</b>				<b>\$ 2,317,981.57</b>			<b>\$ 2,680,849.47</b>	<b>\$ 312,018.60 ST</b>	<b>.20</b>	
								<b>\$ 60,871.21 LT</b>		<b>\$ 6,519.88</b>
<b>Total portfolio value</b>				<b>\$ 2,451,175.36</b>			<b>\$ 2,814,063.28</b>	<b>\$ 312,018.60 ST</b>	<b>.27</b>	<b>\$ 7,744.55</b>
								<b>\$ 60,871.21 LT</b>		

TRANSACTION DETAILS *All transactions appearing are based on trade data.*

Investment activity						
Date	Activity	Description	Quantity	Price	Amount	
12/09/04	Sold	TIFFANY & CO NEW	-1,480	\$ 30.111	\$ 44,563.38	
12/10/04	Bought	GOOGLE INC CLASS A	288	173.072	-49,844.94	
<b>Total securities bought and other subtractions</b>						<b>\$ -49,844.94</b>
<b>Total securities sold and other additions</b>						<b>\$ 44,563.38</b>



**Select Client Statement**  
December 1 - December 31, 2004

Ref: 00000104 00011913

**JOYCE & IRVING GOLDMAN FAMILY** Account number 164-04758-18 007

**Additional summary information**

	This period	This year
FRGN tax withheld	\$ 0.00	\$ 166.10

**Gain/loss summary**

	This period	This year
Realized gain or (loss)	\$ 40,499.85	\$ 149,144.74 LT (\$ 15,054.51) ST
Unrealized gain or (loss)	390,815.51	Not applicable

**PORTFOLIO DETAILS**

The values of your holdings are as of 12/31/04. Securities purchased or sold are included or excluded in this section as of the trade-date. This section may include securities that have not settled as of this statement's closing date. Please see the "Unsettled purchases/sales" section for more information. Dividend yield is the estimated annual income, assuming the current dividend, divided by the security's market price at the end of the statement period. We do not guarantee the accuracy of the prices reflected on the statement nor do these prices represent levels at which securities can be bought or sold. Please note unrealized gain/(loss) is being prepared for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

Please note: unrealized gain/(loss) is being calculated for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

**Money fund**

Number of shares	Description	Current value	Accrued dividends	Annualized dividend yield	Anticipated Income (annualized)
68,359.24	SB MONEY FUNDS CASH PORT CL A	\$ 68,359.24		1.67%	\$ 1,141.59
<b>Total money fund</b>		<b>\$ 68,359.24</b>	<b>\$ 0.00</b>	<b>1.67%</b>	<b>\$ 1,141.59</b>

**Common stocks & options**

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
359	AMDOCS LTD	DOX	11/15/04	\$ 9,714.54	\$ 27.06	\$ 26.25	\$ 9,423.75	(\$ 290.79) ST		
373	MARVELL TECHNOLOGY GROUP LTD-USD	MRVL	08/27/04	8,713.28	23.38	35.47	13,230.31	4,517.03 ST		
235			09/28/04	5,896.15	25.09	35.47	8,335.45	2,439.30 ST		
608				14,609.43	24.029		21,565.78	6,956.33		
547	ADVANCED MICRO DEVICES INC	AMD	10/28/04	9,129.43	16.69	22.02	12,044.94	2,915.51 ST		
545			11/12/04	10,682.00	18.60	22.02	12,000.90	1,318.90 ST		
314			12/23/04	6,934.94	22.085	22.02	6,914.28	(20.66) ST		
1,406				26,746.37	19.023		30,960.12	4,213.75		
445	AMERICA MOVIL SA DE CV SPONS ADR	AMX	12/17/04	22,205.50	49.90	52.35	23,295.75	1,090.25 ST	355	82.77
77	AMERICAN EXPRESS CO	AXP	12/19/02	2,748.90	35.70	56.37	4,340.49	1,591.59 LT		
148			02/03/03	5,328.52	35.99	56.37	8,342.78	3,014.24 LT		
484			02/06/03	16,218.84	33.51	56.37	27,283.08	11,064.24 LT		



Select Client Statement

December 1 - December 31, 2004

Ref: 00000104 00011914

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04758-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/loss	Average % yield	Anticipated Income (annualized)
96	AMERICAN EXPRESS CO	AXP	06/29/04	\$ 4,896.00	\$ 51.00	\$ 56.37	\$ 5,411.52	\$ 515.52		
206			07/07/04	10,571.92	51.32	56.37	11,612.22	1,040.30		
<b>1,011</b>				<b>39,762.18</b>	<b>39.33</b>		<b>56,990.07</b>	<b>17,227.89</b>	<b>.851</b>	<b>485.28</b>
413	AMERICAN STANDARD COS INC	ASD	09/21/04	15,698.13	38.01	41.32	17,065.16	1,367.03		
99	AMERICAN TOWER CORP-CLASS A	AMT	11/17/04	7,177.95	17.55	18.40	7,625.80	447.85		
28	AMERITRADE HLDG CORP NEW	AMTD	12/30/04	17,499.38	14.238	14.22	17,476.38	(22.99)		
553	AMGEN INC	AMGN	12/13/04	35,375.41	63.97	64.15	35,474.85	99.44		
118			12/28/04	7,615.58	64.538	64.15	7,569.70	(45.88)		
<b>671</b>				<b>42,990.99</b>	<b>64.07</b>		<b>43,044.55</b>	<b>53.56</b>		
325	APPLE COMPUTER INC	AAPL	08/26/04	10,751.00	33.08	64.40	20,930.00	10,179.00		
776	APPLIED MATERIALS INC DELAWARE	AMAT	04/21/03	11,562.40	14.90	17.10	13,269.60	1,707.20		
633			05/10/04	12,008.01	18.97	17.10	10,824.36	(1,183.65)		
<b>1,409</b>				<b>23,570.41</b>	<b>16.728</b>		<b>24,093.96</b>	<b>523.55</b>		
724	ARCHER-DANIELS-MIDLAND CO	ADM	03/11/04	11,786.72	18.28	22.31	16,152.44	4,365.72		
318			03/17/04	5,364.68	18.87	22.31	7,094.56	1,729.87		
330			08/31/04	5,220.60	15.82	22.31	7,362.30	2,141.70		
<b>1,372</b>				<b>22,371.98</b>	<b>18.308</b>		<b>30,609.32</b>	<b>8,237.34</b>	<b>1.344</b>	<b>411.80</b>
742	BANK OF AMERICA CORP	BAC	10/18/04	33,300.96	44.88	46.99	34,669.59	1,368.63	<b>3.83</b>	<b>1,335.80</b>
200	C R BARD INC NEW JERSEY	BCR	08/18/04	10,842.00	53.21	63.98	12,798.00	2,154.00		
94			09/23/04	5,284.68	58.22	63.98	6,014.12	729.44		
<b>294</b>				<b>16,926.68</b>	<b>54.172</b>		<b>18,810.12</b>	<b>2,883.44</b>	<b>.75</b>	<b>141.12</b>
3	BAUSCH & LOMB INC	BOL	10/15/04	15,500.97	63.79	64.46	15,663.78	162.81		
136			11/29/04	8,165.44	60.04	64.46	8,768.56	603.12		
<b>379</b>				<b>23,666.41</b>	<b>62.444</b>		<b>24,430.34</b>	<b>763.93</b>	<b>.806</b>	<b>197.08</b>
331	BEST BUY INC	BBY	05/07/04	17,476.80	52.80	59.42	19,668.02	2,191.22		
94			09/29/04	5,045.82	53.68	59.42	5,585.48	539.66		
<b>425</b>				<b>22,522.72</b>	<b>52.995</b>		<b>25,253.50</b>	<b>2,730.78</b>	<b>.74</b>	<b>187.00</b>
149	BIOGEN IDEC INC	BIIB	03/17/04	7,914.73	53.119	66.61	9,924.89	2,010.16		
109			03/23/04	5,732.20	52.589	66.61	7,260.49	1,528.29		
118			05/24/04	7,320.60	62.039	66.61	7,859.88	539.28		
210			10/28/04	12,528.39	59.659	66.61	13,988.10	1,459.71		
<b>586</b>				<b>33,495.92</b>	<b>57.16</b>		<b>39,033.46</b>	<b>5,537.54</b>		
154	CDW CORP	CDWC	12/11/02	6,925.38	44.87	66.35	10,217.80	3,292.42		
59			01/05/04	3,675.70	62.30	66.35	3,914.65	238.95		



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JOYCE & IRVING GOLDMAN FAMILY Account number 164-04758-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
85	CDW CORP	CDWC	04/30/04	\$ 5,332.05	\$ 62.73	\$ 66.35	\$ 5,638.75	\$ 307.70		
298				15,833.13	53.487		19,772.30	3,939.17	.542	107.28
471	CAREMARK RX INC	CMX	09/03/03	10,881.26	23.06	39.43	18,571.59	7,710.22		
289			07/20/04	9,172.86	31.74	39.43	11,395.27	2,222.41		
49			07/26/04	6,561.24	29.96	39.43	8,635.17	2,073.93		
85			10/13/04	5,805.30	31.38	39.43	7,294.55	1,489.25		
1,164				32,400.88	27.836		45,896.62	13,495.74		
151	CATERPILLAR INC	CAT	11/04/03	11,312.92	74.92	97.51	14,724.01	3,411.09		
115			02/18/04	9,051.65	78.71	97.51	11,213.65	2,162.00		
63			10/19/04	5,137.65	81.55	97.51	6,143.13	1,005.48		
329				25,502.22	77.614		32,080.79	6,578.57	1.881	539.58
265	CHECKFREE CORP	CKFR	10/27/03	7,628.44	28.779	38.08	10,091.20	2,462.76		
233			01/16/04	6,740.69	28.93	38.08	8,872.64	2,131.95		
498				14,369.13	28.85		18,963.84	4,594.71		
172	CHICOS FAS INC	CHS	02/19/04	7,323.76	42.58	45.53	7,831.16	507.40		
178			09/28/04	6,135.36	34.86	45.53	8,013.28	1,877.92		
348				13,459.12	38.676		15,844.44	2,385.32		
185	CISCO SYS INC	CSCO	01/24/02	3,621.74	19.577	19.32	3,574.20	(47.54)		
600			03/21/02	9,714.00	16.19	19.32	11,592.00	1,878.00		
1,135			10/17/02	11,940.20	10.52	19.32	21,928.20	9,988.00		
253			10/17/02	2,661.56	10.52	19.32	4,887.86	2,226.30		
13			10/18/02	343.20	10.40	19.32	637.56	294.36		
913			11/07/02	11,503.80	12.60	19.32	17,639.16	6,135.36		
222			10/10/03	4,603.84	20.738	19.32	4,289.04	(314.80)		
154			10/10/03	3,193.98	20.74	19.32	2,975.28	(218.70)		
297			12/19/03	7,098.30	23.90	19.32	5,738.04	(1,360.26)		
278			03/10/04	6,227.20	22.40	19.32	5,370.88	(856.32)		
254			07/07/04	5,760.72	22.68	19.32	4,907.28	(853.44)		
341			07/08/04	7,590.66	22.26	19.32	6,588.12	(1,002.54)		
205			07/09/04	4,575.60	22.32	19.32	3,960.60	(615.00)		
224			07/13/04	5,031.04	22.46	19.32	4,327.68	(703.36)		
5,084				83,965.82	16.484		98,416.08	14,450.26		
41	CITRIX SYSTEMS INC	CTXS	08/29/04	827.79	20.19	24.46	1,002.86	175.07		
313			09/28/04	5,267.79	16.83	24.46	7,655.88	2,388.09		
354				6,095.58	17.219		8,658.64	2,563.06		



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JOYCE & IRVING GOLDMAN FAMILY

Account number 164-04758-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/loss	Average % yield	Anticipated Income (annualized)
239	COACH INC	COH	11/12/03	\$ 8,862.12	\$ 37.08	\$ 56.40	\$ 13,478.80	\$ 4,616.68		
125			12/05/03	4,615.00	36.92	56.40	7,050.00	2,435.00		
98			12/05/03	3,544.32	36.92	56.40	5,414.40	1,870.08		
480				17,021.44	37.003		25,944.00	8,922.56		
371	COGENT INC	COGT	12/28/04	12,328.33	33.23	33.00	12,243.00	(85.33)		
10	COGNIZANT TECH SOLUTIONS CL A	CTSH	10/22/04	6,740.79	32.099	42.33	8,889.30	2,148.51		
271			12/14/04	11,092.03	40.93	42.33	11,471.43	379.40		
481				17,832.82	37.074		20,360.73	2,527.91		
578	COMPANHIA VALE DI RIO ADR DOCE	RIO	10/04/04	13,374.82	23.14	29.01	16,787.78	3,412.96	288	47.97
302	COMVERSE TECHNOLOGY INC-NEW	CMVT	01/13/04	5,556.80	18.40	24.45	7,383.60	1,826.80		
100			01/13/04	1,838.00	18.38	24.45	2,445.00	607.00		
100			01/13/04	1,839.00	18.39	24.45	2,445.00	606.00		
23			01/13/04	422.87	18.39	24.45	562.35	139.48		
525				9,656.77	18.394		12,836.25	3,179.48		
252	COOPER COS INC NEW	COO	08/23/04	16,589.16	65.83	70.59	17,788.68	1,199.52	084	15.12
208	DANAHER CORP DE	DHR	07/14/04	10,508.08	50.51	57.41	11,941.28	1,433.20		
110			09/20/04	5,792.60	52.66	57.41	6,315.10	522.50		
318				16,298.68	51.254		18,256.38	1,957.70	104	19.08
1,594	DELL INC	DELL	02/13/04	55,138.46	34.59	42.14	67,171.16	12,032.70		
293			03/10/04	9,314.47	31.79	42.14	12,347.02	3,032.55		
17				64,450.93	34.155		79,518.18	15,067.25		
13	DREAMWORKS ANIMATION INC CL A	DWA	11/05/04	9,938.70	40.90	37.51	9,114.53	(824.17)		
1,316	EMC CORP-MASS	EMC	08/17/04	12,804.88	9.73	14.87	19,586.90	6,782.02		
486			10/20/04	5,982.86	12.31	14.87	7,226.82	1,243.96		
426			10/20/04	5,325.00	12.50	14.87	6,334.82	1,009.82		
665			12/02/04	9,562.70	14.38	14.87	9,888.55	325.85		
936			12/23/04	13,628.16	14.56	14.87	13,918.32	290.16		
3,829				47,303.20	12.354		56,937.23	9,634.03		
72	EBAY INC	EBAY	09/26/02	2,061.00	28.625	116.34	8,376.48	6,315.48		
30			10/18/02	898.65	29.955	116.34	3,490.20	2,591.55		
138			06/09/03	6,705.42	48.59	116.34	16,054.82	9,349.40		
77			08/06/04	5,748.51	74.63	116.34	8,958.16	3,209.65		
97			12/02/04	11,127.84	114.72	116.34	11,284.96	157.12		
414				26,539.42	64.105		48,184.76	21,645.34		





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JOYCE & IRVING GOLDMAN FAMILY Account number 164-04758-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
300	EXPEDITORS INTL OF WASH INC	EXPD	10/04/04	\$ 15,873.00	\$ 52.91	\$ 55.88	\$ 16,764.00	\$ 891.00	393%	\$ 68.00
162	FISHER SCIENTIFIC INTL INC NEW	FSH	05/27/04	9,342.54	57.87	62.38	10,105.56	763.02		
80			08/07/04	4,860.00	58.25	62.38	4,990.40	130.40		
122			09/28/04	7,025.98	57.59	62.38	7,610.38	584.40		
				21,028.52	57.771		22,706.34	1,677.82		
34	GENERAL ELECTRIC CO	GE	05/18/04	16,819.44	30.36	36.50	20,221.00	3,401.56		
231			05/24/04	7,082.46	30.66	36.50	8,431.50	1,349.04		
533			12/13/04	19,758.31	37.07	36.50	19,454.50	(303.81)		
1,318				43,660.21	33.126		48,107.00	4,446.79	2.41	1,159.84
412	GILEAD SCIENCES INC	GILD	04/21/04	11,836.76	28.73	34.99	14,416.61	2,579.85		
216			08/02/04	6,867.72	31.795	34.99	7,557.64	689.92		
298			10/08/04	11,300.16	37.92	34.99	10,421.62	(878.54)		
223			12/07/04	8,043.61	36.07	34.99	7,802.77	(240.84)		
1,149				38,048.25	33.114		40,203.61	2,155.36		
1	GOLDMAN SACHS GROUP INC	GS	10/14/02	65.01	65.01	104.04	104.04	38.03		
77			10/24/03	6,585.02	85.26	104.04	8,011.68	1,426.66		
59			10/24/03	5,030.34	85.26	104.04	6,136.88	1,106.54		
68			02/06/04	6,882.28	101.21	104.04	7,074.72	192.44		
36			03/24/04	3,587.40	98.65	104.04	3,745.44	158.04		
51			05/07/04	4,816.44	94.44	104.04	5,306.04	489.60		
71			10/21/04	6,605.13	93.03	104.04	7,386.63	781.50		
				33,551.62	92.429		37,708.19	4,156.57	.961	363.00
20	GOOGLE INC CLASS A	GOOG	08/25/04	2,129.20	106.46	192.79	3,855.80	1,726.60		
101			09/01/04	10,202.01	101.01	192.79	19,471.79	9,269.78		
60			11/17/04	10,283.00	171.05	192.79	11,587.40	1,304.40		
181				22,594.21	124.83		34,804.99	12,210.78		
55	HARMAN INTL INDS INC NEW	HAR	11/15/04	7,245.70	131.74	127.00	6,985.00	(260.70)		
59			11/23/04	7,418.68	125.74	127.00	7,493.00	74.32		
51			12/22/04	6,489.75	127.25	127.00	6,477.00	(12.75)		
165				21,154.11	128.207		20,955.00	(199.11)	.038	8.25
311	INTERNATIONAL GAME TECHNOLOGY	IGT	10/01/04	11,056.05	35.55	34.38	10,692.18	(363.87)		
311			11/02/04	10,448.49	33.59	34.38	10,692.18	243.69		
323			11/17/04	11,476.19	35.53	34.38	11,104.74	(371.45)		
845				32,978.73	34.898		32,489.10	(489.63)	1.396	453.60



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JOYCE & IRVING GOLDMAN FAMILY Account number 164-04758-18 007

Common stocks & options continued

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/loss	Average % yield	Anticipated Income (annualized)
948	JOHNSON & JOHNSON	JNJ	10/19/04	\$ 53,789.00	\$ 56.75	\$ 63.42	\$ 60,122.16	\$ 6,333.16		
619			10/20/04	35,053.97	56.63	63.42	39,256.98	4,103.01		
185			11/01/04	11,380.20	58.36	63.42	12,368.98	988.78		
110			11/09/04	6,578.00	59.80	63.42	6,976.20	398.20		
85			12/28/04	5,420.65	63.772	63.42	5,390.70	(29.95)		
57				112,231.82	57.349		124,112.94	11,881.12	7.97	2,230.98
676	JUNIPER NETWORKS INC	JNPR	08/26/04	15,196.48	22.48	27.19	18,380.44	3,183.96		
262			09/08/04	6,183.20	23.60	27.19	7,123.78	940.58		
245			09/13/04	6,027.00	24.60	27.19	6,681.58	654.58		
1,183				27,406.68	23.167		32,185.77	4,779.09		
119	KLA-TENCOR CORP	KLAC	11/17/04	5,494.23	48.17	46.58	5,543.02	48.79		
258			12/03/04	12,742.62	49.39	46.58	12,017.64	(724.98)		
377				18,236.85	48.374		17,560.66	(676.19)		
482	KRAFT FOODS INC CLASS A	KFT	11/15/04	16,812.18	34.88	35.81	17,164.02	351.84	2.302	395.24
227	MGM MIRAGE	MGG	09/29/04	11,011.77	48.51	72.74	16,511.98	5,500.21		
109			11/02/04	5,933.96	54.44	72.74	7,926.68	1,992.72		
336				16,945.73	50.434		24,440.84	7,495.11		
60	MARRIOTT INTL INC NEW CL A	MAR	06/15/04	3,031.20	50.52	62.98	3,778.60	747.40		
193			07/08/04	9,437.70	48.90	62.98	12,155.14	2,717.44		
253				12,468.90	49.284		15,933.64	3,464.74	5.39	86.02
454	MEDCO HEALTH SOLUTIONS INC	MHS	11/30/04	16,679.96	36.74	41.60	18,888.40	2,208.44		
8	MONSTER WORLDWIDE INC	MNST	11/19/03	1,794.70	23.009	33.64	2,623.62	828.92		
4			11/19/03	92.04	23.01	33.64	134.56	42.52		
169			01/05/04	3,974.71	23.519	33.64	5,885.16	1,710.45		
39			01/05/04	917.24	23.519	33.64	1,311.96	394.72		
201			07/21/04	4,275.07	21.269	33.64	6,761.64	2,486.57		
491				11,053.76	22.513		16,517.24	5,463.48		
644	NEWS CORP CLASS B NEW	NWS	05/13/04	11,495.40	17.85	19.20	12,364.80	869.40		
874			05/18/04	15,631.49	17.885	19.20	16,780.80	1,149.31		
296			08/02/04	5,413.84	18.29	19.20	5,683.20	269.36		
1,814				32,540.73	17.939		34,828.80	2,288.07		
141	OMNICOM GROUP INC	OMC	10/26/04	11,031.84	78.24	84.32	11,889.12	857.28	1.067	126.90
95	PAYCHEX INC	PAYX	05/03/04	3,573.90	37.62	34.08	3,237.60	(336.30)		
115			05/07/04	4,421.52	38.448	34.08	3,919.20	(502.32)		
306			08/25/04	10,385.33	33.939	34.08	10,428.48	43.15		



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JOYCE & IRVING GOLDMAN FAMILY Account number 164-04758-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
184	PAYCHEX INC	PAYX	10/15/04	\$ 5,558.84	\$ 30.21	\$ 34.08	\$ 6,270.72	\$ 712.00		
383			10/21/04	11,784.91	30.77	34.08	13,052.64	1,267.73		
251			12/15/04	8,365.83	33.33	34.08	8,554.08	188.25		
<b>1,334</b>				<b>44,090.13</b>	<b>33.051</b>		<b>45,482.72</b>	<b>1,372.68</b>	<b>1.825</b>	<b>693.68</b>
1	PEPSICO INC	PEP	10/08/02	41.65	41.85	52.20	52.20	10.55		
51			10/18/02	1,352.84	43.64	52.20	1,818.20	465.36		
263			11/15/02	11,753.47	44.69	52.20	13,728.80	1,975.33		
266			01/27/03	10,709.18	40.26	52.20	13,885.20	3,176.02		
128			03/07/03	4,896.00	38.25	52.20	6,881.60	1,985.60		
153			03/27/03	6,152.13	40.21	52.20	7,986.60	1,834.47		
144			08/31/04	7,113.60	49.40	52.20	7,516.80	403.20		
258			12/08/04	13,106.40	50.80	52.20	13,487.60	381.20		
137			12/09/04	6,977.41	50.93	52.20	7,151.40	173.99		
<b>1,381</b>				<b>62,102.68</b>	<b>44.969</b>		<b>72,088.20</b>	<b>9,985.52</b>	<b>1.782</b>	<b>1,270.52</b>
153	T ROWE PRICE GROUP INC	TROW	11/10/03	6,758.01	44.17	62.20	9,518.80	2,759.59		
7			11/10/03	309.19	44.17	62.20	435.40	126.21		
81			12/19/03	3,886.31	45.51	62.20	5,038.20	1,151.89		
45			12/19/03	2,047.05	45.49	62.20	2,799.00	751.95		
187			10/21/04	9,559.44	51.12	62.20	11,831.40	2,271.96		
<b>473</b>				<b>22,360.00</b>	<b>47.273</b>		<b>29,420.60</b>	<b>7,060.60</b>	<b>1.479</b>	<b>435.16</b>
148	PROCTER & GAMBLE CO	PG	09/04/02	6,468.55	44.281	55.08	8,041.88	1,573.33		
9			09/28/02	23,852.40	45.175	55.08	29,082.24	5,229.84		
232			06/23/03	10,542.08	45.44	55.08	12,778.56	2,236.48		
126			10/08/04	8,828.68	54.18	55.08	8,940.08	111.40		
114			12/09/04	8,327.00	55.50	55.08	6,279.12	(2,047.88)		
<b>1,148</b>				<b>54,014.71</b>	<b>47.133</b>		<b>63,121.68</b>	<b>9,106.97</b>	<b>1.815</b>	<b>1,148.00</b>
86	RESEARCH IN MOTION LTD-CAD	RIMM	05/05/04	4,100.05	47.875	82.42	7,088.12	2,988.07		
60	Exchange rate: .8289811		05/05/04	2,860.50	47.875	82.42	4,945.20	2,084.70		
98	Shares traded in: Canadian dollars		05/11/04	4,525.15	48.175	82.42	8,077.16	3,552.01		
<b>244</b>				<b>11,485.70</b>	<b>47.073</b>		<b>20,110.48</b>	<b>8,624.78</b>		
127	ROCKWELL AUTOMATION INC	ROK	10/07/04	5,052.06	39.78	49.55	6,282.65	1,240.79		
246			10/20/04	9,781.28	39.88	49.55	12,189.30	2,428.02		
<b>373</b>				<b>14,813.34</b>	<b>39.714</b>		<b>18,482.15</b>	<b>3,668.81</b>	<b>1.331</b>	<b>246.18</b>
580	ST JUDE MEDICAL INC	STJ	11/05/03	16,857.70	29.065	41.93	24,319.40	7,461.70		
226			12/02/03	7,043.29	31.165	41.93	9,476.18	2,432.89		



Select Client Statement  
December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04758-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
222	ST JUDE MEDICAL INC	STJ	12/28/04	\$ 9,361.74	\$ 42.17	\$ 41.93	\$ 9,308.46	(\$ 53.28)		
1,028				33,262.73	32.357		43,104.84	9,842.11		
1,230	SANMINA SCI CORP	SANM	10/07/04	9,212.70	7.49	8.47	10,416.10	1,203.40		
779			11/09/04	6,824.04	8.78	8.47	6,598.13	(\$ 225.91)		
9,009				18,038.74	7.982		17,018.23	(\$ 1,020.51)		
140	SANOFI-AVENTIS SPONS ADR	SNY	08/26/04	15,408.80	35.02	40.05	17,822.00	2,413.20		
171			08/28/04	6,118.38	35.78	40.05	6,848.55	730.17		
611				21,527.18	35.233		24,670.55	3,143.37	1.28	313.44
1,583	SCHWAB CHARLES CORP	SCH	08/19/04	15,004.80	9.60	11.96	18,693.48	3,688.68		
688			10/18/04	6,065.44	9.08	11.96	7,989.28	1,923.84		
678			11/09/04	6,610.50	9.75	11.96	8,108.88	1,498.38		
2,909				27,680.74	9.516		34,791.84	7,111.10	888	232.72
216	STARBUCKS CORP	SBUX	01/24/03	4,875.12	22.57	62.36	13,469.76	8,594.64		
220			05/08/03	5,086.40	23.12	62.36	13,719.20	8,632.80		
436				9,961.52	22.848		27,188.96	17,227.44		
3,581	SUN MICROSYSTEMS INC	SUNW	07/29/04	13,108.48	3.66	5.39	19,381.40	6,272.92		
1,494			09/24/04	6,215.04	4.18	5.39	8,057.56	1,842.52		
1,901			12/14/04	10,113.32	5.32	5.39	10,248.30	133.97		
6,978				29,434.82	4.219		37,687.26	8,252.44		
520	SYSCO CORP	SY	12/28/04	19,764.84	38.009	38.17	19,848.40	83.56	1.571	312.00
988	TEXAS INSTRUMENTS INC	TXN	09/20/04	22,457.24	22.73	24.62	24,324.56	1,867.32		
92			10/04/04	14,393.08	23.14	24.62	15,313.84	920.76		
281			12/02/04	7,069.96	25.16	24.62	6,918.22	(\$ 151.74)		
1,891				43,920.28	23.226		48,556.42	4,636.14	408	189.10
175	TYCO INTL LTD NEW	TYC	09/19/03	3,815.00	21.80	35.74	6,254.50	2,439.50		
649			04/21/04	18,243.39	28.11	35.74	23,195.26	4,951.87		
824				22,058.39	26.77		29,448.76	7,390.37	1.119	329.60
323	ULTRA PETROLEUM CORP-CAD Exchange rate: .828811 Shares traded in: Canadian dollars	UPL	12/01/04	16,744.32	51.84	48.13	15,545.90	(\$ 1,198.42)		
232	UNITED PARCEL SERVICE CL B	UPS	01/29/04	16,820.00	72.50	85.46	19,826.72	3,006.72		
87			05/10/04	5,998.65	68.95	85.46	7,435.02	1,436.37		
72			07/09/04	5,240.16	72.78	85.46	6,153.12	912.96		
391				28,058.81	71.782		33,414.86	5,356.05	1.31	437.92



