

Return of Private Foundation  
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

2002

For calendar year 2002, or tax year beginning

, and ending

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

Use the IRS label  
Otherwise, print or type  
See Specific Instructions

Name of organization  
**THE NORD FAMILY FOUNDATION**

Number and street (or P.O. box number if mail is not delivered to street address) Room/suite  
**747 MILAN AVENUE**

City or town, state, and ZIP code  
**AMHERST, OH 44001**

A Employer identification number  
**34-1595929**

B Telephone number  
**440-984-3939**

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

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)  
\$ **68,061,098.**

J Accounting method  Cash  Accrual  
 Other (specify)

**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))

	(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 Check <input type="checkbox"/> if the foundation is not required to attach Sch B	635,844.		N/A	
2 Distributions from split interest trusts				
3 Interest on savings and temporary cash investments	1,344,842.	1,344,842.		
4 Dividends and interest from securities	704,802.	704,802.		
5a Gross rents				
b (Net rental income or (loss))				
6a Net gain or (loss) from sale of assets not on line 10	<1,430,695.>			
b Gross sales price for all assets on line 6a				
7 Capital gain net income (from Part IV line 2)		0.		
8 Net short-term capital gain				
9 Income modifications				
10a Gross sales less returns and allowances				
b Less Cost of goods sold				
c Gross profit or (loss)				
11 Other income	43,150.	32,359.		STATEMENT 1
12 Total Add lines 1 through 11	1,297,943.	2,082,003.		
13 Compensation of officers, directors, trustees, etc.	131,250.	15,750.		115,500.
14 Other employee salaries and wages	204,358.	24,523.		179,835.
15 Pension plans, employee benefits	88,261.	10,591.		77,670.
16a Legal fees STMT 2	37,478.	4,497.		32,981.
b Accounting fees STMT 3	19,852.	2,382.		17,470.
c Other professional fees STMT 4	482,763.	465,164.		17,600.
17 Interest				
18 Depreciation and depletion STMT 5	25,000.	0.		0.
19 Occupancy STMT 10	14,614.	1,754.		
20 Travel, conferences, and meetings	56,442.	1,128.		55,314.
21 Printing and publications	99,145.	1,983.		97,162.
22 Other expenses STMT 6	24,462.	489.		23,973.
23 Total operating and administrative expenses Add lines 13 through 23	54,040.	6,485.		47,555.
24 Contributions, gifts, grants paid STMT 8	1,237,665.	534,746.		665,060.
25 Total expenses and disbursements Add lines 24 and 25	3,177,497.			3,177,497.
26 Subtract line 26 from line 12	4,415,162.	534,746.		3,842,557.
a Excess of revenue over expenses and disbursements	<3,117,219.>			
b Net investment income (if negative enter -0-)		1,547,257.		
c Adjusted net income (if negative enter -0-)			N/A	

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only		
		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing	39,647.	66,780.	66,780.
	2 Savings and temporary cash investments	2,882,252.	1,435,219.	1,435,219.
	3 Accounts receivable ▶			
	Less allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons			
	7 Other notes and loans receivable ▶			
	Less allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U S and state government obligations STMT 11b	6,199,122.	8,451,852.	8,451,852.
	b Investments - corporate stock STMT 11A	50,919,433.	40,963,199.	40,963,199.
	c Investments - corporate bonds STMT 11b	14,107,874.	14,129,901.	14,129,901.
11 Investments - land buildings and equipment basis ▶				
Less accumulated depreciation ▶				
12 Investments - mortgage loans				
13 Investments - other				
14 Land, buildings, and equipment, basis ▶ 3,024,820.				
Less accumulated depreciation ▶ 78,417.	2,379,076.	2,946,403.	2,946,403.	
15 Other assets (describe ▶ STATEMENT 11c)	96,315.	67,744.	67,744.	
16 Total assets (to be completed by all filers)	76,623,719.	68,061,098.	68,061,098.	
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			
	22 Other liabilities (describe ▶)			
23 Total liabilities (add lines 17 through 22)	0.	0.		
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>			
	and complete lines 24 through 26 and lines 30 and 31			
	24 Unrestricted	76,623,719.	68,061,098.	
	25 Temporarily restricted			
	26 Permanently restricted			
	Organizations that do not follow SFAS 117, check here ▶ <input type="checkbox"/>			
	and complete lines 27 through 31			
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				
30 Total net assets or fund balances	76,623,719.	68,061,098.		
31 Total liabilities and net assets/fund balances	76,623,719.	68,061,098.		

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	76,623,719.
2 Enter amount from Part I, line 27a	2	<3,117,219.>
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	73,506,500.
5 Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 7	5	5,445,402.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	68,061,098.

**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)
1a SEE STATEMENT 13	P	VARIOUS	VARIOUS
b			
c			
d			
e			

(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)
a		1,430,695.	<1,430,695.>
b			
c			
d			
e			

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) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a			<1,430,695.>
b			
c			
d			
e			

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	<1,430,695.>
8 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) If (loss), enter -0- in Part I, line 8	3	N/A

**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 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))
2001	4,513,597.	74,284,083.	.0607613
2000	5,137,169.	83,155,872.	.0617776
1999	5,091,358.	86,576,449.	.0588077
1998	4,471,441.	83,554,234.	.0535154
1997	4,883,302.	81,802,758.	.0596961

2 Total of line 1, column (d)	2	.2945581
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	3	.0589116
4 Enter the net value of noncharitable use assets for 2002 from Part X, line 5	4	68,546,925.
5 Multiply line 4 by line 3	5	4,038,209.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	15,473.
7 Add lines 5 and 6	7	4,053,682.
8 Enter qualifying distributions from Part XII, line 4	8	3,842,557.

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

**Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see 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		
c	All other domestic organizations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	0.
3	Add lines 1 and 2	3	30,945.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0.
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	30,945.
6	Credits/Payments		
a	2002 estimated tax payments and 2001 overpayment credited to 2002	6a	76,430.
b	Exempt foreign organizations - tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments. Add lines 6a through 6d	7	76,430.
8	Enter any penalty for underpayment of estimated tax. Check here <input checked="" type="checkbox"/> if Form 2220 is attached	8	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	45,485.
11	Enter the amount of line 10 to be credited to 2003 estimated tax	11	0.

**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	

1a During the tax year, did the organization attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?  
 b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for definition)?  
 If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the organization in connection with the activities.  
 c Did the organization file Form 1120-POL for this year?  
 d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year:  
 (1) On the organization \$ 0. (2) On organization managers \$ 0.  
 e Enter the reimbursement (if any) paid by the organization during the year for political expenditure tax imposed on organization managers \$ 0.  
 2 Has the organization engaged in any activities that have not previously been reported to the IRS?  
 If "Yes," attach a detailed description of the activities.  
 3 Has the organization made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes.  
 4a Did the organization have unrelated business gross income of \$1,000 or more during the year?  
 b If "Yes," has it filed a tax return on Form 990-T for this year?  
 5 Was there a liquidation, termination, dissolution, or substantial contraction during the year?  
 If "Yes," attach the statement required by General Instruction T.  
 6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either:  
 • By language in the governing instrument or  
 • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?  
 7 Did the organization have at least \$5,000 in assets at any time during the year?  
 If "Yes," complete Part II, col (c), and Part XV.  
 8a Enter the states to which the foundation reports or with which it is registered (see instructions) OHIO  
 b If the answer is "Yes" to line 7, has the organization furnished a copy of Form 990 PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation.  
 9 Is the organization claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2002 or the taxable year beginning in 2002 (see instructions for Part XIV)? If "Yes," complete Part XIV.  
 10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses.  
 11 Did the organization comply with the public inspection requirements for its annual returns and exemption application?  
 Web site address WWW.NORDF.F.ORG  
 12 The books are in care of SHARON WHITE, CONTROLLER Telephone no 440-984-3939  
 Located at 747 MILAN AVENUE, AMHERST, OHIO ZIP+4 44001  
 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 18 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 and Yes/No checkboxes. Rows include questions 1a through 6b regarding disqualifying activities, disaster assistance, and business holdings.

**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**

(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		131,250.	24,344.	0.

**2 Compensation of five highest-paid employees (other than those included on line 1) 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 ▶ 0

**3 Five highest-paid independent contractors for professional services If none, enter "NONE "**

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
ARONSON & PARTNERS 230 S. BROAD ST., PHILADELPHIA, PA	INVESTMENT COUNSEL	78,701.
DALTON GREINER HARTMAN MAHER 565 FIFTH AVE #2101, NEW YORK, NY	INVESTMENT COUNSEL	129,503.
KEYBANK 127 PUBLIC SQUARE, CLEVELAND, OH	FIDUCIARY FEES	72,267.
THE PATTERSON CAPITAL CORP 2029 CENTURY PARK, EAST L.A., CA	INVESTMENT COUNSEL	105,653.
THOMPSON HINE LLP 127 PUBLIC SQUARE, CLEVELAND, OH	LEGAL COUNSEL	51,253.

Total number of others receiving over \$50,000 for professional services ▶ 0

**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 MAINTENANCE OF HISTORICALLY SIGNIFICANT PROPERTIES FOR EDUCATIONAL OR OTHER CHARITABLE PURPOSES .	51,253.
2	
3	
4	

**Part IX-B Summary of Program-Related Investments**

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 N/A	
2	
All other program-related investments See instructions	
3	
<b>Total</b> Add lines 1 through 3	<b>0.</b>

**Part X Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see 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	69,481,596.
b Average of monthly cash balances	1b	109,191.
c Fair market value of all other assets	1c	
d Total (add lines 1a, b, and c)	1d	69,590,787.
e Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2 Acquisition indebtedness applicable to line 1 assets	2	0.
3 Subtract line 2 from line 1d	3	69,590,787.
4 Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	1,043,862.
5 Net value of noncharitable-use assets Subtract line 4 from line 3 Enter here and on Part V, line 4	5	68,546,925.
6 Minimum investment return Enter 5% of line 5	6	3,427,346.

**Part XI Distributable Amount** (see 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	3,427,346.
2a Tax on investment income for 2002 from Part VI, line 5	2a	30,945.	
b Income tax for 2002 (This does not include the tax from Part VI)	2b		
c Add lines 2a and 2b	2c	30,945.	
3 Distributable amount before adjustments Subtract line 2c from line 1	3	3,396,401.	
4a Recoveries of amounts treated as qualifying distributions	4a	28,571.	
b Income distributions from section 4947(a)(2) trusts	4b	0.	
c Add lines 4a and 4b	4c	28,571.	
5 Add lines 3 and 4c	5	3,424,972.	
6 Deduction from distributable amount (see instructions)	6	0.	
7 Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1	7	3,424,972.	

**Part XII Qualifying Distributions** (see 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	3,842,557.
b Program-related investments - Total from Part IX-B	1b	0.
2 Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3 Amounts set aside for specific charitable projects that satisfy the		
a Suitability test (prior IRS approval required)	3a	
b Cash distribution test (attach the required schedule)	3b	
4 Qualifying distributions Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	3,842,557.
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	5	0.
6 Adjusted qualifying distributions Subtract line 5 from line 4	6	3,842,557.

**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 instructions)

	(a) Corpus	(b) Years prior to 2001	(e) 2001	(d) 2002
<b>1</b> Distributable amount for 2002 from Part XI, line 7				3,424,972.
<b>2</b> Undistributed income if any as of the end of 2001				
<b>a</b> Enter amount for 2001 only			0.	
<b>b</b> Total for prior years		0.		
<b>3</b> Excess distributions carryover, if any, to 2002				
<b>a</b> From 1997	796,609.			
<b>b</b> From 1998	337,789.			
<b>c</b> From 1999	849,200.			
<b>d</b> From 2000	1,068,260.			
<b>e</b> From 2001	806,276.			
<b>f</b> Total of lines 3a through e	3,858,134.			
<b>4</b> Qualifying distributions for 2002 from Part XII, line 4 ▶ \$	3,842,557.			
<b>a</b> Applied to 2001, but not more than line 2a			0.	
<b>b</b> Applied to undistributed income of prior years (Election required - see instructions)		0.		
<b>c</b> Treated as distributions out of corpus (Election required see instructions)	0.			
<b>d</b> Applied to 2002 distributable amount				3,424,972.
<b>e</b> Remaining amount distributed out of corpus	417,585.			
<b>5</b> Excess distributions carryover applied to 2002 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
<b>6</b> Enter the net total of each column as indicated below				
<b>a</b> Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	4,275,719.			
<b>b</b> Prior years' undistributed income. Subtract line 4b from line 2b		0.		
<b>c</b> 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		0.		
<b>d</b> Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
<b>e</b> Undistributed income for 2001. Subtract line 4a from line 2a. Taxable amount - see instr			0.	
<b>f</b> Undistributed income for 2002. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2003				0.
<b>7</b> Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(E) or 4942(g)(3)	0.			
<b>8</b> Excess distributions carryover from 1997 not applied on line 5 or line 7	796,609.			
<b>9</b> Excess distributions carryover to 2003. Subtract lines 7 and 8 from line 6a	3,479,110.			
<b>10</b> Analysis of line 9				
<b>a</b> Excess from 1998	337,789.			
<b>b</b> Excess from 1999	849,200.			
<b>c</b> Excess from 2000	1,068,260.			
<b>d</b> Excess from 2001	806,276.			
<b>e</b> Excess from 2002	417,585.			



**Part XIV Private Operating Foundations** (see instructions and Part VII A, question 9)

N/A

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2002, enter the date of the ruling

b Check box to indicate whether the organization is a private operating foundation described in section  4942(j)(3) or  4942(j)(5)

2 a 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) 2002	(b) 2001	(c) 2000	(d) 1999	

b 85% of line 2a

c Qualifying distributions from Part XII, line 4 for each year listed

d Amounts included in line 2c not used directly for active conduct of exempt activities

e Qualifying distributions made directly for active conduct of exempt activities  
Subtract line 2d from line 2c

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3 Complete 3a, b, or c for the alternative test relied upon

a "Assets" alternative test - enter (1) Value of all assets

(2) Value of assets qualifying under section 4942(j)(3)(B)(i)

b "Endowment" alternative test - Enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed

c "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 25 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))

NONE

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.

NONE

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 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

SEE STATEMENT 14

b The form in which applications should be submitted and information and materials they should include

SEE STATEMENT 14

c Any submission deadlines

SEE STATEMENT 14

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors

SEE STATEMENT 14

**Part XV** Supplementary Information (continued)

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

Recipient	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
Name and address (home or business)				
<p><i>a Paid during the year</i></p> <p>SEE STATEMENT 8</p>				<p>3,177,497.</p>
<p><b>Total</b></p>				<p>▶ <b>3a</b> 3,177,497.</p>
<p><i>b Approved for future payment</i></p> <p>SEE STATEMENT 9</p>				<p>841,077.</p>
<p><b>Total</b></p>				<p>▶ <b>3b</b> 841,077.</p>

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Table with 5 main columns: (a) Business code, (b) Amount, (c) Exclusion code, (d) Amount, (e) Related or exempt function income. Rows include Program service revenue, Fees and contracts from government agencies, Membership dues and assessments, Interest on savings and temporary cash investments, Dividends and interest from securities, Net rental income from real estate, Net rental income from personal property, Other investment income, Gain or (loss) from sales of assets other than inventory, Net income or (loss) from special events, Gross profit or (loss) from sales of inventory, Other revenue (BROKERAGE REBATES, OTHER INCOME), Subtotal, and Total.

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 (other than by providing funds for such purposes). Content: 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. Content is mostly N/A.

2a 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... [ ] Yes [X] No

Table with 3 columns: (a) Name of organization, (b) Type of organization, (c) Description of relationship. Content is mostly N/A.

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 Declaration 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 (John Mulloney), date (1/11/11), preparer's signature (John A Zupiec), and firm name (DELOITTE & TOUCHE LLP).

**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

**2002**

Name of organization

Employer identification number

**THE NORD FAMILY FOUNDATION**

**34-1595929**

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 box(es) 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 1 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)

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

Schedule B (Form 990, 990-EZ, or 990-PF) (2002)

Name of organization

Employer identification number

THE NORD FAMILY FOUNDATION

34-1595929

Part I Contributors (See Specific Instructions)

(a) No	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	EVAN NORD 747 MILAN AVENUE AMHERST, OH 44001	\$ 570,844.	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" type="checkbox"/> (Complete Part II if there is a noncash contribution)
2	LORAIN COMMUNITY FOUNDATION 1865 N. RIDGE ROAD LORAIN, OH 44055	\$ 65,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)

Name of organization

Employer identification number

**THE NORD FAMILY FOUNDATION**

**34-1595929**

**Part II Noncash Property** (See Specific Instructions)

(a) No from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
1	<u>PAID THE CONTRACTOR TO CONSTRUCT THE NEW BUILDING FOR THE NORD FOUNDATION.</u>	\$ 570,844.	2002
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	

DESCRIPTION	OTHER INCOME	STATEMENT	1
DESCRIPTION		AMOUNT	
HARED MAINTENANCE COSTS		32,359.	
ROKERAGE REBATES		4,537.	
OTHER INCOME		6,254.	
TOTAL TO FORM 990-PF, PART I, LINE 11, COLUMN A		43,150.	





FORM 990-PF	LEGAL FEES			STATEMENT 2
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
LEGAL FEES	37,478.	4,497.		32,981.
FORM 990-PF, PG 1, LN 16A	37,478.	4,497.		32,981.



FORM 990-PF	ACCOUNTING FEES			STATEMENT 3
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING FEES	19,852.	2,382.		17,470.
FORM 990-PF, PG 1, LN 16B	19,852.	2,382.		17,470.

FORM 990-PF	OTHER PROFESSIONAL FEES			STATEMENT 4
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT FEES - AVATAR ASSOCIATES	16,934.	16,934.		0.
INVESTMENT FEES - MATTERSON	105,653.	105,653.		0.
INVESTMENT FEES - MACKAY SHIELDS	49,166.	49,167.		0.
INVESTMENT REPORTING FEE TRUSTEES & CASH	4,753.	4,753.		0.
MANAGEMENT FEES	72,267.	72,267.		0.
CONSULTING FEES	20,000.	2,400.		17,600.
INVESTMENT FEES - ARONSON	78,701.	78,701.		0.
INVESTMENT FEES - TCW	5,424.	5,424.		0.
INVESTMENT FEES - DGHM & CO	129,503.	129,503.		0.
INVESTMENT FEES - ISHARES	362.	362.		0.
FORM 990-PF, PG 1, LN 16C	482,763.	465,164.		17,600.

FORM 990-PF	TAXES			STATEMENT 5
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
EXCISE TAX	25,000.	0.		0.
O FORM 990-PF, PG 1, LN 18	25,000.	0.		0.

FORM 990-PF	OTHER EXPENSES			STATEMENT 6
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INSURANCE	8,191.	983.		7,208.
TELEPHONE	9,518.	1,142.		8,376.
FEES & SUBSCRIPTIONS	3,414.	410.		3,004.
OFFICE CONSULTING	9,890.	1,187.		8,703.
OFFICE EXPENSE	25,785.	3,094.		22,691.
OTHER EXPENSES	<2,758.>	<331.>		<2,427.>
FORM 990-PF, PG 1, LN 23	54,040.	6,485.		47,555.

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FORM 990-PF      OTHER DECREASES IN NET ASSETS OR FUND BALANCES      STATEMENT      7

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<u>DESCRIPTION</u>	<u>AMOUNT</u>
UNREALIZED DEPRECIATION OF MARKETABLE SECURITIES	5,445,402.
TOTAL TO FORM 990-PF, PART III, LINE 5	<u>5,445,402.</u>

# The Nord Family Foundation 34-1595929

12/31/02

<b>Payee Organization Project Title, Grant Amount</b>	<b>Grant No. Ref. No.</b>	<b>Payment Amount</b>
<b>Alzheimers Family Services of Greater Beaufort</b> As partial support for an executive director \$10,000 00	20020457	\$10,000 00
<b>American Heart Association</b> Grant for Match [166] \$25 00	20020409	\$25 00
<b>American Red Cross - Lorain County Chapter</b> In support of the Disaster Relief Fund for victims of the fire at Fairway Manor apartment complex \$10,000 00	20020217	\$10,000 00
For youth safety training programs \$22,000 00	20020087	\$22,000 00
		<hr/>
		\$32,000 00
<b>Amherst Schools</b> Grant for Match [138] \$2,000 00	20020198	\$2,000 00
<b>Amherst Historical Society &amp; Sandstone Museum Center</b> In continued support of administrative costs and programming \$30,000 00	20010785	\$25,000 00
<b>Amvets Charities Inc.</b> Grant for Match [137] \$50 00	20020197	\$50 00
<b>Apollo's Fire The Cleveland Baroque Orchestra</b> In support of St Matthew Passion at Oberlin's Finney Chapel \$1,000 00	20020596	\$1,000 00
<b>Arthritis Foundation - Northeastern Ohio</b> In support of arthritis education and chronic disease management programs in Lorain County \$5,000 00	20020464	\$5,000.00
<b>Avon Breast Cancer 3 Day</b> Grant for Match [143] \$150 00	20020206	\$150 00

STATE OF OHIO

# The Nord Family Foundation 34-1595929

Grant for Match [169] \$150 00	20020585	\$150 00
		<hr/>
		\$300 00

## Beck Center for the Cultural Arts

In support of the Center's Education Outreach in Lorain County \$11,400 00	20020044	\$11,400 00
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## Big Brothers/Big Sisters of Lorain County

Grant for Match [150] \$25 00	20020231	\$25 00
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Grant for Match [155] \$45 00	20020384	\$45 00
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Grant for Match [159] \$50 00	20020397	\$50 00
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For general operating support \$15,000 00	20020342	\$15,000 00
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\$15,120 00

## The Black River Historical Society

For continued support of a photo cataloging and web expansion project started in 1999	20020031	\$30,000 00
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\$30,000 00

Grant for Match [185] \$25 00	20030160	\$25 00
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\$30,025 00

## Boys & Girls Clubs of Greater Washington

Grant for Match [173] \$250 00	20020591	\$250 00
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## Boys & Girls Clubs of Lorain County

Grant for Match [132] \$100 00	20020187	\$100 00
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For general operating support \$30,000 00	20020295	\$30,000 00
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\$30,100 00

## Buckingham Brown and Nichols School

Grant for Match [115] \$3,500 00	20020159	\$3,500 00
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## Buffalo State College Foundation, Inc.



# The Nord Family Foundation 34-1595929

Grant for Match [116] \$500 00	20020161	\$500 00
<b>Business Volunteers Unlimited</b> To support the expansion of BVU Lorain County beyond the pilot phase \$5,000 00	2002Q139	\$5,000 00
<b>Cambridge Family and Children's Service</b> Grant for Match [146] \$750 00	20020214	\$750 00
<b>Capital Research Center</b> Grant for Match [114] \$500 00	20020158	\$500 00
Grant for Match [184] \$1,000 00	20030164	\$1,000 00
		<hr/> \$1,500 00
<b>Case Western Reserve University</b> Grant for Match [136] \$500 00	20020195	\$500 00
In support of the "Regional Foods and Markets Reconnecting Farmers and Consumers in the Western Reserve" symposium \$2,000 00	20020417	\$2,000 00
		<hr/> \$2,500 00
<b>Center for Applied Special Technology (CAST)</b> To continue the CAST collaboration with the Center for Leadership in Education that will integrate Universal Design for Learning at six pilot schools in Lorain County \$125,000 00	20020509	\$125,000 00
<b>The Center for Families and Children</b> In support of a regional public policy conference for foundations, nonprofit organizations, government and business \$15,000 00	20020089	\$15,000 00
<b>The Center for Leadership in Education</b> For support of the Center's efforts to strengthen the quality of school of restructuring in Lorain County. \$100,000 00	20020056	\$100,000 00
To continue the Scholastic Games of Lorain County, a high school radio quiz program \$2,000 00	20020395	\$2,000 00

# The Nord Family Foundation 34-1595929

In support of an educational luncheon symposium on Universal Design for Learning in Lorain County 20020418 \$1,782 54

\$1,782 54

\$103,782 54

## Central Carolina Community Foundation

In support of the Community Investors Project, a special initiative promoting microenterprise development and philanthropy in high schools; in partnership with Junior Achievement 20020114 \$7,000 00

\$14,000 00

Children's Chance

As fiscal agent for Children's Chance, for participation in the Strengthening Family Service Agencies Initiative 20000285 \$4,975 00

\$22,500 00

\$11,975 00

## Chesapeake Bay Foundation

Grant for Match [149] 20020225 \$150 00

\$150 00

## Child Care Resource Center

For general operating support 20020036 \$35,000 00

\$35,000 00

## The Children's Developmental Center

In support of Let's Start Talking, a support and intervention program for families with children who have communication delays 20020347 \$17,851 00

\$17,851 00

## Choral Spectrum

In support of special projects with nationally recognized music conductors, and for general operations 20020074 \$2,000 00

\$2,000 00

To purchase music storage cabinets 20020394 \$2,000 00

\$2,000 00

\$4,000 00

## Christ Episcopal Church

Grant for Match [112] 20020156 \$2,180 00

\$2,180 00

## Christ United Methodist Ministries

In support of Camp IDEAS, a summer camp for children with disabilities 20020133 \$4,000 00

\$4,000 00

STAFF MAIL IT

# The Nord Family Foundation 34-1595929

## Citizens Opposed to Domestic Abuse

In support of key program staff 20020014 \$15,000 00  
\$15,000 00

## City of Amherst

### Amherst Downtown Betterment Association

In support of Amherst Downtown Betterment Association's commercial revitalization efforts and programs that promote and sustain small businesses 20020252 \$20,000 00  
\$20,000 00

## Clay County Animal Shelter

Grant for Match [189] 20030162 \$500 00  
\$500 00

## Cleveland Center for Contemporary Art

Grant for Match [124] 20020170 \$1,000 00  
\$1,000 00

In support of education outreach programming in Cleveland schools 20020071 \$20,000 00  
\$20,000 00

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\$21,000 00

## The Cleveland Foundation

In support of the workshop for area arts organizations addressing the economic realities facing the cultural community in Northeast Ohio 20020248 \$2,000 00  
\$2,000 00

## Cleveland Hearing & Speech Center

In support of Community Services for the Deaf and Hard of Hearing of Lorain County 20020294 \$15,000 00  
\$15,000 00

## Cleveland Museum of Natural History

In support of two new planetarium domes 20020380 \$2,000.00  
\$2,000.00

## Cleveland Opera

Grant for Match [157] 20020387 \$1,000 00  
\$1,000 00

Grant for Match [156] 20020388 \$1,000 00  
\$1,000 00

In support of The Campaign for Opera Excellence and the Young Artists Fund.. 20000200 \$20,000 00  
\$60,000 00

In support of The Campaign for Opera Excellence and the Young Artists Fund 20000200 \$20,000 00  
\$60,000 00

In continued support of Cleveland Opera's "Music, Words, Opera" Program with Lorain County schools, over three years 20010751 \$25,000 00  
\$75,000 00

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# The Nord Family Foundation 34-1595929

		<u>\$67,000 00</u>
<b>The Cleveland Play House</b>		
To support education and outreach programs in Lorain County	20010548	\$12,000 00
\$36,000 00		
<b>Cleveland Pops Orchestra</b>		
In support of a summer 2002 community performance program	20020235	\$1,000 00
\$1,000 00		
<b>Cleveland Public Radio</b>		
Grant for Match [128]	20020182	\$120 00
\$120 00		
Grant for Match [127]	20020183	\$120 00
\$120 00		
		<u>\$240 00</u>
<b>Cleveland Public Theatre, Inc.</b>		
In continued support of Act Now Lorain!, an interactive arts education program for urban youth, and the "Finding a Voice" project for homeless women	20020267	\$25,000 00
\$25,000 00		
<b>Cleveland Restoration Society</b>		
In continued support of the Preservation Resource Center of Northeastern Ohio	20020126	\$20,000 00
\$20,000 00		
<b>Cleveland Scholarship Programs, Inc.</b>		
To support general operations of the college program	20020191	\$2,000 00
\$2,000 00		
<b>College of Wooster</b>		
Grant for Match [162]	20020402	\$100 00
\$100 00		
<b>Colorado Association of Funders</b>		
For membership dues for 2002	20020392	\$350 00
\$350 00		
<b>Colorado Homeless Families</b>		
In continued support of transitional housing and supportive services for homeless families	20020556	\$10,000.00
\$10,000 00		
<b>Colorado Nonprofit Development Center</b>		
In support of The Delores Project, providing shelter and support for homeless women	20020526	\$10,000 00
\$10,000 00		
<b>Common Ground</b>		

# The Nord Family Foundation 34-1595929

In support of the Pathfinder youth development program and for nonprofit agency services.	20020269	\$50,000 00
\$50,000 00		
<b>Communities in Schools</b>		
In continued support of the CIS programming in Richland One schools, focused on children and families in grades 4-12	20020481	\$22,500 00
\$22,500 00		
<b>Community Health Partners Foundation</b>		
In support of The Phoenix Center, providing grief support for children and developing complementary therapies and other support programs	20020094	\$40,000 00
\$40,000 00		
In continued support of the Health Ministry/Parish Nursing Program, for outreach in Latino communities	20020486	\$25,000.00
\$25,000 00		
		<hr/>
		\$65,000 00
<b>Community Mediation Center</b>		
In support of general operations	20020270	\$10,000 00
\$10,000 00		
<b>The Conflict Center</b>		
For general operating support	20020450	\$15,000 00
\$15,000 00		
<b>Conflict Resolution Center of the West Shore, Inc.</b>		
For general operating support	20020088	\$24,000 00
\$24,000 00		
<b>Cornucopia, Inc.</b>		
In continued support of job training programs for people with mental and physical disabilities	20020110	\$15,000 00
\$15,000 00		
<b>Council on Foundations</b>		
For 2002 general operations	20020192	\$8,809 00
\$8,809.00		
<b>Cross Community Coalition</b>		
Strengthening Family Service Agencies Initiative, over three years	20000286	\$21,500 00
\$72,000 00		
<b>Damen House</b>		
In support of the Residential Program, for homeless women and children	20020318	\$10,000 00
\$10,000 00		
<b>The Deaf and Deaf Blind Committee on Human Rights</b>		
North Coast Association of the Deaf, Inc		