Select Client Statement  
December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY  
ACCOUNT NUMBER 164-04758-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date	Cost	Share	Current	Current	Unrealized	Average %	Anticipated Income
			acquired		cost	price	value	gain/(loss)	yield	(annualized)
95	VERISIGN INC	VRSN	07/15/04	\$ 1,888.25	\$ 17.75	\$ 33.60	\$ 3,182.00	\$ 1,505.75		
395			08/01/04	6,971.75	17.65	33.60	13,272.00	6,300.25		
480	WATERS CORP	WAT	07/21/04	8,658.00	17,688	48.79	18,484.00	7,826.00		
185			07/21/04	9,001.20	48.16	48.79	8,124.05	1,277.15		
84			07/27/04	7,332.40	38.85	48.79	8,608.25	1,275.85		
78				16,333.80	43,087		17,733.41	1,399.61		
144	WELLPOINT INC	WLP	11/09/04	14,490.00	100.625	115.00	16,580.00	2,079.00		
55			11/17/04	5,534.37	100.625	115.00	6,325.00	790.63		
120			12/03/04	12,918.00	107.65	115.00	13,800.00	882.00		
117			12/07/04	12,551.76	107.28	115.00	13,455.00	893.24		
438	WHOLE FOODS MKT INC	WFMI	10/01/03	5,349.45	58.31	85.35	9,056.25	3,706.80		
95			10/01/03	1,013.76	58.32	85.35	1,718.50	704.74		
18			10/21/03	2,661.30	59.14	85.35	4,290.76	1,629.46		
45			10/21/03	1,773.60	59.12	85.35	2,860.50	1,086.90		
30			10/21/03	10,788.11	67,437		17,926.80	7,147.69		142.88
188	WILLIAMS SONOMA INC	WSM	09/22/04	9,002.40	38.30	35.04	8,689.82	(312.58)		
248			10/04/04	8,331.24	38.14	35.04	5,816.64	(514.50)		
168			10/04/04	16,333.84	37,038		14,808.66	(827.08)		
372	XTO ENERGY INC	XTO	12/16/04	12,387.34	33,299	35.38	13,161.36	774.02		665
340	XILINX INC	XLNX	09/09/04	8,848.80	28.02	28.67	10,087.80	1,241.00		74.40
18			09/20/04	6,723.50	29.75	29.67	6,705.42	(18.08)		
390			10/06/04	11,122.80	28.52	29.67	11,571.30	448.50		
219			11/12/04	6,642.27	30.33	29.67	6,497.73	(144.54)		
1,176			08/19/03	33,336.37	28,371		34,883.28	1,546.91		674
118	YAHOO INC	YHOO	08/19/03	1,860.06	18,035	37.68	4,370.55	2,510.49		235.00
342			08/20/03	5,489.10	18.05	37.68	12,866.58	7,397.48		
310			02/27/04	6,785.90	21.89	37.68	11,660.88	4,894.98		
221			08/31/04	6,313.75	28,569	37.68	8,327.28	2,013.53		
246			12/02/04	9,480.59	38,539	37.68	9,269.28	(211.31)		
208			12/21/04	7,811.07	38,591	37.68	7,837.41	226.34		
1,443			09/22/04	37,540.47	28,016		54,372.21	16,831.74		
382	YUM BRANDS INC	YUM	09/22/04	16,742.72	40.16	47.18	18,484.88	2,742.16		156.80
203	ZIMMER HOLDINGS INC	ZMH	09/19/03	10,874.71	53.57	80.12	16,264.38	5,389.67		
134			07/29/04	8,790.40	65.80	80.12	10,736.08	1,945.68		



Select Client Statement

December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY

Account Number 164-04758-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated income (annualized)
59	ZIMMER HOLDINGS INC	ZMH	09/28/04	\$ 4,580.11	\$ 77.29	\$ 80.12	\$ 4,727.68	\$ 147.57	31	
109			12/08/04	8,872.60	81.40	80.12	8,733.68	(138.92)	31	
505				33,097.82	65.54		40,469.60	7,371.78		
<b>Total common stocks and options</b>				<b>\$ 2,035,303.75</b>			<b>\$ 2,326,119.28</b>	<b>\$ 290,815.53</b>	<b>30</b>	<b>\$ 14,874.89</b>
<b>Portfolio value</b>				<b>\$ 2,193,682.90</b>			<b>\$ 2,484,476.50</b>	<b>\$ 290,793.60</b>	<b>33</b>	<b>\$ 16,816.38</b>

Unsettled purchases/sales

This section only displays transactions that have not settled during this statement period. The "Portfolio details" section includes any securities purchased and any securities sold or sold short as of the trade-date.

Trade Date	Settlement Date	Activity	Description	Quantity	Price	Amount
12/30/04	01/04/05	Sold	ALLSTATE CORP	-352	\$ 51.854	\$ 18,181.92
12/30/04	01/04/05	Bought	AMERITRADE HLDG CORP NEW	1,228	14.235	-17,499.36
<b>Total Securities Bought</b>						<b>\$ 17,499.36</b>
<b>Total Securities Sold</b>						<b>\$ 18,181.92</b>
<b>Total Unsettled purchases/sales</b>						<b>\$ 652.56</b>

TRANSACTION DETAILS

All transactions appearing are based on trade-date.

Investment activity

Date	Activity	Description	Quantity	Price	Amount
11/30/04	Merger	WELLPOINT HEALTH NETWORKS INC			\$ 4,738.20
11/30/04	Merger	WELLPOINT HEALTH NETWORKS INC	-199		0.00
11/30/04	Merger	WELLPOINT INC	199		0.00
12/01/04	Sold	GENENTECH INC	-280	48.65	13,621.68
12/01/04	Sold	SAP AKLENGESELLSCHAFT SPONS ADR-USD	-854	45.338	38,716.03
12/01/04	Sold	SMITH INTERNATIONAL INC DE	-187	57.92	10,830.78
12/01/04	Stk split	SYMANTEC CORP STK SPLIT ON 201 SHS	201		0.00
12/01/04	Bought	ULTRA PETROLEUM CORP-CAD	323	51.84	-16,744.32
12/02/04	Sold	BED BATH & BEYOND	-350	39.481	13,811.02
12/02/04	Bought	EMC CORP-MASS	665	14.38	-9,562.70





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December 1 - December 31, 2004

Ref: 00000104 00011831

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04760-14 007

Additional summary information

	This period	This year
FRGN tax withheld	\$ 0.00	\$ 117.20

Gain/loss summary

	This period	This year
Realized gain or (loss)	\$ 4,389.32	\$ 149,598.45 LT \$ 4,766.16 ST
Unrealized gain or (loss)	680,423.50	Not applicable

PORTFOLIO DETAILS

The values of your holdings are as of 12/31/04.

Securities purchased or sold are included or excluded in this section as of the trade date. This section may include securities that have not settled as of this statement closing date. Please see the "Unsettled purchases/sales" section for more information. Dividend yield is the estimated annual income, assuming the current dividend, divided by the security's market price at the end of the statement period. We do not guarantee the accuracy of the prices reflected on the statement nor do these prices represent levels at which securities can be bought or sold. Please note unrealized gain/(loss) is being prepared for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

Please note: unrealized gain/(loss) is being calculated for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

Money fund

Number of shares	Description	Current value	Accrued dividends	Annualized % dividend yield	Anticipated income (annualized)
113,889.53	SB MONEY FUNDS CASH PORT CL A	\$ 113,889.53		1.87%	\$ 1,898.61
<b>Total money fund</b>		<b>\$ 113,889.53</b>	<b>\$ 0.00</b>	<b>1.87%</b>	<b>\$ 1,898.61</b>

Common stocks & options

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated income (annualized)
732	ALCOA INC	AA	09/18/02	\$ 15,100.57	\$ 20.629	\$ 31.42	\$ 22,999.44	\$ 7,898.87 LT		
65			04/24/03	1,426.75	21.85	31.42	2,042.30	615.55 LT		
247			04/25/03	5,431.51	21.989	31.42	7,760.74	2,328.23 LT		
<b>1,044</b>				<b>21,958.83</b>	<b>21.033</b>		<b>32,802.48</b>	<b>10,843.65</b>	<b>1.909</b>	<b>626.40</b>
127	AMERICAN INTL GROUP INC	AIG	01/24/02	9,848.85	77.55	65.67	8,340.09	(1,508.76) LT		
391			01/29/02	28,480.44	72.84	65.67	25,676.97	(2,803.47) LT		
269			05/14/02	18,212.59	67.704	65.67	17,665.23	(547.36) LT		
<b>787</b>				<b>56,541.88</b>	<b>71.845</b>		<b>51,682.29</b>	<b>(4,859.59)</b>	<b>.456</b>	<b>238.10</b>
606	APPLE COMPUTER INC	AAPL	09/12/02	8,601.26	14.183	64.40	39,026.40	30,425.14 LT		
97			09/13/02	1,376.80	14.183	64.40	6,246.80	4,870.00 LT		
<b>703</b>				<b>9,978.06</b>	<b>14.184</b>		<b>45,273.20</b>	<b>35,295.14</b>		
200	ARCHER-DANIELS-MIDLAND CO	ADM	09/24/02	2,397.62	11.988	22.31	4,462.00	2,064.38 LT		
477			01/30/03	5,717.51	11.988	22.31	10,641.66	4,924.15 LT		



Select Client Statement  
December 1 - December 31, 2004



JOYCE & IRVING GOLDMAN FAMILY Account number 164-04760-14 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % Yield	Anticipated Income (annualized)
165	ARCHER-DANIELS-MIDLAND CO	ADM	01/31/03	\$ 11,976	\$ 22.31	\$ 3,681.15	\$ 1,705.11 LT		

842	BAKER HUGHES INC	BHI	01/24/02	11,985	42.67	18,785.02	8,693.85	1.344	252.60
118	BAKER HUGHES INC	BHI	01/24/02	3,952.26	42.67	5,035.08	1,082.80 LT		
628			07/15/02	17,445.02	42.67	26,798.76	8,351.74 LT		
296			11/21/03	8,408.40	42.67	12,630.32	4,223.92 LT		
2				29,803.68	28.602	44,462.14	14,658.48	1.078	479.32
522,5622	BANK OF AMERICA CORP	BAC	01/24/02	16,440.05	46.99	24,555.20	8,115.15 LT		
531,4378			07/16/02	11,955.24	46.99	24,972.28	13,017.02 LT		
1,054	BANK NEW YORK INC	BK	07/19/02	28,396.29	26.941	49,627.48	21,132.17	3.83	1,897.20
502	BANK NEW YORK INC	BK	07/19/02	14,672.56	29.228	16,776.84	2,104.28 LT		
262			09/19/02	7,856.23	29.985	8,756.04	899.84 LT		
217			01/27/04	6,835.50	31.50	7,252.14	418.64 ST		
126			02/12/04	4,061.23	32.232	4,210.82	149.69 ST		
120			10/22/04	3,715.60	33.42	4,040.40	294.80 ST		
111			10/25/04	3,406.37	33.42	3,709.62	303.25 ST		
1,338	BAXTER INTL INC	BAX	01/27/04	40,547.49	30.305	44,716.98	4,168.47	2.393	1,070.40
474	BAXTER INTL INC	BAX	01/27/04	13,938.82	29.406	18,371.88	2,433.14 ST		
64			03/29/04	1,947.39	30.427	2,210.58	263.17 ST		
133			03/30/04	4,068.47	30.59	4,593.82	525.35 ST		
86			04/08/04	2,665.64	30.995	2,970.44	304.80 ST		
19			04/12/04	588.99	30.999	658.28	67.27 ST		
36			04/13/04	4,215.97	30.999	4,697.44	481.47 ST		
39			07/20/04	4,504.30	32.405	4,801.08	296.78 ST		
114			10/22/04	3,424.05	30.035	3,937.56	513.51 ST		
1,165	CIGNA CORP	CI	06/14/04	35,353.63	30.346	40,239.10	4,885.47	1.885	678.03
61	CIGNA CORP	CI	06/14/04	4,162.76	68.242	4,975.77	813.01 ST		
117			06/17/04	7,973.46	68.149	9,543.69	1,570.23 ST		
130			06/21/04	8,800.23	67.694	10,604.10	1,803.87 ST		
308	CSX CORP	CSX	05/22/02	20,936.45	67.875	25,123.56	4,187.11	1.122	30.80
6	CSX CORP	CSX	05/22/02	203.59	39.932	240.48	36.89 LT		
117			05/28/02	3,975.75	39.98	4,689.38	713.61 LT		
51			05/29/02	1,732.36	39.967	2,044.08	311.72 LT		
156			05/30/02	5,300.52	39.977	6,252.48	951.96 LT		
453			10/02/02	11,858.34	26.398	18,156.24	6,197.90 LT		

31,382.64 29,592 23,170.56 8,212.08 8,212.08 8,212.08 8,212.08 8,212.08 8,212.08 8,212.08

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Select Client Statement  
December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04760-14 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date	Share	Current price	Current value	Unrealized gain/(loss)	Average % Yield	Anticipated Income (annualized)
73	CVS CORP	CVS	09/07/04	\$ 2,925.94	\$ 40.218	\$ 3,290.11	\$ 354.17	ST	
123			09/08/04	4,942.15	40.18	5,543.81	601.46	ST	
140			09/09/04	5,591.56	39.999	6,309.80	718.24	ST	
26			09/10/04	1,045.75	40.221	1,171.82	126.07	ST	
1			09/13/04	40.19	40.193	45.07	4.88	ST	
63			09/22/04	2,533.85	40.219	2,839.41	305.56	ST	
33			12/08/04	1,483.75	44.962	1,487.31	3.56	ST	
116			12/09/04	5,213.48	44.943	5,228.12	14.64	ST	
29			12/13/04	1,304.37	44.978	1,307.03	2.66	ST	
67			12/14/04	3,011.03	44.94	3,019.69	8.66	ST	
671	CARDINAL HEALTH INC	CAH	12/31/03	20,375.50	61.557	19,247.65	(1,127.85)	ST	177.82
331			05/18/04	7,487.88	67.458	6,454.65	(1,033.23)	ST	
111			05/19/04	3,439.41	67.439	2,965.65	(473.76)	ST	
114			09/24/04	5,228.15	45.861	6,629.10	1,400.95	ST	
607			08/530.94	60.183	35,297.06	(1,233.89)			72.84
675	CITIGROUP INC	C	07/23/02	17,003.94	25.191	32,521.50	15,517.56	LT	
444			09/19/02	12,503.62	28.161	21,391.82	8,888.30	LT	
286			09/20/02	7,657.54	26.774	13,179.48	5,521.94	LT	
1,405			37,165.10	26.452	67,892.80	30,527.80			2,248.00
991	CLEAR CHANNEL COMMUNICATIONS	CCU	08/02/02	9,370.71	23.966	13,094.59	3,723.88	LT	
1			08/05/02	3,164.20	22.441	4,722.09	1,557.89	LT	
176			03/04/03	5,978.21	33.967	5,894.24	(83.97)	LT	
298			10/11/04	9,219.38	30.937	9,980.02	760.84	ST	
122			10/14/04	3,781.85	30.998	4,085.78	303.83	ST	
1,128			31,514.35	27.838	37,776.72	8,262.37			1.82
272	CLOX COMPANY DE	CLX	11/23/04	14,973.80	55.05	16,028.98	1,055.38	ST	304.64
654	COMCAST CORP CL A - SPL	CMCSK	12/10/02	14,665.95	22.425	21,477.38	6,811.41	LT	
505			12/30/02	11,329.17	22.434	16,584.20	5,255.03	LT	
8			05/05/03	225.04	28.13	262.72	37.68	LT	
46			11/19/03	1,368.20	29.70	1,510.64	144.44	LT	
212			11/20/03	6,290.74	29.673	6,962.08	671.34	LT	
47			11/21/03	1,395.48	29.691	1,543.48	148.00	LT	
281			03/31/04	7,820.96	27.832	9,228.04	1,407.08	ST	
1,753			43,093.54	24.583	57,568.52	14,474.98			

Select Client Statement  
December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04760-14 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % Anticipated Income
712	DEERE & CO	DE	01/24/02	\$ 30,188.45	\$ 42.399	\$ 74.40	\$ 52,872.80	\$ 22,784.35	
21			01/02/03	868.00	48.00	74.40	1,562.40	588.40	
30			01/07/03	1,379.94	45.998	74.40	2,232.00	852.06	
187			01/08/03	8,596.69	45.971	74.40	13,912.80	5,316.11	
207			01/21/03	8,857.16	42.788	74.40	15,400.80	6,543.64	
7			01/21/03	49,888.24	43.205	74.40	86,080.80	36,892.56	
1,431	WALT DISNEY CO	DIS	01/24/02	30,337.20	21.20	27.80	39,781.60	9,444.40	1,295.84
419			06/28/02	7,872.84	18.789	27.80	11,648.20	3,775.36	
395			08/30/02	6,231.32	15.775	27.80	10,981.00	4,749.68	
277			11/08/02	4,848.86	17.497	27.80	7,700.60	2,851.74	
429			12/09/02	7,346.20	17.124	27.80	11,826.20	4,580.00	
2,851	E I DU PONT DE NEMOURS & CO	DD	12/27/02	8,143.33	42.413	49.05	8,417.80	1,274.27	708.24
192			02/10/03	21,559.35	36.79	49.05	28,743.30	7,183.95	
586			12/07/04	25,313.22	45.121	49.05	27,517.05	2,203.83	
561			08/12/02	18,880.31	6.69	14.87	41,963.14	23,082.83	
2,822	EMC CORP-MASS	EMC	08/12/02	5,995.59	5.871	14.87	14,929.48	8,933.89	
1,004			08/30/03	3,507.38	10.469	14.87	4,981.45	1,474.07	
335			04/18/04	2,330.67	12.805	14.87	2,708.34	375.67	
690			08/30/04	7,881.25	11.422	14.87	10,260.30	2,379.05	
3			09/20/02	8,063.44	31.997	72.36	18,234.72	10,171.28	
752	EATON CORP	ETN	09/23/02	11,642.17	31.809	72.36	28,483.76	14,841.59	
366			07/16/03	5,036.50	39.972	72.36	9,117.38	4,080.88	
744			05/20/03	2,418.80	48.377	70.10	3,505.00	1,086.10	
50	EMERSON ELECTRIC CO	EMR	05/21/03	3,873.10	48.452	70.10	5,748.20	1,775.10	
82			02/27/04	20,042.63	62.438	70.10	22,502.10	2,459.47	
321			01/24/02	74,721.80	38.917	51.26	98,419.20	23,697.30	
1,920	EXXON MOBIL CORP	XOM	08/26/03	25,857.13	36.61	51.26	38,343.34	10,986.21	
709			07/11/03	9,052.22	35.498	51.26	13,071.30	4,019.08	
255			11/14/03	10,835.01	35.877	51.26	15,480.52	4,645.51	
302									



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JOYCE & IRVING GOLDMAN FAMILY Account number 164-04760-14 007

## Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
298	EXXON MOBIL CORP	XOM	12/31/04	\$ 15,267.43	\$ 51.233	\$ 51.26	\$ 15,275.48	\$ 8.05 ST		
3,484				135,833.89	38.988	178,589.84	42,756.15	2,108		3,782.72
1,606	GAP INC DELAWARE	GPS	01/24/02	23,827.50	14.898	21.12	33,918.72	9,991.22 LT	421	142.83
1,120	GENERAL ELECTRIC CO	GE	03/10/04	34,854.96	31.12	36.50	40,880.00	6,025.04 ST		
1			06/15/04	15,251.40	31.707	36.50	17,558.50	2,305.10 ST		
1,57			07/02/04	4,976.90	31.70	36.50	5,730.50	753.60 ST		
59			11/26/04	2,094.50	35.50	36.50	2,153.50	59.00 ST		
281			11/29/04	9,935.63	35.358	36.50	10,256.50	320.87 ST		
2,088	GILLETTE CO	G	12/17/02	5,701.86	30.168	44.78	8,463.42	2,761.56 LT	241	1,848.24
189			07/17/03	12,901.29	31.62	44.78	18,270.24	5,368.95 LT		
597				18,603.15	31.181	28,733.68	8,130.81	1,451		388.05
320	ILLINOIS TOOL WORKS INC	ITW	01/24/02	21,280.00	66.50	92.68	29,857.60	8,377.80 LT	1,208	358.40
455	INTERNATIONAL PAPER CO	IP	01/24/02	18,333.42	40.293	42.00	19,110.00	778.58 LT		
398			06/10/02	17,173.25	43.366	42.00	16,632.00	(541.25) LT		
126			09/17/02	4,407.48	34.98	42.00	5,292.00	884.52 LT		
325			09/19/02	10,912.66	33.577	42.00	13,650.00	2,737.34 LT		
54			04/11/03	1,824.61	33.789	42.00	2,268.00	443.39 LT		
115			01/23/04	4,940.35	42.959	42.00	4,830.00	(110.35) ST		
35			06/29/04	1,548.02	44.229	42.00	1,470.00	(78.02) ST		
57			06/30/04	2,512.10	44.071	42.00	2,394.00	(118.10) ST		
44			09/21/04	6,293.52	39.09	42.00	6,762.00	468.48 ST		
1,788			10/28/04	1,654.84	37.609	42.00	1,848.00	193.16 ST		
412,4257	JPMORGAN CHASE & CO	JPM	01/24/02	12,081.19	29.249	39.01	16,088.73	4,027.54 LT	2.38	1,768.00
379			09/12/02	8,326.35	21.972	39.01	14,784.79	6,458.44 LT		
274			09/19/02	5,487.47	20.03	39.01	10,688.74	5,201.27 LT		
67			09/12/03	1,363.07	20.347	39.01	2,613.87	1,250.60 LT		
228,308			10/22/03	7,328.43	32.103	39.01	8,908.30	1,577.87 LT		
58,0668			10/29/03	1,858.49	32.011	39.01	2,265.19	408.70 LT		
315,4082			10/30/03	10,120.07	32.09	39.01	12,304.07	2,184.00 LT		
213,7913			11/06/03	6,882.25	32.196	39.01	8,340.00	1,457.75 LT		
1,948				53,427.32	27.427	75,891.49	22,564.17	3,488		2,649.28
294	KIMBERLY CLARK CORP	KMB	10/05/04	18,459.73	62.768	65.81	19,348.14	888.41 ST		
83			10/06/04	5,241.76	63.153	65.81	5,462.23	220.47 ST		



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JOYCE & IRVING GOLDMAN FAMILY Account number 164-04760-14 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % Yield	Anticipated Income (annualized)
57	KIMBERLY CLARK CORP	KMB	10/07/04	\$ 3,599.86	\$ 63.155	\$ 65.81	\$ 3,751.17	\$ 151.31 ST		
434	KRAFT FOODS INC CLASS A	KFT	07/25/03	27,301.35	62.908	28,561.54	1,260.19	2.431	694.40	
142	KRAFT FOODS INC CLASS A	KFT	07/25/03	4,047.00	28.50	35.61	5,058.82	1,009.82 LT		
622			07/29/03	17,640.92	28.361	35.61	22,149.42	4,508.50 LT		
442			10/10/03	13,043.60	29.51	35.61	15,739.62	2,696.02 LT		
3			10/10/03	1,268.95	29.51	35.61	1,531.23	262.28 LT		
31			02/02/04	1,007.35	32.495	35.61	1,103.91	86.56 ST		
247			03/15/04	8,024.02	32.485	35.61	8,795.87	771.65 ST		
163			03/16/04	5,297.47	32.499	35.61	5,804.43	506.96 ST		
91			09/21/04	2,912.00	32.00	35.61	3,240.51	328.51 ST		
49			10/04/04	1,553.30	31.70	35.61	1,744.89	191.59 ST		
47			10/05/04	1,486.10	31.619	35.61	1,673.87	187.57 ST		
1,877	KROGER CO	KR	07/01/04	56,280.71	29,984	66,839.87	10,559.26	2.302	1,539.14	
1,567			07/01/04	28,198.79	17,995	17.54	27,485.18	(713.61) ST		
241			12/31/04	4,235.96	17.576	17.54	4,227.14	(6.82) ST		
1,808				32,434.75	17.94	31,712.32	(722.43)			
22	MELLON FINL CORP	MEL	07/11/02	619.54	28.161	31.11	684.42	64.88 LT		
641			07/23/02	14,934.98	23,289	31.11	19,941.51	5,006.53 LT		
529			10/03/02	12,415.89	23.47	31.11	16,457.19	4,041.30 LT		
481			03/12/03	9,617.98	19,995	31.11	14,963.91	5,345.93 LT		
1,873	MERCK & CO INC	MRK	05/09/02	37,588.39	22,468	52,047.03	14,458.64	2.314	1,204.56	
7				21,145.75	52,864	32.14	12,856.00	(8,289.75) LT		
57			08/04/03	1,886.66	50.99	32.14	1,188.18	(697.48) LT		
111			08/05/03	5,676.10	51,136	32.14	3,567.54	(2,108.56) LT		
115			08/21/03	5,908.10	51,374	32.14	3,696.10	(2,212.00) LT		
169			11/21/03	7,098.00	42.00	32.14	5,431.88	(1,666.34) LT		
193			06/30/04	9,175.85	47,543	32.14	6,203.02	(2,972.93) ST		
1,026	MERRILL LYNCH & CO INC	MER	04/12/02	12,751.42	46,708	59.77	16,317.21	3,565.79 LT	4.728	1,558.00
273			12/20/02	19,688.07	40,097	59.77	29,347.07	8,659.00 LT		
784				32,439.49	42.46	45,684.28	13,224.79	1.07	488.86	
303	MICROSOFT CORP	MSFT	08/29/04	8,634.86	28,497	28.72	8,096.18	(538.70) ST		
691			08/30/04	19,678.64	28,475	26.72	18,463.52	(1,213.12) ST		
525			11/05/04	15,308.27	29,158	26.72	14,028.00	(1,280.27) ST		
1,519				43,619.77	28,718	40,687.68	(3,032.09)	1.197	486.08	



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JOYCE & IRVING GOLDMAN-FAMILY  
 Account number 164-04760-14 007

**Common stocks & options** *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield (annualized)	Anticipated Income
630	MONSANTO CO NEW	MON	10/23/02	\$ 9,764.87	\$ 15.499	\$ 55.55	\$ 34,998.60	\$ 25,231.63 LT	1.224%	\$ 428.40
1,390	MOTOROLA INC DE	MOT	03/28/02	17,455.27	12.557	17.20	23,808.00	6,452.73 LT		
112			06/11/02	1,484.25	13.252	17.20	1,926.40	442.15 LT		
193			10/08/02	1,554.61	8.054	17.20	3,319.60	1,764.99 LT		
5			10/09/02	7,703.20	7.982	17.20	18,598.00	8,894.80 LT		
11			11/14/03	8,591.04	12.083	17.20	12,228.20	3,637.16 LT		
356			12/10/03	3,997.92	11.23	17.20	6,123.20	2,125.28 LT		
210			07/16/04	2,858.73	14.089	17.20	3,612.00	853.27 ST		
467			07/19/04	6,550.93	14.027	17.20	8,032.40	1,481.47 ST		
4,404	NEWELL RUBBERMAID INC	NWL	07/14/03	2,648.27	27.876	24.19	76,748.80	26,452.85	.83	704.64
95			07/14/03	2,648.27	27.876	24.19	2,298.05	(350.22) LT		
480			07/15/03	13,287.60	27.682	24.19	11,614.20	(1,673.40) ST		
46			07/16/03	1,281.66	27.862	24.19	1,112.74	(168.92) LT		
132			06/03/04	3,069.03	23.25	24.19	3,193.08	124.05 ST		
128			06/04/04	2,993.95	23.39	24.19	3,098.32	102.37 ST		
881	NEWMONT MINING CORP	NEM	10/08/02	1,211.24	24.719	44.41	21,311.39	(1,991.12)	3.472	740.04
49			10/08/02	1,211.24	24.719	44.41	2,176.08	964.85 LT		
339			10/10/02	7,975.28	23.525	44.41	15,054.99	7,079.71 LT		
133			06/06/03	4,291.64	32.268	44.41	5,906.53	1,614.89 LT		
89			06/10/03	2,806.32	31.531	44.41	3,952.49	1,146.17 LT		
452			06/30/03	4,948.85	32.558	44.41	6,750.32	1,801.47 LT		
3			04/20/04	4,696.33	41.56	44.41	5,018.33	322.00 ST		
875	NIKE INC CL B	NKE	09/05/02	16,525.36	41.96	90.69	33,656.30	12,929.08	.80	350.00
370			09/05/02	16,525.36	41.96	90.69	33,656.30	12,929.08		
1,767	NORTEL NETWORKS CORP NEW	NT	06/14/04	6,881.76	3.894	3.47	6,131.49	(750.27) ST		
157			06/30/04	783.43	4.99	3.47	544.79	(238.64) ST		
250			07/01/04	1,211.03	4.844	3.47	887.50	(323.53) ST		
131			07/02/04	590.30	4.506	3.47	454.57	(135.73) ST		
765			07/06/04	3,322.47	4.343	3.47	2,654.55	(667.92) ST		
3,070	NOVARTIS AG ADR	NVS	07/15/03	12,788.89	4.166	3.47	10,652.80	(2,136.09)		
611			07/15/03	23,393.11	38.286	50.54	30,879.84	7,486.83 LT		
24			04/02/04	1,016.39	42.349	50.54	1,212.88	196.57 ST		
13			04/05/04	547.08	42.083	50.54	657.02	109.94 ST		
100			04/13/04	4,219.39	42.193	50.54	5,054.00	834.61 ST		

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JOYCE & IRVING GOLDMAN FAMILY Account number 164-04760-14 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated income (annualized)
144	NOVARTIS AG ADR	NVS	06/30/04	\$ 6,382.25	\$ 44.321	\$ 50.54	\$ 7,277.76	\$ 895.51 ST		
892				35,658.22	39.863		45,081.88	8,523.46	1.313	692.29
268	PARKER-HANNIFIN CORP	PH	07/02/02	11,765.78	45.603	75.74	19,540.92	7,775.14 LT	1.003	196.08
451	PEPSICO INC	PEP	01/24/02	22,384.10	49.632	52.20	23,542.20	1,158.10 LT		
809				9,169.91	44.066	52.20	10,857.60	1,687.69 LT		
828	PFIZER INC	PFE	09/20/04	25,601.10	30.919	26.89	22,284.82	(3,316.28) ST		918.08
84			09/21/04	2,599.20	30.942	26.89	2,258.76	(340.44) ST		
917			12/20/04	22,619.27	24.666	26.89	24,658.13	2,038.86 ST		
1,829				50,819.57	27.785	26.89	49,181.81	(1,637.76) ST	2.826	1,390.04
472	POTASH CORP SASK INC-USD-	POT	01/24/02	13,655.34	28.93	83.06	39,204.32	25,548.98 LT	7.22	283.20
218	PRAXAIR INC	PX	07/19/02	5,258.75	24.346	44.15	9,536.40	4,277.65 LT		
412			07/22/02	9,731.83	23.62	44.15	18,189.80	8,457.97 LT		
466			10/16/02	12,530.23	26.888	44.15	20,573.60	8,043.67 LT		
1,094				27,520.81	25.156	48.300	48,300.10	20,779.29	1.369	656.40
24	PROGRESS ENERGY INC	PGN	06/27/03	1,050.00	43.75	45.24	1,085.76	35.76 LT		
507			06/30/03	22,359.11	44.10	45.24	22,938.88	577.57 LT		
531				23,409.11	44.085	24,022.44	613.33	613.33	5.218	1,253.16
61	ROHM & HAAS CO	ROH	12/19/02	17,997.64	32.862	44.23	24,149.58	6,151.94 LT		
32			03/11/03	1,643.17	26.937	44.23	2,698.03	1,054.86 LT		
639				852.89	26.652	44.23	1,415.38	582.47 LT		
779	SBC COMMUNICATIONS INC	SBC	01/24/02	28,643.83	36.77	25.77	20,074.83	(8,569.00) LT	2.28	639.00
310			03/10/03	5,999.00	19.351	25.77	7,988.70	1,989.70 LT		
122			11/13/03	2,839.82	23.277	25.77	3,143.84	304.12 LT		
1,211				37,482.66	30.852	31,207.47	(6,275.18)	(6,275.18)	5.005	1,562.19
1,135	SCHERING PLOUGH CORP	SGP	01/24/02	38,308.25	33.75	20.88	23,698.80	(14,607.45) LT		
89			02/07/02	3,114.43	31.458	20.88	2,067.12	(1,047.31) LT		
410			04/19/02	12,471.38	30.418	20.88	8,560.80	(3,910.58) LT		
752			06/25/02	17,463.55	23.222	20.88	15,701.76	(1,761.79) LT		
2,396				71,355.61	29.781	50,028.48	(21,327.13)	(21,327.13)	1.053	627.12



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JOYCE & IRVING GOLDMAN-FAMILY Account number 164-04760-14 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield (annualized)	Anticipated income
251	SCHLUMBERGER LTD	SLB	05/16/02	\$ 13,892.45	\$ 55.348	\$ 66.95	\$ 16,604.45	\$ 2,912.00 LT		
363			06/06/02	17,739.48	48.869	68.95	24,302.85	6,563.37 LT		
614				31,631.83	51.518		41,107.30	9,475.37	1.12	460.50
978	SOLETRON CORP	SLR	03/19/04	5,551.42	5.676	5.33	5,212.74	(338.68) ST		
5			03/22/04	5,378.58	5.346	5.33	5,361.88	(16.60) ST		
420			03/23/04	2,206.39	5.253	5.33	2,238.60	32.21 ST		
682			06/17/04	3,440.14	5.044	5.33	3,635.06	194.92 ST		
62			07/12/04	358.29	5.75	5.33	330.46	(28.04) ST		
62			07/13/04	359.29	5.795	5.33	330.46	(28.83) ST		
317			07/14/04	1,815.84	5.728	5.33	1,689.61	(126.23) ST		
192			09/09/04	983.48	5.122	5.33	1,023.38	39.88 ST		
512			09/10/04	2,646.32	5.168	5.33	2,728.88	82.64 ST		
1,229			09/15/04	6,319.76	5.142	5.33	6,550.57	230.81 ST		
5,460				29,057.72	5.322		28,101.80	44.08		
179	TARGET CORP	TGT	10/01/02	5,056.75	28.25	51.93	9,285.47	4,238.72 LT		
437			03/07/03	11,328.70	25.923	51.93	22,693.41	11,364.74 LT		
616				16,385.45	26.60		31,888.88	15,603.43	816	187.12
129	TERADYNE INC	TER	09/18/02	1,454.81	11.277	17.07	2,202.03	747.22 LT		
97			03/28/03	1,164.00	12.00	17.07	1,655.79	491.79 LT		
246			03/31/03	2,892.96	11.76	17.07	4,199.22	1,306.26 LT		
472				5,511.77	11.677		8,057.04	2,545.27		
5	TRIBUNE CO	TRB	01/24/02	34,922.69	38.166	42.14	38,558.10	3,635.41 LT		
85			12/31/03	4,375.26	51.473	42.14	3,581.90	(793.36) ST		
69			01/08/04	3,538.46	51.282	42.14	2,907.68	(630.80) ST		
1,069				42,838.41	40.071		45,047.68	2,211.26	1.139	513.12
366	TYCO INTL LTD NEW	TYC	03/13/03	4,537.23	12.396	35.74	13,080.84	8,543.61 LT		
483			04/14/03	6,273.40	12.988	35.74	17,262.42	10,989.02 LT		
440			04/15/03	5,782.51	13.164	35.74	15,725.80	9,933.09 LT		
1,289				16,603.14	12.881		46,068.86	29,465.72	1.118	515.60
194	UNION PACIFIC CORP	UNP	01/24/02	11,793.26	60.79	67.25	13,046.50	1,253.24 LT		
67			03/31/04	4,010.31	59.855	67.25	4,505.75	495.44 ST		
69			04/01/04	4,115.12	59.639	67.25	4,640.25	525.13 ST		
65			06/02/04	3,809.00	58.60	67.25	4,371.25	562.25 ST		
83			06/03/04	4,858.16	58.532	67.25	5,581.75	723.59 ST		
478				28,585.85	59.803		32,145.50	3,559.65	1.784	573.60

Select Client Statement  
December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04760-14 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield (annualized)	Anticipated income
277	VERIZON COMMUNICATIONS	VZ	03/19/02	\$ 13,183.54	\$ 47.594	\$ 40.51	\$ 11,221.27	(\$ 1,962.27) LT		
440			09/03/02	12,919.28	29,362	40.51	17,824.40	4,905.12 LT		
158			09/04/02	4,733.57	29,959	40.51	6,400.58	1,667.01 LT		
26			06/19/03	1,039.95	39,998	40.51	1,053.28	13.31 LT		
95			06/26/03	3,757.25	39,55	40.51	3,848.45	91.20 LT		
25			07/15/03	4,847.80	37,182	40.51	5,063.75	415.95 LT		
62			08/11/03	2,178.19	35,132	40.51	2,511.82	333.43 LT		
204			08/22/03	7,185.86	35,224	40.51	8,264.04	1,078.18 LT		
194			10/10/03	6,242.67	32,178	40.51	7,858.84	1,618.27 LT		
1,581				55,888.11	35.35	64,046.31	8,158.20	3,801		2,434.74
510	VIACOM INC CL B	VIA B	01/24/02	20,100.38	39,412	36.39	18,558.90	(1,541.48) LT		
266			12/30/02	10,598.11	39,842	36.39	9,679.74	(918.37) LT		
116			09/19/03	4,669.83	41,981	36.39	4,221.24	(648.59) LT		
70			11/10/03	2,789.83	39,854	36.39	2,547.30	(242.53) LT		
178			11/12/03	6,920.55	38,879	36.39	6,477.42	(443.13) LT		
198			11/13/03	7,543.80	36.10	36.39	7,205.22	(338.58) LT		
1,338				52,822.50	39,479	48,689.82	(4,132.68)	.769		374.64
563	WACHOVIA CORP 2ND NEW	WB	01/24/02	18,886.13	33.51	52.60	29,613.80	10,747.67 LT	3,488	1,035.82
885	WASTE MGMT INC DEL	WMI	01/24/02	26,539.85	29,988	29.94	26,486.90	(42.85) LT	2,505	683.75
684	WELLS FARGO & CO NEW	WFC	01/24/02	32,360.04	47.31	62.15	42,510.80	10,150.86 LT	3,089	1,313.28
101	WYETH	WYE	01/24/02	6,490.26	64.26	42.59	4,301.58	(2,188.67) LT		
30			10/23/02	17,872.66	33,722	42.59	22,572.70	4,700.04 LT		
13			08/21/03	4,808.14	42.59	42.59	4,812.87	4.53 LT		
57			08/22/03	2,416.80	42.40	42.59	2,427.83	10.83 LT		
168			11/07/03	6,706.61	39.92	42.59	7,155.12	448.51 LT		
107			11/18/03	4,322.66	40,398	42.59	4,557.13	234.47 LT		
149			11/26/03	5,539.67	37,179	42.59	6,345.91	806.24 LT		
55			11/28/03	2,192.59	39,865	42.59	2,342.45	149.86 LT		
78			12/10/03	2,982.92	38,242	42.59	3,322.02	339.10 LT		
227			06/30/04	8,228.43	36,248	42.59	8,667.83	1,439.50 ST		
1,585				61,560.74	38.84	67,505.16	5,944.41	2.16		1,458.20
1,035	XEROX CORP	XRX	05/03/02	8,224.83	7,946	17.01	17,605.35	9,380.52 LT		
420			05/06/02	3,334.59	7,939	17.01	7,144.20	3,809.61 LT		
624			08/11/02	4,871.41	7,967	17.01	10,614.24	5,642.83 LT		
57			08/24/02	339.15	5.95	17.01	969.57	630.42 LT		





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JOYCE & IRVING GOLDMAN-FAMILY Account number 164-04760-14 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
679	XEROX CORP	XRX	09/25/02	\$ 4,040.05	\$ 5.95	\$ 17.01	\$ 11,549.79	\$ 7,508.74		
624			10/16/02	3,271.57	5.242	17.01	10,614.24	7,342.67		
3,439				24,181.60	7.032		58,497.39	34,315.79		
Total common stocks and options				\$ 2,308,484.14			\$ 2,888,687.84	\$ 61,842.18	1.71	
Total portfolio value				\$ 2,423,153.87			\$ 3,103,577.17	\$ 31,842.18	1.71	\$ 53,323.01
										\$ 61,842.18
										\$ 648,581.32
										\$ 648,581.32

Unsettled purchases/sales

This section only displays transactions that have not settled during this statement period. The "Portfolio details" section includes any securities purchased and omits any securities sold or sold short as of the trade-date.

Trade Date	Settlement Date	Activity	Description	Quantity	Price	Amount
12/31/04	01/05/05	Bought	EXXON MOBIL CORP	298	\$ 51.233	\$ -15,267.43
12/31/04	01/05/05	Bought	KROGER CO	241	17.576	-4,235.96
12/31/04	01/05/05	Sold	ST PAUL TRAVELERS COS INC	-350	37.295	13,053.26
12/30/04	01/04/05	Sold	ST PAUL TRAVELERS COS INC	-326	37.39	12,189.08
Total Securities Bought						\$ -16,503.39
Total Securities Sold						\$ 25,242.34
Unsettled purchases/sales						\$ 8,738.95

TRANSACTION DETAILS

All transactions appearing are based on trade data.

Investment activity

Date	Activity	Description	Quantity	Price	Amount
11/26/04	Bought	GENERAL ELECTRIC CO	59	\$ 35.50	\$ -2,094.50
12/01/04	Spinnoff	NEENAH PAPER INC	13		0.00
12/03/04	Sold	FREESCALE SEMICONDUCTOR INC	-213	18.421	3,923.70
12/03/04	TRADE AS OF 12/03/04	CLASS B			
12/03/04	Spinnoff	FREESCALE SEMICONDUCTOR INC	486		0.00
12/08/04	Sold	ILLINOIS TOOL WORKS INC	-84		7,987.38

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December 1 - December 31, 2004

Ref: 00000104 00011859

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04774-18 007

**Gain/loss summary**

	This period	This year
Realized gain or (loss)	\$ 17,665.17	\$ 152,374.40 LT \$ 31,700.12 ST
Unrealized gain or (loss)	259,056.20	Not applicable

**PORTFOLIO DETAILS**

The values of your holdings are as of 12/31/04.

Securities purchased or sold are included or excluded in this section as of the trade-date. This section may include securities that have not settled as of the statement closing date. Please see the "Unsettled purchases/sales" section for more information. Dividend yield is the estimated annual income, assuming the current dividend, divided by the security's market price at the end of the statement period. We do not guarantee the accuracy of the prices reflected on the statement nor do these prices represent levels at which securities can be bought or sold. Please note unrealized gain/(loss) is being prepared for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

Please note: unrealized gain/(loss) is being calculated for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

**Money fund**

Number of shares	Description	Current value	Accrued dividends	Annualized dividend yield	Anticipated Income (annualized)
57,369.61	SB MONEY FUNDS CASH PORT CL A	\$ 57,369.61		1.87%	\$ 958.07
<b>Total money fund</b>		<b>\$ 57,369.61</b>	<b>\$ 0.00</b>	<b>1.87%</b>	<b>\$ 958.07</b>

**Common stocks & options**

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
275	AMERICAN AXLE & MFG HLDGS INC	AXL	12/31/04	\$ 8,451.44	\$ 30.732	\$ 30.66	\$ 8,431.50	(\$ 19.94) ST	1.95%	\$ 165.00
20	ARCH COAL INC	ACI	04/15/03	367.24	18.362	35.54	710.80	343.56 LT		
20			04/16/03	4,053.08	18.423	35.54	7,818.80	3,765.72 LT		
365			05/16/03	7,807.24	21.389	35.54	12,972.10	5,164.86 LT		
115			05/18/03	2,440.77	21.224	35.54	4,087.10	1,646.33 LT		
85			02/11/04	2,416.55	28.43	35.54	3,020.90	604.35 ST		
125			12/31/04	4,479.16	35.833	35.54	4,442.50	(36.66) ST		
930				21,564.04	23.187		33,052.20	11,488.16	.90	297.80
425	ASTORIA FINANCIAL CORP	AF	12/11/02	11,445.89	26.931	39.97	16,987.25	5,541.36 LT		
210			06/25/04	7,883.82	37.542	39.97	8,393.70	509.88 ST		
635				19,329.71	30.44		25,380.95	6,051.24	2.501	635.00
1,280	BROOKLINE BANCORP INC	BRKL	03/19/04	19,001.43	15.08	16.32	20,563.20	1,561.77 ST		
108			04/23/04	1,579.02	14.62	16.32	1,762.56	183.54 ST		
95			04/26/04	1,390.80	14.64	16.32	1,550.40	159.60 ST		
177			04/27/04	2,580.78	14.58	16.32	2,888.64	307.86 ST		
1,640				24,552.03	14.971		26,764.80	2,212.77	2.083	557.60



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December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04774-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
125	CBRL GROUP INC	CBRL	03/13/02	\$ 3,442.15	\$ 27.537	\$ 41.85	\$ 5,231.25	\$ 1,789.10	LT	
180			03/21/02	5,107.81	28.376	41.85	7,533.00	2,425.19	LT	
125			12/29/03	4,803.83	38.43	41.85	5,231.25	427.42	LT	
50			02/11/04	1,938.00	38.76	41.85	2,092.50	154.50	ST	
25			06/10/04	7,684.85	32.701	41.85	8,834.75	2,149.90	ST	
2			09/01/04	4,575.57	32.222	41.85	5,842.70	1,267.13	ST	
68			09/02/04	2,185.24	32.282	41.85	2,845.80	660.56	ST	
75			11/26/04	2,893.53	39.913	41.85	3,138.75	245.22	ST	
1,000	CLECO CORP	CNL	01/24/02	20,277.90	21.687	20.26	18,943.10	(1,334.80)	LT	480.00
935							41,850.00	9,109.02		1,148
1,413	CSK AUTO CORP	CAO	06/20/03	4,197.00	13.99	16.74	5,022.00	825.00	LT	1,271.70
300							28,825	28,827.38		4,442
470			06/23/03	6,559.23	13.955	16.74	7,867.80	1,308.57	LT	
155			08/05/03	2,217.85	14.308	16.74	2,594.70	376.85	LT	
225			08/06/03	3,200.00	14.222	16.74	3,766.50	566.50	LT	
260			08/18/03	4,018.01	15.453	16.74	4,352.40	334.39	LT	
146			09/21/04	1,874.80	13.526	16.74	2,444.04	489.24	ST	
393			09/22/04	4,137.33	13.303	16.74	5,208.14	1,088.81	ST	
2,260	CARAUSTAR INDUSTRIES INC	CSAR	11/12/03	642.46	10.707	16.82	1,009.20	366.74	ET	
60							37,832.40	6,284.81		
64			11/13/03	705.92	11.03	16.82	1,076.48	370.56	LT	
25			11/14/03	275.51	11.02	16.82	420.50	144.99	LT	
66			11/17/03	731.60	11.084	16.82	1,110.12	378.52	LT	
247			11/19/03	2,783.57	11.31	16.82	4,154.54	1,380.97	LT	
98			11/20/03	1,087.16	11.093	16.82	1,648.36	561.20	LT	
65			11/21/03	737.75	11.35	16.82	1,093.30	355.55	LT	
13			11/24/03	148.25	11.25	16.82	218.68	72.41	LT	
15			11/25/03	170.25	11.35	16.82	252.30	82.05	LT	
112			11/28/03	1,313.58	11.728	16.82	1,883.84	570.26	LT	
5			12/05/03	60.00	12.00	16.82	84.10	24.10	LT	



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December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY - Account number 164-04774-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield (annualized)	Anticipated income
6	CARAUSTAR INDUSTRIES INC	CSAR	12/08/03	\$ 72.00	\$ 12.00	\$ 16.82	\$ 100.82	\$ 28.82		
205			01/16/04	2,659.75	13.95	16.82	3,448.10	588.35		
427			03/01/04	5,138.77	12.034	16.82	7,182.14	2,043.37		
388			03/02/04	4,698.33	12.109	16.82	6,526.16	1,827.83		
8				21,432.80	11.934		30,208.72	8,775.92		
52	CENTRAL GARDEN & PET CO	CENT	08/18/04	1,612.00	31.00	41.74	2,170.48	558.48		
53			08/19/04	1,641.07	30.963	41.74	2,212.22	571.15		
148			08/23/04	4,586.19	30.987	41.74	6,177.52	1,591.33		
19			08/24/04	588.93	30.996	41.74	783.08	204.15		
92			08/26/04	2,843.88	30.911	41.74	3,840.08	996.20		
44			08/31/04	1,362.32	30.961	41.74	1,836.56	474.24		
40			09/01/04	1,277.04	31.925	41.74	1,669.60	392.56		
24			09/02/04	770.15	32.089	41.74	1,001.76	231.61		
12			09/07/04	388.80	32.233	41.74	500.88	114.08		
23			09/08/04	740.91	32.213	41.74	960.02	219.11		
79			09/09/04	2,543.52	32.196	41.74	3,287.46	753.94		
33			09/10/04	1,059.36	32.101	41.74	1,377.42	318.06		
60			09/13/04	1,833.90	32.231	41.74	2,504.40	570.50		
130			09/14/04	4,187.44	32.211	41.74	5,426.20	1,238.76		
46			09/15/04	1,480.11	32.176	41.74	1,820.04	439.93		
26			09/16/04	837.92	32.227	41.74	1,085.24	247.32		
26			09/17/04	1,508.84	32.103	41.74	1,861.78	452.94		
828	COOPER TIRE & RUBBER CO	CTB	09/02/04	7,171.60	19.976	21.55	7,736.45	564.85		
359			09/02/04	28,360.38	31.638		38,734.72	9,374.34		
359			09/02/04	7,736.45	21.55		564.85			
431			03/03/04	8,453.46	18.813	21.55	9,288.06	834.60		
144			04/16/04	3,271.58	22.719	21.55	3,103.20	(168.38)		
121			04/19/04	2,781.23	22.985	21.55	2,607.56	(173.67)		
200			11/17/04	4,121.20	20.806	21.55	4,310.00	188.80		
1,266	CORINTHIAN COLLEGES INC	COCO	10/07/04	25,799.07	20.557		27,046.26	1,246.18	1.848	627.10
327			10/07/04	4,520.74	13.824	18.845	6,162.32	1,641.58		
223			10/08/04	3,088.71	13.85	18.845	4,202.44	1,113.73		
250			11/04/04	3,509.78	14.039	18.845	4,711.25	1,201.47		
400			11/18/04	6,802.20	18.505	18.845	7,538.00	735.80		
175			11/26/04	2,979.71	17.026	18.845	3,297.88	318.17		



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JOYCE & IRVING GOLDMAN-FAMILY Account number 164-04774-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
1,550	CORINTHIAN COLLEGES INC	COCO	12/31/04	\$ 3,326.31	\$ 19.007	\$ 18.845	\$ 3,287.88	(\$ 28.43)	ST	
278	COST PLUS INC	CPWM	12/31/04	8,897.13	32.353	32.13	8,835.78	(61.35)	ST	
150	CRESCENT REAL ESTATE EQU COS	CEI	07/17/03	2,518.58	16.79	18.26	2,739.00	220.42	LT	
307			07/18/03	5,167.49	16.832	18.26	5,605.82	438.33	LT	
335			07/21/03	3,410.08	16.798	18.26	3,708.78	298.70	LT	
110			08/05/03	5,068.28	15.129	18.26	6,117.10	1,048.82	LT	
20			08/08/03	1,594.97	14.499	18.26	2,008.60	413.63	LT	
150			08/18/03	289.40	14.47	18.26	365.20	75.80	LT	
150			02/11/04	2,773.50	18.49	18.26	2,739.00	(34.50)	ST	
1,278	CROSS COUNTRY HEALTHCARE INC	CCRN	10/16/02	20,822.30	16.331	18.08	23,281.50	2,459.20	LT	1,912.50
191			10/18/02	2,132.19	11.163	18.08	3,453.28	1,321.09	LT	
1,085			02/19/03	10,824.21	10.068	18.08	19,616.80	8,692.59	LT	
141			05/19/03	1,876.54	13.308	18.08	2,549.28	672.74	LT	
150			06/06/03	2,008.43	13.389	18.08	2,712.00	703.57	LT	
140			12/30/03	2,155.48	15.396	18.08	2,531.20	375.72	LT	
92			12/14/04	1,615.69	17.561	18.08	1,663.38	47.67	ST	
96			12/15/04	1,670.87	17.404	18.08	1,735.68	64.81	ST	
47			12/16/04	834.07	17.746	18.08	849.78	15.69	ST	
1,942	EAGLE HOSPITALITY PROPERTIES TR INC	EHP	10/01/04	23,217.48	11.655	10.30	35,111.36	11,893.88	ST	
683			10/04/04	6,976.64	10.214	10.30	7,034.80	58.26	ST	
38			10/04/04	5,506.97	10.236	10.30	5,541.40	34.43	ST	
190			10/05/04	1,856.72	10.298	10.30	1,857.00	.28	ST	
89			10/06/04	821.15	10.35	10.30	816.70	(4.45)	ST	
154			11/05/04	1,501.47	9.749	10.30	1,586.20	84.73	ST	
346			11/08/04	3,367.55	9.732	10.30	3,563.80	196.25	ST	
2,000	ESPEED INC CLASS A	ESPD	11/17/04	20,230.50	10.115	12.37	20,600.00	369.50	ST	
1,625			11/17/04	15,945.31	9.812	12.37	20,101.25	4,155.94	ST	
95			11/24/04	1,076.10	11.327	12.37	1,175.15	99.05	ST	
25			11/28/04	283.66	11.346	12.37	309.25	25.59	ST	
30			11/30/04	340.19	11.339	12.37	371.10	30.91	ST	
1,775	FIRSTMERIT CORP	FMER	08/09/03	17,645.26	9.941	28.49	21,668.76	4,023.50	LT	
105			08/09/03	2,434.18	23.182	28.49	2,891.45	457.27	LT	
105			08/10/03	2,436.00	23.20	28.49	2,891.45	455.45	LT	
35			08/11/03	811.85	23.195	28.49	897.15	185.30	LT	