STAFFING

# The Nord Family Foundation 34-1595929

In support of a an internship stipend \$300.00	20020416	\$300 00
<b>Delaware Avenue United Methodist Church</b>		
For child care scholarships and for general operating support \$13,000 00	20020038	\$13,000.00
<b>Denver Youth Program</b>		
In continued support of GRASP (Gang Rescue And Support Project), a violence prevention program for youth \$7,500 00	20020444	\$7,500 00
<b>Denver Urban Ministries</b>		
In continued support of employment, emergency housing, and meal programs for needy families \$10,000 00	20020104	\$10,000 00
<b>Direct Action for Central Lorain</b>		
In support of affordable housing and neighborhood revitalization efforts \$20,000 00	20020565	\$20,000 00
<b>Easter Seal Society of Northwestern Ohio, Inc.</b>		
To participate in the Strengthening Family Service Agencies Initiative, over three years \$72,000 00	20000287	\$16,200.00
<b>Echo Hill Campership Fund</b>		
Grant for Match [151] \$500 00	20020234	\$500 00
<b>Echoing Hills Village Inc.</b>		
Capital improvements for seven Lorain County group home facilities serving disabled individuals \$25,000 00	20020296	\$25,000 00
<b>El Centro De Servicios Sociales</b>		
In support of the Annual Hispanic Leadership Conference \$500 00	20020202	\$500 00
In continued support of "Project Conquest," a behavior modification and employment skills development program for at risk youth, 14-21 years old \$20,000 00	20020546	\$20,000 00
		\$20,500.00
<b>Elyria Little League Baseball Inc.</b>		
In support of making the baseball diamonds handicapped-accessible \$1,000 00	20020203	\$1,000 00
<b>English Springer Spaniel Rescue of America</b>		
Grant for Match [145]	20020213	\$100 00

# The Nord Family Foundation 34-1595929

\$100 00

## The Epiphany School

In support of the Master Teachers in English position at this private school for inner-city children 20020058 \$15,000 00

\$15,000 00

## Family Planning Services of Lorain County

To establish a new clinic site in Oberlin 20020083 \$25,000 00

\$25,000 00

## Firelands Association for the Visual Arts

For general operating support 20020468 \$30,000 00

\$30,000 00

In support of general operating expenses 20030131 \$2,000 00

\$2,000 00

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\$32,000 00

## Firelands Land Conservancy

In support of the Media Literacy Project, a capacity building research trip to Cambridge Community Television 20020603 \$500 00

\$500 00

## The Foundation Center

In support of general operating 20020190 \$2,000 00

\$2,000 00

For continued general operating support. 20020560 \$3,000 00

\$3,000 00

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\$5,000 00

## The Foundation for Appalachian Ohio

In support of its institutional development, to build the Foundation's base of donors/clients 20020132 \$25,000 00

\$75,000 00

## Frank Lloyd Wright Foundation

Grant for Match [117] 20020186 \$500 00

\$500 00

## The Gathering Place

Grant for Match [142] 20020205 \$2,500 00

\$2,500 00

Grant for Match [167] 20020413 \$1,000 00

\$1,000 00

For general operating support 20020485 \$25,000 00

\$25,000 00

11/17/11

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# The Nord Family Foundation 34-1595929

		<u>\$28,500 00</u>
<b>Girl Scouts of Erie Shores, Inc.</b>		
Grant for Match [152] \$500 00	20020233	\$500 00
Grant for Match [168] \$1,000 00	20020414	\$1,000 00
For general operating support \$20,000 00	20020322	\$20,000 00
		<u>\$21,500 00</u>
<b>Great Lakes Science Center</b>		
Grant for Match [129] \$250 00	20020185	\$250 00
In continued support of informal science education opportunities for students and teachers \$75,000 00	9900252	\$25,000 00
		<u>\$25,250 00</u>
<b>Great Lakes Theater Festival, Inc.</b>		
Grant for Match [119] \$250 00	20020165	\$250 00
In support of education and outreach programs in Lorain County \$25,000 00	20020046	\$25,000 00
		<u>\$25,250 00</u>
<b>The Guidance Center, Inc.</b>		
Grant for Match [188] \$800 00	20030163	\$800 00
<b>Habitat for Humanity International</b>		
Grant for Match [158] \$150 00	20020386	\$150 00
<b>Hard Hatted Women, Inc.</b>		
In continued support of non-traditional job training and outreach efforts in Lorain County \$5,000 00	20020538	\$5,000 00
<b>Harrison Cultural Community Centre</b>		
For general operating support \$20,000 00	20020498	\$20,000 00
<b>Hawken School</b>		

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# The Nord Family Foundation 34-1595929

Grant for Match [133] \$1,000 00	20020188	\$1,000 00
<b>Heartland Circle</b>		
For general operating support \$25,425 00	20020348	\$25,425 00
<b>Heathwood Hall Episcopal School</b>		
Grant for Match [176] \$250 00	20020601	\$250.00
<b>Historic Beaufort Foundation</b>		
Grant for Match [182] \$1,000 00	20030146	\$1,000 00
<b>Hope Communities, Inc.</b>		
To support the STRIVE program - a pilot in-school and after-school program that trains middle and high school students to tutor 1st and 2nd graders in reading \$5,000 00	20020516	\$5,000 00
<b>Horizon Activities Center</b>		
In support of the Educational Enrichment Initiative Training Seminar \$1,000.00	20020237	\$1,000 00
<b>Human Services Inc.</b>		
In support of the Young Fathers Program \$10,000 00	20020078	\$10,000 00
<b>Humillity of Mary Housing, Inc.</b>		
In support of FAITH House, a transitional housing facility for homeless women and their children \$30,000 00	20020131	\$30,000 00
<b>Independent Institute</b>		
Grant for Match [135] \$500 00	20020196	\$500.00
<b>Jewish Family and Children's Services</b>		
Grant for Match [201] \$5,000 00	20030175	\$5,000 00
<b>Johns Hopkins University</b>		
Grant for Match [174] \$250 00	20020594	\$250 00
<b>Junior Achievement - Rocky Mountain, Inc.</b>		
In support of "Go Figure," a program that strengthens math skills through fundamental economics and business concepts. \$7,500 00	20020102	\$7,500 00
<b>Lake Erie Nature and Science Center</b>		
To develop a wildlife education program for preschool and kindergarten classes	20020123	\$10,000 00

# The Nord Family Foundation 34-1595929

\$10,000 00		
To support Science Literacy in Lorain County public schools	20010572	\$25,000 00
\$50,000 00		
		\$35,000 00
<b>Leadership Lorain County</b>		
In continued support of the Public Service Internship Program for college students.	20020547	\$40,000 00
\$40,000 00		
<b>The Linden School</b>		
In support of intergenerational activities and for child care scholarships	20020090	\$48,000 00
\$48,000 00		
<b>Lorain County Community College</b>		
To establish "The Digital Community Coalition" and improve access to telecommunications and computer technology throughout Lorain County; in partnership with the Center for Leadership in Education	20020100	\$46,400 00
\$46,400 00		
<b>Lorain Catholic High School</b>		
To support the AutoCAD Technology and Design lab at Lorain Catholic High School	20020057	\$15,000 00
\$15,000 00		
<b>Lorain Community Music Theatre</b>		
Grant for Match [147]	20020215	\$50 00
\$50 00		
<b>Lorain County Access to Higher Education Program, Inc.</b>		
For continued support of Access programming in Lorain county schools over two years	20011040	\$50,000 00
\$100,000 00		
<b>Lorain County Board of Mental Health</b>		
To pilot the RALLY (Responsive Advocacy for Life and Learning in Youth) program, integrating mental health and school services, over two years	20020297	\$67,000 00
\$140,000 00		
<b>Lorain County Department of Job &amp; Family Services</b>		
For continued support of the Emergency Prescription Program	20020415	\$2,000 00
\$2,000 00		
<b>Lorain County Free Clinic, Inc.</b>		
For the Prescription Drug Program	20020477	\$20,000 00
\$20,000 00		
<b>Lorain County Reinvestment Coalition</b>		
In continued support of educational services that increase private investment in Lorain County neighborhoods	20020106	\$25,000 00
\$25,000 00		

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# The Nord Family Foundation 34-1595929

<b>Lorain County Safe Harbor/Genesis House</b>		
In support of the Disability Services Program	20020346	\$35,000 00
\$35,000 00		
<b>Lorain County Task Force for the Homeless</b>		
In support of general operations	20020408	\$2,000 00
\$2,000 00		
<b>Lorain County Urban League</b>		
In support of employment and housing services, and programs that impact the health and well-being of minorities	20020449	\$25,000 00
\$25,000 00		
<b>Lorain Palace Civic Center</b>		
Grant for Match [111]	20020155	\$200 00
\$200 00		
Grant for Match [113]	20020157	\$1,000 00
\$1,000 00		
Grant for Match [148]	20020216	\$100 00
\$100 00		
To replace the Palace Theatre's heating system	20020113	\$25,000 00
\$25,000 00		
Grant for Match [163]	20020407	\$500 00
\$500 00		
In support of the Lorain Police Department's, "Do the Right Thing" Program which recognizes and rewards youth for good deeds	20020584	\$1,000 00
\$1,000 00		
Grant for Match [187]	20030149	\$50 00
\$50 00		
		\$27,850 00
<b>Lyrle Opera Cleveland</b>		
For continued support of The Community Opera Connection that will bring 1,200 adults and children from Lorain and Cuyahoga to the summer festival performances at University Circle.	20020266	\$6,000 00
\$6,000 00		
<b>The MAD* Factory</b>		
In continued support of theater education programs for children of all ages	20020278	\$45,000.00
\$45,000 00		
<b>The Maine Maritime Museum</b>		
Grant for Match [179]	20030145	\$75 00
\$75 00		
<b>MainStreet Lorain Development Corporation</b>		

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# The Nord Family Foundation 34-1595929

In support of a strategic planning process that will guide redevelopment efforts in downtown Lorain	20020288	\$10,000 00
\$10,000 00		
<b>Mercyhurst College</b>		
Grant for Match [121]	20020167	\$200 00
\$200 00		
<b>Messengers of God</b>		
For continued operational support for this arts program serving youngsters in Lorain and Oberlin	20020277	\$35,000 00
\$35,000 00		
<b>Musical Arts Association</b>		
Grant for Match [134]	20020194	\$1,000 00
\$1,000.00		
<b>National Association of Street Schools</b>		
In support of a national expansion and replication of the Denver Street School model, in several U S cities	20020377	\$5,000 00
\$5,000 00		
<b>National Center for Family Philanthropy</b>		
In support of "Friends of the Family," a partnership for those who share commitment to family philanthropy	20020419	\$1,000 00
\$1,000 00		
<b>National Trust for Historic Preservation</b>		
In support of the 2002 National Preservation Conference in Cleveland, Ohio	20020236	\$2,000 00
\$2,000 00		
<b>Neighborhood House Association of Lorain County, Inc.</b>		
For general operating support	20020140	\$40,000 00
\$40,000 00		
To participate in the Strengthening Family Service Agencies Initiative, over three years	20000288	\$20,929.00
\$72,000 00		
		\$60,929 00
<b>Neighborhood Nurturing Through Wellness</b>		
For general operating support	20011002	\$10,000.00
\$20,000 00		
<b>New Horizon Family Care Center, Inc.</b>		
For participation in the Strengthening Family Service Agencies Initiative	20000284	\$4,975 00
\$22,500 00		
<b>New Sunrise Properties, Inc.</b>		

STAFF

# The Nord Family Foundation 34-1595929

To support the construction of single-family houses on scattered sites throughout the city of Oberlin for low and moderate income families	99-25	\$5,000 00
\$75,000 00	99-25	
<b>Newberry Opera House Foundation Inc.</b>		
In support of general operating expenses	20020005	\$10,000 00
\$10,000 00		
<b>The Nord Center</b>		
To construct a vocational training workshop for adults with mental illnesses	20011023	\$35,000 00
\$35,000 00		
<b>North Ridgeville Community Care</b>		
For general operating support	20020282	\$6,000 00
\$6,000 00		
<b>Northern Ohio Youth Orchestra, Inc.</b>		
The Black River Singers		
As fiscal agent for Black River Singers, funding for instrumentalists for the May 2002 concert and for a performance at the Kendal community	20020204	\$2,000 00
\$2,000 00		
For continued operating support for the core orchestral and chamber music programs as well as outreach concerts	20020263	\$5,000 00
\$5,000 00		
		<hr/>
		\$7,000 00
<b>Nurturing Center</b>		
In support of the Teen Parenting Program, over three years	20000227	\$68,000 00
\$206,790 00		
<b>Oberlin Choristers</b>		
In support of community-based, music education programs for children of all ages	20020275	\$5,000.00
\$5,000 00		
<b>Oberlin School District</b>		
Grant for Match [144]	20020207	\$1,000 00
\$1,000 00		
<b>Oberlin College</b>		
For production of the opera-ballet Le Pouvoir de l'Amour	20020164	\$2,000 00
\$2,000 00		
Grant for Match [126]	20020181	\$1,090 00
\$1,090 00		
In continued support of the Black River Theater Company's Summer 2002 free family theater program.	20020043	\$5,000 00
\$5,000 00		
		<hr/>
		\$8,090 00

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# The Nord Family Foundation 34-1595929

## Oberlin Community Services Council

Grant for Match [123] \$120.00	20020168	\$120 00
Grant for Match [125] \$150 00	20020171	\$150 00
In support of the Oberlin Race Relations Committee's efforts to promote racial justice and harmony through public dialogue, collaboration, and community activities.	20020542	\$15,000 00
\$15,000 00		<hr/>
		\$15,270 00

## Oberlin Early Childhood Center

Grant for Match [120] \$250 00	20020166	\$250 00
For child care subsidies and other supports for needy families, over two years. \$150,700 00	20010534	\$75,350 00
In continued support of KIDSsmART, a collaborative program to integrate the creative arts into early childhood education, over two years	20020480	\$65,000 00
\$105,000 00		
Grant for Match [190] \$25 00	20030159	\$25 00
		<hr/>
		\$140,625 00

## Oberlin Historical and Improvement Organization

To replace the roof at Burrell King House (NOTE This grant was reassigned on 10/26/02; it was c 98-79  
\$40,000 00 98-79 \$40,000 00

## Oberlin Seniors, Inc.

Grant for Match [110] 20020154 \$120 00  
\$120 00

## The Ohio Foundation of Independent Colleges, Inc.

To provide tuition assistance for fourteen students from Lorain County who attend OFIC colleges 20020075 \$15,000 00  
\$15,000 00

## Ohio Grantmakers Forum

For 2002 general operations 20020193 \$6,411 00  
\$6,411 00

For continued one-year general operating support 20020501 \$23,000 00  
\$23,000 00

In support of emergency planning 20030147 \$2,000 00

# The Nord Family Foundation 34-1595929

\$2,000 00

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\$31,411 00

**Ohio State University**

Grant for Match [153]

\$100 00

20020232

\$100 00

**The Ohio State University**

Grant for Match [154]

\$100 00

20020385

\$100 00

**Outdoor Explorations**

In support of Calling All Youth, an outdoor education initiative integrating youth with and without disabilities

20020470

\$6,000 00

\$6,000 00

**The Patriots Community Band**

In support of commissioning an original composition in honor of your 25th anniversary

20030130

\$2,000 00

\$2,000 00

**Ohio Dance Theatre**

For continued operating support and a minority outreach scholarship component

\$45,000 00

20020259

\$45,000 00

In support of Lorain City children attending the performance of Journey

\$1,000 00

20030065

\$1,000 00

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\$46,000 00

**The Philanthropy Roundtable**

Renewal of membership dues

\$5,000 00

20020379

\$5,000 00

**Political Economy Research Center, Inc. (PERC)**

Grant for Match [118]

\$2,000 00

20020162

\$2,000 00

In support of a three-part lecture series on "New Perspectives in Environmentalism The Free Market Approach," in partnership with Oberlin College

20010959

\$9,000 00

\$9,000.00

Grant for Match [183]

\$2,000 00

20030165

\$2,000.00

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\$13,000 00

**Prevent Child Abuse South Carolina**

For participation in the Strengthening Family Service Agencies Initiative

\$22,500 34

20000283

\$4,975 34

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# The Nord Family Foundation 34-1595929

For participation in the Strengthening Family Service Agencies Initiative \$22,500 34	20000283	(\$4,975 34)
For participation in the Strengthening Family Service Agencies Initiative \$22,500 34	20000283	\$4,975 00
		<hr/>
		\$4,975 00
<b>Professional Flatr/Dancing Wheels</b>		
For general operating support for the 2002-2003 season \$7,500 00	20020491	\$7,500 00
<b>Project Bread The Walk for Hunger Inc.</b>		
Grant for Match [161] \$50 00	20020400	\$50 00
Grant for Match [160] \$200 00	20020401	\$200 00
		<hr/>
		\$250 00
<b>Properties Initiative - Amherst Historical Society</b>		
For maintenace and repair to charitable use property managed by the Amherst Historical Society for 2001 \$131,020 91	20010489	\$50,364 12
<b>Properties Initiative - Oberlin Depot</b>		
For repair and maintenance of charitable use property \$35,572 05	20000359	\$888 46
<b>Public Services Institute of Lorain County Community College</b>		
In continued support of the Lorain County Community Alliance and its multi-jurisdictional planning efforts \$27,000 00	20020304	\$27,000 00
<b>S.C. Association of Nonprofit Organizations</b>		
In support of the Public Policy Conference \$16,373 08	20000474	(\$19,726 92)
<b>The Salvation Army - Elyria, OH</b>		
Grant for Match [140] \$500 00	20020200	\$500 00
In continued support of Community Center programs for youth \$25,000 00	20020305	\$20,000 00
In continued support of Community Center programs for youth \$25,000 00	20020305	\$5,000 00
		<hr/>
		\$25,500 00

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# The Nord Family Foundation 34-1595929

## The Salvation Army - Lorain, OH

Grant for Match [139]

\$500 00	20020201	\$500 00
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In continued support of Community Center programs for youth

\$25,000 00	20020510	\$25,000 00
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Grant for Match [186]

\$100 00	20030161	\$100 00
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\$25,600 00

## Samaritan Counseling Center

For general operating support

\$10,000 00	20020467	\$10,000 00
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## Save Our Children of Elyria, Inc.

In support of afterschool and summer programs

\$30,000 00	20020081	\$25,000 00
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In support of afterschool and summer programs

\$30,000 00	20020081	\$5,000 00
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In support of afterschool and summer programs

\$30,000 00	20020081	(\$5,000 00)
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\$25,000 00

## Second Harvest Food Bank of North Central Ohio

In support of signage for the building

\$2,000.00	20020163	\$2,000 00
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In support of the telephone voice mail system

\$500 00	20020420	\$500 00
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\$2,500 00

## Sistercare, Inc.

In continued support of the Early Intervention Counseling Program

\$33,563 00	20020352	\$33,563 00
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## South Carolina Respite Coalition

For development and expansion of respite services throughout South Carolina

\$15,000 00	20020328	\$15,000 00
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## South Elyria Neighborhood Development Corporation (SEND)

In continued support of affordable housing and neighborhood revitalization efforts

\$10,000 00	20020564	\$10,000 00
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## South Lorain Community Development Corporation

STATEMENT 2

# The Nord Family Foundation 34-1595929

In continued support of general operations and programs that create affordable homeownership opportunities for low-income families.	20020311	\$50,000 00
\$50,000 00		
<b>St. Paul's Church</b>		
In support of Open Doors, an afterschool program for middle school children	20020310	\$5,000 00
\$5,000 00		
<b>Strengthening Family Service Agencies Initiative</b>		
	20000289	\$9,628 35
\$71,500 00		
<b>The Cleveland Clinic Foundation</b>		
In support of an Asthma Awareness Day community education event	20020396	\$1,000 00
\$1,000 00		
<b>Tom Evert Dance Company</b>		
In support of an autumn production of "Alma de la Tierra," in Lorain	20020590	\$1,500 00
\$1,500.00		
<b>Town Hall of Cleveland</b>		
In support of Town Hall student scholarships for the 2002-2003 season	20020452	\$2,000 00
\$2,000 00		
<b>United Negro College Fund, Inc.</b>		
In continued support of general operations	20020061	\$15,000 00
\$15,000 00		
<b>United Way of Greater Lorain County</b>		
Grant for Match [165]	20020411	\$150 00
\$150 00		
Grant for Match [175]	20020600	\$100 00
\$100 00		
		\$250 00
<b>United Way of the Midlands</b>		
<b>Fast Forward</b>		
As fiscal agent for Fast Forward, to expand and continue Fast Forward's Youth Program including youth volunteers and summer camps for 500 elementary and middle school students	20020374	\$29,036 00
\$29,036 00		
<b>University of Cincinnati Foundation</b>		
Grant for Match [164]	20020410	\$50 00
\$50 00		
<b>University of Pennsylvania Law School</b>		
Grant for Match [130]	20020184	\$100 00
\$100 00		

# The Nord Family Foundation 34-1595929

## University of South Carolina

Grant for Match [172] \$5,000 00	20020592	\$5,000 00
Grant for Match [171] \$5,000 00	20020593	\$4,000 00
		<hr/> \$9,000 00

## The University of South Carolina Research Foundation

In support of "Celebrating Families and Communities" \$800 00	20020599	\$800 00
Urban Community School For general operating support \$1,000 00	20030148	\$1,000 00
Village of Wellington In continued support of the Summer Recreation Program for children, 5-10 years old \$5,000 00	20010971	\$5,000.00
Vocational Guidance Services Grant for Match [131] \$1,000 00	20020189	\$1,000 00
To establish a computer skills training program at the Elyria Work Center for people with disabilities \$22,000 00	20020536	\$22,000 00
		<hr/> \$23,000 00

## Volunteer Action Center of Greater Lorain County

In continued support of programs that promote and sustain volunteerism and community service. \$20,000 00	20020326	\$20,000 00
Volunteer Guardianship Program of Lorain County For general operating support, over two years \$15,000 00	20010577	\$7,500 00
Western Reserve Historical Society In support of a curriculum-based school program offered to schoolchildren throughout NE Ohio with focus on Lorain County children \$15,000 00	20020363	\$15,000 00
Women's Development Center In continued support of microenterprise training programs and general operations \$40,000 00	20020108	\$40,000 00
Working for Empowerment through Community Organizing (WECO)		

STATEMENT 8

# The Nord Family Foundation 34-1595929

In continued support of the Lorain County Individual Development Account Program (LIDA), a matched savings plan for low-income families

20020381 \$15,000.00

\$15,000 00

## Workshop Players, Inc

To underwrite a locally written play, "Mama's Veil" and to assist in the production costs

20020072 \$2,000 00

\$2,000 00

## Young Audiences of Greater Cleveland, Inc.

To enable Young Audiences to provide customized integrated arts experiences in Lorain County schools

20020047 \$20,000 00

\$20,000 00

## Young Life

Grant for Match [170]

20020587 \$50.00

\$50 00

## Youth Challenge

In support of recreation programs for children with disabilities in Lorain County

20020466 \$5,000 00

\$5,000 00

## YWCA of Elyria

In support of the "Women In Secure Housing Project (WISH)," a single resident occupancy facility for homeless women with special needs; over two years

20010760 \$50,000 00

\$100,000 00

To replace the main facility's roof and for related interior repairs.

20020534 \$19,475 00

\$19,475 00

\$69,475 00

## Zion Community Development Corporation

In continued support of housing programs for low-and-moderate income families

20020118 \$25,000 00

\$25,000.00

\$3,059,430.55

#4810	Grant related Legal fees	16,165.28
#4835	Grant related Occupancy costs	91,022.74
#4840	Grant related Other Fees	1,278.19
#4850	Grant related Consulting	9,600.00

\$3,177,496 76

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**The Nord Family Foundation 34-1595929****Grants Approved for Future Payment**

1/1/03

<b>Payee Organization Project Title, Grant Amount</b>	<b>Request ID Ref. No.</b>	<b>Due Date</b>	<b>Payment Amount</b>
<b>Buckingham Brown and Nichols School</b> Grant for Match [198]	20030173	1/3/03	2500
Grant for Match [199]	20030174	1/3/03	5000
<b>The Center for Leadership in Education</b> To support the construction of the institute's technology resource center and administrative offices Matching dollar for last dollar	98-74	1/1/04	100000
	98-74		
<b>Central Carolina Community Foundation</b> In support of the Community Investors Project, a special initiative promoting microenterprise development and philanthropy in high schools, in partnership with Junior Achievement.	20020114	3/31/03	21000
<b>City of Amherst</b> To restore the community theatre space in City Hall for public use	20010532	1/1/03	50000
<b>Cleveland Opera</b> In continued support of Cleveland Opera's "Music, Words, Opera" Program with Lorain County schools, over three years	20010751	6/23/03	25000
<b>The Cleveland Play House</b> To support education and outreach programs in Lorain County	20010548	2/10/03	12000
<b>Early Childhood Enrichment Center, Inc.</b> For the tuition subsidy program	20020465	1/1/03	5000
<b>Elyria United Methodist Village</b>			

ATTACHMENT 9

**The Nord Family Foundation 34-1595929****Grants Approved for Future Payment**

To support the construction of an intergenerational child daycare/community meeting facility in partnership with Linden School, over three years	P98-150	1/1/03	120000
<b>The Foundation for Appalachian Ohio</b> In support of its institutional development, to build the Foundation's base of donors/clients	20020132	2/24/03	50000
<b>Lorain County Board of Mental Health</b> To pilot the RALLY (Responsive Advocacy for Life and Learning in Youth) program, integrating mental health and school services, over two years	20020297	6/23/03	73000
<b>Lorain Palace Civic Center</b> Grant for Match [193]	20030170	1/3/03	600
<b>Media, Inc.</b> In support of "A Quiet Crisis," a multimedia project to inform residents about issues affecting economic development in northeast Ohio	20020103	1/1/03	24000
<b>Mile High United Way Latino Initiative</b> Grant for Match [197]	20030171	1/3/03	1000
<b>Neighborhood House Association of Lorain County, Inc.</b> Grant for Match [195]	20030166	1/3/03	50
Grant for Match [194]	20030169	1/3/03	200
<b>New Sunrise Properties, Inc.</b> To support the construction of single-family houses on scattered sites throughout the city of Oberlin for low and moderate income families	99-25	1/1/04	25000
	99-25		
<b>Oberlin Early Childhood Center</b> In continued support of KIDSsmART, a collaborative program to integrate the creative arts into early childhood education, over two years	20020480	12/15/03	40000

**The Nord Family Foundation 34-1595929**

**Grants Approved for Future Payment**

**Properties Initiative - Amherst Historical Society**

For maintenance and repair to charitable use property managed by the  
Amherst Historical Society for 2001

20010489

3/31/03

176346

**Properties Initiative - Oberlin Depot**

For maintenance and repair of charitable use property managed by  
Clark Brothers for 2001

20010490

1/21/03

18355

**Save Our Children of Elyria, Inc.**

In support of afterschool and summer programs

20020081

1/1/03

1561

In support of afterschool and summer programs

20020081

2/6/03

2705

In support of afterschool and summer programs

20020081

4/3/03

1734

**Second Harvest Food Bank of North Central Ohio**

Grant for Match [192]

20030167

1/3/03

50

**Strengthening Family Service Agencies Initiative**

20000289

4/17/03

369

20000289

6/30/03

34008

**United Way of Greater Lorain County**

Grant for Match [196]

20030168

1/3/03

100

Grant for Match [200]

20030172

1/3/03

1500

**YWCA of Elyria**

In support of the "Women In Secure Housing Project (WISH)," a  
single resident occupancy facility for homeless women with special  
needs, over two years

20010760

1/1/03

50000

**Grand Total**

841077

Continued on p. 0

THE NORD FAMILY FOUNDATION  
34-1595929

FORM 990-PF, PART I, LINE 19 - DEPRECIATION EXPENSE

	<u>Cost</u>	<u>12/31/2001 Accumulated Depreciation</u>	<u>12/31/2002 Depreciation Expense</u>	<u>12/31/2002 Accumulated Depreciation</u>
Charitable Use Property	2,353,307	NONE	NONE	NONE
Furniture & Fixtures	96,253	89,777	14,164	78,417
Leasehold Improvements	<u>575,260</u>	<u>39,887</u>	<u>450</u>	<u>-</u>
	<u>3,024,820</u>	<u>129,664</u>	<u>14,614</u>	<u>78,417</u>



Equity Asset Detail

Basic Industry

Chemical

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
2,100	AIR PRODUCTS & CHEMICALS INC	42.750						
	Account 20-24-200-1113000	45.289	89,775.00	38	95,106.25	1,764.00	1.98	5,331.25
2,100	Total		89,775.00	38	95,106.25	1,764.00		5,331.25
6,400	ARCH CHEMICALS INC	18.250						
	Account 20-24-200-0586260	18.103	116,800.00	48	115,857.30	5,120.00	4.38	942.70
6,400	Total		116,800.00	46	115,857.30	5,120.00		942.70
5,100	FULLER-H.B.CO	25.880						
	Account 20-24-200-0586260	18.518	131,988.00	52	94,439.61	2,244.00	1.70	37,548.39
5,100	Total		131,988.00	52	94,439.61	2,244.00		37,548.39
6,300	GEORGIA GULF CORP	23.140						
	Account 20-24-200-0586260	18.165	145,782.00	58	114,439.14	2,016.00	1.38	31,342.86
6,300	Total		145,782.00	58	114,439.14	2,016.00		31,342.86
1,300	LUBRIZOL CORP	30.500						
	Account 20-24-200-0586220	30.324	39,650.00	18	39,421.46	1,352.00	3.41	228.54
1,300	Total		39,650.00	18	39,421.46	1,352.00		228.54
6,100	MONSANTO CO	19.250						
	Account 20-24-200-0586220	18.040	117,425.00	46	97,844.00	2,928.00	2.49	19,581.00
6,100	Total		117,425.00	46	97,844.00	2,928.00		19,581.00
1,600	PRAXAIR INC	57.770						
	Account 20-24-200-1113000	55.891	82,432.00	37	89,426.17	1,216.00	1.32	3,005.83
1,600	Total		82,432.00	37	89,426.17	1,216.00		3,005.83
800	ROHM & HAAS CO	32.480						
	Account 20-24-200-0586220	39.477	25,984.00	10	31,581.84	672.00	-2.59	5,597.84
800	Total		25,984.00	10	31,581.84	672.00		5,597.84
<b>Total chemical</b>			<b>\$758,836.00</b>	<b>3.01%</b>	<b>\$676,115.77</b>	<b>\$17,312.00</b>	<b>2.28%</b>	<b>\$81,720.23</b>

Metals and mining

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
3,500	ALCAN INC	29.520						
	Account 20-24-200-0586220	34.985	103,320.00	41	122,446.40	2,100.00	-2.03	19,126.40
3,500	Total		103,320.00	41	122,446.40	2,100.00		19,126.40
<b>Total metals and mining</b>			<b>\$103,320.00</b>	<b>4.1%</b>	<b>\$122,446.40</b>	<b>\$2,100.00</b>	<b>-2.03%</b>	<b>\$19,126.40</b>