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JOYCE & IRVING GOLDMAN FAMILY  
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Common stocks & options *continued*

Quantity	Description	Symbol	Date	Share	Current	Current	Share	Cost	Cost	Unrealized	Average %	Anticipated Income
				price	value	gain/(loss)	price				Yield	(annualized)

140 FIRSTMERIT CORP FMR \$ 3,247.72 \$ 23.198 \$ 28.49 \$ 3,988.60 \$ 740.88 LT 242.55 LT 132.00 ST 532.81 ST 250.23 ST 430.71 ST 112.28 ST 238.90 ST 48.41 ST 222.20 ST 09/23/04 3,253.08 26.664 28.49 3,475.78 222.70 ST 09/15/04 720.79 26.696 28.49 769.23 48.41 ST 09/14/04 3,349.84 26.586 28.49 3,589.74 238.90 ST 08/28/04 1,221.75 25.994 28.49 1,339.03 112.28 ST 08/25/04 4,070.71 25.764 28.49 4,501.42 430.71 ST 04/28/04 1,373.70 24.10 28.49 1,623.83 250.23 ST 04/23/04 2,828.01 23.974 28.49 3,361.62 532.81 ST 02/11/04 1,434.95 26.09 28.49 1,566.95 132.00 ST 08/19/03 1,039.50 23.10 28.49 1,262.05 242.55 LT 08/13/03 \$ 3,247.72 \$ 23.198 \$ 28.49 \$ 3,988.60 \$ 740.88 LT

330	FORRESTER RESEARCH INC	FORR	01/24/02	16.874	5,568.45	5,920.20	17.94	351.75	351.75	4,265.52	3.79	1,231.20
300			01/24/02	16.874	5,062.23		17.94	319.77	319.77			
200			01/24/02	16.874	3,374.82		17.94	213.16	213.16			
100			01/24/02	16.874	1,687.41	1,794.00	17.94	106.59	106.59			
145			07/08/02	18.077	2,621.18	2,601.30	17.94	(19.88)	(19.88)			
205			05/19/03	14.681	3,009.77	3,677.70	17.94	667.93	667.93			
82			12/28/03	18.014	1,477.16	1,471.08	17.94	(6.08)	(6.08)			
108			12/30/03	17.984	1,943.42	1,837.52	17.94	(5.90)	(5.90)			
175			02/11/04	18.03	3,155.25	3,139.50	17.94	(15.75)	(15.75)			
1,845	FULTON FINANCIAL CORP-PA	FULT	01/17/03	17.053	374.97	513.28	23.31	138.31	138.31	1,611.81		
434,8904			01/21/03	16.957	7,364.19	10,137.30	23.31	2,773.11	2,773.11			
55,0493			01/22/03	16.648	915.20	1,283.20	23.31	368.00	368.00			
297,2671			01/23/03	16.774	4,979.45	6,929.30	23.31	1,949.85	1,949.85			
83,4126			08/26/03	18.762	1,751.82	2,177.45	23.31	425.63	425.63			
5,2479			08/28/03	18.597	97.56	122.33	23.31	24.77	24.77			
72,421			08/28/03	18.836	1,363.59	1,668.13	23.31	324.54	324.54			
217,2631			08/29/03	19.077	4,143.10	5,064.40	23.31	921.30	921.30			
178,429			02/11/04	20.703	3,692.62	4,159.18	23.31	466.56	466.56			
139			08/25/04	20.075	2,790.45	3,240.09	23.31	449.64	449.64			
8			06/30/04	20.15	181.35	209.79	23.31	28.44	28.44			
42			07/01/04	20.111	844.69	979.02	23.31	134.33	134.33			
20			07/02/04	20.10	402.00	466.20	23.31	64.20	64.20			
1,688					28,901.09	38,669.67	18.223	8,068.58	8,068.58			1,046.76



2.831

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JOYCE & IRVING GOLDMAN FAMILY Account number 164-04774-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Current cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated income (annualized)
200	HCC INSURANCE HOLDINGS INC	HCC	02/07/02	\$ 5,200.00	\$ 28.00	\$ 33.12	\$ 6,624.00	\$ 1,424.00-LT		
30			05/10/02	758.48	25.282	33.12	993.60	235.12-LT		
340			05/13/02	8,608.05	25.317	33.12	11,260.60	2,652.75-LT		
145			10/09/02	3,439.53	23.72	33.12	4,602.40	1,362.67-LT		
440			05/09/03	3,991.78	28.512	33.12	4,636.80	645.02-LT		
10			02/11/04	3,322.00	30.20	33.12	3,643.20	321.20-ST		
965				25,319.84	26.238		31,960.80	6,640.96	1.028	328.10
60	HEADWATERS INC	HDWR	08/25/03	864.80	14.415	28.50	1,710.00	845.10-LT		
82			09/08/03	1,123.40	13.70	28.50	2,337.00	1,213.60-LT		
151			09/09/03	2,112.25	13.988	28.50	4,303.50	2,191.25-LT		
148			09/10/03	2,070.82	13.992	28.50	4,218.00	2,147.18-LT		
29			09/10/03	405.28	13.875	28.50	826.50	421.22-LT		
135			09/11/03	1,908.48	14.136	28.50	3,847.50	1,939.02-LT		
95			02/11/04	2,284.60	23.84	28.50	2,707.50	442.70-ST		
88			12/15/04	2,495.08	29.012	28.50	2,451.00	(44.08)-ST		
149			12/16/04	4,321.57	29.003	28.50	4,246.50	(75.07)-ST		
190			12/17/04	5,544.37	29.18	28.50	5,415.00	(129.37)-ST		
1,125				23,110.85	20.643		32,082.60	8,961.65		
361	HILB ROGAL & HOBBS CO	HRH	09/02/03	10,823.39	29.981	36.24	13,082.64	2,259.25-LT		
24			09/03/03	720.00	30.00	36.24	869.76	149.76-LT		
188			09/15/03	5,820.39	30.959	36.24	6,813.12	992.79-LT		
50			02/11/04	1,971.00	32.85	36.24	2,174.40	203.40-ST		
633				19,334.72	30.545		22,839.82	3,605.20	1.158	285.88
287	IMATION CORP	IMM	12/10/03	8,666.13	33.679	31.83	8,135.21	(530.82)-LT		
84			12/11/03	2,855.92	33.899	31.83	2,873.72	(162.20)-LT		
187			12/12/03	6,917.22	33.781	31.83	5,952.21	(365.01)-LT		
7			12/15/03	237.93	33.99	31.83	222.81	(15.12)-LT		
65			02/11/04	2,289.95	35.23	31.83	2,068.65	(221.00)-ST		
111			02/17/04	3,889.53	35.13	31.83	3,533.13	(366.40)-ST		
122			02/18/04	4,291.70	35.177	31.83	3,883.26	(408.44)-ST		
27			02/19/04	850.40	35.20	31.83	658.41	(80.99)-ST		
890				30,508.78	34.28		28,328.70	(2,180.08)	1.266	366.00
510	INPUT/OUTPUT INC	IO	01/24/02	4,517.32	8.857	8.84	4,508.40	(8.92)-LT		
285			10/09/02	1,372.28	4.651	8.84	2,607.80	1,235.52-LT		
630			10/10/02	2,804.30	4.81	8.84	5,569.20	2,664.90-LT		



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JOYCE & IRVING GOLDMAN-FAMILY Account number 164-04774-18 007

Common stocks & options *continued*

Quantity	Description	Date	Share	Current	Current	Unrealized	Average %	Anticipated Income
	Symbol	acquired	cost	price	value	gain/(loss)	Yield	(annualized)
515	INPUT/OUTPUT INC	10/11/02	\$ 2,448.25	\$ 4.75	\$ 4,552.50	\$ 2,104.25		
720		05/16/03	3,028.81	8.84	6,364.80	3,337.98		
360		08/06/03	1,584.00	8.84	3,182.40	1,598.40		
590		02/11/04	3,587.20	8.84	5,215.60	1,628.40		
175	IONICS INC	02/08/02	14,568.45	43.34	19,266.30	4,717.85		
750		02/11/04	5,148.66	43.34	7,584.50	2,435.84		
130		02/11/04	3,629.60	43.34	5,834.20	2,204.60		
750	ITRON INC	03/10/04	2,159.88	23.91	2,677.92	518.04		
213		03/11/04	4,175.48	23.91	5,092.83	917.35		
150		03/12/04	2,948.84	23.91	3,586.50	639.66		
155		03/15/04	3,054.45	23.91	3,708.05	651.60		
106		04/05/04	2,013.74	23.91	2,534.46	520.72		
99		04/08/04	1,881.00	23.91	2,367.09	486.09		
280		04/23/04	6,133.32	23.91	8,694.80	561.48		
235		08/10/04	5,410.71	23.91	5,618.85	208.14		
164		09/28/04	2,689.39	23.91	3,921.24	1,231.85		
85		09/29/04	1,452.31	23.91	2,032.35	580.04		
176		09/30/04	3,064.18	23.91	4,208.16	1,143.98		
1,775	KFX INC	05/14/04	3,990.28	14.52	6,984.12	2,993.84		
424		05/17/04	3,430.54	14.52	6,158.48	2,725.94		
72		11/09/04	682.98	14.52	1,045.44	362.46		
977	K2 INC	10/07/04	3,331.08	15.88	8,295	6,082.24		
226		10/14/04	7,477.95	15.88	7,987.84	509.89		
503		10/15/04	3,040.48	15.88	3,255.40	214.94		
116		10/15/04	1,726.08	15.88	1,842.08	116.00		
425		10/21/04	6,541.98	15.88	6,749.00	207.02		
209		12/02/04	3,548.21	15.88	3,318.82	(229.39)		
266		12/03/04	4,485.08	15.88	4,224.08	(261.00)		
1,850	LUBRIZOL CORP	11/23/04	2,980.28	38.86	3,243.68	263.40		
86		11/26/04	6,485.40	34.96	34,496	6,929.68		
188				38.86		444.88		





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December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04774-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
77	LUBRIZOL CORP	LZ	11/29/04	\$ 2,652.40	\$ 34.446	\$ 36.86	\$ 2,836.22	\$ 185.82 ST		
122			11/30/04	4,207.23	34.485	36.86	4,496.92	289.69 ST		
<b>475</b>				<b>16,325.31</b>	<b>34.369</b>		<b>17,508.50</b>	<b>1,183.19</b>	<b>2.821</b>	<b>494.00</b>
437	MERISTAR HOSPITALITY CORP	MHX	03/02/04	2,707.56	6.195	8.35	3,648.95	941.39 ST		
408			03/03/04	2,502.06	6.132	8.35	3,406.80	904.74 ST		
2			03/04/04	1,884.57	6.24	8.35	2,521.70	637.13 ST		
128			03/05/04	789.97	6.249	8.35	1,068.80	288.83 ST		
767			03/10/04	5,171.57	6.742	8.35	6,404.45	1,232.88 ST		
326			03/11/04	2,185.45	6.734	8.35	2,722.10	526.65 ST		
57			03/12/04	384.75	6.75	8.35	475.85	91.20 ST		
505			04/15/04	3,231.75	6.399	8.35	4,216.75	985.00 ST		
110			04/19/04	709.03	6.445	8.35	918.50	209.47 ST		
50			04/20/04	320.88	6.417	8.35	417.50	96.62 ST		
645			09/01/04	3,733.65	5.788	8.35	5,385.75	1,652.10 ST		
105			09/02/04	609.00	5.80	8.35	876.75	267.75 ST		
<b>3,840</b>				<b>24,250.24</b>	<b>6.315</b>		<b>32,064.00</b>	<b>7,813.76</b>	<b>.479</b>	<b>153.80</b>
480	HERMAN MILLER INC	MLHR	01/28/02	12,227.04	25.473	27.63	13,262.40	1,035.36 LT		
285			09/28/04	6,998.80	24.557	27.63	7,874.55	875.75 ST		
101			11/17/04	2,584.79	25.592	27.63	2,790.83	205.84 ST		
154			11/18/04	3,941.57	25.594	27.63	4,255.02	313.45 ST		
200			12/31/04	5,547.00	27.735	27.63	5,526.00	(21.00) ST		
<b>0</b>				<b>31,299.20</b>	<b>25.855</b>		<b>33,708.60</b>	<b>2,409.40</b>	<b>1.049</b>	<b>353.80</b>
160	NET BANK INC	NTBK	08/31/04	1,693.87	10.586	10.41	1,665.60	(28.27) ST		
366			09/10/04	4,021.46	10.987	10.41	3,810.06	(211.40) ST		
300			09/14/04	3,295.68	10.985	10.41	3,123.00	(172.68) ST		
348			09/15/04	3,805.97	10.936	10.41	3,822.68	(183.29) ST		
115			09/16/04	1,262.83	10.981	10.41	1,197.15	(65.68) ST		
111			09/20/04	1,120.61	10.095	10.41	1,155.51	34.90 ST		
59			09/29/04	600.40	10.176	10.41	614.19	13.79 ST		
791			09/30/04	8,043.60	10.168	10.41	8,234.31	190.71 ST		
217			11/18/04	2,183.54	10.062	10.41	2,258.87	75.43 ST		
263			11/19/04	2,629.32	9.897	10.41	2,737.83	108.51 ST		
154			11/22/04	1,548.56	10.055	10.41	1,603.14	54.58 ST		
150			11/22/04	1,508.25	10.055	10.41	1,581.50	53.25 ST		



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JOYCE & IRVING GOLDMAN FAMILY Account number 164-04774-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date	Share	Current	Share	Current	Unrealized	Average %	Anticipated Income
				cost	price	value	gain/(loss)	yield	(annualized)	

101	NET BANK INC	NTBK	11/23/04	\$ 10,159	\$ 10,41	\$ 1,051.41	\$ 25.33	ST		250.80
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945	OCWEN FINL CORP	OCN	01/24/02	7,762	8,034.20	1,688.52	LT			
220			05/16/03	3,979	2,103.20	1,227.82	LT			
80			05/19/03	4.05	3,441.60	1,883.60	LT			
50			05/20/03	4,148	2,390.00	1,352.92	LT			
275			05/21/03	4.20	2,629.00	1,474.00	LT			
230			05/22/03	4,198	2,198.80	1,233.04	LT			
140			05/27/03	4.20	1,398.40	750.40	LT			
160			05/28/03	4.20	1,529.80	857.80	LT			
295			08/15/04	12,102	2,820.20	1,750.00	ST			
353			09/29/04	8,999	3,374.68	1,977.50	ST			
112			09/30/04	9,059	1,070.72	56.06	ST			
60			10/01/04	9,218	573.60	20.50	ST			
236			11/18/04	9,265	2,256.18	64.90	ST			
203			11/18/04	9,173	1,940.68	76.52	ST			
225			11/19/04	9,175	2,154.00	86.62	ST			
191			11/22/04	9,044	1,825.88	98.48	ST			

4,255	OHIO CASUALTY CORP	OCAS	02/04/03	4,628.70	8,935.85	4,307.15	LT			
385			02/05/03	12,089	1,392.60	687.25	LT			
0			02/10/03	12.50	696.30	321.30	LT			
250			02/11/03	3,125.00	5,802.50	2,677.50	LT			
150			03/24/03	1,809.71	3,481.50	1,571.78	LT			
350			08/05/03	4,530.33	8,123.50	3,593.17	LT			
200			12/31/04	4,686.70	23.21	4,642.00	(44.70)	ST		

1,425	PACIFIC CAPITAL BANCORP -NEW-	PCBC	10/20/03	18,980.78	33,074.28	13,093.48	LT			
51,8999			10/21/03	1,298.50	1,787.48	470.98	LT			
119,9999			10/22/03	2,979.29	4,078.80	1,099.51	LT			
13,3333			10/23/03	327.00	453.20	126.20	LT			
81,3333			10/24/03	1,997.84	2,764.52	766.68	LT			
31,9999			11/11/03	857.59	1,087.68	230.09	LT			
7,9999			11/13/03	216.32	271.82	55.50	LT			
45,3333			11/14/03	1,226.88	33.99	1,540.88	314.00	LT		



Select Client Statement  
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JOYCE & IRVING GOLDMAN FAMILY

Account number 164-04774-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/loss	Average % Anticipated Income
82.6666	PACIFIC CAPITAL BANCORP -NEW-	PCBC	11/17/03	\$ 2,191.26	\$ 26.507	\$ 33.99	\$ 2,808.81	\$ 518.55	ST
46.6666			11/18/03	1,250.67	26.80	33.99	1,586.20	335.53	LT
25.3333			11/19/03	683.20	26.968	33.99	861.08	177.88	LT
100.0007			02/11/04	2,856.50	29.565	33.99	3,399.02	442.52	ST
5	PAR PHARMACEUTICAL COMPANIES INC	PRX	06/18/04	15,547.38	38.388	41.38	16,758.80	1,211.52	ST
260			06/25/04	9,225.16	35.481	41.38	10,758.80	1,533.64	ST
137			11/16/04	5,256.68	38.369	41.38	5,669.06	412.38	ST
63			11/17/04	2,420.62	38.422	41.38	2,806.84	386.22	ST
1,025	POST PROPERTIES INC	PPS	08/09/04	4,387.33	28.864	34.80	5,304.80	917.47	ST
152			08/10/04	1,742.57	29.042	34.80	2,094.00	351.43	ST
38			08/11/04	1,100.67	28.965	34.80	1,326.20	225.53	ST
108			09/28/04	3,162.79	29.285	34.80	3,769.20	606.41	ST
147			09/28/04	4,351.08	29.599	34.80	5,130.30	779.22	ST
505	POWERWAVE TECHNOLOGIES INC	PWAV	06/11/02	2,224.37	8.465	8.48	1,892.80	(231.57)	LT
235			06/18/02	2,836.12	8.594	8.48	2,798.40	(37.72)	LT
330			10/07/02	1,702.80	3.096	8.48	4,684.00	2,981.20	LT
140			10/11/02	477.83	3.413	8.48	1,187.20	709.37	LT
550			10/18/02	2,626.82	3.74	8.48	5,130.40	2,867.58	LT
130			10/21/02	487.50	3.75	8.48	1,102.40	614.90	LT
240			12/31/02	1,312.61	5.469	8.48	2,035.20	722.59	LT
1,625			05/16/03	8,308.79	5.113	8.48	13,780.00	5,471.21	LT
415			02/11/04	4,482.00	10.80	8.48	3,519.20	(962.80)	ST
4,270	PROVIDENT BANKSHARES CORP	PBKS	08/18/04	3,128.48	30.975	38.37	3,673.37	544.89	ST
101			08/18/04	2,694.68	30.973	38.37	3,164.19	489.51	ST
142			08/19/04	4,437.50	31.25	38.37	5,164.54	727.04	ST
71			08/19/04	2,215.05	31.197	38.37	2,582.27	387.22	ST
57			08/20/04	1,767.00	31.00	38.37	2,073.09	308.09	ST
113			08/23/04	3,505.26	31.02	38.37	4,109.81	604.55	ST
86			09/10/04	2,824.82	32.846	38.37	3,127.82	303.00	ST



Select Client Statement

December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04774-18 007

Common stocks & options continued

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % Anticipated Income Yield (annualized)
43	PROVIDENT BANKSHARES CORP	PBKS	09/15/04	\$ 1,418.00	\$ 33.00	\$ 36.37	\$ 1,563.91	\$ 144.91 ST	
700	RAYOVAC CORP	ROV	01/24/02	9,513.00	15.10	30.56	25,459.00	9,739.80 LT	2.858
630	RAYOVAC CORP			21,991.79	31.417			3,467.21	
1,280				22,941.86	17.823		39,116.80	16,174.84	
195	ROWAN COMPANIES INC	RDC	03/05/04	4,581.99	23.497	25.90	5,050.50	468.51 ST	
520			04/01/04	10,883.34	20.929	25.90	13,466.00	2,584.66 ST	
715				15,465.33	21.63		18,516.50	3,053.17	
660	RUBY TUESDAY INC	RI	12/13/04	16,438.36	24.906	26.08	17,212.80	774.44 ST	
320			12/14/04	7,984.83	24.952	26.08	8,345.60	360.77 ST	
880				24,423.19	24.922		25,558.40	1,135.21	1.72
110	SNAP-ON INC	SNA	01/24/02	3,521.10	32.01	34.36	3,779.60	258.50 LT	
525			12/11/02	15,009.80	28.59	34.36	18,039.00	3,029.20 LT	
180			09/23/03	5,235.84	29.088	34.36	8,184.80	948.96 LT	
25			02/11/04	787.50	31.50	34.36	859.00	71.50 ST	
2				24,554.24	29.231		28,862.40	4,308.16	2.81
200	SONICWALL INC	SNWL	08/12/03	1,096.14	5.48	6.32	1,264.00	167.86 LT	
265			06/13/03	1,457.50	5.50	6.32	1,674.80	217.30 LT	
1,185			06/16/03	6,347.81	5.356	6.32	7,489.20	1,141.39 LT	
195			08/17/03	1,042.41	5.345	6.32	1,232.40	189.99 LT	
394			07/02/03	2,065.98	5.243	6.32	2,490.08	424.10 LT	
516			07/03/03	2,688.36	5.21	6.32	3,261.12	572.76 LT	
361			07/30/03	1,928.28	5.341	6.32	2,281.52	353.24 LT	
361			07/31/03	1,946.22	5.391	6.32	2,281.52	335.30 LT	
290			08/01/03	1,558.98	5.368	6.32	1,832.80	275.82 LT	
97			08/04/03	520.06	5.361	6.32	613.04	92.98 LT	
730			08/05/03	3,885.79	5.323	6.32	4,613.60	727.81 LT	
191			08/06/03	1,009.32	5.284	6.32	1,207.12	197.80 LT	
4,785				25,544.85	5.339		30,241.20	4,696.35	

Select Client Statement  
December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04774-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date	Share	Current	Current	Share	Current	Current	Unrealized	Average %	Anticipated Income
				cost	price	value	cost	price	value	gain/(loss)	yield	(annualized)
181	SPINNAKER EXPLORATION CO	SKE	09/17/03	\$ 4,132.92	\$ 22.833	\$ 35.07	\$ 6,347.87		\$ 2,214.75	LT		
219			09/18/03	5,022.85	22.935	35.07	7,680.33		2,657.48	LT		
95			12/12/03	2,802.49	29.499	35.07	3,331.65		528.16	LT		
215			02/18/04	7,002.53	32.569	35.07	7,540.05		537.52	ST		
210				18,980.78	28.705		24,888.70		6,838.87			
58	SPORTS AUTHORITY INC (NEW)	TSA	06/22/04	1,503.47	33.41	25.75	1,158.75		(344.72)	ST		
328			08/23/04	1,870.86	33.982	25.75	1,483.50		(477.48)	ST		
284			08/28/04	12,024.41	38.659	25.75	8,446.00		(3,578.41)	ST		
215			08/29/04	10,382.05	38.556	25.75	7,313.00		(3,068.05)	ST		
224			09/01/04	4,837.55	21.539	25.75	5,336.25		905.28	ST		
73			09/02/04	4,837.55	21.596	25.75	5,789.00		830.45	ST		
34			09/03/04	1,582.71	21.681	25.75	1,879.75		297.04	ST		
114			09/07/04	737.02	21.677	25.75	875.50		138.48	ST		
1,375			09/10/04	2,474.77	21.708	25.75	2,835.50		460.73	ST		
893	TALK AMERICA HOLDINGS INC-NEW	TALK	04/08/04	8,079.77	9.047	6.62	5,911.68		(2,168.11)	ST		
231			04/27/04	2,171.15	9.398	6.62	1,529.22		(641.93)	ST		
634			04/28/04	6,154.49	9.707	6.62	4,197.08		(1,957.41)	ST		
181			05/12/04	1,481.67	8.186	6.62	1,198.22		(283.45)	ST		
166			05/13/04	1,360.60	8.196	6.62	1,098.92		(261.68)	ST		
168			05/14/04	1,360.65	8.099	6.62	1,112.18		(248.49)	ST		
0			05/28/04	6,130.28	9.431	6.62	4,303.00		(1,827.28)	ST		
2,323				28,738.61	9.148		19,350.28		(7,388.33)			
1,822	3 COM CORP	COMS	08/26/04	8,189.71	4.494	4.17	7,597.74		(591.87)	ST		
1,395			08/30/04	6,277.50	4.50	4.17	5,817.15		(460.35)	ST		
1,025			11/16/04	4,801.92	4.684	4.17	4,274.25		(527.67)	ST		
4,242				19,289.13	4.542		17,689.14		(1,579.99)			
139	TRIAD HOSPS INC	TRI	07/09/03	3,491.85	25.121	37.21	5,172.18		1,680.34	LT		
301			07/10/03	7,571.11	25.153	37.21	11,200.21		3,629.10	LT		
155			10/15/03	4,568.42	29.473	37.21	5,787.55		1,189.13	LT		
695				15,831.38	28.271		22,139.85		6,308.87			
371	ULTRATECH STEPPER INC	UTEK	03/02/04	9,310.76	25.096	18.85	6,893.35		(2,317.41)	ST		
264			03/03/04	8,537.91	24.764	18.85	4,978.40		(1,561.51)	ST		
227			04/23/04	3,723.28	16.402	18.85	4,278.85		555.67	ST		
348			04/26/04	5,709.98	16.408	18.85	6,559.80		849.82	ST		



Select Client Statement  
December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account-number 164-04774-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % Anticipated Income Yield
225	ULTRATECH STEPPER INC	UTK	05/19/04	\$ 3,548.07	\$ 15.78	\$ 18.85	\$ 4,241.25	\$ 693.18 ST	
50			05/20/04	799.14	15.982	18.85	942.50	143.36 ST	
463			12/07/04	8,782.88	18.969	18.85	8,727.55	(55.33) ST	
162			12/08/04	3,080.41	18.891	18.85	3,053.70	(26.71) ST	
10				41,470.43	19.854		39,773.80	(1,696.63)	
15	VALASSIS COMMUNICATIONS INC	VCI	03/02/04	5,425.00	31.00	35.01	8,126.75	704.75 ST	
80			03/03/04	2,478.63	30.982	35.01	2,800.80	322.17 ST	
185			03/05/04	5,797.83	31.339	35.01	8,476.85	679.02 ST	
75			03/09/04	2,379.65	31.728	35.01	2,625.75	246.10 ST	
500			04/23/04	15,878.90	31.757	35.01	17,505.00	1,626.10 ST	
1,015				31,980.01	31.488		35,635.18	3,675.14	
105	WATSON WATT & CO HLDGS CL A	WW	03/14/02	2,780.18	26.477	26.85	2,829.75	49.57 LT	
85			03/15/02	2,252.50	26.50	26.85	2,290.75	38.25 LT	
150			03/22/02	3,974.93	26.499	26.85	4,042.50	67.57 LT	
210			05/14/02	4,641.00	22.10	26.85	5,659.50	1,018.50 LT	
150			05/19/03	3,033.08	20.22	26.85	4,042.50	1,009.42 LT	
220			05/20/03	4,503.47	20.47	26.85	5,929.00	1,425.53 LT	
40			05/21/03	819.60	20.49	26.85	1,078.00	258.40 LT	
105			02/11/04	2,527.35	24.07	26.85	2,829.75	302.40 ST	
38			02/18/04	811.92	23.998	26.85	1,024.10	112.18 ST	
197			02/19/04	4,718.98	23.954	26.85	5,309.15	590.17 ST	
0				30,163.01	23.202		35,038.00	4,871.99	1.113
167	WEBSTER FINANCIAL CORP	WBS	08/25/04	8,149.60	48.80	50.64	8,456.88	307.28 ST	
65			08/30/04	3,181.70	48.949	50.64	3,291.60	109.90 ST	
99			09/08/04	4,848.09	48.95	50.64	5,013.38	167.27 ST	
115			09/14/04	5,635.00	49.00	50.64	5,823.80	188.80 ST	
448				21,812.39	48.907		22,585.44	773.05	1.818
814	WESTAR ENERGY INC	WR	09/29/04	12,368.76	20.141	22.87	14,042.18	1,675.42 ST	
136			09/30/04	2,745.02	20.184	22.87	3,110.32	365.30 ST	
152			10/18/04	3,078.56	20.24	22.87	3,476.24	398.68 ST	
165			10/20/04	3,738.61	20.208	22.87	4,230.85	492.24 ST	
1,087				21,926.86	20.172		24,859.69	2,932.74	4.022
200	YANKEE CANDLE CO INC	YCC	10/18/02	3,269.20	16.348	33.18	8,636.00	3,366.80 LT	
105			12/31/02	1,685.25	16.05	33.18	3,483.90	1,798.65 LT	
240			04/23/03	4,780.87	19.82	33.18	7,963.20	3,182.33 LT	



Select Client Statement  
December 31 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04774-18 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield (annualized)	Anticipated Income
130	YANKEE CANDLE CO INC	YCC	08/02/03	\$ 2,775.50	\$ 33.18	\$ 4,313.40	\$ 1,537.90 LT		
286			10/28/04	8,140.03	33.18	9,821.28	1,681.25 ST		
129			11/01/04	3,668.27	33.18	4,280.22	611.95 ST		
225			12/02/04	6,985.33	31.045	7,465.50	480.17 ST		
Common stocks and options			\$ 1,041,832.75		\$ 1,000,888.88	\$ 67,943.87			\$ 15,129.04
Total portfolio value			\$ 1,380,202.38		\$ 1,058,288.58	\$ 321,913.80			\$ 46,087.13

Unsettled purchases/sales  
This section only displays transactions that have not settled during this statement period. The "Portfolio details" section includes any securities purchased and omits any securities sold or sold short as of the trade-date.