STATEMENT 118



PrivateBank

# Account Statement

December 31, 2002

NORD FAMILY FDN

CONS 20-24-200-1102800

## Equity Asset Detail

*continued*

### Basic Industry

#### Paper and forest products

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	GEORGIA PACIFIC CORP	18.180					3.09	
2,500	Account 20-24-200-0588220	35.411	40,400.00	.18	88,528.32	1,250.00		48,128.32
2,500	Total		40,400.00	.18	88,528.32	1,250.00		48,128.32
	OWENS ILL INC	14.580					4.07	
2,700	Account 20-24-200-0588220	14.927	39,388.00	.18	40,302.90	1,803.80		938.90
2,700	Total		39,388.00	.16	40,302.90	1,803.80		936.90
<b>Total paper and forest products</b>			<b>\$79,788.00</b>	<b>.32%</b>	<b>\$128,831.22</b>	<b>\$2,853.80</b>	<b>3.58%</b>	<b>\$49,065.22</b>

#### Transportation

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	BURLINGTON NORTHERN SANTA FE	26.010					1.85	
2,700	Account 20-24-200-0588220	28.485	70,227.00	.28	76,909.89	1,296.00		6,682.69
2,700	Total		70,227.00	.28	76,909.89	1,296.00		6,682.69
	COACHMEN INDS INC	15.800					1.52	
8,700	Account 20-24-200-0588260	11.717	105,860.00	.42	78,503.45	1,608.00		27,358.55
8,700	Total		105,860.00	.42	78,503.45	1,608.00		27,358.55
	FEDEX CORP	54.220					3.7	
600	Account 20-24-200-0588220	48.862	32,532.00	.13	28,117.32	120.00		4,414.68
2,300	Account 20-24-200-1113000	57.421	124,708.00	.49	132,088.09	480.00		7,362.09
2,900	Total		157,238.00	.62	160,185.41	580.00		2,947.41
	FLORIDA EAST COAST INDS INC	23.200					4.3	
2,300	Account 20-24-200-0588260	22.582	53,360.00	.21	51,937.48	230.00		1,422.52
2,300	Total		53,360.00	.21	51,937.48	230.00		1,422.52
	FLORIDA EAST COAST INDS INC	22.070					4.5	
200	Account 20-24-200-0588260	21.335	4,414.00	.02	4,287.00	20.00		147.00
200	Total		4,414.00	.02	4,287.00	20.00		147.00
	HEARTLAND EXPRESS INC	22.911						
3,957	Account 20-24-200-0588260	7.229	90,658.83	.36	28,606.95	0.00		62,051.88
3,957	Total		90,658.83	.36	28,606.95	0.00		62,051.88
	USFREIGHTWAYS CORP	28.760					1.30	
3,200	Account 20-24-200-0588260	32.640	92,000.00	.38	104,447.94	1,193.60		12,447.94
3,200	Total		92,000.00	.38	104,447.94	1,193.60		12,447.94
	YELLOW CORP	25.181						
2,900	Account 20-24-200-0588260	21.934	73,053.80	.29	63,609.48	0.00		9,444.42
2,900	Total		73,053.80	.29	63,609.48	0.00		9,444.42
<b>Total transportation</b>			<b>\$646,811.73</b>	<b>2.55%</b>	<b>\$568,467.40</b>	<b>\$4,927.60</b>	<b>.76%</b>	<b>\$78,344.33</b>





PrivateBank

# Account Statement

December 31, 2002

NORD FAMILY FDN

CONS 20-24-200-1102800

## Equity Asset Detail

*continued*

Total basic Industry	\$1,589,733.73	6.29%	\$1,497,860.79	\$27,193.40	1.71%	\$91,872.94
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### Capital goods

#### Machinery and manufacturing

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	INGERSOLL RAND CO	43.060					1.58	
800	Account 20-24-200-0586220	38.270	34,448.00	.14	30,616.00	544.00		3,832.00
800	<b>Total</b>		34,448.00	.14	30,616.00	544.00		3,832.00
	ADVANCED ENERGY INDUSTRIES INC	12.720						
5,000	Account 20-24-200-0586280	25.024	63,600.00	.25	125,118.82	0.00		61,518.82-
5,000	<b>Total</b>		63,600.00	.25	125,118.82	0.00		61,518.82-
	BRIGGS & STRATTON CORP	42.470					3.01	
3,100	Account 20-24-200-0586280	36.572	131,657.00	.52	113,372.81	3,968.00		18,284.19
3,100	<b>Total</b>		131,657.00	.52	113,372.81	3,968.00		18,284.19
	DEERE & CO	45.850					1.92	
800	Account 20-24-200-0586220	46.308	36,680.00	.15	37,045.12	704.00		365.12-
800	<b>Total</b>		36,680.00	.15	37,045.12	704.00		365.12-
	IDEX CORP	32.700					1.71	
3,400	Account 20-24-200-0586260	24.990	111,180.00	.44	84,965.93	1,904.00		26,214.07
3,400	<b>Total</b>		111,180.00	.44	84,965.93	1,904.00		26,214.07
	ILLINOIS TOOL WKS INC	64.880					1.42	
1,900	Account 20-24-200-1113000	64.338	123,234.00	.49	122,237.69	1,748.00		996.31
1,900	<b>Total</b>		123,234.00	.49	122,237.69	1,748.00		996.31
	PLANTRONICS INC-NEW	15.130						
3,700	Account 20-24-200-0586260	26.723	55,981.00	.22	98,873.37	0.00		42,892.37-
3,700	<b>Total</b>		55,981.00	.22	98,873.37	0.00		42,892.37-
	WABTEC CORP	14.040					.28	
7,000	Account 20-24-200-0586260	12.178	98,280.00	.39	85,229.06	280.00		13,050.94
7,000	<b>Total</b>		98,280.00	.39	85,229.06	280.00		13,050.94
<b>Total machinery and manufacturing</b>			\$655,060.00	2.59%	\$697,458.80	\$9,148.00	1.40%	\$42,398.80-

#### Misc-Industrial

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	STEINER LEISURE LTD	13.940						
5,000	Account 20-24-200-0586260	18.125	69,700.00	.28	90,625.00	0.00		20,925.00-
5,000	<b>Total</b>		69,700.00	.28	90,625.00	0.00		20,925.00-
	AMETEK INC	38.490					.62	
4,700	Account 20-24-200-0586260	21.156	180,903.00	.72	99,435.41	1,128.00		81,467.59
4,700	<b>Total</b>		180,903.00	.72	99,435.41	1,128.00		81,467.59
	BANTA CORP	31.270					2.05	





PrivateBank

# Account Statement

December 31, 2002

NORD FAMILY FDN

CONS 20-24-200-1102800

## Equity Asset Detail

*continued*

### Capital goods

#### Misc-Industrial

Shares	Description	Unit price Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
3,100	Account 20-24-200-0586260	17 873	96,937.00	.38	55,404 75	1,984 00		41,532 25
3,100	Total		96,937 00	.38	55,404 75	1,984 00		41,532.25
	CENTRAL PKG CORP	18 880					32	
3,200	Account 20-24-200-0586260	15 408	60,352 00	.24	49,305 30	192 00		11,046 70
3,200	Total		60,352.00	.24	49,305 30	192.00		11,046 70
	CLARCOR INC	32 270					1 52	
4,500	Account 20-24-200-0586260	18 764	145,215 00	.57	84,439 26	2,205 00		60,775 74
4,500	Total		145,215 00	.57	84,439 26	2,205.00		60,775.74
	EASTMAN KODAK CO	35 040					5 14	
3,500	Account 20-24-200-0586220	32 973	122,640 00	.49	115,404 76	6,300 00		7,235 24
3,500	Total		122,640 00	.49	115,404.76	6,300.00		7,235.24
	ITT EDUCATIONAL SERVICES INC	23 550						
4,000	Account 20-24-200-0586260	17 841	94,200 00	.37	70,564 60	0 00		23,635 40
4,000	Total		94,200 00	.37	70,564.60	0.00		23,635 40
	LINCOLN ELECTRIC HOLDINGS INC	23 150					2 76	
2,300	Account 20-24-200-0586260	23 251	53,245 00	.21	53,477 59	1,472 00		232 59-
2,300	Total		53,245 00	.21	53,477.59	1,472 00		232.59-
	LITTELFUSE INC	16 860						
3,600	Account 20-24-200-0586260	22 075	60,696 00	.24	79,468 62	0 00		18,772 62-
3,600	Total		60,696 00	.24	79,468 62	0.00		18,772 62-
	MATTHEWS INTL CORP	22 331					49	
3,200	Account 20-24-200-0586260	11 250	71,459 20	.28	36,000 00	352 00		35,459 20
3,200	Total		71,459 20	.28	36,000.00	352 00		35,459 20
	HERMAN MILLER INC	18 400					79	
5,900	Account 20-24-200-0586260	24 013	108,560 00	.43	141,675 57	855 50		33,115 57-
5,900	Total		108,560.00	.43	141,675 57	855.50		33,115.57-
	TEXTRON INC	42.990					3 02	
2,500	Account 20-24-200-0586220	39 324	107,475 00	.43	98,310 29	3,250 00		9,164 71
2,500	Total		107,475.00	.43	98,310.29	3,250 00		9,164 71
	UNITED TECHNOLOGIES CORP	61 940					1 58	
2,400	Account 20-24-200-1113000	69 100	148,656.00	.59	165,839 07	2,352 00		17,183 07-
2,400	Total		148,656 00	.59	165,839.07	2,352 00		17,183 07-
<b>Total misc-Industrial</b>			<b>\$1,320,038 20</b>	<b>5.22%</b>	<b>\$1,139,950.22</b>	<b>\$20,090 50</b>	<b>1 52%</b>	<b>\$180,087 98</b>
<b>Total capital goods</b>			<b>\$1,975,098.20</b>	<b>7.82%</b>	<b>\$1,837,409.02</b>	<b>\$29,238 50</b>	<b>1 48%</b>	<b>\$137,669 18</b>





PrivateBank

# Account Statement

December 31, 2002

NORD FAMILY FDN

CONS 20-24-200-1102800

## Equity Asset Detail

continued

### Consumer cyclical

#### Automotive

Shares	Description	Unit price Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	BORG WARNER INC	50.420					1.43	
1,400	Account 20-24-200-0586260	30.685	70,588.00	28	42,959.00	1,008.00		27,629.00
1,400	Total		70,588.00	28	42,959.00	1,008.00		27,629.00
	FORD MOTOR CO	9.300					4.30	
4,100	Account 20-24-200-0586220	10.870	38,130.00	15	43,745.36	1,640.00		5,615.36
4,100	Total		38,130.00	15	43,745.36	1,640.00		5,615.36
	GENERAL MTRS CORP	38.880					5.43	
3,800	Account 20-24-200-0586220	51.106	140,068.00	55	194,201.82	7,600.00		54,133.82
3,800	Total		140,068.00	55	194,201.82	7,600.00		54,133.82
	HARLEY-DAVIDSON INC	48.200					.30	
4,500	Account 20-24-200-1113000	12.043	207,900.00	82	54,194.66	630.00		153,705.34
4,500	Total		207,900.00	82	54,194.66	630.00		153,705.34
	LEAR CORP	33.280						
1,100	Account 20-24-200-0586220	36.940	36,808.00	14	40,634.00	0.00		4,026.00
1,100	Total		36,808.00	14	40,634.00	0.00		4,026.00
	PACCAR INC	48.130					1.73	
2,100	Account 20-24-200-0586220	43.500	96,873.00	38	91,350.00	1,680.00		5,523.00
2,100	Total		96,873.00	38	91,350.00	1,680.00		5,523.00
<b>Total automotive</b>			<b>\$590,187.00</b>	<b>2.34%</b>	<b>\$467,084.84</b>	<b>\$12,558.00</b>	<b>2.13%</b>	<b>\$123,082.16</b>

#### Home products

Shares	Description	Unit price Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	CENTEX CORP	60.200					32	
1,900	Account 20-24-200-0586220	60.001	96,380.00	38	95,001.62	304.00		378.48
1,900	Total		96,380.00	38	95,001.62	304.00		378.48
	FORTUNE BRANDS INC	46.610					-2.32	
900	Account 20-24-200-0586220	43.626	41,859.00	17	39,172.14	972.00		2,686.86
900	Total		41,859.00	17	39,172.14	972.00		2,686.86
	NCI BUILDING SYS INC	21.820						
6,800	Account 20-24-200-0586260	15.629	148,378.00	59	106,276.34	0.00		42,099.66
6,800	Total		148,378.00	59	106,276.34	0.00		42,099.66
	NVR INC	326.500						
200	Account 20-24-200-0586220	342.640	65,300.00	26	68,508.00	0.00		3,208.00
200	Total		65,300.00	26	68,508.00	0.00		3,208.00

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STATEMENT 111



PrivateBank

# Account Statement

December 31, 2002

NORD FAMILY FDN

CONS 20-24-200-1102800

## Equity Asset Detail

continued

### Consumer: cyclicals

#### Home products

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
900	THOMAS INDS INC Account 20-24-200-0588280	28.060 23.128	23,454.00	.09	20,813.15	308.00	1.30	-2,640.85
900	Total		23,454.00	.09	20,813.15	308.00		2,640.85
<b>Total home products</b>			<b>\$374,389.00</b>	<b>1.48%</b>	<b>\$329,771.15</b>	<b>\$1,582.00</b>	<b>.42%</b>	<b>\$44,597.85</b>

#### Media

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
500	AOL TIME WARNER INC Account 20-24-200-0586220	13.100 46.080	6,550.00	.03	23,040.00	0.00		-16,490.00
500	Total		6,550.00	.03	23,040.00	0.00		16,490.00
2,780	CLEAR CHANNEL COMMUNICATIONS INC Account 20-24-200-1113000	37.290 38.485	103,866.20	.41	106,988.48	0.00		3,322.28
2,780	Total		103,866.20	.41	106,988.48	0.00		3,322.28
1,800	FORRESTER RESEARCH INC Account 20-24-200-0586280	15.570 14.841	28,026.00	.11	26,713.58	0.00		-1,312.42
1,800	Total		28,026.00	.11	26,713.58	0.00		1,312.42
1,700	GANNETT INC Account 20-24-200-1113000	71.800 71.428	122,060.00	.48	121,427.79	1,632.00	1.34	632.21
1,700	Total		122,060.00	.48	121,427.79	1,632.00		632.21
12,200	MEDIACOM COMMUNICATIONS CORP Account 20-24-200-0586280	8.810 8.979	107,482.00	.43	109,540.73	0.00		2,058.73
12,200	Total		107,482.00	.43	109,540.73	0.00		2,058.73
1,400	MOODYS CORP Account 20-24-200-0586220	41.280 48.009	57,806.00	.23	64,412.28	252.00	.44	6,606.28
1,400	Total		57,806.00	.23	64,412.28	252.00		6,606.28
1,700	OMNICOM GROUP INC Account 20-24-200-1113000	64.800 55.041	109,820.00	.43	93,569.50	1,360.00	1.24	16,250.50
1,700	Total		109,820.00	.43	93,569.50	1,360.00		16,250.50
4,100	R H DONNELLEY CORP Account 20-24-200-0586280	29.310 18.483	120,171.00	.48	67,499.94	2,870.00	2.39	52,671.06
4,100	Total		120,171.00	.48	67,499.94	2,870.00		52,671.06
1,000	TRIBUNE CO NEW Account 20-24-200-0588220	45.460 37.078	45,460.00	.18	37,077.70	440.00	.97	8,382.30
1,000	Total		45,460.00	.18	37,077.70	440.00		8,382.30





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# Account Statement

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NORD FAMILY FDN

CONS 20-24-200-1102800

## Equity Asset Detail

*continued*

### Consumer cyclicals

Media		Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
Shares	Description							
	VIACOM INC	40 780						
2,772	Account 20-24-200-1113000	47 635	112,986.72	.45	132,044.64	0.00		19,057.92-
2,772	Total		112,986.72	.45	132,044.64	0.00		19,057.92-
<b>Total media</b>			<b>\$814,027.92</b>	<b>3.22%</b>	<b>\$782,314.62</b>	<b>\$6,554.00</b>	<b>.81%</b>	<b>\$31,713.30</b>

### Misc - consumer cyclicals

Misc - consumer cyclicals		Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
Shares	Description							
	ARCTIC CAT INC	18 000						
5,200	Account 20-24-200-0586260	10 108	83,200.00	.33	52,553.15	1,248.00	1.50	30,646.85
5,200	Total		83,200.00	.33	52,553.15	1,248.00		30,646.85
	BLOCK H & R INC	40 200						
2,500	Account 20-24-200-0586220	37 522	100,500.00	.40	93,805.18	1,800.00	1.79	6,694.82
2,500	Total		100,500.00	.40	93,805.18	1,800.00		6,694.82
	CALLAWAY GOLF CO	13 250						
5,900	Account 20-24-200-0586220	12 847	78,175.00	.31	75,799.66	1,652.00	2.11	2,375.34
5,900	Total		78,175.00	.31	75,799.66	1,652.00		2,375.34
	CENDANT CORPORATION	10 480						
6,600	Account 20-24-200-1113000	15 268	69,168.00	.27	100,754.78	0.00		31,586.78-
6,600	Total		69,168.00	.27	100,754.78	0.00		31,586.78-
	DELUXE CORP	42 100						
2,000	Account 20-24-200-0586220	42 809	84,200.00	.33	85,617.00	2,960.00	3.52	1,417.00-
2,000	Total		84,200.00	.33	85,617.00	2,960.00		1,417.00-
	ELECTRONIC ARTS INC	49 770						
1,100	Account 20-24-200-1113000	64 971	54,747.00	.22	71,468.27	0.00		16,721.27-
1,100	Total		54,747.00	.22	71,468.27	0.00		16,721.27-
	MANDALAY RESORT GROUP	30 610						
1,300	Account 20-24-200-0586220	29 710	39,793.00	.16	38,623.13	0.00		1,169.87
1,300	Total		39,793.00	.16	38,623.13	0.00		1,169.87
	POLARIS INDS INC	58 600						
600	Account 20-24-200-0586220	65 833	35,160.00	.14	39,499.62	672.00	1.91	4,339.62-
600	Total		35,160.00	.14	39,499.62	672.00		4,339.62-
	RENT A CENTER INC	49 950						
900	Account 20-24-200-0586220	49 620	44,955.00	.18	44,658.00	0.00		297.00
900	Total		44,955.00	.18	44,658.00	0.00		297.00





PrivateBank

# Account Statement

December 31, 2002

NORD FAMILY FDN

CONS 20-24-200-1102800

## Equity Asset Detail

*continued*

### Consumer cyclical

#### Misc - consumer cyclical

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
1,600	SHUFFLE MASTER INC Account 20-24-200-0586260	19 110 15 988	30,576 00	12	25,580 06	0 00		4,995 94
1,600	<b>Total</b>		<b>30,576.00</b>	<b>.12</b>	<b>25,580 06</b>	<b>0 00</b>		<b>4,995.94</b>
<b>Total misc - consumer cyclical</b>			<b>\$620,474 00</b>	<b>2.46%</b>	<b>\$628,358.85</b>	<b>\$8,332.00</b>	<b>1.34%</b>	<b>\$7,884.85-</b>

#### Retail food/drug

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
3,500	FRESH DEL MONTE PRODUCE INC Account 20-24-200-0586220	18 910 22 468	66,185 00	26	78,631 10	700 00	1 06	12,446 10-
3,500	<b>Total</b>		<b>66,185.00</b>	<b>.26</b>	<b>78,631.10</b>	<b>700.00</b>		<b>12,446.10-</b>
8,700	KROGER CO Account 20-24-200-0586220	15 450 18 487	103,515 00	41	123,862 60	0 00		20,347 60-
8,700	<b>Total</b>		<b>103,515 00</b>	<b>.41</b>	<b>123,862.60</b>	<b>0.00</b>		<b>20,347.60-</b>
4,100	SYSCO CORP Account 20-24-200-1113000	29 790 28 335	122,139 00	48	116,173 51	1,804 00	1 48	5,965 49
4,100	<b>Total</b>		<b>122,139 00</b>	<b>.48</b>	<b>116,173 51</b>	<b>1,804.00</b>		<b>5,965.49</b>
3,600	WALGREEN CO Account 20-24-200-1113000	29 190 38 044	105,084 00	42	129,759 32	540 00	51	24,675 32-
3,600	<b>Total</b>		<b>105,084 00</b>	<b>.42</b>	<b>129,759 32</b>	<b>540.00</b>		<b>24,675 32-</b>
<b>Total retail food/drug</b>			<b>\$396,923 00</b>	<b>1.57%</b>	<b>\$448,426 53</b>	<b>\$3,044.00</b>	<b>.77%</b>	<b>\$51,503.53-</b>

#### Retail

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
4,000	BED BATH & BEYOND INC Account 20-24-200-1113000	34 530 5 641	138,120.00	55	22,562 50	0 00		115,557 50
4,000	<b>Total</b>		<b>138,120.00</b>	<b>.55</b>	<b>22,562.50</b>	<b>0 00</b>		<b>115,557.50</b>
2,100	BRADY CORP Account 20-24-200-0586260	33 350 25 080	70,035 00	28	52,626 00	1,880 00	2 40	17,409 00
2,100	<b>Total</b>		<b>70,035.00</b>	<b>.28</b>	<b>52,626 00</b>	<b>1,680 00</b>		<b>17,409 00</b>
3,400	CLAIRE'S STORES INC Account 20-24-200-0586260	22 070 13 613	75,038 00	30	46,284 57	544 00	72	28,753 43
3,000	Account 20-24-200-0586220	26 075	66,210 00	26	78,224 54	480 00		12,014 54-
6,400	<b>Total</b>		<b>141,248.00</b>	<b>.56</b>	<b>124,509.11</b>	<b>1,024.00</b>		<b>16,738 89</b>
9,166	DRESS BARN INC Account 20-24-200-0586260	13 300 11 330	121,907 80	.48	103,854 04	0 00		18,053 76
9,166	<b>Total</b>		<b>121,907.80</b>	<b>.48</b>	<b>103,854.04</b>	<b>0 00</b>		<b>18,053 76</b>





## Equity Asset Detail continued

### Consumer cyclical

#### Retail

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
2,200	FEDERATED DEPT STORES INC DEL	28.760						
	Account 20-24-200-0586220	30.797	63,272.00	25	67,753.40	0.00		4,481.40
2,200	Total		63,272.00	25	67,753.40	0.00		4,481.40
	JONES APPAREL GROUP INC	35.440						
2,500	Account 20-24-200-0586220	37.348	88,600.00	35	93,368.75	0.00		4,768.75
2,500	Total		88,600.00	35	93,368.75	0.00		4,768.75
	KOHL'S CORP	55.950						
2,600	Account 20-24-200-1113000	10.998	145,470.00	58	28,594.62	0.00		116,875.38
2,600	Total		145,470.00	58	28,594.62	0.00		116,875.38
	LIMITED BRANDS	13.930					2.15	
4,800	Account 20-24-200-0586220	16.879	66,864.00	26	81,497.78	1,440.00		14,633.78
4,800	Total		66,864.00	26	81,497.78	1,440.00		14,633.78
	LOWE'S COS INC	37.500					.27	
2,000	Account 20-24-200-1113000	38.358	75,000.00	30	76,715.63	200.00		1,715.63
2,000	Total		75,000.00	30	76,715.63	200.00		1,715.63
	PAYLESS SHOESOURCE INC	51.470						
2,000	Account 20-24-200-0586280	39.848	102,840.00	41	79,695.95	0.00		23,244.05
1,400	Account 20-24-200-0586220	55.879	72,058.00	29	78,230.04	0.00		8,172.04
3,400	Total		174,998.00	89	157,925.99	0.00		17,072.01
	JC PENNEY CO INC	23.010					2.17	
2,800	Account 20-24-200-0586220	19.300	64,428.00	25	64,040.00	1,400.00		10,388.00
2,800	Total		64,428.00	25	64,040.00	1,400.00		10,388.00
	RADIO SHACK CORP	18.740					1.17	
1,000	Account 20-24-200-0686220	33.690	18,740.00	07	33,690.30	220.00		14,850.30
1,000	Total		18,740.00	07	33,690.30	220.00		14,850.30
	SAKS INC	11.740						
4,600	Account 20-24-200-0686220	13.601	52,830.00	21	61,203.91	0.00		8,373.91
4,600	Total		52,830.00	21	61,203.91	0.00		8,373.91
	SCOTT'S CO	49.040						
1,700	Account 20-24-200-0586220	48.148	83,368.00	33	81,851.09	0.00		1,516.91
1,700	Total		83,368.00	33	81,851.09	0.00		1,516.91
	TJX COS INC NEW	19.620					.61	
5,500	Account 20-24-200-1113000	19.758	107,360.00	42	108,667.06	660.00		1,307.06
5,500	Total		107,360.00	42	108,667.06	660.00		1,307.06
	TARGET CORP	30.000					.80	
3,700	Account 20-24-200-1113000	34.983	111,000.00	44	129,437.76	888.00		18,437.76
3,700	Total		111,000.00	44	129,437.76	888.00		18,437.76
	TIMBERLAND CO	35.810						
3,500	Account 20-24-200-0586260	29.758	124,635.00	49	104,152.58	0.00		20,482.42
3,500	Total		124,635.00	49	104,152.58	0.00		20,482.42



STATEMENT 11A

Equity Asset Detail

continued

Consumer cyclical

Retail

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	V.F. CORP.	38.050					2.77	
1,200	Account 20-24-200-0586220	37.015	43,260.00	17	44,418.00	1,200.00		1,158.00
1,200	Total		43,260.00	17	44,418.00	1,200.00		1,158.00
	WAL MART STORES INC	50.510					59	
2,400	Account 20-24-200-1113000	54.525	121,224.00	48	130,861.00	720.00		9,637.00
2,400	Total		121,224.00	48	130,861.00	720.00		9,637.00
<b>Total retail</b>			<b>\$1,812,359.80</b>	<b>7.17%</b>	<b>\$1,997,629.52</b>	<b>\$9,432.00</b>	<b>.52%</b>	<b>\$254,730.28</b>
<b>Total consumer cyclical</b>			<b>\$4,608,320.72</b>	<b>18.24%</b>	<b>\$4,213,585.51</b>	<b>\$41,502.00</b>	<b>.90%</b>	<b>\$394,735.21</b>

Consumer staples

Food/beverage/misc staples

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	COCA COLA CO	43.840					1.82	
2,400	Account 20-24-200-1113000	50.829	105,216.00	42	121,990.25	1,920.00		16,774.25
2,400	Total		105,216.00	42	121,990.25	1,920.00		16,774.25
	COCA COLA ENTERPRISES INC	21.720					74	
4,100	Account 20-24-200-0586220	22.143	89,052.00	35	90,787.00	656.00		1,735.00
4,100	Total		89,052.00	35	90,787.00	656.00		1,735.00
	CONAGRA FOODS INC	25.010					3.98	
4,300	Account 20-24-200-0586220	23.514	107,543.00	43	101,108.45	4,257.00		6,434.55
4,300	Total		107,543.00	43	101,108.45	4,257.00		6,434.55
	FLOWERS FOODS INC	19.510					28	
3,480	Account 20-24-200-0586280	15.193	67,894.80	27	52,870.32	174.00		15,024.48
3,480	Total		67,894.80	27	52,870.32	174.00		15,024.48
	KRAFT FOODS INC	38.930					1.54	
1,800	Account 20-24-200-1113000	38.084	70,074.00	28	68,551.05	1,080.00		1,522.95
1,800	Total		70,074.00	28	68,551.05	1,080.00		1,522.95
	LANDRYS RESTAURANTS INC	21.240					.47	
1,300	Account 20-24-200-0586280	7.368	27,612.00	11	9,575.30	130.00		18,036.70
1,300	Total		27,612.00	11	9,575.30	130.00		18,036.70
	PEPSICO INC	42.220					1.42	
2,600	Account 20-24-200-1113000	46.717	109,772.00	43	121,462.90	1,560.00		11,690.90
2,600	Total		109,772.00	43	121,462.90	1,560.00		11,690.90
	SAFEWAY INC	23.360						
2,200	Account 20-24-200-0586220	32.871	51,382.00	20	72,317.18	0.00		20,925.18





PrivateBank

# Account Statement

December 31, 2002

NORD FAMILY FDN

CONS 20-24-200-1102800

## Equity Asset Detail

continued

### Consumer staples

#### Food/beverage/misc-staples

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
2,200	Total		51,392.00	20	72,317.18	0.00		20,925.18-
	SARA LEE CORP	22.510					2.75	
3,800	Account 20-24-200-0586220	22.438	85,538.00	34	85,257.60	2,356.00		280.40
3,800	Total		85,538.00	34	85,257.60	2,356.00		280.40
<b>Total food/beverage/misc-staples</b>			<b>\$714,093.80</b>	<b>2.83%</b>	<b>\$723,920.05</b>	<b>\$12,133.00</b>	<b>1.70%</b>	<b>\$9,826.25-</b>

#### Drugs

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
2,300	AMGEN INC	48.340						
2,300	Account 20-24-200-1113000	48.395	111,182.00	.44	111,309.53	0.00		127.53-
2,300	Total		111,182.00	.44	111,309.53	0.00		127.53-
	BRISTOL-MYERS SQUIBB CO	23.150					4.84	
3,500	Account 20-24-200-0586220	54.003	81,025.00	.32	189,008.77	3,920.00		107,983.77-
3,500	Total		81,025.00	.32	189,008.77	3,920.00		107,983.77-
	MERCK & CO INC	56.810					2.54	
2,600	Account 20-24-200-0586220	53.759	147,186.00	.58	139,774.14	3,744.00		7,411.86
2,600	Total		147,186.00	.58	139,774.14	3,744.00		7,411.86
	PFIZER INC	30.570					1.96	
4,500	Account 20-24-200-1113000	32.641	137,566.00	.54	146,434.37	2,700.00		8,869.37-
4,500	Total		137,566.00	.54	146,434.37	2,700.00		8,869.37-
	WATSON PHARMACEUTICALS INC	28.270						
1,300	Account 20-24-200-0586220	30.669	36,751.00	.15	39,740.09	0.00		2,989.09-
1,300	Total		36,751.00	.15	39,740.09	0.00		2,989.09-
<b>Total drugs</b>			<b>\$513,709.00</b>	<b>2.03%</b>	<b>\$626,266.90</b>	<b>\$10,364.00</b>	<b>2.02%</b>	<b>\$112,557.96-</b>

#### Health care

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	ORTHOFIX INTL N V	28.149						
3,600	Account 20-24-200-0586260	30.801	101,336.40	.40	110,882.31	0.00		9,545.91-
3,600	Total		101,336.40	.40	110,882.31	0.00		9,545.91-
	AMERIGROUP CORP	30.310						
3,300	Account 20-24-200-0586260	29.451	100,023.00	.40	97,188.04	0.00		2,834.96
3,300	Total		100,023.00	.40	97,188.04	0.00		2,834.96
	APRIA HEALTHCARE GROUP INC	22.240						
1,800	Account 20-24-200-0586220	22.009	40,032.00	.16	39,616.56	0.00		415.44
1,800	Total		40,032.00	.16	39,616.56	0.00		415.44



STATEMENT 11A

Equity Asset Detail

continued

Consumer staples

Health care

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market 2 08	Unrealized g/l for tax cost
4,800	BAXTER INTL INC	28 000						
	Account 20-24-200-1113000	35 247	128,800 00	51	162,138 03	2,677 20		33,336 03-
4,800	<b>Total</b>		128,800 00	51	162,138.03	2,677 20		33,336 03-
	CARDINAL HEALTH INC	59 190					17	
2,200	Account 20-24-200-1113000	87.861	130,218 00	52	148,854 11	220 00		18,636 11-
2,200	<b>Total</b>		130,218.00	52	148,854.11	220 00		18,636 11-
	COVENTRY HEALTH CARE INC	29 030						
1,400	Account 20-24-200-0586220	29 283	40,642 00	16	40,996 62	0 00		354 62-
1,400	<b>Total</b>		40,642 00	.16	40,996 62	0 00		354 62-
	GUIDANT CORP	30.850					08	
1,600	Account 20-24-200-0588220	38 740	49,360 00	20	61,984 70	40 00		12,624 70-
1,600	<b>Total</b>		49,360 00	20	61,984.70	40 00		12,624.70-
	HCA INC	41 500					19	
2,900	Account 20-24-200-1113000	43 702	120,350 00	48	126,734.67	232 00		6,384 67-
2,900	<b>Total</b>		120,350 00	.48	126,734.67	232 00		6,384 67-
	JOHNSON & JOHNSON	53 710					1 53	
2,700	Account 20-24-200-1113000	55 834	145,017 00	57	150,212 43	2,214 00		5,195 43-
2,700	<b>Total</b>		145,017 00	57	150,212.43	2,214 00		5,195 43-
	MEDTRONIC INC	45 600					55	
2,200	Account 20-24-200-1113000	35 123	100,320 00	40	77,270 63	550 00		23,049 37
2,200	<b>Total</b>		100,320 00	.40	77,270 63	550.00		23,049 37
	OMNICARE INC	23 830					38	
5,000	Account 20-24-200-0586260	13 658	119,150 00	47	68,290 49	450 00		50,859 51
5,000	<b>Total</b>		119,150.00	47	68,290.49	450 00		50,859.51
	OXFORD HEALTH PLANS INC	36.450						
1,200	Account 20-24-200-0586220	37.170	43,740.00	17	44,604 00	0 00		864 0-
1,200	<b>Total</b>		43,740.00	.17	44,604 00	0 00		864 0-
	REHABCARE GROUP INC	19 080						
5,100	Account 20-24-200-0586260	19.682	97,308 00	.39	100,377 80	0 00		3,069 80-
5,100	<b>Total</b>		97,308 00	.39	100,377 80	0.00		3,069 80-
	RENAL CARE GROUP INC	31 640						
2,700	Account 20-24-200-0588260	21 014	85,428.00	34	56,738 20	0 00		28,689 80
2,700	<b>Total</b>		85,428.00	.34	56,738.20	0.00		28,689 80
	SYBRON DENTAL SPECIALITIES INC	14 850						
7,600	Account 20-24-200-0586260	15 890	112,880 00	.45	119,240 73	0 00		6,380 73-
7,600	<b>Total</b>		112,880.00	.45	119,240.73	0 00		6,380 73-
	TENET HEALTHCARE CORP	16.400						
3,300	Account 20-24-200-1113000	47 224	54,120.00	21	155,839 77	0 00		101,719 77-
3,300	<b>Total</b>		54,120 00	.21	155,839.77	0 00		101,719.77-
	UNITEDHEALTH GROUP INC	83 500					04	



STATE MENT 11A

Equity Asset Detail

continued

Consumer staples

Health care

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
2,500	Account 20-24-200-1113000	59.365	208,750.00	.83	148,411.33	75.00		60,338.67
2,500	Total		208,750.00	.83	148,411.33	75.00		60,338.67
	WELLPOINT HEALTH NETWORKS INC	71.160						
1,600	Account 20-24-200-1113000	70.702	113,856.00	.45	113,122.90	0.00		733.10
1,600	Total		113,856.00	.45	113,122.90	0.00		733.10
<b>Total health care</b>			<b>\$1,791,310.40</b>	<b>7.09%</b>	<b>\$1,822,501.32</b>	<b>\$6,458.20</b>	<b>.36%</b>	<b>\$31,190.92</b>

Soaps/personal care

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
2,600	Account 20-24-200-0588220	41.250	107,250.00	.42	107,781.23	2,288.00	2.13	511.23
2,600	Total		107,250.00	.42	107,781.23	2,288.00		511.23
	COLGATE PALMOLIVE CO	52.430					1.37	
2,100	Account 20-24-200-1113000	34.024	110,103.00	.44	71,449.67	1,512.00		38,653.33
2,100	Total		110,103.00	.44	71,449.67	1,512.00		38,653.33
	ONEIDA LTD	11.030					.73	
3,500	Account 20-24-200-0586260	18.214	38,605.00	.15	63,747.87	280.00		25,142.87
3,500	Total		38,605.00	.15	63,747.87	280.00		25,142.87
	PROCTER & GAMBLE CO	86.940					1.91	
500	Account 20-24-200-0586220	68.878	42,970.00	.17	28,937.80	820.00		13,032.20
500	Total		42,970.00	.17	28,937.80	820.00		13,032.20
<b>Total soaps/personal care</b>			<b>\$288,028.00</b>	<b>1.18%</b>	<b>\$272,896.57</b>	<b>\$4,900.00</b>	<b>1.64%</b>	<b>\$26,031.43</b>

Total consumer staples

\$3,318,641.20 13.13% \$3,445,584.84 \$33,855.20 1.02% \$127,543.64

Energy

Oil

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
1,600	Account 20-24-200-1113000	39.930	63,888.00	.25	65,442.33	0.00		1,554.33
1,600	Total	40.901	63,888.00	.25	65,442.33	0.00		1,554.33
	AMERADA HESS CORP	55.050					2.18	
1,400	Account 20-24-200-0588220	74.216	77,070.00	.31	103,902.40	1,680.00		26,832.40
1,400	Total		77,070.00	.31	103,902.40	1,680.00		26,832.40



STATEMENT 11A



PrivateBank

# Account Statement

December 31, 2002

NORD FAMILY FDN

CONS 20-24-200-1102800

## Equity Asset Detail

continued

### Energy

#### Oil

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
1,000	APACHE CORP	58.990						
1,000	Account 20-24-200-0586220	57.017	58,990.00	.23	57,018.77	400.00		28.77
1,000	Total		58,990.00	.23	57,018.77	400.00		28.77
2,100	BJ SVCS CO	32.310						
2,100	Account 20-24-200-1113000	32.569	67,851.00	.27	68,395.55	0.00		544.55
2,100	Total		67,851.00	.27	68,395.55	0.00		544.55
2,200	BAKER HUGHES INC	32.180					1.43	
2,200	Account 20-24-200-1113000	31.155	70,818.00	.28	68,540.39	1,012.00		2,277.61
2,200	Total		70,818.00	.28	68,540.39	1,012.00		2,277.61
900	BURLINGTON RESOURCES INC	42.650					1.29	
900	Account 20-24-200-0586220	42.456	38,385.00	.15	38,210.04	495.00		174.96
900	Total		38,385.00	.15	38,210.04	495.00		174.96
3,800	CABOT OIL & GAS CORP	24.780					.65	
3,800	Account 20-24-200-0586220	21.231	89,208.00	.35	76,433.37	576.00		12,774.63
3,800	Total		89,208.00	.35	76,433.37	576.00		12,774.63
11,400	EXXON MOBIL CORP	34.940					2.63	
11,400	Account 20-24-200-0586220	33.986	398,316.00	1.58	387,440.07	10,488.00		10,875.93
11,400	Total		398,316.00	1.58	387,440.07	10,488.00		10,875.93
5,200	HOUSTON EXPL CO	30.600						
5,200	Account 20-24-200-0586220	24.717	159,120.00	.63	128,527.35	0.00		30,592.65
5,200	Total		159,120.00	.63	128,527.35	0.00		30,592.65
5,300	MARATHON OIL CORP	21.280					4.32	
5,300	Account 20-24-200-0586220	23.450	112,837.00	.45	124,285.50	4,876.00		11,448.50
5,300	Total		112,837.00	.45	124,285.50	4,876.00		11,448.50
2,200	NEWFIELD EXPL CO	36.050						
2,200	Account 20-24-200-0586220	36.040	79,310.00	.31	79,288.00	0.00		22.00
2,200	Total		79,310.00	.31	79,288.00	0.00		22.00
4,300	OCCIDENTAL PETE CORP D&L	28.450					3.66	
4,300	Account 20-24-200-0586220	23.101	122,335.00	.48	99,335.91	4,472.00		22,999.09
4,300	Total		122,335.00	.48	99,335.91	4,472.00		22,999.09
9,400	PRIDE INTERNATIONAL INC	14.800						
9,400	Account 20-24-200-0586220	14.752	140,060.00	.55	138,668.29	0.00		1,391.71
9,400	Total		140,060.00	.55	138,668.29	0.00		1,391.71
2,300	TALISMAN ENERGY INC	36.170					1.05	
2,300	Account 20-24-200-0586220	41.576	83,191.00	.33	95,824.42	874.00		12,433.42
2,300	Total		83,191.00	.33	95,824.42	874.00		12,433.42
<b>Total oil</b>			<b>\$1,559,379.00</b>	<b>6.17%</b>	<b>\$1,531,110.39</b>	<b>\$24,873.00</b>	<b>1.60%</b>	<b>\$28,268.61</b>





PrivateBank

# Account Statement

December 31, 2002

NORD FAMILY FDN

CONS 20-24-200-1102800

## Equity Asset Detail

*continued*

Total equity	\$1,559,379.00	6.17%	\$1,531,110.39	\$24,873.00	1.60%	\$28,268.61
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### Financial

#### Banks

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	BB&T CORP	36.990					3.14	
2,800	Account 20-24-200-1113000	36.798	103,572.00	.41	103,033.67	3,248.00		538.33
2,800	<b>Total</b>		103,572.00	.41	103,033.67	3,248.00		538.33
	BANK OF AMERICA CORP	69.570					3.68	
2,300	Account 20-24-200-1113000	62.384	180,011.00	.83	143,482.64	5,888.00		16,528.36
5,200	Account 20-24-200-0586220	57.999	381,784.00	1.43	301,593.78	13,312.00		60,170.24
7,500	<b>Total</b>		521,775.00	2.08	445,076.40	19,200.00		76,698.60
	BANK ONE CORP	38.550					2.30	
2,300	Account 20-24-200-0586220	39.640	84,065.00	.33	91,172.00	1,932.00		7,107.00-
2,300	<b>Total</b>		84,065.00	.33	91,172.00	1,932.00		7,107.00-
	CHITTENDEN CORP	25.480					3.14	
4,200	Account 20-24-200-0586260	25.618	107,016.00	.42	107,596.49	3,360.00		580.49-
4,200	<b>Total</b>		107,016.00	.42	107,596.49	3,360.00		580.49-
	CULLEN FROST BANKERS INC	32.700					2.69	
3,000	Account 20-24-200-0586260	27.638	98,100.00	.39	82,915.20	2,640.00		15,184.80
3,000	<b>Total</b>		98,100.00	.39	82,915.20	2,640.00		15,184.80
	FIFTH THIRD BANCORP	58.550					1.78	
2,100	Account 20-24-200-1113000	63.887	122,955.00	.49	134,161.88	2,184.00		11,206.68-
2,100	<b>Total</b>		122,955.00	.49	134,161.88	2,184.00		11,206.68-
	FIRST TENN NATL CORP	35.940					3.34	
2,700	Account 20-24-200-0586220	36.974	97,038.00	.38	88,830.88	3,240.00		2,792.88-
2,700	<b>Total</b>		97,038.00	.38	99,830.88	3,240.00		2,792.88-
	JP MORGAN CHASE & CO	24.000					5.67	
1,760	Account 20-24-200-0586220	29.458	42,240.00	.17	51,843.08	2,393.60		9,603.00-
1,760	<b>Total</b>		42,240.00	.17	51,843.08	2,393.60		9,603.00-
	LOCAL FINANCIAL CORP	14.650						
11,300	Account 20-24-200-0586260	8.008	165,545.00	.66	90,488.12	0.00		75,058.88
11,300	<b>Total</b>		165,545.00	.66	90,488.12	0.00		75,058.88
	REGIONS FINL CORP	33.360					3.48	
2,900	Account 20-24-200-0586220	35.874	96,744.00	.38	104,034.31	3,364.00		7,290.31-
2,900	<b>Total</b>		96,744.00	.38	104,034.31	3,364.00		7,290.31-
	S & T BANCORP INC	25.051					3.99	
1,300	Account 20-24-200-0586280	25.170	32,566.30	.13	32,720.89	1,300.00		154.59-
1,300	<b>Total</b>		32,566.30	.13	32,720.89	1,300.00		154.59-
	TRUSTMARK CORP	23.800					2.77	
2,500	Account 20-24-200-0586260	22.098	59,500.00	.24	55,244.37	1,650.00		4,255.63
2,500	<b>Total</b>		59,500.00	.24	55,244.37	1,650.00		4,255.63



STATEMENT 11A



PrivateBank

# Account Statement

December 31, 2002

NORD FAMILY FDN

CONS 20-24-200-1102800

## Equity Asset Detail

*continued*

### Financial

#### Banks

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	UNIONBANCAL CORP	39.270					2.85	
2,200	Account 20-24-200-0586220	47.209	86,394.00	.34	103,860.04	2,484.00		17,466.04-
2,200	<b>Total</b>		<b>86,394.00</b>	<b>.34</b>	<b>103,860.04</b>	<b>2,484.00</b>		<b>17,466.04-</b>
	WESTAMERICA BANCORPORATION	40.180					2.39	
2,800	Account 20-24-200-0586260	39.052	112,504.00	.45	109,345.86	2,888.00		3,158.14
2,800	<b>Total</b>		<b>112,504.00</b>	<b>.45</b>	<b>109,345.86</b>	<b>2,888.00</b>		<b>3,158.14</b>
<b>Total banks</b>			<b>\$1,730,014.30</b>	<b>6.85%</b>	<b>\$1,611,322.99</b>	<b>\$49,863.60</b>	<b>2.87%</b>	<b>\$118,691.31</b>

#### Financial services

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	AFFILIATED MANAGERS GROUP INC	50.300						
1,100	Account 20-24-200-0586220	53.989	55,330.00	.22	59,388.34	0.00		4,058.34-
1,100	<b>Total</b>		<b>55,330.00</b>	<b>.22</b>	<b>59,388.34</b>	<b>0.00</b>		<b>4,058.34-</b>
	AMERICAN EXPRESS CO	35.350					.91	
1,100	Account 20-24-200-0586220	38.802	38,885.00	.15	42,681.98	352.00		3,796.98-
4,200	Account 20-24-200-1113000	38.369	148,470.00	.59	181,149.35	1,344.00		12,679.35-
5,300	<b>Total</b>		<b>187,355.00</b>	<b>.74</b>	<b>203,831.33</b>	<b>1,696.00</b>		<b>16,476.33-</b>
	CITIGROUP INC	35.190					2.05	
2,899	Account 20-24-200-1113000	12.420	102,015.81	.40	36,006.64	2,087.28		68,009.17
10,300	Account 20-24-200-0586220	37.848	362,457.00	1.43	389,817.40	7,416.00		27,360.40-
13,199	<b>Total</b>		<b>464,472.81</b>	<b>1.84</b>	<b>425,824.04</b>	<b>9,503.28</b>		<b>38,648.77</b>
	COUNTRYWIDE FINANCIAL CORP	51.650					.93	
1,800	Account 20-24-200-0586220	49.110	92,970.00	.37	88,398.50	864.00		4,571.50
1,800	<b>Total</b>		<b>92,970.00</b>	<b>.37</b>	<b>88,398.50</b>	<b>864.00</b>		<b>4,571.50</b>
	DORAL FINANCIAL CORP	28.600					1.54	
3,000	Account 20-24-200-0586220	27.528	85,800.00	.34	82,577.10	1,320.00		3,222.90
3,000	<b>Total</b>		<b>85,800.00</b>	<b>.34</b>	<b>82,577.10</b>	<b>1,320.00</b>		<b>3,222.90</b>
	FREDDIE MAC	59.050					1.49	
1,900	Account 20-24-200-0586220	53.685	112,195.00	.44	101,963.19	1,672.00		10,231.81
1,900	<b>Total</b>		<b>112,195.00</b>	<b>.44</b>	<b>101,963.19</b>	<b>1,672.00</b>		<b>10,231.81</b>
	FANNIE MAE	64.330					2.05	
1,700	Account 20-24-200-0586220	80.118	109,381.00	.43	102,200.90	2,244.00		7,160.10
1,800	Account 20-24-200-1113000	76.479	115,794.00	.46	137,661.82	2,376.00		21,867.82-
3,500	<b>Total</b>		<b>225,155.00</b>	<b>.89</b>	<b>239,862.72</b>	<b>4,620.00</b>		<b>14,707.72-</b>
	GOLDEN WEST FINL CORP DEL	71.810					.47	
1,500	Account 20-24-200-0586220	66.478	107,715.00	.43	99,714.00	510.00		8,001.00
1,500	<b>Total</b>		<b>107,715.00</b>	<b>.43</b>	<b>99,714.00</b>	<b>510.00</b>		<b>8,001.00</b>
	GREENPOINT FINL CORP	45.180					2.21	

STATEMENT 11A







PrivateBank

# Account Statement

December 31, 2002

NORD FAMILY FDN

CONS 20-24-200-1102800

## Equity Asset Detail

continued

### Financial

#### Financial services

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
2,300	Account 20-24-200-0586220	47.933	103,914.00	41	110,247.04	2,300.00		6,333.04
2,300	Total		103,914.00	41	110,247.04	2,300.00		6,333.04
	JEFFERIES GROUP INC	41.970					48	
2,500	Account 20-24-200-0586260	31.354	104,925.00	42	78,383.88	500.00		28,541.12
2,500	Total		104,925.00	42	78,383.88	500.00		28,541.12
	MBNA CORP	19.020					1.47	
2,250	Account 20-24-200-0586220	25.177	42,795.00	17	56,647.50	630.00		13,852.50
2,250	Total		42,795.00	17	56,647.50	630.00		13,852.50
	MORGAN STANLEY	39.920					2.30	
2,300	Account 20-24-200-1113000	42.971	91,818.00	38	98,834.21	2,116.00		7,018.21
1,900	Account 20-24-200-0586220	57.379	75,848.00	30	109,019.24	1,748.00		33,171.24
4,200	Total		167,664.00	66	207,853.45	3,864.00		40,189.45
	RAYMOND JAMES FINANCIAL INC	29.580					1.22	
2,800	Account 20-24-200-0586260	29.348	82,824.00	33	82,175.50	1,008.00		648.50
2,800	Total		82,824.00	33	82,175.50	1,008.00		648.50
	UNION PLANTERS CORP	28.140					4.74	
3,400	Account 20-24-200-0586220	28.380	95,676.00	38	96,490.30	4,535.60		814.30
3,400	Total		95,676.00	38	96,490.30	4,535.60		814.30
	WADDELL & REED FINL INC	19.670					-2.69	
5,600	Account 20-24-200-0586280	18.448	110,152.00	44	108,906.57	2,968.00		1,245.43
5,600	Total		110,152.00	44	108,906.57	2,968.00		1,245.43
	WASHINGTON MUT INC	34.630					3.24	
1,100	Account 20-24-200-0586220	21.693	37,883.00	16	23,752.28	1,232.00		14,230.72
1,100	Total		37,883.00	16	23,752.28	1,232.00		14,230.72
	WEBSTER FINL CORP CONN	34.800					2.18	
1,200	Account 20-24-200-0586220	34.381	41,760.00	17	41,232.84	912.00		527.16
1,200	Total		41,760.00	17	41,232.84	912.00		527.16
<b>Total financial services</b>			<b>\$2,118,686.81</b>	<b>8.38%</b>	<b>\$2,107,248.68</b>	<b>\$38,134.88</b>	<b>1.80%</b>	<b>\$11,437.23</b>

#### Insurance

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
4,300	Account 20-24-200-0586220	36.990	159,057.00	63	154,408.11	3,812.00	2.27	4,648.89
4,300	Total		159,057.00	63	154,408.11	3,812.00		4,648.89
	DELPHI FINL GROUP INC	37.960					84	
3,400	Account 20-24-200-0586260	34.083	129,064.00	51	115,883.73	1,088.00		13,180.27
3,400	Total		129,064.00	51	115,883.73	1,088.00		13,180.27
	FIDELITY NATL FINL INC	32.830					1.46	

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STATEMENT 11A

## Equity Asset Detail

continued

Financial			Unit price		Percent of		Estimated	Yield on	Unrealized g/l
Shares	Description	Unit cost	Market value	equities	Tax cost	annual income	market	for tax cost	
2,800	Account 20-24-200-0588220	33,540	91,924.00	.38	93,912.08	1,344.00		1,988.08-	
2,800	Total		91,924.00	.38	93,812.08	1,344.00		1,988.08-	
4,000	FIRST AMERICAN CORP	22.200					1.80		
4,000	Account 20-24-200-0588220	20,828	88,800.00	.35	83,305.60	1,600.00		5,494.40	
4,000	Total		88,800.00	.35	83,305.60	1,600.00		5,494.40	
1,400	JOHN HANCOCK FINANCIAL SRVS INC	27.900					1.15		
1,400	Account 20-24-200-0588220	39,428	39,060.00	.15	55,194.92	448.00		16,134.92-	
1,400	Total		39,060.00	.15	55,194.92	448.00		16,134.92-	
.800	JEFFERSON PILOT CORP	38.110					3.18		
.800	Account 20-24-200-0588220	42,570	30,488.00	.12	34,058.00	988.00		3,568.00-	
.800	Total		30,488.00	.12	34,056.00	988.00		3,568.00-	
1,700	LOEWS CORP	44.460					1.35		
1,700	Account 20-24-200-0588220	50,100	75,582.00	.30	85,169.67	1,020.00		9,587.67-	
1,700	Total		75,582.00	.30	85,169.67	1,020.00		9,587.67-	
2,400	MBIA INC	43.860					1.55		
2,400	Account 20-24-200-0588220	40,328	105,264.00	.42	96,781.82	1,632.00		8,482.18	
2,400	Total		105,264.00	.42	96,781.82	1,632.00		8,482.18	
2,200	MARSH & MCLENNAN COS INC	46.210					2.42		
2,200	Account 20-24-200-1113000	42,887	101,662.00	.40	94,352.12	2,484.00		7,309.88	
2,200	Total		101,662.00	.40	94,352.12	2,484.00		7,309.88	
3,700	METLIFE INC	27.040					.78		
3,700	Account 20-24-200-0588220	29,541	100,048.00	.40	109,300.60	777.00		9,252.60-	
3,700	Total		100,048.00	.40	109,300.60	777.00		9,252.60-	
2,100	OLD REP INTL CORP	28.000					2.29		
2,100	Account 20-24-200-0588220	29,940	58,800.00	.23	62,874.00	1,344.00		4,074.00	
2,100	Total		58,800.00	.23	62,874.00	1,344.00		4,074.00	
2,400	PRINCIPAL FINANCIAL GROUP INC	30.130					.83		
2,400	Account 20-24-200-0588220	28,318	72,312.00	.29	70,364.16	600.00		1,947.84	
2,400	Total		72,312.00	.29	70,364.16	600.00		1,947.84	
1,500	PROGRESSIVE CORP OHIO	49.830					.20		
1,500	Account 20-24-200-0588220	37,991	74,445.00	.29	56,988.20	150.00		17,458.80	
1,500	Total		74,445.00	.29	56,988.20	150.00		17,458.80	
2,700	PROTECTIVE LIFE CORP	27.520					2.18		
2,700	Account 20-24-200-0588220	28,774	74,304.00	.29	80,388.72	1,620.00		6,084.72-	
2,700	Total		74,304.00	.29	80,388.72	1,620.00		6,084.72-	
3,600	REINSURANCE GROUP OF AMERICA INC	27.080					.89		
3,600	Account 20-24-200-0588260	33,201	97,488.00	.39	119,522.15	864.00		22,034.15-	
3,600	Total		97,488.00	.39	119,522.15	864.00		22,034.15-	

STATEMENT 11A





PrivateBank

# Account Statement

December 31, 2002

NORD FAMILY FDN

CONS 20-24-200-1102800

## Equity Asset Detail

*continued.*

### Financial

#### Insurance

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market 99	Unrealized g/l for tax cost
1,100	TORCHMARK CORP Account 20-24-200-0586220	36.530	40,183.00	.16	40,727.39	396.00		544.39-
1,100	Total	37.025	40,183.00	.16	40,727.39	396.00		544.39-
<b>Total Insurance</b>			<b>\$1,338,481.00</b>	<b>5.30%</b>	<b>\$1,353,227.27</b>	<b>\$19,927.00</b>	<b>1.49%</b>	<b>\$14,746.27-</b>

### Total financial

**\$5,187,181.11      20.53%      \$5,071,798.84      \$107,725.48      2.08%      \$115,382.27**

### Technology

#### Aerospace

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
1,800	BOEING CO Account 20-24-200-0586220	32.990	59,382.00	.24	63,511.60	1,224.00	2.06	4,129.60-
1,800	Total	35.284	59,382.00	.24	63,511.60	1,224.00		4,129.60-
1,500	DANAHER CORP DEL Account 20-24-200-1113000	65.700	98,550.00	.39	91,803.89	150.00	15	6,746.11
1,500	Total	61.203	98,550.00	.39	91,803.89	150.00		6,746.11
1,400	GENERAL DYNAMICS CORP Account 20-24-200-1113000	79.370	111,118.00	.44	121,911.79	1,680.00	1.51	10,793.79-
1,400	Total	87.080	111,118.00	.44	121,911.79	1,680.00		10,793.79-
1,800	LOCKHEED MARTIN CORP Account 20-24-200-1113000	57.750	103,950.00	.41	105,141.92	792.00	76	1,191.92-
1,800	Total	58.412	103,950.00	.41	105,141.92	792.00		1,191.92-
<b>Total aerospace</b>			<b>\$373,000.00</b>	<b>1.48%</b>	<b>\$382,369.20</b>	<b>\$3,846.00</b>	<b>1.03%</b>	<b>\$9,369.20-</b>

#### Computer software

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
5,600	AUTODESK INC Account 20-24-200-0586260	14.300	80,080.00	.32	69,937.02	672.00	84	10,142.98
5,600	Total	12.489	80,080.00	.32	69,937.02	672.00		10,142.98
2,100	COMPUTER SCIENCES CORP Account 20-24-200-0586220	34.450	72,345.00	.29	88,911.22	0.00		16,566.22-
2,100	Total	-42.339	72,345.00	.29	88,911.22	0.00		16,566.22-
2,900	FIRST DATA CORP Account 20-24-200-1113000	35.410	102,689.00	.41	107,445.70	232.00	23	4,756.70-
2,900	Total	37.050	102,689.00	.41	107,445.70	232.00		4,756.70-



STATEMENT 11A

Equity Asset Detail

continued

Technology

Computer software

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
2,800	Total		102,689.00	.41	107,445.70	232.00		4,756.70-
	GTECH HLDGS CORP	27.860						
3,300	Account 20-24-200-0588220	24.001	91,938.00	36	79,203.96	0.00		12,734.04
3,300	Total		91,938.00	36	79,203.96	0.00		12,734.04
	MICROSOFT CORP	51.700						
1,000	Account 20-24-200-0588220	57.598	51,700.00	20	57,598.13	0.00		5,898.13-
4,100	Account 20-24-200-1113000	19.698	211,970.00	84	80,761.25	0.00		131,208.75
5,100	Total		263,870.00	1.04	138,357.38	0.00		125,312.62
	ORACLE CORP	10.800						
9,448	Account 20-24-200-1113000	8.228	102,038.40	40	77,720.22	0.00		24,318.18
9,448	Total		102,038.40	.40	77,720.22	0.00		24,318.18
	SYBASE INC	13.400						
4,800	Account 20-24-200-0588220	13.102	64,320.00	25	62,891.46	0.00		1,428.54
4,800	Total		64,320.00	25	62,891.46	0.00		1,428.54
	SYMANTEC CORP	40.510						
1,500	Account 20-24-200-0588220	33.784	60,765.00	24	50,645.55	0.00		10,119.45
1,500	Total		60,765.00	24	50,645.55	0.00		10,119.45
	VERITAS SOFTWARE CO	15.820						
5,400	Account 20-24-200-1113000	17.679	84,348.00	33	95,468.93	0.00		11,120.93-
5,400	Total		84,348.00	.33	95,468.93	0.00		11,120.93-
<b>Total computer software</b>			<b>\$922,193.40</b>	<b>3.65%</b>	<b>\$770,581.44</b>	<b>\$904.00</b>	<b>.10%</b>	<b>\$151,611.96</b>

Computers/office equipment

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	HEWLETT PACKARD CO	17.360						
4,617	Account 20-24-200-0588220	28.844	80,151.12	32	123,015.22	1,477.44	1.84	42,864.10-
5,700	Account 20-24-200-1113000	17.409	98,952.00	39	99,231.99	1,824.00		279.99-
10,317	Total		179,103.12	.71	222,247.21	3,301.44		43,144.09-
	INGRAM MICRO INC	12.350						
5,200	Account 20-24-200-0588220	14.012	64,220.00	25	72,863.44	0.00		8,643.44-
5,200	Total		64,220.00	25	72,863.44	0.00		8,643.44-
	INTERNATIONAL BUSINESS MACHS	77.500					.77	
700	Account 20-24-200-0588220	89.023	54,250.00	21	62,318.11	420.00		8,066.11-
1,400	Account 20-24-200-1113000	99.479	108,500.00	43	139,270.48	840.00		30,770.48-
2,100	Total		162,750.00	.64	201,588.59	1,260.00		38,836.59-
	LEXMARK INTERNATIONAL INC	60.500						
800	Account 20-24-200-0588220	49.818	48,400.00	19	39,692.72	0.00		8,707.28
800	Total		48,400.00	19	39,692.72	0.00		8,707.28