Trade Date	Settlement Date	Activity	Description	Quantity	Price	Amount
12/31/04	01/05/05	Bought	AMERICAN AXLE & MFG HLDGS INC	275	\$ 30.732	\$ 8,451.44
12/31/04	01/05/05	Bought	ARCH COAL INC	125	35.893	-4,479.16
12/31/04	01/05/05	Bought	CORINTHIAN COLLEGES INC	175	18.007	-3,326.31
12/31/04	01/05/05	Bought	COST PLUS INC	275	32.353	-8,897.13
12/24/04	01/05/05	Sold	ISHARES TR RUSSELL 2000 VALUE INDEX FUND	-211	183.338	40,782.84
12/31/04	01/05/05	Bought	HERMAN MILLER INC	200	27.735	-5,547.00
12/31/04	01/05/05	Bought	OHIO CASUALTY CORP	200	29.433	-4,686.70
12/31/04	01/05/05	Sold	ZOLL MEDICAL CORP	-144	-34.763	5,005.78
12/30/04	01/04/05	Sold	ZOLL MEDICAL CORP	-84	-34.805	2,227.46
12/29/04	01/03/05	Sold	ZOLL MEDICAL CORP	-68	-34.805	2,366.73
Total Securities Bought						\$ -35,387.24
Total Securities Sold						\$ 50,382.81
Total Unsettled purchases/sales						\$ 15,005.17



Ref: 00000104 00012043

**Select Client Statement**  
December 1 - December 31, 2004

**JOYCE & IRVING GOLDMAN FAMILY** Account number 164-11820-17 007

**Additional summary information**

	This period	This year
Return of capital	\$ 0.00	\$ 100.78
FRGN tax withheld	7.41	2,453.81

**Gain/loss summary**

	This period	This year
Realized gain or (loss)	\$ 4,194.76	\$ 11,859.88 LT \$ 40,492.45 ST
Unrealized gain or (loss)	157,249.23	Not applicable

**PORTFOLIO DETAILS**

The values of your holdings are as of 12/31/04.  
Securities purchased or sold are included or excluded in this section as of the trade date. This section may include securities that have not settled as of this statement closing date. Please see the "Unsettled purchases/sales" section for more information. Dividend yield is the estimated annual income, assuming the current dividend, divided by the security's market price at the end of the statement period. We do not guarantee the accuracy of the prices reflected on the statement nor do these prices represent levels at which securities can be bought or sold. Please note unrealized gain/(loss) is being prepared for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

**Please note:** unrealized gain/(loss) is being calculated for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

**Money fund**

Number of shares	Description	Current value	Accrued dividends	Annualized dividend yield	Anticipated Income (annualized)
33,441.88	SB MONEY FUNDS CASH PORT CL A	\$ 33,441.88		1.67%	\$ 558.47
<b>Total money fund</b>		<b>\$ 33,441.88</b>	<b>\$ 0.00</b>	<b>1.67%</b>	<b>\$ 558.47</b>

**Common stocks & options**

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
1,750	AMDOCS LTD	DOX	11/04/03	\$ 37,271.33	\$ 21.297	\$ 26.25	\$ 45,937.50	\$ 8,666.17 LT		
140	FLEXTRONICS INTL LTD USD	FLEX	11/17/04	2,061.64	14.726	13.82	1,934.80	(126.84) ST		
1,025	ACOM CO LTD ADR	ACJJY	02/27/04	15,512.76	15.134	18.713	19,180.83	3,668.07 ST		
280			05/25/04	4,586.26	16.415	18.713	5,239.64	643.38 ST		
<b>1,305</b>				<b>20,109.02</b>	<b>16.409</b>		<b>24,420.47</b>	<b>4,311.45</b>	<b>876</b>	<b>214.02</b>
35	AKTIEBOLAGET ELECTROLUX LTD SRON.ADR	ELUX	11/16/04	1,415.60	40.445	46.13	1,614.55	198.95 ST		
95			11/17/04	4,013.15	42.243	46.13	4,382.35	369.20 ST		
115			11/23/04	4,878.80	42.422	46.13	5,304.95	426.35 ST		
60			12/23/04	2,726.94	45.449	46.13	2,767.80	40.86 ST		
15			12/28/04	690.72	46.048	46.13	694.95	4.23 ST		
35			12/29/04	1,608.62	45.96	46.13	1,614.55	5.93 ST		
<b>355</b>				<b>15,333.63</b>	<b>43.193</b>		<b>16,378.16</b>	<b>1,044.52</b>	<b>3.073</b>	<b>503.39</b>





Select Client Statement  
December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-11820-17 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield (annualized)	Anticipated Income
500	AKZO NOBEL N.V.ADR-EUR	AKZOY	11/04/03	\$ 15,770.30	\$ 31.54	\$ 42.49	\$ 21,245.00	\$ 5,474.70 LT	2.53%	\$ 542.50
75	ALIANA AG ADR	AAA	04/02/04	4,640.83	61.877	63.00	4,725.00	84.17 ST		
70			04/05/04	4,308.75	61.525	63.00	4,410.00	103.25 ST		
100			04/06/04	6,204.99	62.049	63.00	6,300.00	85.01 ST		
50			05/26/04	3,225.98	64.519	63.00	3,150.00	(75.98) ST		
415	ANGLO AMERICAN PLC SP ADR	AUK	09/17/04	9,738.56	23.466	23.79	18,566.00	208.48 ST	2.32	431.29
415			10/07/04	10,101.10	24.34	23.79	9,872.65	(228.25) ST		
830			19,839.68	23.903	19,749.70	9,872.65	(83.98)		2.282	450.89
745	AXA S.A.SPONS ADR	AXA	11/04/03	14,416.00	19.349	24.75	18,438.78	4,023.78 LT	1.547	285.34
200	BP PLC SPONS ADR	BP	03/04/04	9,820.00	49.60	58.40	11,690.00	1,760.00 ST		
95			03/24/04	4,664.50	49.10	58.40	5,548.00	883.50 ST		
285	BANCO BRADESCO SPONS ADR	BBD	08/30/04	2,739.74	18.604	25.06	4,134.80	1,395.18 ST	2.845	490.29
165	(NEW)		08/31/04	4,407.17	18.322	25.06	8,788.20	2,359.03 ST		
435	BAYER A G SPONSORED ADR	BAY	12/01/04	4,701.05	32.421	33.98	4,927.10	226.05 ST	2.178	237.51
145			12/02/04	11,219.99	32.521	33.98	11,723.10	503.11 ST		
490	BAYERISCHE HYPO UND SP ADR	HVMGY	06/10/04	5,289.92	17.344	22.74	6,935.70	1,645.78 ST	1.388	230.79
305			08/10/04	1,628.58	17.142	22.74	2,160.30	531.72 ST		
95			08/30/04	3,249.73	18.665	22.74	4,434.30	1,184.57 ST		
145			08/31/04	2,384.01	18.51	22.74	3,297.30	903.29 ST		
740	BRASIL TELECOM PARTICIPACO	BRP	12/07/04	5,207.31	37.195	38.15	6,341.00	133.69 ST	1.281	68.46
140	SA SPONSORED ADR			12,662.24	16.878	16.878	16,827.60	4,265.36	2.708	455.84
405	CANON INC ADR	CAJ	11/04/03	20,233.80	49.96	54.26	21,975.30	1,741.50 LT		
40			05/24/04	1,850.74	48.768	54.26	2,170.40	219.68 ST	1.052	254.10
445	COCA-COLA FEMSA S.A.SP ADR	KOF	11/04/03	11,653.22	20.996	23.76	24,145.70	1,961.18		
555	CREDIT SUISSE GROUP ADR	CSR	11/04/03	5,705.08	33.946	42.19	7,172.30	1,487.22 LT	1.028	135.42
170			11/04/03	3,020.33	33.946	42.19	3,787.10	776.77 LT		
280	DSM N V SPONSORED ADR-NL	DSMKY	05/04/04	9,877.39	12.119	18.182	13,188.33	3,310.94 ST	.118	12.74
815			05/24/04	2,837.86	12.078	18.182	3,802.77	984.91 ST		
235				8,725.41	33.659	33.659	10,869.40	2,243.89		



Select Client Statement

December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-11820-17 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
140	DSM N V SPONSORED ADR-NL	DSMKY	05/25/04	\$ 1,704.36	\$ 12.174	\$ 16.182	\$ 2,265.48	\$ 581.12	ST	
200			07/30/04	2,525.08	12.625	16.182	3,236.40	714.32	ST	
145			08/02/04	1,802.10	12.428	16.182	2,346.36	544.26	ST	
15			08/03/04	186.19	12.412	16.182	242.73	56.54	ST	
10			08/03/04	18,932.88	12.216		25,082.10	6,149.22	ST	
85	DIAGEO PLC SPON ADR-NEW	DEO	11/04/03	8,837.54	47.77	57.88	10,707.80	1,870.26	ST	561.10
80			11/24/03	3,922.46	49.03	57.88	4,830.40	707.94	ST	
240			05/25/04	12,684.51	52.893	57.88	13,891.20	1,186.69	ST	
805				25,454.81	60.405		29,228.40	3,773.59	ST	1,018.59
140	EISAI LTD SPONS ADR USD	ESALY	02/25/04	3,618.14	25.843	32.888	4,604.32	986.18	ST	
220			03/10/04	5,735.27	26.069	32.888	7,235.98	1,500.71	ST	
390				9,353.41	25.882		11,838.68	2,485.27	ST	1,042
300	FRESENIUS MEDICAL CARE	FMS	11/04/03	5,881.41	19.604	26.80	8,040.00	2,158.59	ST	
290	AKTIENGESELLSCHAFT SPONS ADR		11/04/03	5,885.36	19.604	26.80	7,772.00	2,086.64	ST	
200			11/04/03	3,920.94	19.604	26.80	5,360.00	1,439.06	ST	
790				15,487.71	19.605		21,172.00	5,684.29	ST	258.33
295	FUJI PHOTO FILM CO ADR NEW	FUJIV	09/14/04	9,875.15	33.475	36.98	10,909.10	1,033.95	ST	
115			10/05/04	3,825.22	33.262	36.98	4,252.70	427.48	ST	
410				13,700.37	33.416		15,161.80	1,461.43	ST	78.96
305	GLAXOSMITHKLINE PLC SP ADR	GSK	11/04/03	13,108.90	42.98	47.39	14,453.95	1,345.05	ST	
210			01/28/04	9,344.18	44.496	47.39	9,951.90	607.72	ST	
210			05/21/04	6,307.05	42.047	47.39	7,108.50	801.45	ST	
685				28,760.13	43.248		31,614.38	2,754.25	ST	1,068.86
700	HARMONY GOLD MNG LTD ADR	HMY	10/11/04	9,648.10	13.783	9.27	6,489.00	(3,159.10)	ST	73.50
162.5	HEINEKEN N V ADR -USD	HINKY	02/24/04	5,387.40	33.03	33.342	5,416.08	50.68	ST	
156.25			02/25/04	5,191.11	33.223	33.342	5,209.69	18.58	ST	
131.25			03/24/04	4,124.19	31.422	33.342	4,376.14	251.95	ST	
120			05/25/04	3,986.24	33.218	33.342	4,001.04	14.80	ST	
570				18,688.94	32.753		19,004.66	336.01	ST	168.44
285	ING GROEP NV SPONS ADR	ING	11/04/03	6,035.19	21.176	30.25	8,621.25	2,586.06	ST	
130			11/04/03	2,752.89	21.176	30.25	3,932.50	1,179.61	ST	
10			08/12/04	258.30	25.63	30.25	302.50	46.20	ST	
426				9,044.38	21.281		12,866.28	3,821.90	ST	401.63
50	INTERNATIONAL PWR PLC	IPR	02/08/04	1,210.41	24.208	30.55	1,527.50	317.09	ST	
75	SPONS ADR		02/09/04	1,847.09	24.627	30.55	2,291.25	444.16	ST	





# Select Client Statement

December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-11820-17 007

## Common stocks & options *continued*

Quantity	Description	Symbol	Date	Share	Current	Current	Unrealized	Average %	Articulated Income	
				cost	price	value	gain/(loss)	yield	(annualized)	
10	INTERNATIONAL PWR PLC	IPR	02/10/04	\$ 250.32	\$ 25.032	\$ 305.50	\$ 55.18	ST		
30	SPONS ADR		02/11/04	763.33	25.444	916.58	153.17	ST		
70			02/12/04	1,815.34	25.933	2,136.50	323.16	ST		
35			02/13/04	897.55	25.644	1,069.25	171.70	ST		
65			02/17/04	1,710.64	26.317	1,965.75	275.11	ST		
13			02/18/04	3,017.45	26.238	3,513.25	495.80	ST		
5			02/19/04	130.87	26.173	152.75	21.88	ST		
31			02/20/04	605.40	25.98	947.05	141.65	ST		
85			02/23/04	2,459.48	25.889	2,902.25	442.78	ST		
100			05/26/04	2,607.36	26.073	3,055.00	447.64	ST		
55			05/27/04	1,481.59	26.938	1,680.25	198.66	ST		
738	KINGFISHER PLC	KGPHY	11/04/03	27,126.00	8.90	32,589.56	5,463.56	ST		
2,740	SPONSORED ADR NEW		08/08/04	55.81	11.122	58.47	3.66	ST		
2,745				27,181.81	8.902	32,640.03	5,467.47	2,757	900.38	
670	KONINKLIJKE AHOLD NV	AHO	07/13/04	4,897.23	7.309	5,205.90	308.67	ST		
400	SPONSORED ADR NEW		08/27/04	2,526.88	6.317	3,108.00	581.12	ST		
435			08/30/04	2,714.97	6.241	3,379.85	664.88	ST		
1,505			09/22/04	9,671.49	23.304	10,997.50	1,326.01	ST		
415	KONINKLIJKE PHILIPS	PHG	11/05/04	2,968.42	24.736	3,180.00	211.58	ST		
120	ELECTRONIC NS SPON ADR NEW			12,639.91	23.626	14,177.50	1,537.59	1,411	200.09	
5				8,937.05	38.03	9,183.80	246.75	ST		
90			08/06/04	2,580.42	28.671	3,517.20	936.78	ST		
180			08/17/04	5,239.18	32.744	6,252.80	1,013.62	ST		
25			08/18/04	820.27	32.81	977.00	156.73	ST		
185			09/22/04	5,905.51	31.821	7,229.80	1,324.29	ST		
695				23,482.43	33.788	27,160.60	3,678.17	1,786	487.89	
285	LAFARGE SPONS ADR NEW	LR	11/04/03	4,717.21	17.80	24.15	6,399.76	1,682.54	2,169	138.86
305	LAFARGE COPPEE			10,977.87	35.993	36.79	11,220.88	243.08	8,534	744.61
705	METSO CORP SPON ADR	MX	10/22/04	8,824.67	13.935	18.02	11,284.10	1,469.43	1,242	140.30
425	MILLEA HLDGS INC	MLEA	11/04/03	28,983.26	63.49	74.609	31,708.83	4,726.58	803	191.25
750	MITSUBISHI TOKYO FINANCIAL	MTF	03/02/04	6,110.48	8.147	10.22	7,665.00	1,554.52	ST	
1,090	GROUP SPONS ADR		03/03/04	8,981.33	8.221	10.22	11,139.80	2,178.47	ST	



Select Client Statement  
December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-11820-17 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/loss	Average % Anticipated Income (annualized)
390	MITSUBISHI TOKYO FINANCIAL GROUP SPONS ADR	MTF	04/29/04	\$ 3,421.00	\$ 8.771	\$ 10.22	\$ 3,985.80	\$ 564.80 ST	
260	GROUP SPONS ADR		05/13/04	2,002.65	7.702	10.22	2,657.20	654.55 ST	
2,490	NESTLE S A SPONSORED ADR	NSRGY	11/07/03	20,495.48	8.231	66.00	25,447.80	4,952.32 ST	
160			11/18/03	4,187.21	55.829	66.00	4,950.00	762.79 ST	
65			01/30/04	4,299.87	66.153	66.00	4,290.00	(9.87) ST	
160			03/24/04	10,009.87	62.561	66.00	10,560.00	550.13 ST	
460	OMRON TATEISI ELECTRICS SPON ADR	OMRNY	02/27/04	27,379.42	69.62	30,360.00	2,980.58	2,980.58 ST	
465			03/03/04	4,613.12	23.065	23.861	4,772.20	159.08 ST	
685			11/04/03	15,069.26	22.661	15,867.57	798.32	798.32 ST	
1,300	PEARSON PLC SPONSORED ADR	P50	11/04/03	14,170.00	10.90	12.16	15,808.00	1,638.00 ST	
135			05/12/04	1,570.89	11.636	12.16	1,641.80	70.71 ST	
55			05/26/04	670.22	12.185	12.16	666.80	(1.42) ST	
75			05/27/04	939.82	12.53	12.16	912.00	(27.82) ST	
1,565	PERNOD RICARD SA SPON ADR	PDRDY	11/04/03	17,360.93	11.087	19,030.40	1,679.47	1,679.47 ST	
295			01/30/04	683.98	27.359	38.297	957.43	273.45 ST	
320			11/04/03	8,132.73	25.415	12,255.05	4,122.32	4,122.32 ST	
300	PETROBRAS	PBR	11/04/03	7,320.00	24.40	39.78	11,834.00	4,514.00 ST	
420	PUBLICIS GROUPE ADR	PUB	11/04/03	13,419.00	31.95	32.73	13,746.80	327.80 ST	
10			09/17/04	3,148.56	28.623	32.73	3,600.30	451.74 ST	
530	REED ELSEVIER PLC SPON ADR	RUK	05/13/04	9,280.03	37.12	37.10	9,275.00	(5.03) ST	
250			05/20/04	756.20	37.81	37.10	742.00	(14.20) ST	
70			05/21/04	2,669.85	36.14	37.10	2,597.00	(72.85) ST	
115			05/24/04	4,385.21	36.132	37.10	4,266.50	(118.71) ST	
45			05/25/04	1,720.11	36.224	37.10	1,669.50	(50.61) ST	
500	REXAM PLC SPONS ADR	REXMY	11/04/03	18,811.40	37.623	45.50	18,550.00	(261.40) ST	
275			11/04/03	10,464.63	38.053	45.50	12,512.50	2,047.87 ST	
85	RIO TINTO PLC-GBP	RTP	09/22/04	9,932.77	104.555	119.21	11,324.85	1,392.08 ST	
440	ROLLS ROYCE GROUP PLC SPONSORED ADR	RYCEY	11/04/03	9,986.00	15.80	23.711	10,432.84	3,436.84 ST	
124.86								1,197	
250.80								2,214	

Select Client Statement

December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account Number 164-11820-17 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
265	RYANAIR HLDGS PLC SPON ADR	RYAY	11/04/03	\$ 13,250.00	\$ 50.00	\$ 40.75	\$ 10,798.75	\$ 2,451.25		
120			04/05/04	4,226.84	35.223	40.75	4,890.00	663.16		
385				17,476.84	45.394		15,888.78	(1,788.06)		
425	SK TELECOM LTD SPON ADR	SKM	08/01/04	8,279.28	19.48	22.25	9,456.25	1,176.97		2.961
141	SANOI-AVENTIS SPONS ADR	SNV	08/25/04	19,011.28	35.14	40.05	21,697.05	2,685.77		1.78
115	SECOM LTD ADR	SOMLY	08/14/04	8,741.01	84.704	80.023	8,202.65	(538.36)		
15			09/24/04	1,105.39	73.692	80.023	1,200.35	94.96		
130				10,848.40	83.434		10,403.00	(445.40)		
500	SHIRE PHARMACEUTICALS GROUP PLC ADR	SHPGY	11/04/03	11,334.30	22.668	31.95	15,975.00	4,640.70		
5			11/04/03	113.34	22.668	31.95	159.75	46.41		
505				11,447.64	22.689		16,134.36	4,687.11		1.772
130	SIEMENS A G SPONS ADR	SI	09/23/04	8,630.30	73.31	84.67	11,007.10	1,476.80		1.814
875	SOCIETE GENERALE SPON ADR	SCGLY	11/04/03	13,168.75	15.05	20.239	17,709.13	4,540.38		
265			05/24/04	4,438.75	16.75	20.239	5,363.34	924.59		
1,140				17,607.50	15.445		23,072.47	5,464.97		2.485
285	SONY CORP SPON ADR-NEW	SNE	12/07/04	10,715.85	36.324	38.96	11,483.20	777.35		1.569
410	STORA ENSO OYJ ADR	SEO	07/30/04	5,695.35	13.891	15.21	6,236.10	540.75		2.557
170	TDK CORP AMER DEPOSIT SHS	TDK	11/04/03	11,983.63	66.962	74.24	12,620.80	1,237.17		
95			11/04/03	6,361.44	66.962	74.24	7,052.80	691.36		
40			09/13/04	2,787.84	66.965	74.24	2,969.66	181.78		
5				20,532.91	67.321		22,643.20	2,110.29		1.701
158.91	TAIWAN SEMICONDUCTOR MFG CO LTD ADR	TSM	11/17/04	10,722.35	8.311	8.49	10,952.10	228.75		3.06
610	TECHNIP ADR	TKP	11/04/03	12,977.25	25.445	46.68	23,808.80	10,829.55		2.647
280	TELEFONICA S.A. SPON ADR	TEF	11/04/03	10,470.35	37.394	56.50	15,820.00	5,349.65		
35			11/04/03	1,308.79	37.394	56.50	1,977.50	668.71		
315				11,779.14	37.394		17,797.50	6,018.36		1.063
385	TELEFONOS DE MEXICO SP ADR	TMX	11/04/03	12,604.80	32.74	38.32	14,753.20	2,148.30		
20	SPONSORED ADR REPOSTG SH SR L		11/04/03	654.80	32.74	38.32	766.40	111.60		
405				13,269.70	32.74		15,519.60	2,249.90		3.134
215	TOYOTA MOTOR CORP ADR NEW	TM	11/04/03	13,347.20	62.08	81.87	17,602.05	4,254.85		1.073
188.99										488.41

# Select Client Statement

December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-11820-17 007

## Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % Anticipated Income Yield (annualized)
295	UPM KYMENE CORP SPN ADR	UPM	07/30/04	\$ 5,706.07	\$ 19.342	\$ 22.32	\$ 6,584.40	\$ 878.33 ST	
195			08/02/04	3,775.47	19.361	22.32	4,352.40	578.93 ST	
490				9,481.54	19.35		10,836.80	1,455.26	3.431
115	WPP GROUP PLC SPON ADR NEW	WPPGY	11/04/03	5,618.80	48.86	54.67	6,287.05	668.15 LT	
5			06/07/04	3,864.43	51.525	54.67	4,100.25	235.82 ST	
45			06/08/04	4,464.20	52.52	54.67	4,646.85	182.75 ST	
275				13,947.53	50.718		15,024.26	1,086.72	1.157
				<b>\$ 810,336.86</b>			<b>\$ 1,087,685.00</b>	<b>\$ 28,994.72</b>	<b>7.4</b>
				<b>\$ 943,777.74</b>			<b>\$ 1,101,026.97</b>	<b>\$ 88,984.97</b>	<b>9.4</b>
				<b>\$ 100,284.51</b>			<b>\$ 88,984.97</b>	<b>\$ 100,284.51</b>	<b>1.74</b>
				<b>\$ 18,833.32</b>			<b>\$ 18,833.32</b>	<b>\$ 18,833.32</b>	<b>7.4</b>
				<b>\$ 18,191.79</b>			<b>\$ 18,191.79</b>	<b>\$ 18,191.79</b>	<b>7.4</b>
				<b>\$ 100,284.51</b>			<b>\$ 100,284.51</b>	<b>\$ 100,284.51</b>	<b>7.4</b>

## Unsettled purchases/sales

This section only displays transactions that have not settled during this statement period. The "Portfolio details" section includes any securities purchased and omits any securities sold or sold short as of the trade-date.

Trade Date	Settlement Date	Activity	Description	Quantity	Price	Amount
12/30/04	01/04/05	Sold	LAFARGE SPONS ADR NEW	-50	\$ 24.159	\$ 1,207.95
12/29/04	01/03/05	Bought	AKTIEBOLAGET ELECTROLUX LTD SPON ADR	35	45.86	-1,608.62
						<b>Total Securities Bought</b>
						<b>\$ 1,508.82</b>
						<b>Total Securities Sold</b>
						<b>\$ 1,207.95</b>
						<b>Total Unsettled purchases/sales</b>
						<b>\$ 400.87</b>

## TRANSACTION DETAILS

All transactions appearing are based on trade-date.

## Investment activity

Date	Activity	Description	Quantity	Price	Amount
12/01/04	Bought	BAYER A G SPONSORED ADR	145	\$ 32.421	\$ 4,701.05
12/02/04	Bought	BAYER A G SPONSORED ADR	345	32.521	-11,219.99
12/07/04	Bought	BRASIL TELECOM PARTICIPACO SA SPONSORED ADR	140	37.185	-5,207.31
12/07/04	Bought	SONY CORP SPON ADR-NEW	295	38.324	-10,715.85



Ref: 00000104 00012034

JOYCE & IRVING GOLDMAN FAMILY Account number 164-08191-14 007

**Additional summary information**

	This period	This year
FRGN tax withheld	\$ 0.00	\$ 239.45

**Gain/loss summary**

	This period	This year
Realized gain or (loss)	(\$ 74,132.41)	\$ 0.00 LT
Unrealized gain or (loss)	645,329.08	Not applicable

**PORTFOLIO DETAILS**

The values of your holdings are as of 12/31/04.

Securities purchased or sold are included or excluded in this section as of the trade-date. This section may include securities that have not settled as of this statement closing date. Please see the "Unsettled purchases/sales" section for more information. Dividend yield is the estimated annual income, assuming the current dividend, divided by the security's market price at the end of the statement period. We do not guarantee the accuracy of the prices reflected on the statement nor do these prices represent levels at which securities can be bought or sold. Please note unrealized gain/(loss) is being prepared for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

Please note: unrealized gain/(loss) is being calculated for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

**Money fund**

Number of shares	Description	Current value	Accrued dividends	Annualized dividend yield	Anticipated Income (annualized)
754.77	SB MONEY FUNDS CASH PORT CL A	\$ 754.77		1.87%	\$ 12.60
<b>Total money fund</b>		<b>\$ 754.77</b>	<b>\$ 0.00</b>	<b>1.87%</b>	<b>\$ 12.60</b>

**Common stocks & options**

Qty	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % yield	Anticipated Income (annualized)
4,440	INGERSOLL RAND CO LTD CLASS A (BERMUDA)	IR	11/11/04	\$ 328,338.22	\$ 73.949	\$ 80.30	\$ 356,532.00	\$ 28,193.78 ST	1.085%	\$ 3,907.20
5,580	ALTRIA GROUP INC	MO	12/15/04	334,332.85	59.916	61.10	340,938.00	6,605.05 ST		
3,720			12/17/04	223,200.00	60.00	61.10	227,292.00	4,092.00 ST		
9,300				557,532.85	59.95		568,230.00	10,697.05 ST	1.779	27,158.00
9,780	AMERICAN ELECTRIC POWER CO INC	AEP	08/19/04	312,308.29	31.998	34.34	335,158.40	22,850.11 ST		
6,030			09/02/04	199,139.54	33.024	34.34	207,070.20	7,930.66 ST		
15,790				511,447.83	32.391		642,228.60	130,780.77 ST	4.076	22,108.00
2,990	BIOSITE INC	BSTE	11/10/04	184,420.10	54.99	61.54	184,004.80	(415.30) ST		
5,470	BUILDING MATERIALS HOLDING CORP	BMHC	11/08/04	183,553.00	29.90	38.29	209,446.30	25,893.30 ST		
5,450			11/09/04	183,465.12	29.993	38.29	208,880.50	25,415.38 ST		
10,920				327,018.12	29.947		418,126.80	91,108.68 ST	.835	3,494.40
3,660	CATERPILLAR INC	CAT	11/19/04	331,383.35	90.541	97.51	356,888.80	25,505.45 ST	1.681	6,002.40



Select Client Statement

December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-08191-14 007

Common stocks & options continued

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average % Anticipated Income (annualized)
7,970	DELL INC	DELL	12/01/04	\$ 328,214.16	\$ 41.181	\$ 42.14	\$ 335,856.80	\$ 7,641.64	73
12,222	FISERV INC	FISV	12/30/04	493,328.81	40.364	40.19	491,202.18	(2,126.63)	241
2,940	GENENTECH INC	DNA	12/28/04	181,889.34	55.057	54.44	160,053.60	(1,815.74)	4,882
9,150	GENERAL ELECTRIC CO	GE	11/19/04	330,772.60	36.15	36.50	333,978.00	3,205.40	2,714
7,040	GENERAL MOTORS CORP	GM	12/21/04	277,171.90	39.539	40.06	280,820.60	3,648.70	1,077.80
1,580	INTL BUSINESS MACHINES CORP	IBM	11/11/04	328,276.13	95.152	98.58	340,101.00	11,824.87	1,715
1,740			12/17/04	168,317.68	96.734	98.58	171,528.20	3,210.52	1,715
5,770			11/11/04	55,188.45	95.152	98.58	57,178.40	1,989.95	1,715
4,650	JOHNSON & JOHNSON	JNJ	10/22/04	551,782.28	95.83	95.83	568,808.60	17,026.32	1,715
3,180	LEHMAN BROTHERS HOLDINGS INC	LEH	12/15/04	279,474.82	87.885	87.48	278,188.40	(1,286.42)	1,715
10,610	MCDONALDS CORP	MCD	12/01/04	328,417.53	31.248	32.06	336,950.60	8,533.07	1,715
10,200	MEADWESTVACO CORP	MWV	08/20/04	311,610.00	30.55	33.89	345,878.00	34,268.00	1,715
5,820	MERRILL LYNCH & CO INC	MER	11/10/04	328,847.71	55.548	59.77	353,838.40	24,990.69	1,077.80
13,280	Pfizer Inc	PFE	12/21/04	332,285.60	25.08	28.89	356,561.40	24,275.80	2,828
6,290	SAP AKLENGESELLSCHAFT	SAP	10/26/04	260,541.24	41.421	44.21	278,080.90	17,539.66	1,077.80
3,770	SPONS ADR-USD		10/27/04	158,308.71	41.991	44.21	166,671.70	8,362.99	1,077.80
10,080			12/21/04	248,384.66	20.376	20.88	254,527.20	6,142.54	1,871.16
12,180	SCHERING PLOUGH CORP	SGP	12/21/04	18,300.88	20.376	20.88	18,704.00	403.12	1,871.16
15,378			12/28/04	323,708.90	21.05	20.88	321,092.64	(2,616.26)	1,871.16
7,280	SEARS ROEBUCK & CO	S	11/12/04	329,954.35	45.323	51.03	371,498.40	41,544.05	1,053
4,740			11/12/04	217,065.93	45.794	51.03	241,882.20	24,816.27	1,053
12,020			10/08/04	187,831.45	22.02	24.62	210,008.60	22,177.15	1,802
8,530	TEXAS INSTRUMENTS INC	TXN	10/11/04	133,243.52	21.843	24.62	150,182.00	16,938.48	1,802
6,100			11/11/04	190,333.33	24.339	24.62	182,528.40	(7,804.93)	1,802
7,820			11/12/04	4,388.60	24.27	24.62	4,431.60	43.00	1,802
22,630				515,776.90	22.782	24.62	557,150.60	41,373.70	1,802





Select Client Statement

December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-08191-14 007

Common stocks & options *continued*

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average yield (annualized)	Anticipated income
3,290	UNITED TECHNOLOGIES CORP	UTX	12/01/04	\$ 328,353.18	\$ 99.803	\$ 103.35	\$ 340,021.50	\$ 11,668.31	1.354%	\$ 4,608.00
7,940	VERIZON COMMUNICATIONS	VZ	08/19/04	312,183.33	39.317	40.51	321,649.40	9,466.07		
5,110			09/02/04	204,400.00	40.00	40.51	207,006.10	2,606.10		
13,050				516,583.33	39.585		528,855.50	12,072.17		
<b>Total common stocks and options</b>										
				\$ 9,121,287.88			\$ 9,632,782.85	\$ 511,494.97	1.171	\$ 171,282.02

Closed end funds

Smith Barney research ratings may be shown for certain closed-end funds. All research ratings represent the "opinions" of the research provider and are not representations or guarantees of performance. Because the research report contains more complete information regarding the analyst's opinions, analysis, and rating, you should read the entire research report and not infer its contents from the rating. Smith Barney's closed-end fund recommendations include an investment rating and a risk rating. The Investment Rating code (I, 2, 3) is based upon Smith Barney's expectation of the security's performance relative to its peer group of closed-end funds. The Risk Rating (L, M, H or S) represents the fund's expected risk, taking into account the quality and liquidity of the underlying securities, financial leverage and foreign currency exposure. Please refer to the end of this statement for a guide describing our research ratings. Closed end investment companies are grouped below by our portfolio designations. Gain/Loss is provided to assist in tax preparation. It is not intended to calculate investment returns or performance.

Quantity	Description	Symbol	Date acquired	Cost	Share cost	Current price	Current value	Unrealized gain/(loss)	Average yield (annualized)	Anticipated income
6,990	ISHARES RUSSELL MIDCAP GROWTH	IWP	10/22/04	\$ 524,589.50	\$ 75.05	\$ 84.50	\$ 590,655.00	\$ 66,065.50		
2,330	INDEX FD		12/01/04	191,526.00	82.20	84.50	198,859.00	7,333.00		
9,320	Equity portfolio			716,126.50	76.838		787,540.00	71,413.50		2,479.12
5,470	ISHARES TRUST S&P 500/GR	IJT	10/22/04	524,834.47	85.847	107.10	585,837.00	61,002.53		
5,470	Equity portfolio		12/01/04	184,927.20	106.28	107.10	188,354.00	1,426.80		
7,210				709,781.67	88.441		772,181.00	62,428.33	1.344	2,680.48
<b>Total closed end fund equity allocation</b>										
				\$ 1,428,887.17			\$ 1,659,731.00	\$ 230,843.83		
<b>Total closed end funds</b>										
				\$ 1,428,887.17			\$ 1,659,731.00	\$ 230,843.83		
<b>Total portfolio value</b>										
				\$ 10,547,939.03			\$ 11,183,288.88	\$ 635,349.85	1.177	\$ 176,434.23



TOTAL INCOME	\$22,373.27	\$191,670.75
NET INCOME AND EXPENSES	\$22,373.27	\$191,670.75
ENDING BALANCE	\$0.00	

## DETAIL

### PORTFOLIO VALUE

Investments made through M&T Securities, Inc. are not insured by the FDIC or any government agency, and are not deposits or other obligations of, or guaranteed by M&T Bank or any of its affiliates, nor are they guaranteed by M&T Securities. They are subject to investment risks, including possible loss of the principal amount invested. Call (716) 826-1900 or (800) 724-2440 outside of the Buffalo area to determine if any scheduled direct deposit or preauthorized transfer to your account has occurred.

### CASH AND CASH EQUIVALENTS 0.03%

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/04	Current Market Value	Prior Market Value	Estimated Annual Income
<b>Money Markets</b>						
MTB MONEY MARKET	VSMXX	15,234.77	\$1.00	\$15,234.77	\$27,467.50	\$89.51
7 DAY AVG NET YIELD 1.56%	CASH					
Estimated Yield 0.58%						
Dividend Option Reinvest						
Capital Gain Option Reinvest						
<b>Total Cash and Cash Equivalents</b>				<b>\$15,234.77</b>		<b>\$89.51</b>

### EQUITIES 86.34%

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/04	Current Market Value	Prior Market Value	Estimated Annual Income	Cost	Purchased	Date Source
<b>Equity</b>									
CALPINE CORP	CPN	20,000 ✓	\$3.94	\$78,800.00	\$77,600.00		472,055.79	11/24/01	L/Y
Dividend Option Cash	CASH								
Capital Gain Option Cash									
CAMPBELL SOUP CO	CPB	10,000 ✓	\$29.89	\$298,900.00	\$285,300.00	\$6,800.00	302,349.45	11/16/01	✓
Estimated Yield 2.27%	CASH								
Dividend Option Cash									
Capital Gain Option Cash									
Next Dividend Payable 01/31/05									

L/Y - Last year's position schedule,  
 T/Y - This year's status.

M&T SECURITIES, INC.

Account carried with National Financial Services LLC, Member NYSE, SIPC

EQUITIES 86.34%

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/04	Current Market Value	Prior Market Value	Estimated Annual Income	Cost	Purchased	Data Source
COHEN & STEERS ADVAN TAGE INCOME RLTY FD INC PFD SER M AUCT RATE PFD	19247W201 CASH	100 ✓	\$25,000.00	\$2,500,000.00	\$2,500,000.00		2,500,001.79	5/30/02	L/Y
COHEN & STEERS PREM INCOME RLTY FD INC AUCTION MKT PFD SHS AMPS SER T	19247V302 CASH	18 ✓	\$25,000.00	\$450,000.00	\$450,000.00		450,000.75	6/4/03	✓
COHEN & STEERS PREM INCOME RLTY FD INC AUCTION MKT PFD SHS AMPS SER TH	19247V500 CASH	200	\$25,000.00	\$5,000,000.00	unavailable		5,000,002.50	12/10/04	T/Y
COHEN & STEERS QUALITY INCOME RLTY FD INC AUCT MKT PFD SER TH	19247L304 CASH	22 ✓	\$25,000.00	\$550,000.00	\$550,000.00		550,000.00 <sup>①</sup>		L/Y
COHEN & STEERS REIT & PFD INCOME FD INC TAXABLE AUCTION MKT PFD SHS SER F7	19247X605 CASH	400	\$25,000.00	\$10,000,000.00	unavailable		10,000,002.50	12/27/04	T/Y
Next Dividend Payable: 01/03/05									
ENCYSIVE PHARMACEUTICALS INC N/C FROM 88221T104	ENCY CASH	18,000 ✓	\$9.93	\$178,740.00	\$195,300.00		275,224.95	3/30/00	L/Y
Dividend Option Cash Capital Gain Option Cash									
EVERGREEN MANAGED INCOME FD AUCTION MKT PFD SHS SER F7	30024Y609 CASH	400	\$25,000.00	\$10,000,000.00	unavailable		10,000,002.50	12/27/04	T/Y
Next Dividend Payable: 01/03/05									
EXXON MOBIL CORP	XOM CASH	8,000 ✓	\$51.26	\$410,080.00	\$410,000.00	\$8,640.00	326,509.30	1/24/01	L/Y
Estimated Yield 2.10% Dividend Option Cash Capital Gain Option Cash									
FLAHERTY & CRUMRINE CLAYMORE PFD SECS INCOME FD INC AUCTION RATE PFD SHS SER F7	338478605 CASH	411	\$25,000.00	\$10,275,000.00	unavailable		10,275,002.50	12/27/04	T/Y
FPL GROUP INC	FPL CASH	256 ✓	\$74.75	\$19,136.00	\$18,004.48	\$696.32	9,924.68	11/21/91	L/Y
Estimated Yield 3.63% Dividend Option Cash Capital Gain Option Cash									

① 5,000,005, at cost, sold 2/11/04; this is the balance.

**EQUITIES 86.34%**

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/04	Current Market Value	Prior Market Value	Estimated Annual Income	Cost	Purchased	Date Source
INTEL CORP	INTC CASH	7,500 ✓	\$23.39	\$175,425.00	\$167,850.00	\$2,400.00	283,505.79	9/22/00	Hy
Estimated Yield 1.36%									
Dividend Option Cash									
Capital Gain Option Cash									
Next Dividend Payable: 03/01/05									
NASDAQ 100 TR UNIT SER 1	QQQQ CASH	8,500 ✓	\$39.915	\$339,277.50	\$332,537.00	\$3,217.93	496,400.52	10/25/00	✓
Estimated Yield 0.94%									
Dividend Option Cash									
Capital Gain Option Cash									
ORACLE CORPORATION	ORCL CASH	17,000 ✓	\$13.72	\$233,240.00	\$216,580.00		340,375.57	12/14/00	✓
Dividend Option Cash									
Capital Gain Option Cash									
PIMCO CORPORATE INCOME FD	72200U308 CASH	5 ✓	\$25,000.00	\$125,000.00	\$125,000.00		125,000.08		✓
AUCTION RATE CUM PFD SHS SER T									
PIMCO CORPORATE INCOME FD	72200U506 CASH	16	\$25,000.00	\$400,000.00	\$400,000.00		400,000.40	5/31/02	✓
AUCTION RATE CUM PFD SHS SER TH									
SUN MICROSYSTEMS INC	SUNW CASH	11,000 ✓	\$5.39	\$59,290.00	\$61,050.00		242,123.75	1/19/01	✓
Dividend Option Cash									
Capital Gain Option Cash									
<b>Total Equity</b>				<b>\$41,092,888.50</b>		<b>\$21,754.25</b>			
<b>Total Equities</b>				<b>\$41,092,888.50</b>		<b>\$21,754.25</b>	<b>42,048,483</b>		

**FIXED INCOME 13.63%**

For an explanation of fixed income pricing, please see the last page. Redemption schedule(s), bond rating(s), and other information are provided where available. If information does not appear regarding a particular investment, it is not available. The ratings on this statement are provided by Standard & Poor's and/or Moody's to rate the quality based on the respective rating agency's assessment.

Description	Symbol/Cusip Account Type	Quantity	Estimated Price on 12/31/04	Estimated Current Market Value	Estimated Prior Market Value	Estimated Annual Income	Cost	Purchased	Date
<b>Corporate Bonds</b>									
GENERAL MTRS ACCEP CPSMARTNBE	37042GWC6 CASH	250,000 ✓	\$100.31	\$250,775.00	\$251,225.00	\$13,375.00	250,002.50	3/12/02	
5.350% 03/15/2005 FR									
MOODY'S Baa1 /S&P BBB-B/E									
CPN PMT SEMI-ANNUAL									
ON SEP 15, MAR 15									
Next Interest Payable 03/12/05									

**HOLDINGS**

In instances where prices of securities are not readily available, securities have no values, securities have not been actively traded or where other factors prevent the pricing of securities, \*\* appears in the market price column, the market value for the security is not computed and the total equity in your account does not reflect the long or short market value (if any) of those securities. Please also note that totals may differ from the sum on individual components due to rounding. Unrealized gain/loss total reflects all positions for which a cost basis is available. Please review the Tax Lot section for details regarding cost basis.

**Equities**

Your statement contains research ratings for companies covered by Lehman Brothers Equity Research. The ratings reflect both the Lehman Brothers rating and, where applicable, the ratings of an independent, third party research provider. You may obtain a copy of any independent research report, at no cost to you, where such research is available. Clients may access Lehman Brothers or independent research at [www.LehmanLive.com](http://www.LehmanLive.com) or by calling 1-800-2-LEHMAN. A complete description of Lehman Brothers and independent research providers and ratings may be found on Page 2 of your statement.

Common stocks (Symbol)	Quantity	Unit cost	Total cost	Market price	Market value	Unrealized gain/loss	Est. ann. yield (%)	Est. annual income (\$)	Comment / Research rating
AMERICAN INTERNATIONAL GROUP (AIG) INC	300	\$ 67.03	\$ 20,108.49	\$ 65.67	\$ 19,701.00	-\$ 407.49	0.457	90.00	In cash account Lehman: 1-O/NEU Argus Fundamental: 2-HOLD
APOLLO GROUP INC-CLA (APOL)	500	39.84	19,918.50	80.71	40,355.00	20,436.50			In cash account Lehman: 1-O/POS Argus Fundamental: 1-BUY
BED BATH & BEYOND INC (BBBY)	540	37.42	20,209.23	39.83	21,508.20	1,298.97			In cash account Lehman: 2-E/NEU GARP: 2-HOLD
CAPITAL ONE FINANCIAL CORP (COF)	340	58.86	20,010.94	84.21	28,631.40	8,620.46	0.127	36.38	In cash account Lehman: 1-O/POS Argus Fundamental: 2-HOLD
HEALTHSOUTH CORP (HLSH)	1,580	12.77	20,171.70	6.28	9,922.40	- 10,249.30			In cash account Lehman: 3-U/NEU
KLA-TENCOR CORP (KLAC)	440	45.10	19,842.28	46.58	20,495.20	652.92			In cash account Lehman: 1-O/POS Atlantis Investment: 3-SELL
MCKESSON CORP (MCK)	580	35.10	20,355.45	31.46	18,246.80	- 2,108.65	0.763	139.20	In cash account Lehman: 2-E/NEU Argus Fundamental: 2-HOLD
PFIZER INC (PFE)	560	36.10	20,217.74	26.89	15,058.40	- 5,159.34	2.826	425.60	In cash account Lehman: 1-O/NEU Rapid Ratings: 3-SELL
WENDYS INTERNATIONAL INC (WEN)	500	40.63	20,315.35	39.26	19,630.00	- 685.35	1.223	240.00	In cash account

Common stocks (Symbol)	Quantity	Unit cost	Total cost	Market price	Market value	Unrealized gain/loss	Est. ann. yield (%)	Est. annual income (\$)	Comment / Research rating
WEVERHAEUSER CO (WV)	320	63.60	20,353.12	67.22	21,510.40	1,157.28	2.380	512.00	In cash account Lehman: 1-O/POS
<b>Total USD Common stocks</b>			20,502.50		\$ 215,058.80	\$ 13,556.00		\$ 1,443.18	Argus Fundamental: 2-HOLD

<b>Total Equities</b>					\$ 215,058.80	\$ 13,556.00		\$ 1,443.18	
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Cash and cash equivalents

Cash investments	Quantity	9,658.90			Market value	\$ 9,658.90			Comment
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<b>Total Cash and cash equivalents</b>					Market value (USD)	\$ 9,658.90		\$ 0.00	
					Accrued int. (USD)	\$ 9,658.90			

FORM 990PF, PART II - CORPORATE STOCK

DESCRIPTION

M&T SECURITIES  
LEHMAN  
SMITH BARNEY

TOTALS

ENDING BOOK VALUE
42,048,483.
201,503.
23,816,624.
78,465,333.

ENDING FMV
41,092,889.
215,059.
27,042,909.
68,350,857.

FORM 990BF, PART II - CORPORATE BONDS

DESCRIPTION

SMITH BARNEY  
SMITH BARNEY  
M&T SECURITIES  
SMITH BARNEY

TOTALS

13,783,336.

14,086,656.

900,088.

1,015,361.

6,347,794.

6,487,637.

4,631,375.

4,632,350.

1,904,079.

1,951,308.

BOOK VALUE

FMV

ENDING

ENDING



Joyce and Irving Goldman Family Foundation

Securities- YE Book & MV for tax statements (excludes Quellos which is shown at MV)

Year Ended December 31, 2004

F  
GT  
✓ Tax Ret

GL a/c #	Description	Ref.	"Cost" (not Adjusted cost) BV	Subtotal: "Cost" (not Adjusted cost) BV	FMV	Subtotal: FMV	Total
<b>Form 990 PF, Part II - Corporate Stocks</b>							
	Description			Ending Book Value		Ending FMV	
	Smith Barney-Atlantic Cap 164-04769-15 007	2		1,314,525		1,633,064	
	Smith Barney-NFJ INV GRP 164-11980-13 007	3		2,177,247		2,305,828	
	Smith Barney-Lazard 164-04779-13 007	4		862,768		1,146,173	
	Smith Barney-Sands 164-11981-12 007	5		2,317,962		2,680,849	
	Smith Barney-Turner/Alliance Cap 164-04758-18 007	7		2,035,304		2,426,119	
	Smith Barney-Lord Abbett 164-04760-14 007	8		2,309,464		2,989,888	
	Smith Barney-Furman Selz 164-04774-18 007	9		1,341,833		1,600,889	
	Smith Barney-Brandywine 164-11820-17 007	12		910,336		1,067,585	
	Smith Barney-PM 164-08191-14 007 Common stocks	13	9,121,298		9,632,783		
	Smith Barney-PM 164-08191-14 007 Closed end stock funds	13	1,425,887	10,547,185	1,559,731	11,192,514	
	M & T 01D-359700	16		42,048,483		41,092,889	
	Lehman 831-16427	17		201,503		215,059	
	Total			66,066,610		68,350,857	
<b>Form 990 PF, Part II - Corporate Bonds</b>							
Order:	Description			Ending Book Value		Ending FMV	
C1	Smith Barney-Seix 164-04780-10 007 Mortg Securities	6	72,631		70,388		
C1	Smith Barney-Seix 164-04780-10 007 Corp Bonds	6	1,831,448	1,904,079	1,880,920	1,951,308	
C2	Smith Barney-Allegiance 164-07311-11 007 Mortg Securities	11	4,501,476		4,504,305		
C2	Smith Barney-Allegiance 164-07311-11 007 Corp Bonds	11	129,899	4,631,375	128,045	4,632,350	
C3	Smith Barney-Custodial 164-08163-18 550	15		900,088		1,015,361	
C4	M & T 01D-359700	16		6,347,794		6,487,637	
	Total			13,783,336		14,086,656	
<b>US bonds:</b>							
	Smith Barney-Seix 164-04780-10 007 US Bonds	6		4,672,869		4,718,084	
	Smith Barney-Allegiance 164-07311-11 007 US Bonds	11		1,807,997		1,836,965	
	Total			6,480,866		6,555,049	
1885-10 & 1890-10	Mutual funds & Stocks:						

Ref: 0000104 00011986

Select Client Statement  
December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04780-10 007

Mortgage and asset backed securities

Current Value is calculated as follows: Original Principal Amount x Factor x Price = Current Value

Original principal amount	Description	Date acquired	Cost	Share cost	Current share price/accrued interest	Current value	Unrealized gain/(loss)	Current % yield	Anticipated Income (annualized)
95,000	WFS FINANCIAL OWNER TRUST SER 2001-C CLASS A4 BK/ENTRY DTD 8/8/01 INT: 05.180% MATY: 03/20/2009 FACTOR: .62857973 Curr.face \$ 59,525.07 Int paid quarterly Rated AAA/AAA	03/13/02	\$ 60,623.51	\$ 101.156	\$ 100.853 \$ 114.23	\$ 60,032.82	(\$ 590.69) LT	5.138%	\$ 3,083.39
125,000	SOUNDVIEW HOME EQUITY LOAN TR SER 2001-1 CL A BK/ENTRY DTD 4/1/01 INT: 06.265% MATY: 04/15/2031 FACTOR: .08142432 Curr.face \$ 10,178.04 Int paid monthly Rated AAA/AAA	03/13/02	12,007.86	102.031	101.737 30.17	10,354.83	(1,653.03) LT	6.158	637.65
<b>Total mortgage and asset backed securities</b>			<b>\$ 72,631.37</b>		<b>\$ 144.40</b>	<b>\$ 70,387.65</b>	<b>\$ 6.00 LT</b>	<b>5.26</b>	
<b>220,000</b>							<b>(8,243.72) LT</b>		<b>\$ 3,721.04</b>

Bonds

Unrealized gains & losses have been adjusted to account for the accretion of OID (original issue discount), the amortization of premium, and/or the accretion of market discount.

Call features shown indicate the next regularly scheduled call date and price. Your holdings may be subject to other redemption features including sinking funds or extraordinary calls.

Research rating for Standard & Poor's and Moody's Investors Service may be shown for certain fixed income securities. All research ratings represent the opinions of the research provider and are not representations or guarantees of performance. Your Financial Consultant will be pleased to provide you with further information or assistance in interpreting research ratings.