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PrivateBank

# Account Statement

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NORD FAMILY FDN

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## Equity Asset Detail

continued

### Technology

#### Computers/office equipment

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	XEROX CORP	8 050						
5,400	Account 20-24-200-0586220	7 365	43,470 00	17	39,771 00	1,080 00		3,699 00
5,400	Total		43,470 00	17	39,771 00	1,080 00		3,699 00
<b>Total computers/office equipment</b>			<b>\$497,943.12</b>	<b>1.97%</b>	<b>\$576,160 96</b>	<b>\$5,641.44</b>	<b>1 13%</b>	<b>\$78,217 84</b>

#### Electronics

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	ACTEL CORP	18,220						
6,800	Account 20-24-200-0586280	21,490	107,052 00	42	141,836 75	0 00		34,784 75
6,800	Total		107,052 00	42	141,836 75	0 00		34,784 75
	AGILENT TECHNOLOGIES INC	17,960						
1,000	Account 20-24-200-1113000	17,759	17,960 00	07	17,759 24	0 00		200 76
1,000	Total		17,960 00	07	17,759 24	0 00		200 76
	ANALOG DEVICES INC	23,870						
3,450	Account 20-24-200-1113000	36 297	82,351 50	33	125,225 78	0 00		42,874 28
3,450	Total		82,351 50	33	125,225 78	0 00		42,874 28
	APPLIED MATERIALS INC	13 030						
4,800	Account 20-24-200-1113000	18 845	59,938 00	24	90,365 72	0 00		30,427 72
4,800	Total		59,938 00	24	90,365 72	0 00		30,427 72
	GISCO SYS INC	13 100						
3,400	Account 20-24-200-0586220	13 837	44,540 00	18	48,368 92	0 00		1,826 92
10,000	Account 20-24-200-1113000	8 817	131,000 00	62	66,165 35	0 00		84,834 65
13,400	Total		176,540 00	69	112,532 27	0 00		63,007 73
	ELECTRO SCIENTIFIC INDS	20 000						
4,800	Account 20-24-200-0586260	27 958	96,000 00	38	134,200 59	0 00		38,200 00
4,800	Total		96,000 00	38	134,200 59	0 00		38,200 59
	INTEL CORP	16 670						
7,900	Account 20-24-200-1113000	12 356	123,003 00	49	97,611 66	632 00	51	25,391 34
7,900	Total		123,003 00	49	97,611 66	632 00		25,391 34
	KLA-TENCORP CORP	35 370						
1,800	Account 20-24-200-1113000	52 798	63,666 00	25	95,036 27	0 00		31,370 27
1,800	Total		63,666 00	25	95,036 27	0 00		31,370 27
	MERIX CORP	8 400						
3,200	Account 20-24-200-0586260	8 262	26,880 00	11	26,438 31	0 00		441 69
3,200	Total		26,880 00	11	26,438 31	0 00		441 69
	PERICOM SEMICONDUCTOR CORP	8 910						
7,900	Account 20-24-200-0586260	14 411	65,649 00	26	113,844 68	0 00		48,195 68
7,900	Total		65,649 00	26	113,844 68	0 00		48,195 68

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STATEMENT 11A

Equity Asset Detail

continued

Technology

Electronics

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
2,900	Account 20-24-200-0588280	8.780	25,462.00	10	71,917.03	0.00		48,455.03-
2,900	Total	24.799	25,462.00	10	71,917.03	0.00		48,455.03-
16,700	Account 20-24-200-0588280	3.309	55,260.30	22	127,939.81	0.00		72,679.51-
16,700	Total	7.661	55,260.30	22	127,939.81	0.00		72,679.51-
5,700	Account 20-24-200-0588260	16.140	91,998.00	36	141,998.18	769.50	84	50,000.18-
5,700	Total	24.912	91,998.00	36	141,998.18	769.50		50,000.18-
5,600	Account 20-24-200-1113000	15.010	84,056.00	33	144,217.11	476.00	57	60,161.11-
5,600	Total	25.753	84,056.00	33	144,217.11	476.00		60,161.11-
<b>Total electronics</b>			<b>\$1,074,815.80</b>	<b>4.25%</b>	<b>\$1,440,923.40</b>	<b>\$1,877.50</b>	<b>17%</b>	<b>\$366,107.60-</b>

Total technology

\$2,867,852.32 11.35% \$3,170,035.00 \$12,268.94 .43% \$302,082.68-

Utilities

Electrics & natural gas

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
16,200	Account 20-24-200-0588220	3.020	48,924.00	19	42,265.80	0.00		8,658.20
16,200	Total	2.609	48,924.00	19	42,265.80	0.00		8,658.20
3,300	Account 20-24-200-0588220	27.330	90,189.00	36	127,106.10	7,920.00	-8.78	36,917.10-
3,300	Total	38.517	90,189.00	36	127,106.10	7,920.00		36,917.10-
2,700	Account 20-24-200-0588220	8.500	22,950.00	09	81,477.59	1,728.00	7.53	58,527.59-
2,700	Total	30.177	22,950.00	09	81,477.59	1,728.00		58,527.59-
1,900	Account 20-24-200-0588220	27.820	52,858.00	21	51,737.00	-1,824.00	3.45	1,121.00
1,900	Total	27.230	52,858.00	21	51,737.00	1,824.00		1,121.00
8,500	Account 20-24-200-0588220	11.850	100,725.00	40	111,427.82	0.00		10,702.92-
8,500	Total	13.108	100,725.00	40	111,427.82	0.00		10,702.92-
8,200	Account 20-24-200-0588260	11.000	90,200.00	36	100,241.65	0.00		10,041.55-



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# Account Statement

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## Equity Asset Detail

*continued*

### Utilities

#### Electrics & natural gas

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
8,200	Total		90,200 00	.36	100,241 55	0 00		10,041 55-
	ENTERGY CORP. NEW	45 590					3 07	
900	Account 20-24-200-0588220	38 967	41,031 00	.16	35,070 39	1,260 00		5,960 61
900	Total		41,031.00	.16	35,070 39	1,260.00		5,960.61
	IDACORP INC	24 830					7 49	
2,700	Account 20-24-200-0588220	24.549	67,041 00	.27	66,282 57	5,022 00		758 43
2,700	Total		67,041.00	.27	66,282.57	5,022 00		758 43
	MIRANT CORP	1 870						
1,400	Account 20-24-200-0588220	25.564	2,618.00	.01	35,789 74	0 00		33,171 74-
1,400	Total		2,618 00	.01	35,789.74	0.00		33,171.74-
	PUBLIC SERVICE ENTERPRISE GROUP	32.100					6 73	
2,000	Account 20-24-200-0588220	24 270	64,200 00	.25	48,540 00	4,320 00		15,660 00
2,000	Total		64,200.00	.25	48,540.00	4,320.00		15,660 00
	SEMPRA ENERGY	23.850					4 23	
3,100	Account 20-24-200-0588220	23.332	73,315.00	.29	72,328 80	3,100.00		986 20
3,100	Total		73,315.00	.29	72,328.80	3,100.00		986.20
	TECO ENERGY INC	15.470					9 18	
3,700	Account 20-24-200-0588220	15.230	57,239 00	.23	56,349 89	5,254.00		889 11
3,700	Total		57,239.00	.23	56,349.89	5,254.00		889 11
	TXU CORP	18 880					2 68	
900	Account 20-24-200-0588220	31 388	16,812 00	.07	28,248 75	450 00		11,436.75-
900	Total		16,812.00	.07	28,248.75	450 00		11,436 75-
<b>Total electrics &amp; natural gas</b>			<b>\$726,102.00</b>	<b>2.88%</b>	<b>\$856,866.10</b>	<b>\$30,878.00</b>	<b>4 24%</b>	<b>\$128,764 10-</b>

#### Telecommunications

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	AMDOCS LTD	8 820						
4,100	Account 20-24-200-0588220	10 105	40,262 00	.16	41,431 73	0 00		1,169 73-
4,100	Total		40,262.00	.16	41,431.73	0 00		1,169.73-
	BCE INC	18 010					4 23	
3,700	Account 20-24-200-0588220	25.863	66,837 00	.26	95,692.64	2,815 70		29,055 64-
3,700	Total		66,837.00	.26	95,692.64	2,815.70		29,055 64-
	CITIZENS COMMUNICATIONS CO.	10 550						
8,300	Account 20-24-200-0588220	10 040	87,585 00	.35	83,332 00	0 00		4,233 00
8,300	Total		87,585.00	.35	83,332 00	0.00		4,233 00
	NEXTEL COMMUNICATIONS INC	11.550						
4,300	Account 20-24-200-0588220	7 400	49,665 00	.20	31,820 00	0 00		17,845 00
4,300	Total		49,665 00	.20	31,820 00	0.00		17,845.00

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Equity Asset Detail

continued

Utilities

Telecommunications

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	SBC COMMUNICATIONS INC	27 110					3 98	
2,200	Account 20-24-200-0588220	28,439	59,642 00	24	62,565 80	2,376 00		2,923 80-
2,200	Total		59,642 00	.24	62,565 80	2,376 00		2,923.80
	SPRINT CORP FON GROUP	14 480					3 45	
8,100	Account 20-24-200-0588220	11 168	117,288 00	48	90,447 38	4,050 00		26,840 62
8,100	Total		117,288.00	.46	90,447.38	4,050.00		26,840 62
	TELEPHONE & DATA SYSTEMS INC	47 020					1 23	
1,300	Account 20-24-200-0588220	56 679	61,126 00	24	73,682 70	754 00		12,558 70-
1,300	Total		61,126 00	24	73,682.70	754.00		12,556 70-
	VERIZON COMMUNICATIONS	38 750					3 97	
7,000	Account 20-24-200-0588220	38 842	271,250 00	1 07	271,893 81	10,780 00		643 81-
7,000	Total		271,250 00	1.07	271,893 81	10,780 00		643.81-
<b>Total telecommunications</b>			<b>\$753,435 00</b>	<b>2.98%</b>	<b>\$750,866.06</b>	<b>\$20,775 70</b>	<b>2 78%</b>	<b>\$2,568 94</b>

Total utilities

\$1,481,537 00      5 86%      \$1,607,732.16      \$51,653.70      3 49%      \$126,195 16-

Miscellaneous

Investment companies

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	LNR PROPERTY CORP	35 400					14	
2,100	Account 20-24-200-0588220	36 489	74,340.00	29	76,628.90	105 00		2,286 90-
2,700	Account 20-24-200-0588260	18.810	95,580 00	38	50,787 00	135,00		44,793
4,800	Total		169,820 00	67	127,413.90	240 00		42,506 70
<b>Total investment companies</b>			<b>\$169,920.00</b>	<b>.67%</b>	<b>\$127,413 90</b>	<b>\$240 00</b>	<b>.14%</b>	<b>\$42,508.10</b>

Real estate companies

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
	BRE PROPERTIES INC	31 200					6 25	
3,200	Account 20-24-200-0588260	31 719	99,840.00	40	101,502 16	6,240.00		1,662 16-
3,200	Total		99,840.00	.40	101,502.16	6,240.00		1,662 16-
	KILROY REALTY CORP	23 050					8 59	
3,900	Account 20-24-200-0588260	27.135	89,895 00	36	105,824.56	7,722 00		15,929 56-
3,900	Total		89,895.00	.36	105,824.56	7,722 00		15,929.56-



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Equity Asset Detail *continued*

Miscellaneous

Real estate companies

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
2,500	MACERICH CO	30.750						
	Account 20-24-200-0586260	29.012	76,875.00	30	72,530.00	5,700.00	7.41	4,345.00
2,500	Total		76,875.00	30	72,530.00	5,700.00		4,345.00
<b>Total real-estate companies</b>			<b>\$266,610.00</b>	<b>1.06%</b>	<b>\$279,856.72</b>	<b>\$19,662.00</b>	<b>7.37%</b>	<b>\$13,246.72</b>

Holding companies

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
3,800	STATEN ISLAND BANCORP INC	20.140						
	Account 20-24-200-0586220	20.841	78,532.00	30	78,434.66	1,976.00	2.58	1,902.66
3,800	Total		78,532.00	30	78,434.66	1,976.00		1,902.66
<b>Total holding companies</b>			<b>\$76,532.00</b>	<b>30%</b>	<b>\$78,434.66</b>	<b>\$1,976.00</b>	<b>2.58%</b>	<b>\$1,902.66</b>

Miscellaneous

Shares	Description	Unit price/ Unit cost	Market value	Percent of equities	Tax cost	Estimated annual income	Yield on market	Unrealized g/l for tax cost
2,800	ARROW INTL INC	40.870						
	Account 20-24-200-0586280	39.215	113,876.00	45	109,802.00	784.00	.69	4,074.00
2,800	Total		113,876.00	45	109,802.00	784.00		4,074.00
6,000	LEARNING TREE INTL INC	13.700						
	Account 20-24-200-0586260	21.908	82,200.00	33	131,447.90	0.00		49,247.90
6,000	Total		82,200.00	33	131,447.90	0.00		49,247.90
4,300	SIMPSON-MANUFACTURING CO INC	32.800						
	Account 20-24-200-0686280	19.998	141,470.00	56	86,894.62	0.00		55,475.38
4,300	Total		141,470.00	56	86,894.62	0.00		55,475.38
8,500	WAUSAU-MOSINEE PAPER CORP	11.220					3.03	
	Account 20-24-200-0586260	12.046	85,370.00	38	102,380.46	2,890.00		7,010.46
8,500	Total		85,370.00	38	102,380.46	2,890.00		7,010.46
<b>Total miscellaneous</b>			<b>\$452,916.00</b>	<b>1.71%</b>	<b>\$425,624.98</b>	<b>\$3,674.00</b>	<b>.85%</b>	<b>\$3,291.02</b>

**Total miscellaneous** \$945,978.00 3.74% \$915,330.26 \$25,552.00 2.70% \$30,647.74

1032,116 Nordson Corporation 16,695,440.28 366,607.28 16,328,813.

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STATEMENT 11A



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## Equity Asset Detail

continued

Equity funds		Mutual funds		Shares		Description		Unit price		Market value		Percent of		Estimated		Yield on		Unrealized g/l	
Total equity funds		\$1,734,535.00		6.88%		\$2,375,665.44		6.88%		\$2,147.20		.12%		\$641,130.44					
Total mutual funds		\$1,734,535.00		6.88%		\$2,375,665.44		6.88%		\$2,147.20		.12%		\$641,130.44					
ISHARES-RUSSELLMIDCAP-GRWTH-IDX		51.700				2,375,665.44		0.88		2,147.20				641,130.44					
Account: 20-24-200-0586230		70.810				2,375,665.44		0.88		2,147.20				641,130.44					
Total		33,550				2,375,665.44		0.88		2,147.20				641,130.44					
Total equity funds		\$1,734,535.00		6.88%		\$2,375,665.44		6.88%		\$2,147.20		.12%		\$641,130.44					
Total equities		40,962,196.56				86,032,739.53				14,930.45									

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STATEMENT 11A



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Account Statement  
December 31, 2002

NORD FAMILY FDN CONS 20-24-200-1102800

Fixed Income Detail

Fixed Income taxable

Agencies

FNMA

Par value	Description	Unit price/ Unit cost	Percent of fixed income	Market value	Tax cost	Estimated annual income	Yield on marked market yield to maturity	Yield on Unrealized g/l for tax cost
170,000	FANNIE MAE NOTE DTD 05/10/99 5 625% DUE 05/14/04 Account 20-24-200-1037780	103 822	.79	179,445.39	178,667.19	-9,562.50	1 51	
170,000	FANNIE MAE GLOBAL NT DTD 08/08/99 8 500% DUE 08/15/04 Account 20-24-200-1037780	107 705	3 68	830,046.91	829,328.97	-50,050.00	6 03	2,778 20
770,000	FANNIE MAE NOTE DTD 09/01/99 8 625% DUE 09/15/09 Account 20-24-200-1037780	117,144	3 68	830,046.91	829,328.97	-50,050.00	5 88	2,778 20
110,000	FANNIE MAE BOND DTD 01/14/00 7 250% DUE 01/15/10 Account 20-24-200-1037780	108 172	.57	128,859.36	118,989.08	7,287.50	3 71	717 94
110,000	FANNIE MAE Total	121 048		128,859.36	118,989.08	7,287.50	5 99	9,870 30
175,000	FANNIE MAE NOTE DTD 03/10/00 7 125% DUE 03/15/07 Account 20-24-200-1037780	120 872	-.84	211,834.21	211,701.70	12,687.50	6 09	9,870 30
550,000	FANNIE MAE NOTE DTD 11/23/01 5 375% DUE 11/15/11 Account 20-24-200-1037780	108 507	2.85	643,914.76	641,023.39	39,187.50	4 95	2,891.37
285,000	FANNIE MAE Total	-99 697	1 37	-309,246.03	-284,138.13	15,318.75	4 22	25,109 90
285,000	FANNIE MAE NOTE DTD 02/25/02 3 875% DUE 03/15/05 Account 20-24-200-1037780	104 378	1.32	297,479.58	296,410.83	11,043.75	3 71	25,109 90
285,000	FANNIE MAE Total	104 004		297,479.58	296,410.83	11,043.75	1 84	1,068 75



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Account Statement  
December 31, 2002

NORD FAMILY FDN

CONS 20-24-200-1102800

Fixed Income Detail

continued

Agencies

FNMA

Par value	Description	Unit price/ Unit cost	Market value	Percent of fixed income	Tax cost	Estimated annual income	Yield to maturity	Yield on market	Unrealized g/l for tax cost
1,070,000	NOTE FANNIE MAE Account 20-24-200-1037780 DTD 03/26/02 @ 125% DUE 03/19/12	114.113	1,221,010.49	5.41	1,114,693.41	65,537.50	5.37	4.26	106,317.08
1,070,000	Total		1,221,010.49	5.41	1,114,693.41	65,537.50	5.03	4.68	106,317.08
225,000	NOTE FANNIE MAE Account 20-24-200-1037780 DTD 07/26/02 @ 5.25% DUE 08/01/12	99.079	234,891.70	1.04	222,927.75	11,812.50	5.32	4.18	11,963.95
225,000	Total		234,891.70	1.04	222,927.75	11,812.50	5.48%		11,963.95
Total FNMA			\$4,056,728.43	17.96%	\$3,895,878.43	\$222,487.50			\$160,850.00
520,000	NOTE FREDDIE MAC Account 20-24-200-1037780 DTD 10/13/98 @ 125% DUE 10/15/08	103.979	567,263.22	2.51	540,690.62	26,650.00	5.32	3.38	26,572.60
520,000	Total		567,263.22	2.51	540,690.62	26,650.00			26,572.60
890,000	NOTE FREDDIE MAC Account 20-24-200-1037780 DTD 06/15/01 @ 8.00% DUE 06/15/11	108.070	778,923.08	3.45	745,685.47	41,400.00	5.32	4.18	33,237.59
890,000	Total		778,923.08	3.45	745,685.47	41,400.00			33,237.59
Total FHLMC			\$1,346,186.28	5.96%	\$1,286,376.09	\$68,050.00			\$59,810.19



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Fixed Income Detail *continued*

Agencies

Medium term notes

Par value	Description	Unit price/ Unit cost	Market value	Percent of fixed income	Tax cost	Estimated annual income	Yield on market/ Yield to maturity	Unrealized g/l for tax cost
	FREDDIE MAC MED-TERM NT DTD 05/18/02 4.25% DUE 08/15/05	105.418					4.03 1.98	
1,180,000	Account 20-24-200-1037780	103.389	1,243,911.99	5.51	1,219,755.99	50,150.00		24,156.00
1,180,000	Total		1,243,911.99	5.51	1,219,755.99	50,150.00		24,156.00
<b>Total medium-term notes</b>			<b>\$1,243,911.99</b>	<b>5.51%</b>	<b>\$1,219,755.99</b>	<b>\$50,150.00</b>	<b>4.03%</b>	<b>\$24,156.00</b>

Total agencies

\$6,846,826.70 28.43% \$6,402,010.51 \$340,887.50 5.13% \$244,816.19

Corporate bonds

Finance - corp bonds

Par value	Description	Unit price/ Unit cost	Market value	Percent of fixed income	Tax cost	Estimated annual income	Yield on market/ Yield to maturity	Unrealized g/l for tax cost
	ALLSTATE CORP SENIOR NT DTD 12/03/01 5.375% DUE 12/01/06	107.811					4.89 3.23	
170,000	Account 20-24-200-1037780	89.872	183,278.01	81	168,442.40	8,137.60		13,836.61
170,000	Total		183,278.01	81	168,442.40	8,137.60		13,836.61
	AMERICAN EXPRESS CO NOTE DTD 09/12/01 5.50% DUE 09/12/06	107.936					5.10 3.20	
195,000	Account 20-24-200-1037780	101.817	210,476.31	93	198,543.15	10,725.00		11,933.16
195,000	Total		210,476.31	93	198,543.15	10,725.00		11,933.16
	ARISTAR INC SENIOR NT DTD 08/28/99 7.25% DUE 06/15/06	111.829					6.49 3.63	
105,000	Account 20-24-200-1037780	103.587	117,211.45	52	108,766.35	7,612.50		8,445.10
105,000	Total		117,211.45	52	108,766.35	7,612.50		8,445.10
	BEAR STEARNS CO INC GLOBAL UNSUB NT DTD 12/07/99 7.825% DUE 12/07/09	116.062					6.57 4.87	
155,000	Account 20-24-200-1037780	98.847	179,896.98	80	153,212.85	11,818.75		26,884.13
155,000	Total		179,896.98	80	153,212.85	11,818.75		26,884.13





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# Account Statement

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NORD FAMILY FDN

CONS 20-24-200-1102800

## Fixed Income Detail

continued

### Corporate bonds

#### Finance - corp bonds

Par value	Description	Unit price/ Unit cost	Market value	Percent of fixed income	Tax cost	Estimated annual income	Yield on market/ Yield to maturity	Unrealized gain for tax cost
	BEAR STEARNS CO INC GLOBAL SR NT DTD 02/01/00 7.625% DUE 02/01/05	110.211					6.92	
105,000	Account 20-24-200-1037780	103.798	115,721.67	51	108,985.80	8,008.25	2.55	
105,000	Total		115,721.67	51	108,985.80	8,008.25		6,735.87
	CITIGROUP INC SENIOR NT DTD 01/18/01 6.500% DUE 01/18/11	111.687					5.82	
100,000	Account 20-24-200-1037780	102.464	111,687.75	49	102,464.00	6,500.00	4.74	
100,000	Total		111,687.75	49	102,464.00	6,500.00		9,223.75
	CITIGROUP INC NOTE DTD 08/19/02 4.125% DUE 08/30/05	104.423					3.95	
90,000	Account 20-24-200-1037780	89.708	93,981.29	42	89,735.40	3,712.50	2.29	
90,000	Total		93,981.29	42	89,735.40	3,712.50		4,245.89
	COUNTRYWIDE HOME LOANS INC GLOBAL NT DTD 08/24/99 8.85% DUE 08/15/04	106.215					6.45	
225,000	Account 20-24-200-1037780	105.817	238,984.87	1.08	238,087.80	15,412.50	2.48	
225,000	Total		238,984.87	1.08	238,087.80	15,412.50		898.87
	DAIMLERCHRYSLER N.A. HLDG CORP GLOBAL NT DTD 08/24/99 6.900% DUE 09/01/04	106.809					6.45	
210,000	Account 20-24-200-1037780	103.652	224,510.22	.99	217,669.20	14,490.00	2.82	
210,000	Total		224,510.22	.99	217,669.20	14,490.00		6,841.02
	DONALDSON LUFKIN & JENRETTE NW NOTE DTD 10/30/95 6.875% DUE 11/01/05	109.472					6.28	
230,000	Account 20-24-200-1037780	88.084	251,786.34	1.11	225,593.20	15,812.50	3.33	
230,000	Total		251,786.34	1.11	225,593.20	15,812.50		26,193.14
	EOP OPERATING LP NOTE DTD 07/18/01 7.00% DUE 07/15/11	107.474					6.41	
155,000	Account 20-24-200-1037780	169.393	169,393.08	.75	166,585.10	10,850.00	5.62	
155,000	Total		169,393.08	.75	166,585.10	10,850.00		2,807.98
	FORD MOTOR CR CO NOTE DTD 03/28/85 7.750% DUE 03/15/05	102.858					7.55	
	Total						8.43	2,807.98

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Fixed Income Detail

continued

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Corporate bonds

Finance - corp bonds

Par value	Description	Unit price/ Unit cost	Market value	Percent of fixed income	Tax cost	Estimated annual income	Yield on market/ Yield to maturity	Unrealized g/l for tax cost
200,000	Account 20-24-200-1037780	105 592	205,316.78	.91	211,184 00	15,500 00		5,867 22
200,000	<b>Total</b>		205,316.78	.91	211,184 00	15,500 00		5,867 22
	FORD MOTOR CREDIT CORP GLOBAL SR NT DTD 01/12/89 5 8% DUE 01/12/09	92 720					6 26 7 32	
120,000	Account 20-24-200-1037780	91 158	111,264 92	.49	109,389 60	8,960 00		1,875 32
120,000	<b>Total</b>		111,264 92	.49	109,389 60	8,960 00		1,875 32
	GE GLOBAL INSURANCE NOTE DTD 08/23/00 7.500% DUE 08/15/10	113 557					6 60 5 28	
60,000	Account 20-24-200-1037780	107 713	68,134.31	.30	64,627 80	4,500.00		3,506 51
60,000	<b>Total</b>		68,134.31	.30	64,627.80	4,500.00		3,506 51
	GENERAL ELECT CAP CORP MED TERM NT DTD 08/07/02 8 00% DUE 08/15/12	107 808					5.57 4 98	
200,000	Account 20-24-200-1037780	101 005	215,613 30	-.85	202,010 00	12,000 00		13,603 30
200,000	<b>Total</b>		215,613.30	-.85	202,010.00	12,000 00		13,603.30
	GENERAL MTR ACCEPT CORP GLOBAL NT DTD 06/17/99 6 850% DUE 08/17/04	103 946					6.59 4 03	
230,000	Account 20-24-200-1037780	99 312	239,077 57	-1.06	228,417 60	15,755 00		10,659 97
230,000	<b>Total</b>		239,077.57	1.06	228,417.60	15,755 00		10,659 97
	GENERAL MTR ACCEPT CORP NOTE DTD 08/28/02 6 125% DUE 08/28/07	-101 189					6 05 5 83	
170,000	Account 20-24-200-1037780	99 440	171,988 75	.76	169,048.00	10,412 50		2,940.75
170,000	<b>Total</b>		171,988.75	.76	169,048.00	10,412.50		2,940.75
	GOLDMAN SACHS GROUP INC BOND DTD 07/17/00 7 825% DUE 08/17/05	112 441					6 78 2 68	
205,000	Account 20-24-200-1037780	103 892	230,504 75	1 02	212,979 45	15,631 25		17,525 30
205,000	<b>Total</b>		230,504.75	1 02	212,979 45	15,631.25		17,525 30
	HELLER FINANCIAL INC GLOBAL NT DTD 03/09/01 6.375% DUE-03/15/08	109 955					5 80 3 08	
105,000	Account 20-24-200-1037780	-100,130	115,453.74	.51	105,138 50	6,693 75		10,317.24
105,000	<b>Total</b>		115,453.74	.51	105,138.50	6,693.75		10,317 24



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Fixed Income Detail

continued

Corporate bonds

Finance - corp bonds

Par value	Description	Unit price/ Unit cost	Market value	Percent of fixed Income	Tax cost	Estimated annual income	Yield on market/ Yield to maturity	Unrealized g/l for tax cost
	HOUSEHOLD FINANCE CORP NOTE DTD 05/09/00 8 000% DUE 05/09/05 Account 20-24-200-1037780	108 724					7 38 4 07	
200,000	Total	101 064	217,448 12	.96	202,128 60	16,000 00		15,319 52
200,000	INTERNATIONAL LEASE FIN CORP NOTE DTD 05/01/01 5 25% DUE 05/03/04 Account 20-24-200-1037780	102.932	217,448 12	.96	202,128.60	16,000.00	5 10 2 99	15,319.52
100,000	Total	102 147	102,932 67	.46	102,147 00	5,250 00		785 67
100,000	LEHMAN BROS HLDGS INC NOTE DTD 05/09/95 8 500% DUE 05/01/07 Account 20-24-200-1037780	118 839	102,932 67	.46	102,147.00	5,250 00	7 15 3 74	785 67
170,000	Total	102 461	202,027 76	.89	174,182 85	14,450 00		27,844.91
170,000	LEHMAN BROTHERS HOLDINGS INC GLOBAL SR BD DTD 08/15/00 7 875% DUE 08/15/10 Account 20-24-200-1037780	118 400	202,027.76	.89	174,182 85	14,450 00	6 65 4 95	27,844 91
155,000	Total	100 343	183,520 42	.81	155,531 65	12,206 25		27,988 77
155,000	MBNA CORP MED TERM NT DTD 01/17/02 8 25% DUE 01/17/07 Account 20-24-200-1037780	104 584	183,520 42	.81	155,531.65	12,206.25	5 98 4 98	27,988.77
55,000	Total	99.960	57,521 65	.25	54,978 00	3,437 50		2,543
55,000	MERRILL LYNCH GLOBAL NT DTD 11/24/98 6 000% DUE 11/15/04 Account 20-24-200-1037780	106 816	57,521.65	.25	54,978.00	3,437 50	5 62 2 25	2,543.65
280,000	Total	101 621	299,085 25	1 32	284,537.60	16,800 00		14,547 65
280,000	MORGAN STANLEY GLOBAL SENIOR UNSUB NT DTD 01/20/99 5 625% DUE 01/20/04 Account 20-24-200-1037780	103 653	299,085 25	1.32	284,537.60	16,800.00	5 43 2 08	14,547.65
170,000	Total	103 805	176,210 61	.78	176,468 50	9,562 50		257 89-
170,000	MORGAN STANLEY DEAN WITTER NOTE DTD 06/09/00 7 750% DUE 06/15/05	111 997	176,210.61	.78	176,468 50	9,562 50	6.82 2 66	257 89-