Corporate bonds

Amount	Description	Date acquired	Cost/ Adjusted cost	Share cost/ Adjusted share cost	Current share price/Accrued interest	Current value	Unrealized Gain/(loss) Original/ Adjusted	Current % Yield/ Anticip. Income (annualized)	Ordinary Income/ Capital gain/(loss)
50,000	FIRST DATA CORP GLOBAL BOOK/ENTRY DTD 11/8/01 INT: 04.700% MATY: 11/01/2006 Rating: A1/A+	07/09/03	\$ 53,872.00 \$ 52,187.50	\$ 107.744 \$ 104.375	102.235 \$ 391.66	\$ 51,117.50	(\$ 2,754.50) LT (\$ 1,070.00) LT	4.567 \$ 2,350.00	\$ 0.00 (\$ 1,070.00)



C1

Select Client Statement  
December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY

Account number 164-04780-10 007

Corporate bonds *continued*

Amount	Description	Date acquired	Cost/ Adjusted cost	Share cost/ Adjusted share cost	Current share price/Accrued Interest	Current value	Unrealized Gain/(loss): Original/ Adjusted	LT	ST	Yield/ Annualized Income	Ordinary Income/ Capital gain/(loss)
50,000	METLIFE INC DTD 11/27/01	02/07/02	\$ 50,407.00 \$ 50,173.50	\$ 100.814 \$ 100.347	103.20	\$ 51,600.00	\$ 1,193.00 \$ 1,426.50	LT	LT		\$ 0.00 \$ 1,426.50
10,000	INT: 05.250% MATY: 12/01/2006 Rating: A2/A	03/17/04	10,798.60 10,573.40	107.986 105.734	103.20	10,320.00	(478.60) (253.40)	ST	ST		0.00 (253.40)
000			61,205.60 60,746.90	102.00 101.20	262.50	61,920.00	714.40 1,173.10			5.087 3.150	0.00 1,173.10
50,000	TOYOTA MOTOR CREDIT CORP MED TERM NOTE BK/ENTRY DTD 7/5/01 INT: 05.650% MATY: 01/15/2007 Rating: AAA/AAA	07/09/03	55,526.00 53,270.50	111.052 106.541	104.27 1,302.63	52,135.00	(3,391.00) (1,135.50)	LT	LT	5.418 2.826	0.00 (1,135.50)
50,000	UNITED HEALTHCARE GROUP INC BOOK/ENTRY DTD 1/17/02 INT: 05.200% MATY: 01/17/2007 Rating: A3/A	02/14/02	50,212.00 50,094.00	100.424 100.188	103.585 1,184.44	51,782.50	1,580.50 1,688.50	LT	LT	5.02 2.600	0.00 1,688.50
50,000	USA EDUCATION INC NOTES BOOK/ENTRY DTD 4/10/02 INT: 05.625% MATY: 04/10/2007 Rating: A2/A	04/14/03	54,417.50 52,591.00	108.835 105.182	104.285 632.81	52,142.50	(2,275.00) (448.50)	LT	LT	5.393 2,812.50	0.00 (448.50)
30,000	GOLDEN WEST FINANCIAL DTD 8/9/02 INT: 04.125% MATY: 08/15/2007 Rating: A1/A+	08/30/04	30,330.60 30,281.10	101.102 100.937	101.493 487.49	30,447.90	117.30 168.80	ST	ST	4.064 1,237.50	0.00 168.80
000	AMERICAN EXPRESS CO DTD 11/20/02 INT: 03.750% MATY: 11/20/2007 Rating: A1/A+	11/14/02	49,774.50 49,774.50	99.549 99.549	100.595 213.54	50,297.50	523.00 523.00	LT	LT	3.727 1,875.00	0.00 523.00
45,000	CIT GROUP INC NEW SR NOTES- BK/ENTRY-DTD 12/02/2002	12/06/02	44,950.95 44,950.95	99.891 99.891	104.682	47,106.90	2,155.95 2,155.95	LT	LT		0.00 2,155.95
5,000	INT: 05.500% MATY: 11/30/2007 Rating: A2/A	01/07/04	5,356.90 5,272.10	107.138 105.442	104.682	5,234.10	(122.80) (38.00)	ST	ST		0.00 (38.00)
10,000		03/10/04	10,936.20 10,743.80	109.362 107.436	104.682	10,468.20	(468.00) (275.40)	ST	ST		0.00 (275.40)
60,000			81,244.05 80,966.85	102.10 101.60	274.99	82,809.20	1,565.15 1,842.55			5.254 3,300.00	0.00 1,842.55



Select Client Statement

December 1 - December 31, 2004

Ref: 00000104 00011988

JOYCE & IRVING GOLDMAN FAMILY

Account number 164-04780-10 007

Corporate bonds *continued*

Amount	Description	Date acquired	Cost/ Adjusted cost	Share cost/ Adjusted share cost	Current share price/Accrued Interest	Current value	Unrealized Gain/(loss) Original/ Adjusted	Current % Yield/ Annual Income (annualized)	Ordinary Income/ Capital gain/(loss)
45,000	JOHN DEERE CAPITAL CORP DTD 1/10/03	02/10/04	\$ 46,048.25 \$ 45,822.15	\$ 102.325 \$ 101.827	100.71	\$ 45,319.50	(\$ 726.75) ST (\$ 502.65) ST		\$ 0.00 (\$ 502.65)
20,000	INT: 03.800% MATY: 01/15/2008 Rating: A3/A-	03/17/04	20,850.20 20,684.60	104.251 103.423	100.71	20,142.00	(708.20) ST (542.60) ST		0.00 (542.60)
000			66,896.45 66,606.75	102.90 102.30	1,188.91	65,461.50	(1,434.95) (1,045.25)	3.872 2.535.00	0.00 (1,045.25)
10,000	MERRILL LYNCH & CO MEDIUM TERM NOTE BK/ENTRY	04/29/03	10,047.80 10,032.30	100.478 100.323	99.729	9,972.90	(74.90) LT (59.40) LT		0.00 (59.40)
15,000	DTD 4/21/03 INT: 03.700% MATY: 04/21/2008 Rating: AA3/A+	01/07/04	15,084.90 15,066.60	100.566 100.444	99.729	14,959.35	(125.55) ST (107.25) ST		0.00 (107.25)
10,000		03/10/04	10,283.50 10,231.00	102.835 102.31	99.729	9,972.90	(310.60) ST (258.10) ST		0.00 (258.10)
35,000			35,416.20 35,329.90	101.20 100.90	251.80	34,905.15	(511.05) (424.75)	3.71 1,295.00	0.00 (424.75)
14,000	PRUDENTIAL FIN MEDIUM TERM NOTES BOOK/ENTRY	04/28/03	13,993.00 13,993.00	99.95 99.95	99.432	13,920.48	(72.52) LT (72.52) LT		0.00 (72.52)
20,000	DD 5/1/03 INT: 03.750% MATY: 05/01/2008 Rating: A3/A-	04/29/03	20,027.20 20,017.80	100.136 100.089	99.432	19,886.40	(140.80) LT (131.40) LT		0.00 (131.40)
10,000		03/10/04	10,295.60 10,241.30	102.956 102.413	99.432	9,943.20	(352.40) ST (298.10) ST		0.00 (298.10)
44,000			44,315.80 44,252.10	100.70 100.60	275.00	43,750.08	(565.72) (502.02)	3.771 1,650.00	0.00 (502.02)
000	INTL LEASE FI CORP GLOBAL NTS BOOK/ENTRY DD 6/18/04 INT: 04.750% MATY: 07/01/2009 Rating: A1/AA-	09/24/04	51,575.00 51,500.00	103.15 103.00	102.127 1,273.28	51,063.50	(511.50) ST (436.50) ST	4.851 2,375.00	0.00 (436.50)
50,000	PHILLIPS PETE BK/ENTRY DTD 5/25/00 INT: 08.750% MATY: 05/25/2010 Rating: A3/A-	03/10/04	64,404.00 62,727.00	128.808 125.454	122.037 437.50	61,018.50	(3,385.50) ST (1,708.50) ST	7.189 3,375.00	0.00 (1,708.50)
45,000	US BANK NA DTD 7/26/01 INT: 06.375% MATY: 08/01/2011 Rating: AA3/A+	02/07/02	45,729.90 45,547.85	101.622 101.217	111.055 1,185.31	49,974.75	4,244.85 LT 4,427.10 LT	5.74 2,868.75	0.00 4,427.10



Select Client Statement  
December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04780-10 007

Corporate bonds continued

Amount	Description	Date	Cost/adjusted share	Current share price/accrued interest	Current value	Unrealized Gain/(loss)	Original Adj/Share	Current % Yield (annualized)	Ordinary Income/Capital gain/(loss)
45,000	WELLS FARGO CO GLOBAL BOOK/ENTRY	07/25/02	\$ 47,947.05	\$ 108,549	110,715	\$ 49,821.75	\$ 1,874.70	6.75%	\$ 0.00
									\$ 2,535.30
25,000	KIMBERLY CLARK CORP	04/25/02	24,609.75	98,439	107,579	26,894.75	2,285.00		0.00
									0.00
									2,285.00
60,000	INT: 05.625% MATY: 02/15/2012	06/20/02	61,084.80	101,808	107,579	64,547.40	3,462.60		0.00
									0.00
									3,695.40
85,000	85,694.55	100.80	85,461.76	100.50	1,806.25	81,442.16	5,747.60	5.22%	0.00
									5,980.40
									4,781.26
45,000	J.P. MORGAN CHASE & CO GLOBAL SUB NOTES BOOK/ENTRY	05/29/03	52,310.70	118,246	111,932	50,369.40	(1,941.30)		0.00
									0.00
									(824.85)
10,000	DTD 3/13/02 INT: 06.625% MATY: 03/15/2012	03/10/04	11,637.00	114,968	111,932	11,193.20	(443.80)		0.00
									0.00
									(303.60)
20,000	Rating: A1/A	08/19/04	22,313.00	111,565	111,932	22,388.40	73.40		0.00
									0.00
									165.20
75,000	88,260.70	115.00	84,912.25	113.20	1,463.02	83,849.00	(2,911.70)	5.91%	0.00
									0.00
									4,968.75
35,000	COLGATE-PALMOLIVE CO MEDIUM TERM NOTE BK/ENTRY	05/09/02	35,016.45	100,047	109,653	38,448.55	3,432.10		0.00
									0.00
									3,438.05
35,000	DTD 4/24/02 INT: 05.980% MATY: 04/25/2012	06/20/02	36,432.20	104,092	109,653	38,448.55	2,016.35		0.00
									0.00
									2,315.25
70,000	GENERAL ELEC CO BK/ENTRY	08/05/03	75,376.70	107,681	102,596	71,817.20	(3,559.50)	4.87%	0.00
									0.00
									5,753.30
35,000	71,143.80	101.60	71,448.65	102.10	767.43	76,897.10	5,748.45	5.43%	0.00
									0.00
									4,188.00
45,000	GOLDMAN SACHS GROUP INC	01/21/04	44,543.25	98,985	98,954	44,529.30	(13.95)		0.00
									0.00
									(13.95)
20,000	DTD 7/15/2003 INT: 04.750% MATY: 07/15/2013	03/10/04	20,307.80	101,539	98,954	19,790.80	(517.00)		0.00
									0.00
									(496.20)
65,000	Rating: AA3/A+	03/10/04	20,287.00	101,435	98,954	19,790.80	(496.20)		0.00
									0.00
									4.80
110,000	HOUSEHOLD FINANCE CORP	12/02/04	108,022.20	98,202	89,225	109,147.60	(1,125.90)	4.78%	0.00
									0.00
									1,125.30



Select Client Statement  
December 1 - December 31, 2004

Ref: 00000104 00011990

JOYCE & IRVING GOLDMAN FAMILY Account number 164-04780-10 007

Corporate bonds *continued*

Amount	Description	Date acquired	Cost/ Adjusted cost	Share cost/ Adjusted share cost	Current share price/Accrued Interest	Current value	Unrealized Gain/(loss) Original/ Adjusted	Current % Yield/ Annual income (annualized)	Ordinary Income/ Capital gain/(loss)
80,000	CITIGROUP INC DTD 05/05/2004 INT: 05.125% MATY: 05/05/2014 Rating: AA1/AA-	04/28/04	\$ 59,680.20 \$ 59,680.20	\$ 99.467 \$ 99.467	102.405 \$ 478.33	\$ 61,443.00	\$ 1,762.80 ST \$ 1,762.80 ST	5.004 \$ 3,075.00	\$ 0.00 \$ 1,762.80
100	PRUDENTIAL FINL INC MEDIUM TERM NTS BOOK ENTRY DTD 09/20/2004 INT: 05.100% MATY: 09/20/2014 Rating: A3/A-	09/15/04	19,911.80 19,911.80	99.559 99.559	100.479 286.16	20,085.80	184.00 ST 184.00 ST	5.075 1,020.00	0.00 184.00
15,000	CIT GROUP INC NEW SR NOTES BK/ENTRY-DTD 09/20/2004 INT: 05.125% MATY: 09/30/2014 Rating: A2/A	09/13/04	14,955.60 14,955.60	99.704 99.704	100.145 215.67	15,021.78	66.15 ST 66.15 ST	5.117 768.75	0.00 66.15
50,000	BANK OF AMERICA CORP DTD 11/07/2002 INT: 05.125% MATY: 11/15/2014 Rating: AA2/A+	12/18/02	50,239.50 50,207.00	100.479 100.414	102.497	51,248.50	1,009.00 LT 1,041.50 LT		0.00 1,041.50
5,000		01/07/04	5,010.40 5,009.65	100.208 100.183	102.497	5,124.85	114.45 ST 115.20 ST		0.00 115.20
10,000		03/10/04	10,485.30 10,456.60	104.853 104.566	102.497	10,249.70	(235.60) ST (206.90) ST		0.00 (206.90)
65,000			65,735.20 65,873.25	101.10 101.00	425.65	66,623.05	887.85 949.80	5.00 3,331.25	0.00 949.80
33,000	MERRILL LYNCH NOTES BOOK/ENTRY DD 11/22/04 INT: 05.000% MATY: 01/15/2015 Rating: AA3/A+	11/16/04	32,776.59 32,776.59	99.323 99.323	99.608 178.74	32,870.64	94.05 ST 94.05 ST	5.019 1,650.00	0.00 94.05
45,000	PEPSI BOTTLING GROUP INC SR NOTES-BK/ENTRY DTD 03/08/1999 INT: 07.000% MATY: 03/01/2029 Rating: A3/A	01/24/02	48,115.80 47,974.95	106.924 106.611	120.516 1,049.99	54,232.20	6,116.40 LT 6,257.25 LT	5.808 3,150.00	0.00 6,257.25
65,000	WAL MART STORES INC DTD 02/15/2000 INT: 07.550% MATY: 02/15/2030 Rating: AA2/AA	10/30/03	79,155.70 78,884.65	121.778 121.361	130.19 1,853.94	84,623.60	5,487.80 LT 5,738.85 LT	5.789 4,907.50	0.00 5,738.85
20,000	VERIZON GLOBAL FDG DTD 12/12/2000 INT: 07.750% MATY: 12/01/2030 Rating: A2/A+	10/27/03	23,252.60 23,198.00	116.263 115.99	124.333 129.16	24,866.60	1,614.00 LT 1,668.60 LT	6.233 1,550.00	0.00 1,668.60



**Select Client Statement**  
December 1 - December 31, 2004

Ref: 00000104 00011991

**JOYCE & IRVING GOLDMAN FAMILY** Account number 164-04780-10 007

**Corporate bonds** *continued*

Amount	Description	Date acquired	Cost/ Adjusted cost	Share cost/ Adjusted share cost	Current share price/Accrued Interest	Current value	Unrealized Gain/(loss) Original/ Adjusted	Current % Yield/ Anticip. Income (annualized)	Ordinary Income/ Capital gain/(loss)
45,000	CATERPILLAR INC DTD 05/11/2001 INT: 07.300% MATY: 05/01/2031 Rating: A2/A	10/30/03	\$ 53,255.25 \$ 53,105.40	\$ 118.345 \$ 118.012	125.196 \$ 547.49	\$ 56,338.20	\$ 3,082.95 LT \$ 3,232.80 LT	5.83 \$ 3,265.00	\$ 0.00 \$ 3,232.80
100,000	TARGET CORP DTD 7/20/2001 INT: 07.000% MATY: 07/15/2031 Rating: A2/A +	05/07/02	46,755.90 46,702.35	103.902 103.783	121.843 1,452.49	54,829.35	8,073.45 LT 8,127.00 LT	5.745 3,150.00	0.00 8,127.00
45,000	MORGAN STANLEY NOTES-BK/ENTRY DTD 04/03/2002 INT: 07.250% MATY: 04/01/2032 Rating: AA3/A +	07/15/02	45,807.75 45,785.25	101.785 101.745	120.15 815.62	54,067.50	8,259.75 LT 8,282.25 LT	6.034 3,282.50	0.00 8,282.25
50,000	CREDIT SUISSE FB USA INC BOOK/ENTRY DD 7/19/02 INT: 07.125% MATY: 07/15/2032 Rating: AA3/A +	07/15/02	49,524.00 49,524.00	99.048 99.048	119.359 1,642.70	59,679.50	10,155.50 LT 10,155.50 LT	5.969 3,562.50	0.00 10,155.50
18,000	SBC COMMUNICATIONS INC DTD 08/18/04	08/11/04	17,954.82 17,954.82	99.749 99.749	107.137	19,284.66	1,329.84 ST 1,329.84 ST		0.00 1,329.84
10,000	INT: 06.450% MATY: 08/15/2034 Rating: A2/A	08/11/04	10,046.00 10,046.50	100.46 100.465	107.137	10,713.70	667.70 ST 667.20 ST		0.00 667.20
28,000			28,000.82 28,001.32	100.00 100.00	80.26	29,998.36	1,997.54 1,997.04	6.02 1,806.00	0.00 1,997.04
<b>Total corporate bonds</b>			<b>\$ 1,831,447.74</b>		<b>\$ 29,011.36</b>	<b>\$ 1,860,918.57</b>	<b>\$ 278.39</b> ST	<b>5.73</b>	<b>\$ 0.00</b>
4,000			<b>\$ 1,818,247.31</b>				<b>\$ 52,437.13</b> LT	<b>1,08,314.00</b>	<b>\$ 52,672.52</b>

**Government bonds**

Amount	Description	Date acquired	Cost/ Adjusted cost	Share cost/ Adjusted share cost	Current share price/Accrued Interest	Current value	Unrealized Gain/(loss) Original/ Adjusted	Current % Yield/ Anticip. Income (annualized)	Ordinary Income/ Capital gain/(loss)
490,000	U S TREASURY BILL DTD 07/15/2004 INT: 00.000% MATY: 01/13/2005 Int paid at maturity	10/21/04	\$ 488,101.06 \$ 489,688.40	\$ 99.612 \$ 99.936	99.951	\$ 489,759.90	\$ 1,658.84 ST \$ 73.50 ST		\$ 0.00 \$ 73.50
500,000	U S TREASURY NOTES SER G-2005 DTD 01/31/2003 INT: 01.825% MATY: 01/31/2005	11/04/04	499,648.44 499,648.44	99.929 99.929	99.984 3,378.05	499,920.00	271.56 ST 271.56 ST	1.825 8,125.00	216.56 55.00



Select Client Statement  
December 1 - December 31, 2004

Ref: 00000104 00012003

JOYCE & IRVING GOLDMAN FAMILY

Account number 164-07311-11 007

Mortgage and asset backed securities

Current Value is calculated as follows: Original Principal Amount x Factor x Price = Current Value

Original principal amount	Description	Date acquired	Cost	Share cost	Current share price/accrued interest	Current value	Unrealized gain/(loss)	Current % yield	Anticipated Income (annualized)
46,000	CNH EQUIPMENT TRUST SER 2003-A CLASS A4B	05/14/03	\$ 45,986.48	\$ 99.97	\$ 97.826	\$ 44,999.98	(\$ 986.52) LT		
51,000	BK/ENTRY DTD 5/22/03 INT: 02.570% MATY: 09/15/2009 FACTOR: 1.0000000	03/10/04	51,404.41	100.792	97.826	49,891.28	(1,513.15) ST		
9,000	Curr.face \$ 97,000.00 Int paid monthly Rated AAA/AAA		97,390.89	100.40	110.79	94,891.22	(2,498.67)	2.627	2,492.90
58,000	CARMAX AUTO OWNER TR 2003-1 ASSET BKD NT CL A-4	08/25/04	57,202.50	98.625	97.87	56,784.60	(437.90) ST		
6,000	INT: 02.160% MATY: 11/16/2009 FACTOR: 1.0000000	10/05/04	5,917.50	98.625	97.87	5,872.20	(45.30) ST		
64,000	Curr.face \$ 64,000.00 Int paid monthly Rated AAA/AAA		63,120.00	98.80	61.44	62,838.80	(483.20)	2.207	1,382.40
48,000	ONYX ACCEPTANCE AUTO TRUST SER 2003-C CLASS A4 BK/ENTRY DTD 7/30/03 INT: 02.660% MATY: 05/17/2010 FACTOR: 1.0000000	08/09/04	47,782.50	99.546	98.512 56.74	47,285.78	(496.74) ST	2.70	1,278.80
79,000	JOHN DEERE OWNER TRUST SER 2003-A CLASS A4	07/16/03	78,998.70	99.998	98.093	77,493.47	(1,505.23) LT		
14,000	BK/ENTRY DTD 7/24/03 INT: 02.440% MATY: 06/15/2010 FACTOR: 1.0000000	01/28/04	14,003.83	100.027	98.093	13,733.02	(270.81) ST		
93,000	Curr.face \$ 93,000.00 Int paid monthly Rated AAA/AAA		93,002.53	100.00	100.85	91,226.46	(1,776.04)	2.487	2,269.20
42,000	WELLS FARGO FINL AUTO OWNER TR SER 2004-A CL A4	02/24/04	42,020.29	100.048	98.401	41,328.42	(691.87) ST		
23,000	INT: 02.670% MATY: 08/18/2010 FACTOR: 1.0000000	03/25/04	23,181.48	100.789	98.401	22,632.23	(549.25) ST		
114,000	Curr.face \$ 179,000.00 Int paid monthly Rated AAA/AAA	05/04/04	112,036.17	98.277	98.401	112,177.14	140.97 ST		
179,000			177,237.94	99.00	212.41	176,137.78	(1,100.15)	2.713	4,779.30



C2



Ref: 00000104 00012004

JOYCE & IRVING GOLDMAN-FAMILY

Account number 164-07311-11 007

Mortgage and asset backed securities *continued*

Original principal amount	Description	Date acquired	Cost	Share cost	Current share price/accrued interest	Current value	Unrealized gain/(loss)	Current % yield	Anticipated Income (annualized)
55,000	ONYX ACCEPTANCE GRANTOR TRUST	05/19/04	\$ 54,987.60	\$ 99.977	\$ 100.271	\$ 55,149.05	\$ 161.45 ST		
22,000	2004-B A4 INT: 03.890% MATY: 02/15/2011 FACTOR: 1.0000000	05/19/04	21,995.04	99.977	100.271	22,059.62	64.58 ST		
	Curr.face \$ 77,000.00 Int paid monthly Rated AAA/AAA		76,982.64	100.00	133.12	77,208.67	226.03	3.879	2,995.30
54,000	NAVISTAR FINANCIAL C DTD 04/01/2004 EXP. MAT 08/15/2007 INT: 02.590% MATY: 03/15/2011 FACTOR: 1.0000000 Curr.face \$ 54,000.00 Int paid monthly Rated AAA/AAA	03/16/04	54,014.04	100.026	97.60 62.15	52,704.00	(1,310.04) ST	2.853	1,398.60
46,000	NATIONAL CITY AUTO RECEIVABLES 2004-A NT CL A-4	02/09/04	45,994.61	99.988	98.20	45,172.00	(822.61) ST		
10,000	INT: 02.880% MATY: 05/15/2011 FACTOR: 1.0000000	02/19/04	9,998.44	99.984	98.20	9,820.00	(178.44) ST		
23,000	Curr.face \$ 79,000.00 Int paid monthly Rated AAA/AAA	03/01/04	23,092.54	100.402	98.20	22,586.00	(506.54) ST		
79,000			79,085.59	100.10	101.12	77,578.00	(1,507.59)	2.832	2,275.20
30	WFS FINANCIAL OWNERS DTD 02/27/2004	02/09/04	37,013.32	100.036	98.181	36,326.97	(686.35) ST		
9,000	INT: 02.810% MATY: 08/22/2011 FACTOR: 1.0000000	02/19/04	9,059.06	100.656	98.181	8,836.29	(222.77) ST		
46,000	Curr.face \$ 46,000.00 Int paid monthly Rated AAA/AAA		46,072.38	100.20	39.49	45,163.26	(909.12)	2.862	1,292.60
129,000	CARMAX AUTO OWNER TR 2004-2 ASSET BACKED NT CL A-4 INT: 03.460% MATY: 09/15/2011 FACTOR: 1.0000000 Curr.face \$ 129,000.00 Int paid monthly Rated AAA/AAA	09/29/04	128,961.57	99.97	99.096 198.37	127,833.84	(1,127.73) ST	3.491	4,463.40



Select Client Statement  
December 1 - December 31, 2004

Ref: 00000104 00012005

JOYCE & IRVING GOLDMAN FAMILY

Account number 164-07311-11 007

Mortgage and asset backed securities *continued*

Original principal amount	Description	Date acquired	Cost	Share cost	Current share price/accrued interest	Current value	Unrealized gain/(loss)	Current % yield	Anticipated Income (annualized)
28,000	BANK ONE ISSUANCE TR SER 2004-A1 CL A1 INT: 03.450% MATY: 10/17/2011 FACTOR: 1.0000000 Curr.face \$ 28,000.00 Int paid monthly Rated AAA/AAA	02/12/04	\$ 27,992.30	\$ 99.972	\$ 98.44 \$ 42.93	\$ 27,583.20	(\$ 429.10) ST	3.504%	\$ 968.00
54,000	WFS FINANCIAL OWNERS TR R 2004-A4 INT: 03.440% MATY: 05/17/2012 FACTOR: 1.0000000 Curr.face \$ 54,000.00 Int paid monthly Rated AAA/AAA	10/20/04	54,016.88	100.031	99.587 72.23	53,776.98	(239.90) ST	3.454	1,857.60
23,000	PSE&G TRANSITION FUNDING LLC SER 2001-1 CL A8	05/25/04	25,808.37	111.332	117.022	26,915.08	1,308.69 ST		
5,000	DTD 1/31/01 INT: 08.890% MATY: 12/15/2017 FACTOR: 1.0000000	05/25/04	5,566.60	111.332	117.022	5,851.10	284.50 ST		
28,000	Curr.face \$ 28,000.00 Int paid quarterly Rated AAA/AAA		31,172.87	111.30	85.74	32,768.18	1,593.19	5.887	1,929.20
257,000	FNMA PL#695947 DTD 05/01/2003 INT: 05.000% MATY: 05/01/2018 FACTOR: .68047964 Curr.face \$ 174,883.27 Int paid monthly	04/15/04	178,084.51	101.546	101.50 728.68	177,506.52	(577.99) ST	4.926	8,744.16
172,000	FNMA PL#779081 DTD 05/01/2004 INT: 04.500% MATY: 06/01/2019 FACTOR: .95186559 Curr.face \$ 163,720.88 Int paid monthly	04/02/04	163,633.57	99.949	99.50 613.95	162,902.28	(731.29) ST	4.622	7,367.43
438,000	FHLMC PL#C74527 DTD 12/01/2002 INT: 06.500% MATY: 12/01/2032 FACTOR: .58742693 Curr.face \$ 257,293.00 Int paid monthly	01/06/03	278,695.23	104.89	104.75	269,514.41	(9,180.82) LT	6.205	16,724.04



Ref: 00000104 00012006

Select Client Statement  
December 1 - December 31, 2004

JOYCE & IRVING GOLDMAN FAMILY

Account number 164-07311-11 007

Mortgage and asset backed securities *continued*

Original principal amount	Description	Date acquired	Cost	Share cost	Current share price/accrued interest	Current value	Unrealized gain/(loss)	Current % yield	Anticipated Income (annualized)
191,000	FNMA PL#683091 DTD 01/01/2003 INT: 06.500% MATY: 02/01/2033	01/21/03	\$ 103,115.85	\$ 105.062	\$ 104.75	\$ 97,908.85	(\$ 5,207.00) LT		
316,000	FACTOR: .48936885 Curr.face \$ 248,108.99 Int paid monthly	02/23/04	166,889.36	105.50	104.75	161,985.32	(4,904.04) ST		
			<b>270,005.21</b>	<b>53.30</b>	<b>1,343.92</b>	<b>259,894.17</b>	<b>(10,111.04)</b>	<b>6.205</b>	<b>16,127.08</b>
90,000	FNMA PL#694582 DTD 03/01/2003 INT: 06.500% MATY: 03/01/2033 FACTOR: .55806710 Curr.face \$ 50,226.04 Int paid monthly	10/21/03	53,534.88	104.281	104.75 272.05	52,611.78	(923.20) LT	6.205	3,264.69
143,000	FNMA PL#750691 DTD 11/01/2003 INT: 06.500% MATY: 11/01/2033 FACTOR: .79543162 Curr.face \$ 113,746.72 Int paid monthly	11/12/03	120,874.39	104.984	106.00 616.12	120,571.52	(302.87) LT	6.132	7,393.53
167,000	FNMA PL#776994 DTD 04/01/2004 INT: 05.000% MATY: 04/01/2034 FACTOR: .97123792 Curr.face \$ 162,196.73 Int paid monthly	10/08/04	160,396.32	98.906	99.00 675.81	160,574.77	178.45 ST	5.05	8,109.83
95,038	FNMA PL#796720 DTD 08/01/2004 INT: 06.500% MATY: 08/01/2034 FACTOR: .91946386 Curr.face \$ 87,384.01 Int paid monthly	10/12/04	91,574.83	104.656	106.00 473.33	92,627.05	1,052.42 ST	6.132	5,679.96
90,000	FNMA PL#725866 DTD 09/01/2004 INT: 04.500% MATY: 09/01/2034 FACTOR: .98777070 Curr.face \$ 88,899.36 Int paid monthly	10/25/04	86,699.23	97.546	96.375 333.37	85,676.76	(1,022.47) ST	4.669	4,000.47
131,000	FNMA PL#793368 DTD 09/01/2004 INT: 05.000% MATY: 09/01/2034 FACTOR: .99642698 Curr.face \$ 130,531.93 Int paid monthly	09/27/04	129,958.83	99.562	101.50 543.88	132,489.91	2,531.08 ST	4.926	6,526.59



Select Client Statement  
December 1 - December 31, 2004

Ref: 00000104 00012007

JOYCE & IRVING GOLDMAN FAMILY

Account number 164-07311-11 007

Mortgage and asset backed securities *continued*

Original principal amount	Description	Date acquired	Cost	Share cost	Current share price/accrued interest	Current value	Unrealized gain/(loss)	Current % yield	Anticipated income (annualized)
59,000	WELLS FARGO HOME EQUITY ASSET ASSET BKD CTF CL AI-3	08/27/04	\$ 58,991.33	\$ 99.985	\$ 99.54	\$ 58,728.80	(\$ 262.73) ST		
55,000	INT: 03.970% MATY: 09/25/2034 FACTOR: 1.0000000	12/22/04	54,837.70	99.886	89.54	54,747.00	(190.70) ST		
114,000	Curr.face \$ 114,000.00 Int paid monthly Rated AAA/AAA		113,929.03	99.80	75.42	113,475.80	(453.43)	3.988	4,525.80
129,000	FNMA PL#801714 DTD 10/01/2004 INT: 05.000% MATY: 10/01/2034 FACTOR: .99592451 Curr.face \$ 128,474.28 Int paid monthly	10/13/04	127,688.19	99.39	99.00 535.30	127,189.52	(498.67) ST	5.05	6,423.71
402,000	FNMA PL#799989 DTD 11/01/2004 INT: 05.000% MATY: 11/01/2034 FACTOR: .99340776 Curr.face \$ 399,349.92 Int paid monthly	11/10/04	395,863.87	99.132	101.50 1,663.85	405,340.17	9,476.30 ST	4.926	19,967.49
627,000	FNMA PL#802089 DTD 11/01/2004 INT: 05.500% MATY: 11/01/2034 FACTOR: .99690094 Curr.face \$ 625,056.89 Int paid monthly	11/09/04	635,049.76	101.593	103.25 2,864.84	645,371.24	10,321.35 ST	5.326	34,378.12
26,000	FNMA PL#357655 DTD 12/01/2004 INT: 05.000% MATY: 12/01/2034 FACTOR: 1.0000000 Curr.face \$ 26,000.00 Int paid annually	12/03/04	25,706.48	98.871	99.562 108.33	25,888.12	179.64 ST	5.021	1,300.00
213,000	FNMA PL#804403 DTD 11/01/2004 INT: 05.000% MATY: 12/01/2034 FACTOR: .99952018 Curr.face \$ 212,897.79 Int paid monthly	12/03/04	211,284.43	99.242	101.50 887.07	216,091.26	4,806.83 ST	4.926	10,644.88
67,000	FNMA TBA 30YR JAN 4.5000% CL INT: 04.500% MATY: 01/01/2035 FACTOR: 1.0000000 Curr.face \$ 67,000.00	① 12/07/04	64,749.22	98.64	98.625	64,738.75	(10.47) ST	4.657	3,015.00
151,000	FNMA 30 YR NEW INT: 06.000% MATY: 01/01/2035 FACTOR: 1.0000000 Curr.face \$ 151,000.00	11/15/04	155,435.63	102.937	103.375	156,096.25	660.62 ST	5.804	9,060.00

① Also on the Unsettled purchases/sales report (settled 1-13-05) - see pg 11 of 27.



Ref: 00000104 00012008

JOYCE & IRVING GOLDMAN FAMILY

Account number 164-07311-11 007

**Mortgage and asset backed securities** *continued*

Original principal amount	Description	Date acquired	Cost	Share cost	Current share price/accrued interest	Current value	Unrealized gain/(loss)	Current % yield	Anticipated Income (annualized)
265,000	FNMA PL#805253 DTD 12/01/2004 INT: 05.000% MATY: 01/01/2035 FACTOR: 1.0000000 Curr.face \$ 265,000.00 Int paid monthly	12/28/04	\$ 261,480.47	\$ 98.671	\$ 101.50 \$ 1,104.16	\$ 268,975.00	\$ 7,494.53 ST	4.926%	\$ 13,250.00
<b>Total mortgage and asset backed securities</b>			<b>\$ 4,501,476.21</b>		<b>\$ 14,117.56</b>	<b>\$ 4,504,305.25</b>	<b>\$ 20,934.68 ST</b>	<b>4.79</b>	<b>\$ 215,881.28</b>
<b>5,069,038</b>							<b>(\$ 18,105.84) LT</b>		

**Bonds**

Unrealized gains & losses have been adjusted to account for the accretion of OID (original issue discount), the amortization of premium, and/or the accretion of market discount.

Call features shown indicate the next regularly scheduled call date and price. Your holdings may be subject to other redemption features including sinking funds or extraordinary calls.

The research rating for Standard & Poor's and Moody's Investors Service may be shown for certain fixed income securities. All research ratings represent the "opinions" of the research provider and are not representations or guarantees of performance. Your Financial Consultant will be pleased to provide you with further information or assistance in interpreting research ratings.

**Corporate bonds**

Amount	Description	Date acquired	Cost/ Adjusted cost	Share cost/ Adjusted share cost	Current share price/accrued interest	Current value	Unrealized Gain/(loss) Original/ Adjusted	Current % Yield/ Anticip. Income (annualized)	Ordinary Income/ Capital gain/(loss)
18,000	WFS FINANCIAL OWNERS 2003-1 CL A-4 DTD 02/27/2003	04/09/03	\$ 18,053.44	\$ 100.296	99.26	\$ 17,866.80	(\$ 186.64) LT		\$ 0.00
			\$ 18,053.44	\$ 100.296			(\$ 186.64) LT		(\$ 186.64)
10,000	INT: 02.740% MATY: 09/20/2010 Int paid monthly	05/16/03	50,626.95	101.253	99.26	49,630.00	(996.95) LT		0.00
			50,626.95	101.253			(996.95) LT		(996.95)
22,000	Rating: AAA/AAA	02/19/04	22,209.69	100.953	99.26	21,837.20	(372.49) ST		0.00
			22,209.69	100.953			(372.49) ST		(372.49)
39,000		09/21/04	39,009.14	100.023	99.26	38,711.40	(297.74) ST		0.00
			39,009.14	100.023			(297.74) ST		(297.74)
129,000			129,899.22	100.70		128,045.40	(1,853.82)	2.76	0.00
			129,899.22	100.70	108.00		(1,853.82)	3,534.60	(1,853.82)
<b>Total corporate bonds</b>			<b>\$ 129,899.22</b>		<b>\$ 108.00</b>	<b>\$ 128,045.40</b>	<b>(\$ 670.23) ST</b>	<b>2.76</b>	<b>\$ 0.00</b>
<b>128,000</b>			<b>\$ 129,899.22</b>				<b>(\$ 1,183.59) LT</b>	<b>\$ 3,534.60</b>	<b>(\$ 1,853.82)</b>



Select Client Statement  
December 1 - December 31, 2004

Ref: 00000104 00012029

JOYCE & IRVING GOLDMAN FAMILY Account number 164-08163-18 550

**PORTFOLIO DETAILS**

The values of your holdings are as of 12/31/04.

Securities purchased or sold are included or excluded in this section as of the trade-date. This section may include securities that have not settled as of this statement closing date. Please see the "Unsettled purchases/sales" section for more information. Dividend yield is the estimated annual income, assuming the current dividend, divided by the security's market price at the end of the statement period. We do not guarantee the accuracy of the prices reflected on the statement nor do these prices represent levels at which securities can be bought or sold. Please note unrealized gain/(loss) is being prepared for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

Please note: unrealized gain/(loss) is being calculated for informational purposes only and should not be used for tax preparation without the assistance of your tax advisor.

**Money fund**

Number of shares	Description	Current value	Accrued dividends	Annualized dividend yield	Anticipated Income (annualized)
1,733,650.28	CITI INSTITUTIONAL LIQUID RESERVES CLASS A	\$ 1,733,650.28		2.07%	\$ 35,886.56
2,510.09	SB MONEY FUNDS CASH PORT CL A	\$ 2,510.09		1.67%	\$ 41.91
<b>Total money fund</b>		<b>\$ 1,736,160.37</b>	<b>\$ 0.00</b>	<b>2.06%</b>	<b>\$ 35,928.47</b>

**Bonds**

Unrealized gains & losses have been adjusted to account for the accretion of OID (original issue discount), the amortization of premium, and/or the accretion of market discount.

Call features shown indicate the next regularly scheduled call date and price. Your holdings may be subject to other redemption features including sinking funds or extraordinary calls.

The research rating for Standard & Poor's and Moody's Investors Service may be shown for certain fixed income securities. All research ratings represent the "opinions" of the research provider and are not representations or guarantees of performance. Your Financial Consultant will be pleased to provide you with further information or assistance in interpreting research ratings.

**International bonds**

Amount	Description	Date acquired	Cost/ Adjusted cost	Share cost/ Adjusted share cost	Current share price	Current value	Unrealized Gain/(loss) Original/Adjusted	Current Yield/ Anticip. Income (annualized)	Ordinary Income/ Capital gain/(loss)
100,000	ISRAEL STATE 5TH ECONOMIC DEV ISSUE DLR BD-REG-DD8/1/26 INT VAR DPND ON CTF# 6%-7.70% INT: 00.0000% MATY: 04/30/2005 EXCHANGE RATE: 1.0000000 Amount denominated in: U.S. dollars In safekeeping: 100,000 Rating: A2/A-	08/11/98	\$ 100,000.00 ✓ \$ 100,000.00	\$ 100.00 ✓ \$ 100.00	100.00	\$ 100,000.00	\$ 0.00* \$ 0.00*		\$ 0.00 \$ 0.00



C3

Select Client Statement  
December 1 - December 31, 2004

Ref: 00000104 00012030

JOYCE & IRVING GOLDMAN FAMILY

Account number 164-08163-18 550

International bonds *continued*

Amount	Description	Date acquired	Cost/ Adjusted cost	Share cost/ Adjusted share cost	Current share price	Current value	Unrealized Gain/(loss) Original/Adjusted	Current % Yield/ Anticip. Income (annualized)	Ordinary Income/ Capital gain/(loss)
100,000	ISRAEL STATE 3RD FLOATING RATE ISSUE DLR SVGS BONDS REG INT: 00.000% MATY: 01/31/2008 ✓ EXCHANGE RATE: 1.0000000 Amount denominated in: U.S. dollars Rating: A2/A-	12/14/95	\$ 100,000.00 \$ 100,000.00	\$ 100.00 \$ 100.00	99.998	\$ 99,998.00	(\$ 2.00)* LT (\$ 2.00)* LT		\$ 0.00 (\$ 2.00)
500,000	ISRAEL STATE 10YR DLR BDS LIBOR FLTG RATE-REG DTD 11/01/1999 INT: 00.000% MATY: 11/01/2009 ✓ EXCHANGE RATE: 1.0000000 Amount denominated in: U.S. dollars In safekeeping: 500,000 Rating: A2/A-	11/01/99	500,000.00 500,000.00	100.00 100.00	99.997	499,985.00	(15.00)* LT (15.00)* LT		0.00 (15.00)
432,000	ISRAEL STATE 10YR 6TH INFRASTRUCTURE&ABSORPTION ISSU ZERO CPN DLR BDS-DTD 7/1/00 INT: 00.000% MATY: 07/01/2010 ✓ EXCHANGE RATE: 1.0000000 Amount denominated in: U.S. dollars In safekeeping: 432,000 Rating: A2/A-	11/01/99	200,088.00 290,485.44	46.316 67.242	73.004	315,377.28	115,289.28* LT 24,891.84* LT		0.00 24,891.84
<b>Total international bonds</b>			<b>\$ 800,088.00</b>			<b>\$ 1,015,360.28</b>	<b>\$ 0.00 ST</b>	<b>0.00</b>	<b>\$ 0.00</b>
<b>1,132,000</b>			<b>\$ 890,485.44</b>			<b>\$ 24,874.84</b>	<b>LT</b>	<b>\$ 0.00</b>	<b>\$ 24,874.84</b>
<b>Total portfolio value</b>			<b>\$ 2,725,845.81</b>			<b>\$ 2,751,520.85</b>	<b>\$ 0.00 ST</b>	<b>1.30</b>	<b>\$ 0.00</b>
							<b>\$ 24,874.84</b>	<b>LT</b>	<b>\$ 24,874.84</b>

Please note: Amounts are denominated in the currency of the issue. Price is a function of exchange rate and market price.  
Market value is denominated in U.S. dollars. Changes in exchange rate will affect the "face value in U.S. dollars" and market value.

\*Based on information supplied by client or other financial institution, not verified by us.



**EQUITIES 86.34%**

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/04	Current Market Value	Prior Market Value	Estimated Annual Income	Cost	Purchased	Date
INTEL CORP	INTC CASH	7,500 ✓	\$23.39	\$175,425.00	\$167,850.00	\$2,400.00	283,505.79	9/22/00	4y
Estimated Yield 1.36%									
Dividend Option Cash									
Capital Gain Option Cash									
Next Dividend Payable: 03/01/05									
NASDAQ 100 TR UNIT SER 1	QQQQ CASH	8,500 ✓	\$39.915	\$339,277.50	\$332,537.00	\$3,217.93	496,400.52	10/25/00	✓
Estimated Yield 0.94%									
Dividend Option Cash									
Capital Gain Option Cash									
ORACLE CORPORATION	ORCL CASH	17,000 ✓	\$13.72	\$233,240.00	\$216,580.00		340,375.57	12/14/00	✓
Dividend Option Cash									
Capital Gain Option Cash									
PIMCO CORPORATE INCOME FD	72200U308 CASH	5 ✓	\$25,000.00	\$125,000.00	\$125,000.00		125,000.08		✓
AUCTION RATE CUM PFD SHS SER T									
PIMCO CORPORATE INCOME FD	72200U506 CASH	16	\$25,000.00	\$400,000.00	\$400,000.00		400,000.40	5/31/02	✓
AUCTION RATE CUM PFD SHS SER TH									
SUN MICROSYSTEMS INC	SUNW CASH	11,000 ✓	\$5.39	\$59,290.00	\$61,050.00		242,123.75	1/19/01	✓
Dividend Option Cash									
Capital Gain Option Cash									
<b>Total Equity</b>				<b>\$41,092,888.50</b>		<b>\$21,754.25</b>			
<b>Total Equities</b>				<b>\$41,092,888.50</b>		<b>\$21,754.25</b>			

**FIXED INCOME 13.63%**

For an explanation of fixed income pricing, please see the last page. Redemption schedule(s), bond rating(s), and other information are provided where available. If information does not appear regarding a particular investment, it is not available. The ratings on this statement are provided by Standard & Poor's and/or Moody's to rate the quality based on the respective rating agency's assessment.

Description	Symbol/Cusip Account Type	Quantity	Estimated Price on 12/31/04	Estimated Current Market Value	Estimated Prior Market Value	Estimated Annual Income	Cost	Purchased
<b>Corporate Bonds</b>								
GENERAL MTRS ACCEP CPSMARTNBE	37042GWC6 CASH	250,000 ✓	\$100.31	\$250,775.00	\$251,225.00	\$13,375.00	250,002.50	3/12/02
5.350% 03/15/2005 FR								
MOODY'S Baa1 /S&P BBB- B/E								
CPN PMT SEMI-ANNUAL								
ON SEP 15, MAR 15								
Next Interest Payable: 03/12/05								



Statement Date: 12/01/2004 to 12/31/2004

**FIXED INCOME 13.63%**

For an explanation of fixed income pricing, please see the last page. Redemption schedule(s), bond rating(s), and other information are provided where available. If information does not appear regarding a particular investment, it is not available. The ratings on this statement are provided by Standard & Poor's and/or Moody's to rate the quality based on the respective rating agency's assessment.

Description	Symbol/Cusip Account Type	Quantity	Estimated Price on 12/31/04	Estimated Current Market Value	Estimated Prior Market Value	Estimated Annual Income	Cost	Purchased	
• GENERAL MTRS ACCEP CORP 6.625% 10/15/2005 NT MOODY'S Baa1 /S&P BBB- B/E CPN PMT SEMI-ANNUAL ON APR 15, OCT 15 Next Interest Payable: 04/15/05	GMA005 CASH	250,000 ✓	\$102.234	\$255,585.00	\$255,000.00	\$18,582.50	258,222.50	3/11/02	4/Y
• GENERAL MTRS ACCEP CORP 3.250% 08/15/2006 FR MOODY'S Baa1 /S&P BBB- B/E 1ST CPN DTE 02/15/2005 CPN PMT SEMI-ANNUAL ON FEB 15, AUG 15 Next Interest Payable: 02/15/05	3704A00C9 CASH	400,000	\$98.38	\$393,520.00	\$394,348.00	\$13,000.00	400,002.50	8/31/04	T/Y
• ISRAEL ELEC CORP LTD NT 144A 7.250% 12/15/2006 ✓ MOODY'S Baa2 /S&P BBB+ B/E CPN PMT SEMI-ANNUAL ON JUN 15, DEC 15 Next Interest Payable: 06/15/05	465077AA3 CASH	250,000 ✓	\$106.069	\$265,172.50	\$266,027.50		253,602.50	5/27/99	4/Y
• ISRAEL ST \$ SVGS BD 5TH INFRA & ABSORB 0.000% 04/30/2008 ✓ MOODY'S A2 /S&P A- B/E CPN PMT @ MATURITY	465138VQ5 CASH	972,000 ✓	\$82.672	\$803,571.84	\$802,065.24		686,070.00	4/30/98	4/Y
• ISRAEL ELEC CORP LTD MTN 144A 7.750% 03/01/2009 FR ✓ MOODY'S Baa2 /S&P BBB+ B/E CPN PMT SEMI-ANNUAL ON SEP 01, MAR 01 Next Interest Payable: 03/01/05	46507VAE2 CASH	250,000 ✓	\$111.355	\$278,387.50	\$277,970.00		252,587.50	3/4/99	4/Y
• CALPINE CORP SR NT 8.500% 02/15/2011 MAKE WHOLE CALL MOODY'S CAA1 /S&P CCC+ B/E CPN PMT SEMI-ANNUAL ON AUG 15, FEB 15 Next Interest Payable: 02/15/05	131347AW6 CASH	250,000 ✓	\$76.25	\$190,825.00	\$168,125.00	\$21,250.00	217,400.00	10/31/01	4/Y
<b>Total Corporate Bonds</b>		<b>2,622,000</b>		<b>\$2,437,636.84</b>		<b>\$64,187.50</b>			

Account Number: 01D-359700  
 Account Name: GOLDMAN



Statement Date: 12/01/2004 to 12/31/2004

**FIXED INCOME 13.63%**

For an explanation of fixed income pricing, please see the last page. Redemption schedule(s), bond rating(s), and other information are provided where available. If information does not appear regarding a particular investment, it is not available. The ratings on this statement are provided by Standard & Poor's and/or Moody's to rate the quality based on the respective rating agency's assessment.

Description	Symbol/Cusip Account Type	Quantity	Estimated Price on 12/31/04	Estimated Current Market Value	Estimated Prior Market Value	Estimated Annual Income	Cost	Purchased	Date Source
<b>Other Fixed Income Securities</b>									
FORD MOTOR CREDIT DISC COMM L PAPER DUE 01/24/2005 B/E	34539TNQ4 CASH	4,050,000	\$1.00	\$4,050,000.00	\$4,050,000.00		4,029,906.29	10-25-04	T/
<b>Total Fixed Income</b>		<b>6,672,000</b>		<b>\$6,487,636.84</b>		<b>\$84,187.50</b>	<b>6,347,794</b>		
<b>Total Securities</b>				<b>\$47,580,525.34</b>		<b>\$85,941.75</b>			
<b>TOTAL PORTFOLIO VALUE</b>				<b>\$47,595,760.11</b>		<b>\$86,031.26</b>			

**ACCOUNT ACTIVITY**

**TRADING**

**Securities Purchased**

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
12/10/04	CASH	YOU BOUGHT	COHEN & STEERS PREM INCOME RLTY FD INC AUCTION MKT PFD SHS AMPS SER TH SOLICITED ORDER @ 25000	200	(\$5,000,002.50)
12/27/04	CASH	YOU BOUGHT	COHEN & STEERS REIT & PFD INCOME FD INC TAXABLE AUCTION MKT PFD SHS SER F7 SOLICITED ORDER @ 25000	400	(\$10,000,002.50)
12/27/04	CASH	YOU BOUGHT	EVERGREEN MANAGED INCOME FD AUCTION MKT PFD SHS SER F7 SOLICITED ORDER @ 25000	400	(\$10,000,002.50)

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
TD 1993 PARTNERSHIP LP 13-3757	1,025,000.	1,025,000.
LONG ISLAND CITY-LV LLC 13-419	701,638.	701,638.
LIO B O LLC 76-0704186	1,248,416.	1,248,416.
QUETLOS BROKERAGE SERVICES, LT	24,499,934.	26,770,735.
QUETLOS STRATEGIC PARTNERS FUN	10,500,000.	12,661,368.
QUETLOS PRIVATE CAPITAL	1,609,443.	1,945,773.
QUETLOS STRATEGIC PARTNERS	1,300,000.	1,350,876.
QUETLOS STRATEGIC PARTNERS	1,400,000.	1,447,854.
QUETLOS REAL ASSETS	531,522.	514,819.
CELTIC HOLDINGS	155,579.	155,579.
BOB WHITE RECEIVABLE	339,473.	339,473.
MADISON WESTBURY RECEIVABLE	4,000,000.	4,000,000.
PHEASANT LANE	407,151.	407,151.
<b>TOTALS</b>	<b>47,718,156.</b>	<b>52,568,682.</b>

JOYCE & IRVING GOLDMAN FAMILY

13-3216152

FORM 990BF, PART II - OTHER ASSETS

DESCRIPTION

LEASEHOLD IMPROVEMENTS

TOTALS

=====

235,578.

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ENDING

BOOK VALUE

=====

235,578.

ENDING

FMV

FORM 990PF, PART II - OTHER LIABILITIES

DESCRIPTION

ENDING BOOK VALUE

DEFERRED CONTRIBUTIONS - STATEMENT 13

51,825,579.

TOTALS

51,825,579.

FORM 990-BE, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

NAME AND ADDRESS	TITLE AND TIME DEVOTED TO POSITION	COMPENSATION	CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS	EXPENSE ACCT AND OTHER ALLOWANCES
LLOYD GOLDMAN 52 VANDERBILT AVENUE 16TH FLOOR NEW YORK, NEW YORK 10017	SECRETARY AS NEEDED	NONE	NONE	NONE
DORIAN GOLDMAN 52 VANDERBILT AVENUE NEW YORK, NY 10017	PRESIDENT	NONE	NONE	NONE
KATJE GOLDMAN 52 VANDERBILT AVENUE NEW YORK, NY 10017	TREASURER	NONE	NONE	NONE
GRAND TOTALS		NONE	NONE	NONE

JOYCE & IRVING GOLDMAN FAMILY FOUNDATION, INC  
13-3216152

FORM 990-PF, PAGE 2, PART II, LINE 5 AND LINE 22

ON 1/1/04, THE FOLLOWING GRANTS RECEIVABLE WERE RECORDED ON  
THE FOUNDATION BOOKS:

BEQUEST RECEIVABLE:

ESTATE OF IRVING GOLDMAN (13-7058482) 20,124,000

ANNUITIES RECEIVABLE:

CHARITABLE LEAD TRUST U/W/O IRVING  
GOLDMAN (13-7078364) 54,725,195

GOLDMAN CHILDREN CHARITABLE LEAD  
ANNUITY TRUST (13-7054016) 2,910,000

GOLDMAN GRANDCHILDREN CHARITABLE  
LEAD ANNUITY TRUST (13-7054017) 4,753,448

TOTAL AT 1/1/04 82,512,643

LESS: CONTRIBUTIONS RECEIVED IN 2004

ESTATE OF IRVING GLDMAN  
52 VANDERBILT AVENUE  
NEW YORK, NY 10017 20,124,000

CHARITABLE LEAD TRUST U/W/ IRVING GOLDMAN  
52 VANDERBILT AVENUE  
NEW YORK, NY 10017 8,914,000

GOLDMAN CHILDREN TRUST  
52 VANDERBILT AVENUE  
NEW YORK, NY 10017 970,000

GOLDMAN GRANDCHILDREN TRUST  
52 VANDERBILT AVENUE  
NEW YORK, NY 10017 679,064 (30,687,064)

GRANTS RECEIVABLE AT 12/31/04 51,825,579