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Account Statement

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NORD FAMILY FDN

CONS 20-24-200-1102800

Fixed Income Detail

continued

Corporate bonds

Finance - corp bonds

Par value	Description	Unit price/ Unit cost	Market value	Percent of Fixed Income	Tax cost	Estimated annual income	Yield on Market Yield to Maturity	Unrealized gain for tax cost
185,000	Account 20-24-200-1037780	108.093	207,195.89	.92	199,972.05	14,337.50		-7,223
185,000	Total		207,195.89	.92	199,972.05	14,337.50		-7,223.84
	NATIONAL CITY CORP	110.819					6.51	
	NOTE						2.55	
	DTD 05/24/85 7.200% DUE 05/15/05							
160,000	Account 20-24-200-1037780	102.403	176,990.81	.78	163,844.80	11,520.00		13,145.81
160,000	Total		176,990.81	.78	163,844.80	11,520.00		13,145.81
	NATIONSBANK CORP	109.454					7.08	
	NOTE						1.79	
	DTD 08/08/94 7.750% DUE 08/15/04							
210,000	Account 20-24-200-1037780	108.322	229,853.80	1.02	227,476.20	16,275.00		-2,377.60
210,000	Total		229,853.80	1.02	227,476.20	16,275.00		-2,377.60
	PAIN WEBBER GROUP INC	108.105					6.01	
	NOTE						1.83	
	DTD 05/18/99 8.375% DUE 05/15/04							
145,000	Account 20-24-200-1037780	98.880	153,852.93	.68	140,157.00	9,243.75		-13,695.93
145,000	Total		153,852.93	.68	140,157.00	9,243.75		-13,695.93
	SIMON PROPERTY GROUP LP	107.944					6.83	
	NOTE						4.65	
	DTD 01/18/01 7.375% DUE 01/20/06							
50,000	Account 20-24-200-1037780	102.104	53,972.39	.24	51,052.00	3,687.50		2,920.39
50,000	Total		53,972.39	.24	51,052.00	3,687.50		2,920.39
	TRANSAMERICA FIN CORP	105.627					7.11	
	NOTE						2.78	
	DTD 03/16/94 7.500% DUE 03/16/04							
240,000	Account 20-24-200-1037780	104.478	253,266.79	1.12	250,747.20	18,000.00		-2,519.59
240,000	Total		253,266.79	1.12	250,747.20	18,000.00		-2,519.59
	WASHINGTON MUTUAL INC	112.559					6.88	
	NOTE						3.75	
	DTD 08/10/99 7.500% DUE 08/15/06							
70,000	Account 20-24-200-1037780	105.576	78,791.87	.35	73,903.20	5,250.00		-4,888.67
70,000	Total		78,791.87	.35	73,903.20	5,250.00		-4,888.67
	WELLS FARGO BANK N.A	118.984					8.35	
	SUB NT						4.53	
	DTD 06/21/00 7.550% DUE 06/21/10							
100,000	Account 20-24-200-1037780	117.719	118,984.26	.53	117,719.00	7,550.00		1,265.26
100,000	Total		118,984.26	.53	117,719.00	7,550.00		1,265.26

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# Account Statement

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## Fixed Income Detail

*continued*

### Corporate bonds

#### Finance - corp bonds

Par value	Description	Unit price/ Unit cost	Market value	Percent of fixed income	Tax cost	Estimated annual income	Yield on market/ Yield to maturity	Unrealized gain for tax cost
	WELLS FARGO FINANCIAL INC NOTE DTD 04/18/02 @ 125% DUE 04/18/12	110.342					5.55 4.74	
175,000	Account 20-24-200-1037780	101.581	193,100.20	86	177,766.75	10,718.75		15,333.45
175,000	Total		193,100.20	86	177,766.75	10,718.75		15,333.45
<b>Total finance - corp bonds</b>			<b>\$5,959,038.11</b>	<b>26.39%</b>	<b>\$5,634,480.60</b>	<b>\$375,818.75</b>	<b>6.31%</b>	<b>\$324,547.91</b>

#### Industrial - corp bonds

Par value	Description	Unit price/ Unit cost	Market value	Percent of fixed income	Tax cost	Estimated annual income	Yield on market/ Yield to maturity	Unrealized gain for tax cost
	AOL TIME WARNER INC NOTE DTD 04/08/02 @ 15% DUE 05/01/07	103.701					5.93 5.18	
165,000	Account 20-24-200-1037780	103.297	171,106.98	78	170,440.05	10,147.50		666.93
165,000	Total		171,106.98	78	170,440.05	10,147.50		666.93
	ALCOA INC SENIOR NT DTD 12/08/01 @ 7.000% DUE 01/15/12	110.212					5.44 4.61	
170,000	Account 20-24-200-1037780	99.801	187,361.15	83	169,661.70	10,200.00		17,699.48
170,000	Total		187,361.15	83	169,661.70	10,200.00		17,699.48
	COCA COLA ENTERPRISES NOTE DTD 11/02/98 @ 7.50% DUE 11/01/08	110.379					5.21 3.75	
160,000	Account 20-24-200-1037780	89.271	176,606.72	78	142,833.60	9,200.00		33,773.12
160,000	Total		176,606.72	78	142,833.60	9,200.00		33,773.12
	CONAGRA INC NOTE DTD 09/18/00 @ 7.875% DUE 08/15/10	120.198					6.55 4.72	
90,000	Account 20-24-200-1037780	113.812	108,176.90	48	102,430.40	7,087.50		5,746.50
90,000	Total		108,176.90	48	102,430.40	7,087.50		5,746.50
	CONOCO FUNDING CO NOTE DTD 10/11/01 @ 4.45% DUE 10/15/06	108.204					5.04 3.13	
215,000	Account 20-24-200-1037780	105.857	232,639.72	103	227,592.55	11,717.50		5,047.17
215,000	Total		232,639.72	103	227,592.55	11,717.50		5,047.17



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Account Statement

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NORD FAMILY FDN

CONS 20-24-200-1102800

Fixed Income Detail

continued

Corporate bonds

Industrial - corp bonds

Par value	Description	Unit price/ Unit cost	Market value	Percent of fixed income	Tax cost	Estimated annual income	Yield on market/ Yield to maturity	Unrealized g/l for tax cost
	CONOCO INC SENIOR NT DTD 04/20/99 5.900% DUE 04/15/04 Account 20-24-200-1037780	105.238					5.81 1.75	
45,000		97.187	47,357.34	.21	43,734.15	2,655.00		3,623.19
45,000	<b>Total</b>		47,357.34	.21	43,734.15	2,655.00		3,623.19
	DELPHI CORP NOTE DTD 06/05/01 6.55% DUE 06/15/06 Account 20-24-200-1037780	105.721					6.20 4.73	
50,000		99.875	52,860.67	.23	49,937.50	3,275.00		2,923.17
50,000	<b>Total</b>		52,860.67	.23	49,937.50	3,275.00		2,923.17
	WALT DISNEY CO NOTE DTD 02/28/02 6.375% DUE 03/01/12 Account 20-24-200-1037780	109.652					5.81 5.05	
100,000		102.138	109,652.42	.49	102,138.00	6,375.00		7,514.42
100,000	<b>Total</b>		109,652.42	.49	102,138.00	6,375.00		7,514.42
	DOMINION RESOURCES INC SENIOR NT DTD 06/26/00 6.125% DUE 06/15/10 Account 20-24-200-1037780	116.098					7.00 5.47	
75,000		116.258	87,072.35	.39	87,193.50	6,093.75		121.15-
75,000	<b>Total</b>		87,072.35	.39	87,193.50	6,093.75		121.15-
	DOW CHEMICAL CO NOTE DTD 08/18/00 7.00% DUE 08/15/05 Account 20-24-200-1037780	108.183					6.47 3.69	
145,000		107.439	156,865.52	.69	155,786.55	10,150.00		1,078.97
145,000	<b>Total</b>		156,865.52	.69	155,786.55	10,150.00		1,078.97
	DOW CHEMICAL CO NOTE DTD 02/08/01 6.125% DUE 02/01/11 Account 20-24-200-1037780	103.270					5.93 5.82	
80,000		101.551	82,616.17	.37	-81,240.80	4,900.00		1,375.37
80,000	<b>Total</b>		-82,616.17	.37	-81,240.80	4,900.00		1,375.37
	FEDERATED DEPT STORES NOTE DTD 06/06/00 6.500% DUE 06/01/10 Account 20-24-200-1037780	119.293					7.13 5.32	
45,000		110.641	53,692.17	.24	49,788.45	3,825.00		3,893.72
45,000	<b>Total</b>		53,692.17	.24	49,788.45	3,825.00		3,893.72
	FEDERATED DEPT STORES INC SENIOR NT DTD 08/23/01 6.025% DUE 09/01/08	110.878					5.97 4.43	



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# Account Statement

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CONS 20-24-200-1102800

## Fixed Income Detail

continued

Corporate bonds  
Industrial - corp bonds

Par value	Description	Unit price	Market value	Percent of fixed income	Tax cost	Estimated annual income	Yield to maturity	Yield on market	Unrealized gain for tax cost
105,000	Account 20-24-200-1037780	108,792	116,422.89	.52	115,281.60	6,956.25	6.21	1,141.29	1,141.29
105,000	Total		116,422.89	.52	115,281.60	6,956.25	6.21	1,141.29	1,141.29
180,000	NOTE DTD 09/25/00 @ 8.75% DUE 10/03/05	104.629	199,149.80	.88	188,332.20	-	2.82		
180,000	Account 20-24-200-1037780				-12,375.00				
180,000	Total		199,149.80	.88	188,332.20	-	2.82		
180,817.60	KELLOGG CO NOTE SER B DTD 03/29/01 @ 8.600% DUE 04/01/11	112.982	199,149.80	.88	188,332.20	-	5.84		
180,817.60	Account 20-24-200-1037780				-12,375.00				
180,817.60	Total		199,149.80	.88	188,332.20	-	5.84		
50,000	Account 20-24-200-1037780	105.847	56,481.43	.25	52,923.50		4.69		
50,000	NOTE DTD 03/29/01 @ 8.600% DUE 04/01/11				3,300.00				
50,000	Total		56,481.43	.25	52,923.50		4.69		
50,000	KERR MCGEE CORP NOTE DTD 10/21/97 @ 8.25% DUE 10/15/07	112.233	56,481.43	.25	52,923.50		5.90		
50,000	Account 20-24-200-1037780				3,300.00				
50,000	Total		56,481.43	.25	52,923.50		5.90		
65,000	Account 20-24-200-1037780	101.083	72,951.59	.32	65,690.95		3.80		
65,000	NOTE DTD 10/21/97 @ 8.25% DUE 10/15/07				4,306.25				
65,000	Total		72,951.59	.32	65,690.95		3.80		
65,000	KROGER CO NOTE DTD 02/11/00 @ 8.050% DUE 02/01/10	115.633	72,951.59	.32	65,690.95		6.98		
65,000	Account 20-24-200-1037780				4,306.25				
65,000	Total		72,951.59	.32	65,690.95		6.98		
55,000	Account 20-24-200-1037780	108.395	63,598.38	.28	59,617.25		5.37		
55,000	NOTE DTD 05/01/01 @ 8.00% DUE 05/03/04				4,427.50				
55,000	Total		63,598.38	.28	59,617.25		5.37		
55,000	MASCO CORP NOTE DTD 08/20/02 @ 6.25% DUE 08/15/07	104.845	63,598.38	.28	59,617.25		5.72		
55,000	Account 20-24-200-1037780				4,427.50				
55,000	Total		63,598.38	.28	59,617.25		5.72		
99,815	Account 20-24-200-1037780	52,422.66	52,422.66	.23	49,907.50		2.29		
99,815	NOTE DTD 08/20/02 @ 6.25% DUE 08/15/07				3,000.00				
99,815	Total		52,422.66	.23	49,907.50		2.29		
103.109	MASCO CORP NOTE DTD 08/20/02 @ 6.25% DUE 08/15/07	103.109	52,422.66	.23	49,907.50		4.49		
103.109	Account 20-24-200-1037780				3,000.00				
103.109	Total		52,422.66	.23	49,907.50		4.49		
101.586	Account 20-24-200-1037780	92,798.26	92,798.26	.41	91,427.40		3.88		
101.586	NOTE DTD 02/10/99 @ 7.65% DUE 02/15/08				4,162.50				
101.586	Total		92,798.26	.41	91,427.40		3.88		
111.421	OCCIDENTAL PETROLEUM CORP SENIOR NT DTD 02/10/99 @ 7.65% DUE 02/15/08	111.421	92,798.26	.41	91,427.40		8.87		
111.421	Account 20-24-200-1037780				4,162.50				
111.421	Total		92,798.26	.41	91,427.40		8.87		
107,493	Account 20-24-200-1037780	55,710.56	55,710.56	.25	53,746.50		3.73		
107,493	NOTE DTD 02/10/99 @ 7.65% DUE 02/15/08				3,825.00				
107,493	Total		55,710.56	.25	53,746.50		3.73		
1,964.08	Account 20-24-200-1037780	1,964.08	1,964.08						
1,964.08	Total		1,964.08						



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# Account Statement

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## Fixed Income Detail

continued

### Corporate bonds

#### Industrial - corp bonds

Par value	Description	Unit price/ Unit cost	Market Value	Percent of Fixed Income	Tax cost	Estimated annual income	Yield on Market Yield to maturity	Unrealized gain for tax
	OCCIDENTAL PETROLEUM CORP NOTE DTD 12/08/01 6.750% DUE 01/15/12	112.864					5.98	
80,000	Account 20-24-200-1037780	110.711	90,291.93	40	88,568.80	5,400.00	4.97	
80,000	Total		90,291.93	40	88,568.80	5,400.00		1,723.13
	PHILLIPS PETROLEUM CO NOTE DTD 05/25/00 8.500% DUE 05/25/05	114.038					7.45	
50,000	Account 20-24-200-1037780	109.782	57,019.29	25	54,881.00	4,250.00	2.43	
50,000	Total		57,019.29	25	54,881.00	4,250.00		2,138.29
	PRAXAIR INC NOTE DTD 03/19/02 6.375% DUE 04/01/12	111.916					5.70	
50,000	Account 20-24-200-1037780	104.728	55,958.08	25	52,364.00	3,187.50	4.77	
50,000	Total		55,958.08	25	52,364.00	3,187.50		3,594.08
	ROHM & HAAS CO SENIOR NT DTD 07/08/99 7.400% DUE 07/15/09	115.389					6.41	
100,000	Account 20-24-200-1037780	105.668	116,368.82	51	106,668.00	7,400.00	4.65	
100,000	Total		116,368.82	51	106,668.00	7,400.00		9,701.82
	SAFEWAY INC NOTE DTD 03/05/01 6.500% DUE 03/01/11	108.928					5.87	
50,000	Account 20-24-200-1037780	69.278	54,484.51	24	49,639.00	3,250.00	5.15	
50,000	Total		54,484.51	24	49,639.00	3,250.00		4,825.51
	SAFEWAY INC NOTE DTD 08/12/02 5.80% DUE 08/15/12	104.681					6.64	
80,000	Account 20-24-200-1037780	103.320	62,808.81	28	61,992.00	3,480.00	5.18	
80,000	Total		62,808.81	28	61,992.00	3,480.00		816.81
	SEARS ROEBUCK & CO NOTE DTD 01/15/94 6.250% DUE 01/15/04	100.478					6.22	
110,000	Account 20-24-200-1037780	96.424	110,525.89	49	106,066.40	6,875.00	5.76	
110,000	Total		110,525.89	49	106,066.40	6,875.00		4,459.49
	SEARS ROEBUCK ACCEPT CORP NOTE DTD 08/13/01 6.750% DUE 08/15/11	94.897					7.11	
							7.57	

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PrivateBank

# Account Statement

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NORD FAMILY FDN

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## Fixed Income Detail

continued

### Corporate bonds

#### Industrial - corp bonds

Par value	Description	Unit cost	Market value	Percent of fixed income	Tax cost	Estimated annual income	Yield on market / Yield to maturity	Unrealized gain for tax cost
55,000	Account 20-24-200-1037780	104,988	52,193.42	23	57,742.30	3,712.50		5,548
55,000	Total		52,193.42	23	57,742.30	3,712.50		5,548.86
	SIMON PROPERTY GROUP LP	107,918					5.91	
	NOTE						4.54	
	DTD 10/28/01 8.373% DUE 11/15/07							
110,000	Account 20-24-200-1037780	108,984	118,708.03	53	117,660.40	7,012.50		1,047.63
110,000	Total		118,708.03	53	117,660.40	7,012.50		1,047.63
	TARGET CORP	107,489					5.02	
	NOTE						3.93	
	DTD 10/10/01 5.400% DUE 10/01/08							
190,000	Account 20-24-200-1037780	99,877	204,229.37	90	189,386.30	10,260.00		14,843.07
190,000	Total		204,229.37	90	189,386.30	10,260.00		14,843.07
	UNILEVER CAPITAL CORP	118,344					6.02	
	GLOBAL NT						4.34	
	DTD 10/24/00 7.125% DUE 11/01/10							
150,000	Account 20-24-200-1037780	106,758	177,517.22	79	160,134.00	10,687.50		17,383.22
150,000	Total		177,517.22	79	160,134.00	10,687.50		17,383.22
	UNION PACIFIC CORP	113,492					5.84	
	NOTES						3.89	
	DTD 02/03/98 6.625% DUE 02/01/08							
50,000	Account 20-24-200-1037780	102,003	56,746.15	25	51,001.50	3,312.50		5,744.65
50,000	Total		56,746.15	25	51,001.50	3,312.50		5,744.65
	UNITED TECH CORP	108,239					6.12	
	NOTE						2.10	
	DTD 11/09/99 8.625% DUE 11/15/04							
150,000	Account 20-24-200-1037780	105,830	162,359.13	72	158,745.00	9,937.50		3,614.13
150,000	Total		162,359.13	72	158,745.00	9,937.50		3,614.13
	UNITEDHEALTH GROUP INC	112,578					6.66	
	NOTE						2.89	
	DTD 11/18/00 7.500% DUE 11/15/05							
80,000	Account 20-24-200-1037780	98,652	90,061.44	40	79,721.60	6,000.00		10,339.84
80,000	Total		90,061.44	40	79,721.60	6,000.00		10,339.84



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Fixed Income Detail

continued

Corporate bonds

Industrial - corp bonds

Par value	Description	Unit price/ Unit cost	Market value	Percent of fixed income	Tax cost	Estimated annual income	Yield on market/ Yield to maturity	Unrealized g/l for tax cost
	VISTEON CORP GLOBAL SR NT DTD 08/03/00 8 250% DUE 08/01/10	105 951					7.79 7.22	
50,000	Account 20-24-200-1037780	105 874	52,975.83	.23	52,937.00	4,125.00		38 83
50,000	Total		52,975.83	.23	52,937.00	4,125.00		38 83
<b>Total Industrial - corp bonds</b>			<b>\$3,836,762.58</b>	<b>16.10%</b>	<b>\$3,446,211.45</b>	<b>\$216,868.75</b>	<b>5.96%</b>	<b>\$190,551.13</b>

Utilities - corp bonds

Par value	Description	Unit price/ Unit cost	Market value	Percent of fixed income	Tax cost	Estimated annual income	Yield on market/ Yield to maturity	Unrealized g/l for tax cost
	AT&T CORP NOTE DTD 09/15/02 6 50% DUE 03/15/13	100 000					6.50 6.50	
60,000	Account 20-24-200-1037780	98 728	60,000.00	.27	59,235.60	3,900.00		764 40
60,000	Total		60,000.00	.27	59,235.60	3,900.00		764 40
	BELLSOUTH CAP FUNDING NOTE DTD 02/16/00 7 750% DUE 02/15/10	118 161					6.58 4.72	
170,000	Account 20-24-200-1037780	109 508	200,873.89	-.89	186,163.80	13,175.00		14,710 29
170,000	Total		200,873.89	-.89	186,163.80	13,175.00		14,710 29
	CINERGY CORP DEB DTD 04/18/99 6.125% DUE 04/15/04	102 122					-8.00 4.40	
60,000	Account 20-24-200-1037780	95 725	61,273.67	.27	57,435.00	3,675.00		3,838 67
60,000	Total		61,273.67	.27	57,435.00	3,675.00		3,838.67
	DOMINION RESOURCES SENIOR NT SER B DTD 07/13/00 7 625% DUE 07/15/05	109 563					6.96 3.64	
55,000	Account 20-24-200-1037780	102 041	60,259.75	.27	58,122.55	4,193.75		4,137 20
55,000	Total		60,259.75	.27	58,122.55	4,193.75		4,137 20
	EXELON GENERATION CO LLC SENIOR NT DTD 12/15/01 6 95% DUE 08/15/11	108 530					6.40 5.87	
55,000	Account 20-24-200-1037780	108 560	59,691.85	.26	59,708.00	3,822.50		16 15-
55,000	Total		59,691.85	.26	59,708.00	3,822.50		16.15-



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Fixed Income Detail

continued

Corporate bonds			Utilities - corp bonds			Miscellaneous - corp bonds		
Par value	Description	Unit price/ Unit cost	Market value	Percent of fixed income	Tax cost	Estimated annual income	Yield to maturity	Yield on market
75,000	NIAGARA MOHAWK POWER CORP SENIOR NT SER G DTD 08/30/98 7.75% DUE 10/01/08	118.118	87,088.72	39	76,432.50	5,812.50	5,812.50	10,658.22
75,000	SPRINT CAPITAL CORP BOND DTD 11/16/98 8.125% DUE 11/15/08	82.000	87,088.72	39	76,432.50	5,812.50	5,812.50	10,658.22
45,000	VERIZON GLOBAL FUNDING CORP NOTE DTD 06/21/02 6.125% DUE 06/15/07	87.875	41,400.00	18	39,543.75	2,756.25	2,756.25	1,858.25
220,000	ARCHER DANIELS MIDLAND CO DEB DTD 04/15/91 8.875% DUE 04/15/11	102.397	241,870.07	107	225,273.40	13,475.00	13,475.00	16,598.87
45,000	COMMONWEALTH EDISON CO BOND DTD 07/01/93 7.000% DUE 07/01/05	109.940	41,400.00	18	39,543.75	2,756.25	2,756.25	1,858.25
75,000	CANADIAN PACIFIC RAILWAY LTD NOTE DTD 10/30/01 6.25% DUE 10/15/11	118.889	95,294.42	42	87,888.75	6,656.25	6,656.25	7,627.87
55,000	ARCHER DANIELS MIDLAND CO DEB DTD 04/15/91 8.875% DUE 04/15/11	109.134	60,469.88	27	60,023.70	3,437.50	3,437.50	446.18
55,000	COMMONWEALTH EDISON CO BOND DTD 07/01/93 7.000% DUE 07/01/05	102.790	60,321.34	27	58,534.50	3,850.00	3,850.00	3,786.84
75,000	ARCHER DANIELS MIDLAND CO DEB DTD 04/15/91 8.875% DUE 04/15/11	127.059	95,294.42	42	87,888.75	6,656.25	6,656.25	7,627.87
75,000	CANADIAN PACIFIC RAILWAY LTD NOTE DTD 10/30/01 6.25% DUE 10/15/11	109.945	85,294.42	42	87,888.75	6,656.25	6,656.25	7,627.87
55,000	COMMONWEALTH EDISON CO BOND DTD 07/01/93 7.000% DUE 07/01/05	109.875	60,469.88	27	60,023.70	3,437.50	3,437.50	446.18
55,000	ARCHER DANIELS MIDLAND CO DEB DTD 04/15/91 8.875% DUE 04/15/11	102.790	60,321.34	27	58,534.50	3,850.00	3,850.00	3,786.84
<b>Total utilities - corp bonds</b>			<b>\$812,457.95</b>	<b>3.60%</b>	<b>\$759,914.40</b>	<b>\$50,810.00</b>	<b>6.25%</b>	<b>\$52,543.55</b>
<b>Total miscellaneous - corp bonds</b>			<b>241,870.07</b>	<b>1.07</b>	<b>225,273.40</b>	<b>13,475.00</b>		<b>16,598.87</b>
<b>Total</b>			<b>241,870.07</b>	<b>1.07</b>	<b>225,273.40</b>	<b>13,475.00</b>		<b>16,598.87</b>



STATEMENT 110



Fixed Income Detail

continued

Corporate bonds

Miscellaneous - corp bonds

Par value	Description	Unit price/ Unit cost	Market value	Percent of fixed income	Tax cost	Estimated annual income	Yield on market Yield to maturity	Unrealized g/l for tax cost
	FPL GROUP CAPITAL INC NOTE DTD 09/07/99 7.825% DUE 09/15/08	111.137					8.86 4.33	
100,000	Account 20-24-200-1037780	108.178	111,137.08	49	106,178.00	7,625.00		4,959.06
100,000	Total		111,137.08	49	106,178.00	7,625.00		4,959.06
	NIAGARA MOHAWK POWER CORP BOND DTD 05/15/95 7.750% DUE 05/15/08	112.594					8.88 3.73	
55,000	Account 20-24-200-1037780	102.607	81,927.22	27	56,433.85	4,262.50		5,493.37
55,000	Total		81,927.22	27	56,433.85	4,262.50		5,493.37
	UNION OIL CO OF CALIF NOTE DTD 05/15/95 7.200% DUE 05/15/05	109.936					8.55 2.83	
60,000	Account 20-24-200-1037780	102.598	65,981.85	28	61,558.80	4,320.00		4,403.15
60,000	Total		65,981.85	29	61,558.80	4,320.00		4,403.15
<b>Total miscellaneous - corp bonds</b>			<b>\$455,111.87</b>	<b>2.02%</b>	<b>\$428,385.60</b>	<b>\$30,151.25</b>	<b>8.63%</b>	<b>\$28,716.27</b>

Yankee - corp bonds

Par value	Description	Unit price/ Unit cost	Market value	Percent of fixed income	Tax cost	Estimated annual income	Yield on market Yield to maturity	Unrealized g/l for tax cost
	BSCH ISSUANCES LTD YANKEE SUB NT DTD 11/03/99 7.625% DUE 11/03/09	107.741					7.08 8.22	
485,000	Account 20-24-200-1037780	97.850	500,898.53	2.22	455,466.65	35,456.25		45,529.88
465,000	Total		500,898.53	2.22	455,466.65	35,456.25		45,529.88
	CANADIAN NATIONAL RAILWAY CO YANKEE NTS DTD 03/24/84 7.000% DUE 03/15/04	105.625					6.63 2.22	
75,000	Account 20-24-200-1037780	105.551	79,219.23	.35	79,163.25	5,250.00		55.98
75,000	Total		79,219.23	.35	79,163.25	5,250.00		55.98
	CANADIAN PACIFIC YANKEE NT DTD 04/15/93 8.875% DUE 04/15/03	101.340					8.78	
50,000	Account 20-24-200-1037780	103.051	50,670.00	.22	51,525.50	3,437.50		855.50
50,000	Total		50,670.00	.22	51,525.50	3,437.50		855.50



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## Fixed Income Detail *continued*

### Corporate bonds

#### Yankee - corp bonds

Par value	Description	Unit price/ Unit cost	Market value	Percent of Fixed Income	Tax cost	Estimated annual income	Yield on market/ Yield to maturity	Unrealized g/l for tax cost
	HSBC HOLDING PLC YANKEE SUB INT DTD 07/08/99 7.5% DUE 07/15/09	118.788					6.31 4.18	
280,000	Account 20-24-200-1037780	99.988	332,552.08	1.47	279,967.40	21,000.00		52,584.68
280,000	Total		332,552.08	1.47	279,967.40	21,000.00		52,584.68
<b>Total yankee - corp bonds</b>			<b>\$983,437.84</b>	<b>4.27%</b>	<b>\$866,122.80</b>	<b>\$85,143.75</b>	<b>6.78%</b>	<b>\$97,315.04</b>

### Total corporate bonds

**\$11,826,808.35    52.37%    \$11,135,134.85    \$738,792.50    6.25%    \$691,673.50**

### Government mortgage backed

#### FNMA

Par value	Description	Unit price/ Unit cost	Market value	Percent of Fixed Income	Tax cost	Estimated annual income	Yield on market/ Yield to maturity	Unrealized g/l for tax cost
	FANNIE MAE POOL 628008 DTD 01/01/02 6.00% DUE 01/01/17	104.670					5.73	
138,497.080	Account 20-24-200-1037780	102.031	144,988.02	.64	141,309.56	8,309.82		3,658.46
138,497.080	Total		144,988.02	.64	141,309.56	8,309.82		3,658.46
	FANNIE MAE POOL 638933 DTD 05/01/02 6.00% DUE 05/01/17	104.545					5.74	
618,141.310	Account 20-24-200-1037780	101.158	648,240.98	2.88	625,288.48	37,088.48		20,952.48
618,141.310	Total		648,240.98	2.88	625,288.48	37,088.48		20,952.48
	FANNIE MAE POOL 642729 DTD 04/01/02 6.00% DUE 04/01/17	104.545					5.74	
51,486.550	Account 20-24-200-1037780	101.470	53,827.04	.24	52,243.29	3,089.19		1,583.75
51,486.550	Total		53,827.04	.24	52,243.29	3,089.19		1,583.75
<b>Total FNMA</b>			<b>\$845,034.02</b>	<b>3.74%</b>	<b>\$818,841.33</b>	<b>\$48,487.49</b>	<b>5.74%</b>	<b>\$26,192.69</b>





PrivateBank

# Account Statement

December 31, 2002

NORD FAMILY FDN

CONS 20-24-200-1102800

Government mortgage backed

## Fixed Income Detail

continued

FHLMC		CMO	
Par value	Description	Par value	Description
103,127,390	FREDDIE MAC GOLD POOL E01085 DTD 12/01/01 5.50% DUE 12/01/16	103,127,390	CHASE COMMERCIAL MTG SECS CORP CMO SEQ PYR 1998-2 A1 DTD 11/01/98 8 025% DUE 11/18/30
103,127,390	Account 20-24-200-1037780	103,127,390	Account 20-24-200-1037780
Total	103,127,390	Total	103,127,390
Total FHLMC \$107,111,78		Total CMO \$191,690	
Unit price	103.883	Unit price	100.282
Unit cost	103.883	Unit cost	107.895
Market value	107,111.78	Market value	208,441.14
Percent of fixed income	.47	Percent of fixed income	.91
Tax cost	102,588.28	Tax cost	192,230.13
Estimated annual income	5,672.01	Estimated annual income	11,549.32
Yield on marked maturity	5.30	Yield on marked maturity	5.77
Yield to maturity	5.30	Yield to maturity	5.77
Unrealized gain for tax cost	4,523.48	Unrealized gain for tax cost	14,211.01
Total	4,523.48	Total	4,053.42
Total FHLMC	\$4,523.48	Total CMO	\$34,525.09
Unit price	99.477	Unit price	102.101
Unit cost	107,111.78	Unit cost	104.004
Market value	107,111.78	Market value	206,441.14
Percent of fixed income	.47	Percent of fixed income	.91
Tax cost	102,588.28	Tax cost	192,230.13
Estimated annual income	5,672.01	Estimated annual income	11,549.32
Yield on marked maturity	5.30	Yield on marked maturity	5.77
Yield to maturity	5.30	Yield to maturity	5.77
Unrealized gain for tax cost	4,523.48	Unrealized gain for tax cost	14,211.01
Total	4,523.48	Total	4,053.42
Total FHLMC	\$4,523.48	Total CMO	\$34,525.09
Unit price	101.788	Unit price	102.070
Unit cost	299,092.56	Unit cost	377,775.98
Market value	299,092.56	Market value	377,775.98
Percent of fixed income	1.32	Percent of fixed income	1.67
Tax cost	282,947.71	Tax cost	377,660.15
Estimated annual income	17,624.14	Estimated annual income	18,500.00
Yield on marked maturity	5.89	Yield on marked maturity	4.90
Yield to maturity	5.89	Yield to maturity	4.90
Unrealized gain for tax cost	16,144.85	Unrealized gain for tax cost	4,053.42
Total	16,144.85	Total	4,053.42
Total FHLMC	\$16,144.85	Total CMO	\$34,525.09

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STATEMENT 110

Fixed Income Detail

continued

Total government mortgage backed								
			- \$2,310,558.74	10.23%	- \$2,245,317.48	- \$129,241.66	5.59%	\$65,241.26
Corporate mortgage backed								
CMO								
Par value	Description	Unit price/ Unit cost	Market value	Percent of fixed Income	Tax cost	Estimated annual income	Yield on market/ Yield to maturity	Unrealized gain for tax cost
	BEAR STEARNS COML MTG SECS INC	112 382						
	CMO SEQ PYR 98-C1 A2	12/27/02						
	DTD 06/01/98 @ 4.4% DUE 06/16/08							
110,000	Account 20-24-200-1037780	101 014	123,621 09	.55	111,115.66	7,084 00	5 73	12,505 43
110,000	Total		123,621.09	.55	111,115.66	7,084.00		12,505.43
	BEAR STEARNS COML MTG SECS INC	109 445						
	CMO SEQ PYR 99-WF2 A1	12/27/02						
	DTD 07/01/99 @ 8% DUE 09/15/08							
259,075 160	Account 20-24-200-1037780	102 785	283,545 61	1.26	266,291.37	17,617 11	6 21	17,254 24
259,075.160	Total		283,545.61	1.26	266,291.37	17,617.11		17,254.24
	DLJ COML MTG CORP	111 562						
	CMO 98-CF1 A1B	12/27/02						
	DTD 03/01/98 @ 4.1% DUE 02/15/08							
90,000	Account 20-24-200-1037780	101 031	100,406 25	.44	90,928 13	5,769 00	5 83	9,478 12
90,000	Total		100,406.25	.44	90,928.13	5,769 00		9,478 12
	GE CAPITAL COMMERCIAL MTG CORP	108 437						
	CMO SEQ PYR 2000-1 A1	12/27/02						
	DTD 12/01/00 @ 3.2% DUE 05/15/10							
197,470 200	Account 20-24-200-1037780	100 643	214,131 75	.95	198,739 77	12,480 12	6 44	15,391.98
197,470 200	Total		214,131.75	.95	198,739.77	12,480.12		15,391.98
	LB COMMERCIAL CONDUIT MTG TR	110 359						
	CMO SEQ PYR 99-C2 A1	12/27/02						
	DTD 10/01/99 @ 7.105% DUE 10/15/32							
283,865 640	Account 20-24-200-1037780	99.773	313,272 33	1.39	283,220 42	20,168 65	5 83	30,051 91
283,865.640	Total		313,272 33	1.39	283,220 42	20,168 65		30,051.91
	MORGAN STANLEY DEAN WITTER CAP I	114 242						
	CMO SEQ PYR 2001-TOP1 A4	12/27/02						
	DTD 02/01/01 @ 6.88% DUE 02/15/33							
215,000	Account 20-24-200-1037780	101 498	245,620 69	1.09	218,216 60	14,319 00		27,404 09
215,000	Total		245,620.69	1.09	218,216.60	14,319.00		27,404.09



STATEMENT 11/09

Fixed Income Detail

continued

Corporate mortgage backed

CMO

Par value	Description	Unit price/ Unit cost	Market value	Percent of fixed income	Tax cost	Estimated annual income	Yield on market/ Yield to maturity	Unrealized g/l for tax cost
	NATIONSLINK FUNDING CORP CMO SEQ PYR 98-2 A1 DTD 11/01/98 @ 001% DUE 11/20/07	107.453 12/27/02					5.58	
69,819.980	Account 20-24-200-1037780	98.839	75,023.75	33	67,613.14	4,189.90		7,410.61
69,819.980	Total		75,023.75	33	67,613.14	4,189.90		7,410.61
<b>Total CMO</b>			<b>\$1,355,821.47</b>	<b>6.00%</b>	<b>\$1,238,125.09</b>	<b>\$81,827.78</b>	<b>6.02%</b>	<b>\$119,498.38</b>

Total corporate mortgage backed

\$1,355,821.47 6.00% \$1,238,125.09 \$81,827.78 6.02% \$119,498.38

Corporate asset backed

Other asset backed

Par value	Description	Unit price/ Unit cost	Market value	Percent of fixed income	Tax cost	Estimated annual income	Yield on market/ Yield to maturity	Unrealized g/l for tax cost
	GS MORTGAGE SECURITIES CORP II ABS-98-GL A2 DTD 05/01/98 @ 582% DUE 04/13/31	110.821 12/27/02					5.82	
180,000	Account 20-24-200-1037780	97.789	199,859.37	88	178,020.31	11,811.60		23,639.08
180,000	Total		199,859.37	88	178,020.31	11,811.60		23,639.08
	MORGAN STANLEY CAPITAL INC CMO-98-WF2 A2 DTD 08/01/98 @ 54% DUE 08/18/08	112.687 12/27/02					5.80	
215,000	Account 20-24-200-1037780	98.091	242,278.13	1.07	210,896.27	14,081.00		31,381.88
215,000	Total		242,278.13	1.07	210,896.27	14,081.00		31,381.88
<b>Total other asset backed</b>			<b>\$441,937.50</b>	<b>1.96%</b>	<b>\$388,916.58</b>	<b>\$25,872.60</b>	<b>5.85%</b>	<b>\$55,020.92</b>

Total corporate asset backed

\$441,937.50 1.96% \$388,916.58 \$25,872.60 5.85% \$55,020.92

Total fixed income taxable

\$22,581,752.78 100.00% \$21,405,504.51 \$1,916,222.04 5.83% \$1,176,248.25



STATISTICAL



# Account Statement

December 31, 2002

NORD FAMILY FDN

CONS 20-24-200-1102800

## Fixed Income Detail

*continued*

Total fixed income	\$22,581,752.78	100.00%	\$21,405,504.51	\$1,318,222.04	6.83%	\$1,176,248.25
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555-3K-20021231-04-00001-238



STATEMENT 11A

FORM 990-PF	OTHER ASSETS	STATEMENT 11
DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
PROGRAM RELATED INVESTMENTS	57,143.	57,143.
OTHER ASSETS	10,601.	10,601.
TOTAL TO FORM 990-PF, PART II, LINE 15	67,744.	67,744.

ORM 990-PF                      PART VIII - LIST OF OFFICERS, DIRECTORS                      STATEMENT 12  
                                          TRUSTEES AND FOUNDATION MANAGERS

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN- SATION	EMPLOYEE BEN PLAN CONTRIB	EXPENSE ACCOUNT
ANDALL BARBATO 47 MILAN AVENUE MHERST, OHIO 44001	TRUSTEE 1-2	0.	0.	0.
IRGINIA BARBATO 47 MILAN AVENUE MHERST, OHIO 44001	TRUSTEE 1-2	0.	0.	0.
MILY MCCLINTOCK 47 MILAN AVENUE MHERST, OHIO 44001	TRUSTEE 1-2	0.	0.	0.
MILY PORTER 47 MILAN AVENUE MHERST, OHIO 44001	TRUSTEE 1-2	0.	0.	0.
MMA MASON 47 MILAN AVENUE MHERST, OHIO 44001	TRUSTEE 1-2	0.	0.	0.
AMUEL BERK 47 MILAN AVENUE MHERST, OHIO 44001	TRUSTEE 1-2	0.	0.	0.
VAN NORD 47 MILAN AVENUE MHERST, OHIO 44001	TRUSTEE 1-2	0.	0.	0.
AMILLE HAMLIN ALLEN 47 MILAN AVENUE MHERST, OHIO 44001	TRUSTEE 1-2	0.	0.	0.
HANNON NORD 47 MILAN AVENUE MHERST, OHIO 44001	TRUSTEE 1-2	0.	0.	0.
AM IGNAT 47 MILAN AVENUE MHERST, OHIO 44001	TRUSTEE 1-2	0.	0.	0.
UIS VILLARREAL 47 MILAN AVENUE MHERST, OHIO 44001	TRUSTEE 1-2	0.	0.	0.





RUCE NORD  
47 MILAN AVENUE  
MHERST, OHIO 44001

TRUSTEE  
1-2

0.

0.

0.

OHN MULLANEY  
47 MILAN AVENUE  
MHERST, OHIO 44001

EXECUTIVE DIRECTOR  
40+

131,250.

24,344.

0.

TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII

131,250.

24,344.

0.



Tax I.D. #34-1595929  
 Capital Gains (Losses) 2002

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
8/3/1988	218 AMERICAN INTL GOURP INC COM			1/3/2002	16,688 00	1,135 00	15,553 00	15,553 00	LT
3/4/1996	1000 MEDTRONIC INC COM			1/3/2002	49,011 00	14,671 00	34,340 00	34,340 00	LT
3/11/1996	100 MEDTRONIC INC COM			1/3/2002	4,901 00	1,395 00	3,506 00	3,506 00	LT
3/14/1996	282 AMERICAN INTL GOURP INC COM			1/3/2002	21,588 00	2,927 00	18,661 00	18,661 00	LT
9/25/1996	100 KOHLS CORP COM			1/3/2002	6,942 00	880 00	6,062 00	6,062 00	LT
7/8/1997	400 TYCO INTL LTD COM			1/3/2002	21,848 00	7,563 00	14,285 00	14,285 00	LT
1/7/2000	200 AMGEN INC COM			1/3/2002	11,044 00	12,700 00	(1,656 00)	830 00	LT
1/10/2000	100 MARSH & MCLENNAN COS INC COM			1/3/2002	10,395 00	9,565 00	830 00	830 00	LT
1/11/2000	300 MARSH & MCLENNAN COS INC COM			1/3/2002	31,185 00	28,642 00	2,543 00	2,543 00	LT
2/26/2000	200 HEARTLAND EXPRESS INC COM			1/3/2002	5,890 00	2,280 00	3,610 00	3,610 00	LT
2/28/2000	100 MATTHEWS INTL CORP COM			1/3/2002	2,510 00	1,125 00	1,385 00	1,385 00	LT
2/29/2000	300 HEARTLAND EXPRESS INC COM			1/3/2002	8,819 00	3,420 00	5,399 00	5,399 00	LT
5/11/2000	500 BRISTOL MYERS SQUIBB CO			1/3/2002	25,811 00	26,083 00	(272 00)	164 00	LT
7/28/2000	100 ALLEGAN INC COM			1/3/2002	7,083 00	6,919 00	164 00	164 00	LT
9/28/2000	200 HOUSEHOLD INTERNATIONAL INC COM			1/3/2002	11,470 00	11,256 00	214 00	214 00	LT
9/29/2000	200 HOUSEHOLD INTERNATIONAL INC COM			1/3/2002	11,470 00	11,385 00	85 00	85 00	LT
12/5/2000	200 SAFEWAY INC COM			1/3/2002	7,940 00	11,229 00	(3,289 00)	(3,289 00)	LT
3/1/2001	600 SAFEWAY INC COM			1/3/2002	23,818 80	33,306 00	(9,487 20)	(9,487 20)	ST
3/27/2001	100 ALLEGAN INC COM			1/3/2002	7,083 00	6,905 00	178 00	178 00	ST
3/27/2001	100 SAFEWAY INC COM			1/3/2002	3,969 80	5,365 51	(1,395 71)	(1,395 71)	ST
6/13/2001	300 IVAX CORP COM			1/3/2002	6,077 00	11,418 00	(5,341 00)	(5,341 00)	ST
6/26/2001	200 ELAN PLC ADR			1/3/2002	8,516 11	11,920 00	(3,403 89)	(3,403 89)	ST
7/18/2001	200 ELAN PLC ADR			1/3/2002	8,516 11	12,172 96	(3,656 85)	(3,656 85)	ST
7/20/2001	200 FANNIE MAE COM			1/3/2002	15,798 32	16,748 00	(949 68)	(949 68)	ST
8/14/2001	100 FANNIE MAE COM			1/3/2002	7,899 16	8,520 10	(620 94)	(620 94)	ST
9/24/2001	600 SAFEWAY INC COM			1/3/2002	23,818 80	24,107 70	(288 90)	(288 90)	ST
9/25/2001	100 ALLEGAN INC COM			1/3/2002	7,083 00	6,254 00	829 00	829 00	ST
10/23/2001	200 SAFEWAY INC COM			1/3/2002	7,939 60	8,974 30	(1,034 70)	(1,034 70)	ST
10/26/2001	100 FANNIE MAE COM			1/3/2002	7,899 16	8,062 77	(163 61)	(163 61)	ST
3/4/1996	100 BED BATH & BEYOND INC COM			1/4/2002	3,321 00	564 00	2,757 00	2,757 00	LT
1/7/2000	100 AMGEN INC COM			1/4/2002	5,438 00	6,350 00	(912 00)	(912 00)	LT
2/29/2000	500 HEARTLAND EXPRESS INC COM			1/4/2002	14,981 00	5,700 00	9,281 00	9,281 00	LT

Tax ID #34-1595929  
 Capital Gains (Losses) 2002

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
5/19/2000	100	ALLERGAN INC COM	1/4/2002	7,089	00	6,244	00	845	00
6/23/2000	200	ESTERLINE TECHNOLOGIES CORP COM	1/4/2002	3,334	00	2,949	00	385	00
6/28/2000	100	ESTERLINE TECHNOLOGIES CORP COM	1/4/2002	1,667	00	1,479	00	188	00
9/25/2001	300	AMGEN INC COM	1/4/2002	16,314	50	17,047	74	(733	24)
12/21/1999	500	GENERAL ELEC CO COM	1/7/2002	19,658	00	25,780	00	(6,122	00)
2/29/2000	300	HEARTLAND EXPRESS INC COM	1/7/2002	9,060	00	3,420	00	5,640	00
5/19/2000	100	ALLERGAN INC COM	1/7/2002	7,021	00	6,244	00	777	00
8/3/2000	300	GENERAL ELEC CO COM	1/7/2002	11,795	00	15,916	00	(4,121	00)
5/21/2001	300	GENERAL ELEC CO COM	1/7/2002	11,794	59	15,884	10	(4,089	51)
5/22/2001	300	GENERAL ELEC CO COM	1/7/2002	11,794	59	15,911	46	(4,116	87)
6/21/2001	700	GENERAL ELEC CO COM	1/7/2002	27,520	72	36,092	91	(8,572	19)
6/25/2001	300	GENERAL ELEC CO COM	1/7/2002	11,794	59	15,488	16	(3,693	57)
3/5/1999	367	CITIGROUP INC COM	1/8/2002	18,179	00	11,379	00	6,800	00
9/30/1999	33	CITIGROUP INC COM	1/8/2002	1,635	00	1,070	00	565	00
2/29/2000	100	HEARTLAND EXPRESS INC COM	1/8/2002	3,039	00	1,140	00	1,899	00
6/23/2000	100	ESTERLINE TECHNOLOGIES CORP COM	1/8/2002	1,644	00	1,474	00	170	00
6/26/2000	700	IVAX CORP COM	1/8/2002	12,688	00	22,412	00	(9,724	00)
4/23/2001	100	COLGATE PALMOLIVE CO COM	1/8/2002	5,580	00	5,296	00	284	00
5/3/2001	100	COLGATE PALMOLIVE CO COM	1/8/2002	5,580	00	5,611	00	(31	00)
5/17/2001	200	FLEETSBSSTON FINANCIAL CORP COM	1/8/2002	6,887	45	8,362	00	(1,474	55)
5/23/2001	100	COLGATE PALMOLIVE CO COM	1/8/2002	5,580	00	5,693	00	(113	00)
5/29/2001	200	FLEETSBSSTON FINANCIAL CORP COM	1/8/2002	6,887	46	8,437	98	(1,550	52)
5/30/2001	200	FLEETSBSSTON FINANCIAL CORP COM	1/8/2002	6,887	45	8,467	30	(1,579	85)
6/13/2001	300	IVAX CORP COM	1/8/2002	5,437	93	11,418	00	(5,980	07)
6/14/2000	900	BAXTER INTL INC	1/9/2002	46,285	85	30,743	64	15,542	21
6/22/2000	300	IVAX CORP COM	1/9/2002	5,615	00	9,339	00	(3,724	00)
6/23/2000	300	ESTERLINE TECHNOLOGIES CORP COM	1/9/2002	4,821	00	4,424	00	397	00
6/23/2000	250	IVAX CORP COM	1/9/2002	4,679	00	7,840	00	(3,161	00)
6/26/2000	100	ESTERLINE TECHNOLOGIES CORP COM	1/9/2002	1,607	00	1,470	00	137	00
6/26/2000	50	IVAX CORP COM	1/9/2002	936	00	1,601	00	(665	00)
2/2/2001	500	BRISTOL MYERS SQUIBB CO	1/9/2002	25,089	62	30,613	91	(5,524	29)
10/10/2001	100	BRISTOL MYERS SQUIBB CO	1/9/2002	5,017	92	5,767	00	(749	08)

Tax ID #34-1595929  
 Capital Gains (Losses) 2002

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
10/18/2001	375000	FANNIE MAE	1/9/2002	404,218	00	415,297	00	(11,079)	00
2/28/2000	1600	CISCO SYS INC COM	1/10/2002	33,071	00	105,370	00	(72,299)	00
2/28/2000	500	SEARS ROEBUCK & CO COM	1/10/2002	25,284	00	13,265	00	12,019	00
6/26/2000	200	ESTERLINE TECHNOLOGIES CORP COM	1/10/2002	3,235	00	2,940	00	295	00
12/15/2000	800	GANNETT INC COM	1/10/2002	53,927	00	49,040	00	4,887	00
11/20/2001	300	PROCTER & GAMBLE CO COM	1/10/2002	22,952	00	23,664	00	(712)	00
6/26/2000	300	ESTERLINE TECHNOLOGIES CORP COM	1/11/2002	4,902	00	4,410	00	492	00
5/17/2001	800	FLEETSBOSTON FINANCIAL CORP COM	1/14/2002	26,553	36	33,448	00	(6,894)	64
1/17/2001	200000	UNITED STATES TREAS NTS DTD	1/14/2002	194,906	00	199,968	00	(5,062)	00
1/12/2001	700	KLA TENCORP CORP COM	1/14/2002	39,549	40	33,639	90	5,909	50
1/17/2001	300	IMCLONE SYSTEMS INC	1/15/2002	9,269	86	18,720	00	(9,450)	14
7/15/1999	500	AOL TIME WARNER	1/16/2002	14,964	92	25,430	00	(10,465)	08
1/5/1999	450	AOL TIME WARNER	1/16/2002	13,468	43	20,142	75	(6,674)	32
10/6/2000	1400	BRISTOL MYERS SQUIBB	1/16/2002	68,957	77	76,141	68	(7,183)	91
12/11/2000	450	AOL TIME WARNER	1/16/2002	13,468	43	21,666	00	(8,197)	57
12/20/2000	500	MILLIPORE CORP	1/16/2002	26,840	04	28,282	55	(1,442)	51
1/31/2001	300	MILLIPORE CORP GEORGIA PACIFIC	1/16/2002	16,104	00	16,835	82	(731)	82
4/23/2001	100	AOL TIME WARNER INC	1/16/2002	2,992	99	4,731	00	(1,738)	01
4/23/2001	100	BRISTOL MYERS SQUIBB CO	1/16/2002	4,925	56	5,434	65	(509)	09
10/2/2001	45000	FREDIE MAC NOTE	1/16/2002	45,131	00	45,725	00	(594)	00
10/10/2001	100	BRISTOL MYERS SQUIBB CO	1/16/2002	4,925	56	5,767	00	(841)	44
10/30/2001	145000	FREDIE MAC NOTE	1/16/2002	145,424	00	148,743	00	(3,319)	00
11/28/2001	220000	DOW CHEMICAL CO NOTE	1/16/2002	204,923	00	223,412	00	(18,489)	00
4/11/2000	300	TENET HEALTHCARE CORP COM	1/17/2002	19,514	00	7,485	00	12,029	00
5/23/2000	1200	WALT DISNEY CO COM	1/17/2002	24,976	00	48,471	00	(23,495)	00
12/13/2000	1800	GEORGIA PACIFIC CORP	1/17/2002	43,109	35	46,954	44	(3,845)	09
1/4/2001	900	GEORGIA PACIFIC CORP	1/17/2002	21,554	68	29,517	75	(7,963)	07
4/23/2001	100	GEORGIA PACIFIC CORP	1/17/2002	2,394	96	3,043	00	(648)	04
5/31/2001	700	WALT DISNEY CO COM	1/17/2002	14,569	72	22,428	00	(7,858)	28
10/5/2001	1300	AMDOCS LTD COM	1/17/2002	44,147	33	34,830	12	9,317	21
7/8/1997	300	TYCO INTL LTD COM	1/18/2002	12,855	00	5,672	00	7,183	00
4/28/2000	600	LANDRYS RESRAURANTS INC COM	1/18/2002	12,085	00	5,153	00	6,932	00

Date	Acquired	Shares	Security	Date Sold	Proceeds	Cost	Gain/ (Loss)	Length
6/22/2000	200		IVAX CORP COM	1/18/2002	4,109 00	6,226 00	(2,117 00)	LT
6/26/2000	100		ESTERLINE TECHNOLOGIES CORP COM	1/18/2002	1,603 00	1,470 00	133 00	LT
1/30/2000	55000		MBNA AMERICA BANK	1/18/2002	58,649 00	54,590 00	4,059 00	LT
3/13/2001	300		SIERRA PACIFIC RESOURCES COM	1/18/2002	4,589 00	4,066 00	523 00	ST
4/28/2000	900		LANDRYS RESRAURANTS INC COM	1/22/2002	19,519 00	7,729 00	11,790 00	LT
5/1/2000	200		LANDRYS RESRAURANTS INC COM	1/22/2002	4,337 00	1,712 00	2,625 00	LT
6/26/2000	100		ESTERLINE TECHNOLOGIES CORP COM	1/22/2002	1,603 00	1,470 00	133 00	LT
3/13/2001	100		SIERRA PACIFIC RESOURCES COM	1/22/2002	1,531 00	1,355 00	176 00	ST
5/1/2000	100		LANDRYS RESRAURANTS INC COM	1/23/2002	2,158 00	856 00	1,302 00	LT
6/26/2000	500		ESTERLINE TECHNOLOGIES CORP COM	1/23/2002	8,090 00	7,350 00	740 00	LT
8/23/2000	600		AIR PRODUCTS & CHEMICALS	1/23/2002	26,680 45	21,825 12	4,855 33	LT
3/13/2001	700		SIERRA PACIFIC RESOURCES COM	1/23/2002	10,737 00	9,488 00	1,249 00	ST
3/13/2001	400		SIERRA PACIFIC RESOURCES COM	1/23/2002	6,217 00	5,421 00	796 00	ST
5/23/2001	500		PGF INDS INC	1/23/2002	22,789 65	29,418 40	(6,628 75)	ST
9/24/2001	100		ESTERLINE TECHNOLOGIES CORP COM	1/23/2002	1,618 00	1,269 00	349 00	ST
9/21/2001	200		ESTERLINE TECHNOLOGIES CORP COM	1/24/2002	3,321 00	2,308 00	1,013 00	ST
9/24/2001	100		ESTERLINE TECHNOLOGIES CORP COM	1/24/2002	1,660 00	1,269 00	391 00	ST
2/5/1999	700		MCGRAW HILL COS INC COM	1/25/2002	44,631 00	39,389 00	5,242 00	LT
2/28/2000	100		MCGRAW HILL COS INC COM	1/25/2002	6,375 00	4,678 00	1,697 00	LT
2/28/2000	1700		PHILLIPS PETROLEUM CO COM	1/25/2002	100,363 00	63,673 00	36,690 00	LT
4/26/2001	700		KLA-TENCORP CORP COM	1/25/2002	35,944 46	37,030 00	(1,085 54)	ST
8/16/2001	500		BLOCK H & R INC COM	1/25/2002	23,020 80	18,316 70	4,704 10	ST
8/16/2001	1000		KLA-TENCORP CORP COM	1/25/2002	51,349 23	49,569 50	1,779 73	ST
10/8/2001	707		IMCLONE SYSTEMS INC	1/25/2002	12,032 96	41,449 50	(29,416 54)	ST
11/7/2001	100		IMCLONE SYSTEMS INC	1/25/2002	1,701 97	6,240 00	(4,538 03)	ST
2/29/2000	300		HEARTLAND EXPRESS INC COM	1/28/2002	10,515 00	3,420 00	7,095 00	LT
7/8/1997	700		TYCO INTL LTD COM	1/29/2002	25,742 00	13,234 00	12,508 00	LT
8/7/2000	300		HOUSEHOLD INTERNATIONAL INC COM	1/29/2002	15,015 00	14,737 00	278 00	LT
9/28/2000	300		HOUSEHOLD INTERNATIONAL INC COM	1/29/2002	15,015 00	16,883 00	(1,868 00)	LT
5/23/2001	500		FLEETSBOSTON FINANCIAL CORP COM	1/29/2002	16,693 19	20,779 90	(4,086 71)	ST
7/19/2001	1100		TYCO INTL LTD COM	1/29/2002	38,567 84	59,697 00	(21,129 16)	ST
7/20/2001	400		INTERNATIONAL BUSINESS MACHS	1/29/2002	41,751 37	42,015 56	(264 19)	ST

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
9/21/2001	1000		TYCO INTL LTD COM	1/29/2002	35,061	67	41,902	80	ST
9/25/2001	800		TYCO INTL LTD COM	1/29/2002	28,049	34	34,656	00	ST
11/8/2001	300		TYCO INTL LTD COM	1/29/2002	10,518	50	16,227	00	ST
8/7/2001	400		GENERAL ELECTRIC CO COM	1/30/2002	13,971	79	17,088	00	ST
9/25/2001	800		GENERAL ELECTRIC CO COM	1/30/2002	27,943	58	28,265	76	ST
12/8/1999	600		GENERAL ELEC CO COM	1/31/2002	22,007	00	28,350	00	LT
12/16/1999	600		GENERAL ELEC CO COM	1/31/2002	22,007	00	29,062	00	LT
12/21/1999	400		GENERAL ELEC CO COM	1/31/2002	14,671	00	20,624	00	LT
2/29/2000	100		HEARTLAND EXPRESS INC COM	1/31/2002	3,499	00	1,140	00	LT
10/26/2001	400		FLEETSBOSTON FINANCIAL CORP COM	1/31/2002	13,354	56	14,240	80	ST
8/6/1999	600		AOL TIME WARNER INC COM	2/1/2002	15,350	00	27,226	00	LT
11/5/1999	700		AOL TIME WARNER INC COM	2/1/2002	17,908	00	31,221	00	LT
12/17/1999	423		VIACOM INC COM CL B	2/1/2002	16,835	00	23,143	00	LT
12/20/1999	77		VIACOM INC COM CL B	2/1/2002	3,065	00	4,216	00	LT
3/8/2001	1600		USA NETWORKS INC COM	2/1/2002	45,633	07	39,262	88	ST
4/26/2001	1400		USA NETWORKS INC COM	2/1/2002	39,928	94	32,968	04	ST
4/27/2001	600		GENERAL ELEC CO COM	2/1/2002	22,007	13	29,353	14	ST
4/30/2001	1000		AOL TIME WARNER INC COM	2/1/2002	25,583	21	52,044	30	ST
5/16/2001	300		VIACOM INC COM CL B	2/1/2002	11,939	82	16,486	32	ST
6/19/2001	100		KING PHARMACEUTICALS INC COM	2/1/2002	3,425	24	4,315	23	ST
7/20/2001	200		KING PHARMACEUTICALS INC COM	2/1/2002	6,816	39	9,062	89	ST
8/20/2001	30000		FANNIE MAE	2/1/2002	30,805	00	30,587	00	ST
10/2/2001	45000		FREDDIE MAC NOTE	2/1/2002	667,452	00	662,532	00	ST
10/25/2001	600		DANAHER CORP DEL COM	2/1/2002	37,895	43	34,319	70	ST
10/25/2001	100		FLEXTRONICS INTL LTD COM	2/1/2002	2,215	22	2,441	94	ST
12/12/2001	600		FLEXTRONICS INTL LTD COM	2/1/2002	13,291	29	16,297	68	ST
5/19/1997	400		HARLEY DAVIDSON INC COM	2/4/2002	22,164	00	4,306	00	LT
7/8/1997	300		TYCO INTL LTD COM	2/4/2002	9,975	00	5,672	00	LT
12/8/1999	700		AOL TIME WARNER INC COM	2/4/2002	16,765	00	29,517	00	LT
2/24/1999	300		AOL TIME WARNER INC COM	2/4/2002	7,185	00	13,262	00	LT
11/5/1999	50		AOL TIME WARNER INC COM	2/4/2002	1,197	00	2,230	00	LT
11/8/1999	150		AOL TIME WARNER INC COM	2/4/2002	3,592	00	6,569	00	LT

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Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
12/17/1999	11 VIACOM INC COM CL B			2/4/2002	413 00	602 00	602 00	(189 00)	LT
12/21/1999	759 VIACOM INC COM CL B			2/4/2002	28,500 00	41,430 00	41,430 00	(12,930 00)	LT
3/3/2000	330 VIACOM INC COM CL B			2/4/2002	12,391 00	17,917 00	17,917 00	(5,526 00)	LT
8/3/1988	200 AMERICAN INTL GOURP INC COM			2/5/2002	13,975 00	1,042 00	1,042 00	12,933 00	LT
12/18/1996	200 HARLEY DAVIDSON INC COM			2/5/2002	10,556 00	2,103 00	2,103 00	8,453 00	LT
7/8/1997	1700 TYCO INTL LTD COM			2/5/2002	40,532 00	32,141 00	32,141 00	8,391 00	LT
5/12/2000	700 LANDRYS RESRAURANTS INC COM			2/5/2002	16,926 00	5,992 00	5,992 00	10,934 00	LT
5/30/2000	100 HOUSEHOLD INTERNATIONAL INC COM			2/5/2002	4,645 00	4,655 00	4,655 00	(10 00)	LT
8/7/2000	300 HOUSEHOLD INTERNATIONAL INC COM			2/5/2002	13,935 00	14,737 00	14,737 00	(802 00)	LT
1/10/2002	500 MERRILL LUNCH & CO INC COM			2/5/2002	23,219 05	29,226 25	29,226 25	(6,007 20)	ST
1/28/1999	350 AOL TIME WARNER INC COM			2/6/2002	8,547 00	14,758 00	14,758 00	(6,211 00)	LT
2/10/1999	450 AOL TIME WARNER INC COM			2/6/2002	10,989 00	17,718 00	17,718 00	(6,729 00)	LT
5/30/2000	700 HOUSEHOLD INTERNATIONAL INC COM			2/6/2002	31,949 00	32,587 00	32,587 00	(638 00)	LT
8/22/2000	500 MBNA CORP COM			2/6/2002	15,735 00	17,196 00	17,196 00	(1,461 00)	LT
9/25/2001	700 AOL TIME WARNER INC COM			2/6/2002	17,093 74	23,196 74	23,196 74	(6,103 00)	ST
12/17/2001	100 GENZYME CORP GENL DIVISION COM			2/6/2002	4,200 77	5,937 71	5,937 71	(1,736 94)	ST
1/10/2002	100 MERRILL LUNCH & CO INC COM			2/6/2002	4,508 08	5,845 25	5,845 25	(1,337 17)	ST
1/11/2002	400 MERRILL LUNCH & CO INC COM			2/6/2002	18,032 33	23,030 88	23,030 88	(4,998 55)	ST
8/15/2000	200 MBNA CORP COM			2/7/2002	6,371 00	6,711 00	6,711 00	(340 00)	LT
8/22/2000	200 MBNA CORP COM			2/7/2002	6,371 00	6,879 00	6,879 00	(508 00)	LT
2/16/2001	300 UNITED TECHNOLOGIES CORP COM			2/7/2002	20,345 69	23,705 25	23,705 25	(3,359 56)	ST
7/26/2001	300 TRICON GLOBAL RESTAURANTS COM			2/7/2002	16,337 75	13,453 68	13,453 68	2,884 07	ST
11/5/2001	100 GENZYME CORP GENL DIVISION COM			2/7/2002	3,953 35	5,644 44	5,644 44	(1,691 09)	ST
12/17/2001	200 GENZYME CORP GENL DIVISION COM			2/7/2002	7,906 70	11,875 42	11,875 42	(3,968 72)	ST
8/15/2000	200 MBNA CORP COM			2/8/2002	6,540 00	6,711 00	6,711 00	(171 00)	LT
6/26/2001	300 AMERICAN HOME PRODUCTS			2/8/2002	18,566 96	18,428 22	18,428 22	138 74	ST
7/20/2001	300 AMERICAN HOME PRODUCTS			2/8/2002	18,566 96	18,615 00	18,615 00	(48 04)	ST
2/28/2000	300 BEDFORD PROPERTY INVESTORS REIT			2/11/2002	7,260 00	5,053 00	5,053 00	2,207 00	LT
5/12/2000	100 LANDRYS RESRAURANTS INC COM			2/11/2002	2,348 00	856 00	856 00	1,492 00	LT
8/23/2000	400 PAN PACIFIC RETAIL PPTYS INC REIT			2/11/2002	11,673 00	8,193 00	8,193 00	3,480 00	LT
12/18/1996	100 HARLEY DAVIDSON INC COM			2/12/2002	5,175 00	1,052 00	1,052 00	4,123 00	LT
2/28/2000	200 BEDFORD PROPERTY INVESTORS REIT			2/12/2002	4,788 00	3,368 00	3,368 00	1,420 00	LT

Date	Acquired	Shares	Security	Date Sold	Proceeds	Cost	Gain/ (Loss)	Length
2/28/2000	200	PAN PACIFIC RETAIL PRTYS INC REIT	2/12/2002	5,880 00	3,624 00	2,256 00	LT	
8/23/2000	200	PAN PACIFIC RETAIL PRTYS INC REIT	2/12/2002	5,871 00	4,096 00	1,775 00	LT	
8/23/2000	100	PAN PACIFIC RETAIL PRTYS INC REIT	2/12/2002	2,940 00	2,048 00	892 00	LT	
2/28/2000	500	BEDFORD PROPERTY INVESTORS REIT	2/13/2002	12,112 00	8,422 00	3,690 00	LT	
2/28/2000	200	PAN PACIFIC RETAIL PRTYS INC REIT	2/13/2002	5,875 00	3,624 00	2,251 00	LT	
2/28/2000	100	WESTWOOD ONE INC COM	2/13/2002	3,405 00	3,410 00	(5 00)	LT	
2/28/2000	500	BEDFORD PROPERTY INVESTORS REIT	2/14/2002	12,052 00	8,422 00	3,630 00	LT	
2/28/2000	40	WESTWOOD ONE INC COM	2/14/2002	1,344 00	1,364 00	(20 00)	LT	
5/1/2000	300	LANDRYS RESRAURANTS INC COM	2/14/2002	7,040 00	2,568 00	4,472 00	LT	
2/27/2001	55000	AETNA INC BOND	2/14/2002	55,619 00	54,540 00	1,079 00	ST	
4/9/2001	50000	BORGWARNER	2/14/2002	51,277 00	50,123 00	1,154 00	ST	
7/20/2001	100	UNITEHEALTH GROUP INC COM	2/14/2002	7,523 88	6,660 00	863 88	ST	
8/4/2001	50000	CHEVRON PHILLIPS CHEM CO LLC	2/14/2002	49,335 00	50,852 00	(1,517 00)	ST	
2/28/2000	200	BOEING CO COM	2/15/2002	8,913 00	7,489 00	1,424 00	LT	
2/28/2000	10	WESTWOOD ONE INC COM	2/15/2002	330 00	341 00	(11 00)	LT	
3/1/2000	200	EMS TECHNOLOGIES INC COM	2/15/2002	4,030 00	4,725 00	(695 00)	LT	
5/1/2000	100	LANDRYS RESRAURANTS INC COM	2/15/2002	2,343 00	856 00	1,487 00	LT	
11/9/2000	2500	TJX COS INC NEW COM	2/15/2002	93,703 00	70,460 00	23,243 00	LT	
2/22/2001	1800	SOUTHRUST CORP COM	2/15/2002	43,653 84	37,855 35	5,798 49	ST	
3/1/2001	200	SOUTHRUST CORP COM	2/15/2002	4,850 43	4,198 88	651 55	ST	
6/18/2001	400	KING PHARMACEUTICALS INC COM	2/15/2002	12,690 36	16,529 52	(3,839 16)	ST	
6/19/2001	33	KING PHARMACEUTICALS INC COM	2/15/2002	1,035 53	1,404 98	(369 45)	ST	
6/20/2001	400	KING PHARMACEUTICALS INC COM	2/15/2002	12,679 81	16,745 16	(4,065 35)	ST	
7/3/2001	300	BOEING CO COM	2/15/2002	13,369 63	16,954 50	(3,584 87)	ST	
7/12/2001	700	QUALCOMM INC COM	2/15/2002	27,850 55	41,720 00	(13,869 45)	ST	
11/1/2001	100	KING PHARMACEUTICALS INC COM	2/15/2002	3,169 95	3,800 00	(630 05)	ST	
11/29/2001	600	ARCHER DANIELS MIDLAND CO COM	2/15/2002	8,369 69	9,492 00	(1,122 31)	ST	
12/3/2001	300	ARCHER DANIELS MIDLAND CO COM	2/15/2002	4,184 85	4,690 20	(505 35)	ST	
3/1/2000	100	EMS TECHNOLOGIES INC COM	2/19/2002	2,014 00	2,362 00	(348 00)	LT	
5/2/2000	100	LANDRYS RESRAURANTS INC COM	2/19/2002	2,348 00	856 00	1,492 00	LT	
11/20/2001	300	POST PRTYS INC REIT	2/19/2002	9,821 00	10,308 00	(487 00)	ST	
11/30/2001	500	ARCHER DANIELS MIDLAND CO COM	2/19/2002	6,830 89	7,715 20	(884 31)	ST	



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Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
12/3/2001	200	ARCHER DANIELS MIDLAND CO COM	2/19/2002	2,732	36	3,126	80	(394	44)
12/4/2001	400	ARCHER DANIELS MIDLAND CO COM	2/19/2002	5,464	72	6,248	56	(783	84)
12/5/2001	100	ARCHER DANIELS MIDLAND CO COM	2/19/2002	1,366	18	1,551	84	(185	66)
2/28/2000	300	BEDFORD PROPERTY INVESTORS REIT	2/20/2002	7,204	00	5,053	00	2,151	00
2/29/2000	1	HEARTLAND EXPRESS INC COM	2/20/2002	13	00	4	00	9	00
3/1/2000	300	EMS TECHNOLOGIES INC COM	2/20/2002	6,052	00	7,087	00	(1,035	00)
5/16/2001	2100	TJX COS INC	2/20/2002	76,281	77	70,770	00	5,511	77
7/20/2001	200	INTERNATIONAL BUSINESS MACHS	2/20/2002	19,557	70	21,007	78	(1,450	08)
11/16/2001	200	POST PPTYS INC REIT	2/20/2002	6,523	00	6,862	00	(339	00)
11/20/2001	100	POST PPTYS INC REIT	2/20/2002	3,261	00	3,436	00	(175	00)
11/30/2001	300	ARCHER DANIELS MIDLAND CO COM	2/20/2002	4,128	65	4,563	00	(434	35)
8/3/1998	500	AMERICAN INTL GOURP INC COM	2/21/2002	35,474	00	2,604	00	32,870	00
2/28/2000	500	BEDFORD PROPERTY INVESTORS REIT	2/21/2002	11,974	00	8,422	00	3,552	00
3/1/2000	300	EMS TECHNOLOGIES INC COM	2/21/2002	6,099	00	7,087	00	(988	00)
5/2/2000	200	LANDRYS RESAURANTS INC COM	2/21/2002	4,687	00	1,712	00	2,975	00
5/19/2000	200	ALLERGAN INC COM	2/21/2002	12,966	00	12,487	00	479	00
4/25/2001	300	FANNIE MAE COM	2/21/2002	22,724	65	24,125	43	(1,400	78)
8/15/2001	100	SBS TECHNOLOGIES INC COM	2/21/2002	1,499	00	1,325	00	174	00
8/24/2001	400	SBS TECHNOLOGIES INC COM	2/21/2002	5,999	00	5,400	00	599	00
8/27/2001	100	SBS TECHNOLOGIES INC COM	2/21/2002	1,499	00	1,326	00	173	00
8/27/2001	100	SBS TECHNOLOGIES INC COM	2/21/2002	1,499	00	1,325	00	174	00
8/28/2001	400	SBS TECHNOLOGIES INC COM	2/21/2002	5,999	00	5,272	00	727	00
8/29/2001	100	SBS TECHNOLOGIES INC COM	2/21/2002	1,499	00	1,308	00	191	00
8/29/2001	400	SBS TECHNOLOGIES INC COM	2/21/2002	5,999	00	5,220	00	779	00
8/30/2001	200	SBS TECHNOLOGIES INC COM	2/21/2002	2,999	00	2,590	00	409	00
8/30/2001	400	SBS TECHNOLOGIES INC COM	2/21/2002	5,999	91	5,100	12	899	79
8/31/2001	200	SBS TECHNOLOGIES INC COM	2/21/2002	2,999	95	2,538	86	461	09
9/4/2001	300	SBS TECHNOLOGIES INC COM	2/21/2002	4,499	93	3,822	39	677	54
10/24/2001	100	GENZYME CORP GENL DIVISION COM	2/21/2002	4,643	05	5,238	69	(595	64)
11/5/2001	100	GENZYME CORP GENL DIVISION COM	2/21/2002	4,643	05	5,644	44	(1,001	39)
11/16/2001	300	POST PPTYS INC REIT	2/21/2002	9,761	00	10,293	00	(532	00)
11/19/2001	200	POST PPTYS INC REIT	2/21/2002	6,507	00	6,859	00	(352	00)

Date	Acired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
3/4/1996	600		BED BATH & BEYOND INC COM	2/22/2002	19,525 00	3,384 00	16,141 00	LT	
2/28/2000	300		BEDFORD PROPERTY INVESTORS REIT	2/22/2002	7,181 00	5,053 00	2,128 00	LT	
2/28/2000	300		ELECTRONIC DATA SYS NEW COM	2/22/2002	17,439 00	20,821 00	(3,382 00)	LT	
2/28/2000	500		PHILIP MORRIS COS INC COM	2/22/2002	25,944 00	10,012 00	15,932 00	LT	
2/29/2000	100		EMS TECHNOLOGIES INC COM	2/22/2002	2,024 00	2,350 00	(326 00)	LT	
5/9/2000	200		ALLERGAN INC COM	2/22/2002	12,861 00	12,039 00	822 00	LT	
5/19/2000	100		ALLERGAN INC COM	2/22/2002	6,430 00	6,244 00	186 00	LT	
4/18/2001	600		CAMPBELL SOUP CO COM	2/22/2002	15,834 36	17,989 86	(2,155 50)	ST	
5/2/2001	1100		MCKESSON CORP COM	2/22/2002	39,164 69	35,086 04	4,078 65	ST	
8/31/2001	100		SBS TECHNOLOGIES INC COM	2/22/2002	1,494 00	1,269 00	225 00	ST	
9/5/2001	300		SBS TECHNOLOGIES INC COM	2/22/2002	4,484 00	3,785 00	699 00	ST	
9/6/2001	200		SBS TECHNOLOGIES INC COM	2/22/2002	2,989 00	2,480 00	509 00	ST	
9/6/2001	100		SBS TECHNOLOGIES INC COM	2/22/2002	1,494 00	1,233 00	261 00	ST	
9/7/2001	100		SBS TECHNOLOGIES INC COM	2/22/2002	1,494 00	1,239 00	255 00	ST	
9/10/2001	100		SBS TECHNOLOGIES INC COM	2/22/2002	1,494 00	1,228 00	266 00	ST	
10/23/2001	100		GENZYME CORP GENL DIVISION COM	2/22/2002	4,494 42	5,057 37	(562 95)	ST	
10/24/2001	100		GENZYME CORP GENL DIVISION COM	2/22/2002	4,494 42	5,238 69	(744 27)	ST	
11/14/2001	100		POST PPTYS INC REIT	2/22/2002	3,277 00	3,412 00	(135 00)	ST	
11/19/2001	400		POST PPTYS INC REIT	2/22/2002	13,110 00	13,718 00	(608 00)	ST	
11/20/2001	300		MINNESOTA MINING & MFG CO COM	2/22/2002	34,793 47	35,076 00	(282 53)	ST	
1/7/2002	300		AMDOCS TD COM	2/22/2002	8,684 86	11,224 98	(2,540 12)	ST	
2/28/2000	1000		BANKNORTH GROUP INC COM	2/24/2002	26,454 00	11,065 00	15,389 00	LT	
2/28/2000	400		BEDFORD PROPERTY INVESTORS REIT	2/25/2002	9,633 00	6,737 00	2,896 00	LT	
2/29/2000	300		EMS TECHNOLOGIES INC COM	2/25/2002	6,099 00	7,050 00	(951 00)	LT	
5/2/2000	100		LANDRYS RESRAURANTS INC COM	2/25/2002	2,344 00	856 00	1,488 00	LT	
10/11/2001	600		FLEXTRONICS INTL LTD COM	2/25/2002	9,343 90	13,644 66	(4,300 76)	ST	
10/23/2001	400		FLEXTRONICS INTL LTD COM	2/25/2002	6,229 26	9,064 12	(2,834 86)	ST	
10/23/2001	40		GENZYME CORP GENL DIVISION COM	2/25/2002	17,716 49	20,229 48	(2,512 99)	ST	
10/25/2001	100		FLEXTRONICS INTL LTD COM	2/25/2002	1,557 32	2,441 94	(884 62)	ST	
11/14/2001	100		POST PPTYS INC REIT	2/25/2002	3,278 00	3,412 00	(134 00)	ST	
3/4/1996	300		BED BATH & BEYOND INC COM	2/26/2002	10,158 00	1,692 00	8,466 00	LT	
2/28/2000	700		BEDFORD PROPERTY INVESTORS REIT	2/26/2002	16,760 00	11,790 00	4,970 00	LT	

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Capital Gains (Losses) 2002

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
2/29/2000	300	EMS TECHNOLOGIES INC COM	2/26/2002	6,013	00	7,050	00	(1,037)	00
3/1/2000	165000	MORGAN STANLEY CAPITAL	2/26/2002	171,669	00	164,010	00	7,659	00
3/3/2000	100	ANALOG DEVICES INC COM	2/26/2002	3,874	00	8,239	00	(4,365)	00
3/13/2000	200	ANALOG DEVICES INC COM	2/26/2002	7,748	00	16,894	00	(9,146)	00
5/2/2000	200	LANDRYS RESRAURANTS INC COM	2/26/2002	4,694	00	1,712	00	2,982	00
7/11/2000	500	TARGET CORP	2/26/2002	22,624	26	15,770	00	6,854	26
9/26/2000	300	ANALOG DEVICES INC COM	2/26/2002	11,622	00	25,368	00	(13,746)	00
3/27/2001	100	BAXTER INTL INC COM	2/26/2002	5,374	98	4,549	56	825	42
4/26/2001	400	UNITEHDHEALTH GROUP INC COM	2/26/2002	29,485	99	25,773	56	3,712	43
7/20/2001	300	BAXTER INTL INC COM	2/26/2002	16,124	75	14,787	00	1,337	75
10/3/2001	400	BEST BUY INC	2/26/2002	27,786	98	19,528	96	8,258	02
10/12/2001	400	FLEXTRONICS INTL LTD COM	2/26/2002	6,030	23	9,044	20	(3,013)	97
10/12/2001	200	FLEXTRONICS INTL LTD COM	2/26/2002	3,015	11	4,465	14	(1,450)	03
10/15/2001	300	FLEXTRONICS INTL LTD COM	2/26/2002	4,522	67	6,659	85	(2,137)	18
10/26/2001	300	FLEXTRONICS INTL LTD COM	2/26/2002	4,522	67	6,611	70	(2,089)	03
11/11/2001	400	FLEXTRONICS INTL LTD COM	2/26/2002	6,030	23	8,176	32	(2,146)	09
11/22/2001	400	FLEXTRONICS INTL LTD COM	2/26/2002	6,030	23	8,351	12	(2,320)	89
11/22/2001	100	FLEXTRONICS INTL LTD COM	2/26/2002	1,507	56	2,067	67	(560)	11
11/5/2001	100	FLEXTRONICS INTL LTD COM	2/26/2002	1,507	56	2,184	90	(677)	34
11/14/2001	100	POST PTYS INC REIT	2/26/2002	3,261	00	3,412	00	(151)	00
9/25/1996	200	KOHL'S CORP COM	2/27/2002	13,395	00	1,759	00	11,636	00
9/7/1999	200	TEXAS INSTRS INC COM	2/27/2002	5,990	00	9,092	00	(3,102)	00
9/8/1999	200	TEXAS INSTRS INC COM	2/27/2002	5,990	00	9,124	00	(3,134)	00
2/28/2000	300	BORG-WARNER INC COM	2/27/2002	18,391	00	9,205	00	9,186	00
2/29/2000	400	EMS TECHNOLOGIES INC COM	2/27/2002	8,139	00	9,400	00	(1,261)	00
5/2/2000	300	LANDRYS RESRAURANTS INC COM	2/27/2002	7,058	00	2,568	00	4,490	00
7/26/2000	355000	FANNIE MAE CMO	2/27/2002	364,096	00	345,930	00	18,166	00
3/23/2001	900	CISCO SYS INC COM	2/27/2002	13,290	55	17,292	60	(4,002)	05
4/26/2001	100	UNITEHDHEALTH GROUP INC COM	2/27/2002	7,249	07	6,443	39	805	68
7/3/2001	400	HCA INC COM	2/27/2002	16,293	91	18,239	12	(1,945)	21
8/15/2001	400	HCA INC COM	2/27/2002	16,293	92	18,472	00	(2,178)	08
9/25/2001	200	COLGATE PALMOLIVE CO COM	2/27/2002	11,250	13	11,108	70	141	43

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 Capital Gains (Losses) 2002

Date	Acquired	Shares	Security	Date Sold	Proceeds	Cost	Gain/ (Loss)	Length
11/14/2001	200 POST PPTYS INC REIT			2/27/2002	6,489 00	6,825 00	(336 00)	ST
11/14/2001	200 POST PPTYS INC REIT			2/28/2002	6,504 00	6,825 00	(321 00)	ST
2/28/2000	100 BORG-WARNER INC COM			2/28/2002	6,101 00	3,068 00	3,033 00	LT
2/28/2000	100 BORG-WARNER INC COM			2/28/2002	6,101 00	3,068 00	3,033 00	LT
2/29/2000	200 EMS TECHNOLOGIES INC COM			2/28/2002	3,986 00	4,700 00	(714 00)	LT
4/27/2000	700 LANDRYS RESRAURANTS INC COM			2/28/2002	17,553 00	5,946 00	11,607 00	LT
5/2/2000	200 LANDRYS RESRAURANTS INC COM			2/28/2002	5,015 00	1,712 00	3,303 00	LT
4/30/2001	100000 MERRILL LYNCH GLOBAL			2/28/2002	103,219 00	101,703 00	1,516 00	ST
4/30/2001	100000 MERRILL LYNCH GLOBAL			2/28/2002	103,219 00	101,618 00	1,601 00	ST
5/2/2001	200000 ONTARIO PROV CDA FGN			2/28/2002	208,526 00	208,744 00	(218 00)	ST
5/22/2001	1 EXPEDIA INC FGN WARRANTS EXP			2/28/2002	14 00	6 00	8 00	ST
11/13/2001	300 POST PPTYS INC REIT			2/28/2002	9,777 00	10,198 00	(421 00)	ST
11/20/2001	100000 PRAXAIR INC			2/28/2002	103,024 00	103,198 00	(174 00)	ST
1/7/2002	100 AMDPCS TD COM			2/28/2002	2,841 16	3,741 66	(900 50)	ST
8/9/1996	500 INTEL CORP			3/1/2002	15,060 77	4,945 31	10,115 46	LT
2/28/2000	100 BORG-WARNER INC COM			3/1/2002	6,069 00	3,068 00	3,001 00	LT
4/27/2000	200 LANDRYS RESRAURANTS INC COM			3/1/2002	5,218 00	1,698 00	3,520 00	LT
5/9/2000	300 ALLEGAN INC COM			3/1/2002	19,081 00	18,059 00	1,022 00	LT
4/27/2001	100 INTEL CORP			3/1/2002	3,012 15	2,979 37	32 78	ST
10/18/2001	600 ST JUDE MED INC COM			3/1/2002	46,906 99	43,044 00	3,862 99	ST
11/8/2001	500 MICROCHIP TECHNOLOGY			3/1/2002	18,209 72	18,406 10	(196 38)	ST
11/20/2001	200 PROCTER & GAMBLE CO COM			3/1/2002	16,991 74	15,776 00	1,215 74	ST
1/7/2002	600 AMDPCS TD COM			3/1/2002	16,905 11	22,449 96	(5,544 85)	ST
2/1/2002	400 COSTCO WHOLESALE CORP COM			3/1/2002	16,137 31	18,107 12	(1,969 81)	ST
2/5/2002	200 COSTCO WHOLESALE CORP COM			3/1/2002	8,068 66	9,008 30	(939 64)	ST
2/8/2002	200 AMDPCS TD COM			3/1/2002	5,635 03	6,369 80	(734 77)	ST
3/4/1996	400 BED BATH & BEYOND INC COM			3/4/2002	13,494 00	2,256 00	11,238 00	LT
12/9/1999	700 WALMART STORES			3/4/2002	43,570 56	41,006 00	2,564 56	LT
2/29/2000	100 EMS TECHNOLOGIES INC COM			3/4/2002	1,989 00	2,350 00	(361 00)	LT
4/27/2000	200 LANDRYS RESRAURANTS INC COM			3/4/2002	5,243 00	1,698 00	3,545 00	LT
5/9/2000	200 ALLEGAN INC COM			3/4/2002	12,687 00	12,039 00	648 00	LT
10/3/2000	300 TAKE-TWO INTERACTIVE SOFTWARE COM			3/4/2002	6,180 00	3,600 00	2,580 00	LT

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Date Acquired	Shares	Security	Date Sold	Proceeds	Cost	Gain/ (Loss)	Length
10/4/2000	300	TAKE-TWO INTERACTIVE SOFTWARE COM	3/4/2002	6,341 00	3,492 00	2,849 00	LT
10/19/2000	200	TAKE-TWO INTERACTIVE SOFTWARE COM	3/4/2002	4,227 00	2,387 00	1,840 00	LT
10/26/2000	400	TAKE-TWO INTERACTIVE SOFTWARE COM	3/4/2002	8,240 00	4,800 00	3,440 00	LT
10/26/2000	100	TAKE-TWO INTERACTIVE SOFTWARE COM	3/4/2002	2,113 00	1,200 00	913 00	LT
10/27/2000	100	TAKE-TWO INTERACTIVE SOFTWARE COM	3/4/2002	2,113 00	1,200 00	913 00	LT
10/30/2000	100	TAKE-TWO INTERACTIVE SOFTWARE COM	3/4/2002	2,113 00	1,200 00	913 00	LT
11/10/2000	500	TAKE-TWO INTERACTIVE SOFTWARE COM	3/4/2002	10,568 00	5,926 00	4,642 00	LT
12/28/2000	100	TAKE-TWO INTERACTIVE SOFTWARE COM	3/4/2002	2,113 00	1,027 00	1,086 00	LT
12/29/2000	200	TAKE-TWO INTERACTIVE SOFTWARE COM	3/4/2002	4,227 00	2,243 00	1,984 00	LT
1/2/2001	200	TAKE-TWO INTERACTIVE SOFTWARE COM	3/4/2002	4,227 00	2,196 00	2,031 00	LT
1/3/2001	200	TAKE-TWO INTERACTIVE SOFTWARE COM	3/4/2002	4,227 00	2,195 00	2,032 00	LT
1/8/2001	100	TAKE-TWO INTERACTIVE SOFTWARE COM	3/4/2002	2,113 00	1,100 00	1,013 00	LT
1/8/2001	200	WALMART STORES	3/4/2002	12,448 73	10,908 18	1,540 55	LT
3/28/2001	1100	AMERICREDIT CORP	3/4/2002	30,780 61	35,681 58	(4,900 97)	ST
4/10/2001	200	AMERICREDIT CORP	3/4/2002	5,596 48	7,015 64	(1,419 16)	ST
7/3/2001	1000	HCA INC COM	3/4/2002	39,645 50	45,597 80	(5,952 30)	ST
10/22/2001	1300	HCA INC COM	3/4/2002	51,539 16	55,297 71	(3,758 55)	ST
3/4/1996	500	BED BATH & BEYOND INC COM	3/5/2002	16,003 00	2,820 00	13,183 00	LT
9/25/1996	200	KOHL'S CORP COM	3/5/2002	13,376 00	1,759 00	11,617 00	LT
12/18/1996	200	HARLEY DAVIDSON INC COM	3/5/2002	10,850 00	2,103 00	8,747 00	LT
8/4/1998	300	COLGATE PALMOLIVE CO COM	3/5/2002	16,486 00	13,753 00	2,733 00	LT
2/28/2000	1400	ALTERA CORP COM	3/5/2002	32,661 00	48,562 00	(15,901 00)	LT
2/28/2000	3100	BED BATH & BEYOND INC COM	3/5/2002	98,888 00	38,168 00	60,720 00	LT
2/28/2000	800	CABLEVISION SYS CORP-RAINBOW MED	3/5/2002	21,759 00	15,254 00	6,505 00	LT
2/28/2000	1200	COX RADIO INC COM	3/5/2002	30,450 00	31,695 00	(1,245 00)	LT
2/28/2000	1000	GILEAD SCIENCES INC COM	3/5/2002	75,408 00	36,093 00	39,315 00	LT
2/28/2000	3000	MEDIACOM COMMUNICATIONS CORP COM	3/5/2002	47,879 00	50,250 00	(2,371 00)	LT
2/28/2000	1650	PAYCHEX INC COM	3/5/2002	65,751 00	53,212 00	12,539 00	LT
2/28/2000	1200	RATIONAL SOFTWARE CORP COM	3/5/2002	25,499 00	39,975 00	(14,476 00)	LT
2/28/2000	1000	T ROWE PRICE GROUP INC COM	3/5/2002	42,109 00	33,750 00	8,359 00	LT
2/28/2000	2450	WESTWOOD ONE INC COM	3/5/2002	92,203 00	83,567 00	8,636 00	LT
2/29/2000	100	EMS TECHNOLOGIES INC COM	3/5/2002	1,991 00	2,350 00	(359 00)	LT

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
2/29/2000		300	HEARTLAND EXPRESS INC COM	3/5/2002	7,017 00	2,168 00	4,849 00	LT	
3/1/2000		200	CLEAR CHANNEL COMMUNICATIONS COM	3/5/2002	9,917 00	13,635 00	(3,718 00)	LT	
3/1/2000		200	EBAY INC COM	3/5/2002	11,721 00	14,675 00	(2,954 00)	LT	
3/1/2000		200	ECHOSTAR COMMUNICATIONS NEW COM	3/5/2002	5,391 00	11,525 00	(6,134 00)	LT	
3/1/2000		100	MAXIM INTEGRATED PRODS INC COM	3/5/2002	5,494 00	6,412 00	(918 00)	LT	
3/1/2000		200	MEDIACOM COMMUNICATIONS CORP COM	3/5/2002	3,191 00	3,687 00	(496 00)	LT	
3/1/2000		100	SEPRACOR INC COM	3/5/2002	4,505 00	11,575 00	(7,070 00)	LT	
3/1/2000		200	WESTWOOD ONE INC COM	3/5/2002	7,526 00	6,580 00	946 00	LT	
3/1/2000		100	XILINX INC COM	3/5/2002	4,347 00	7,737 00	(3,390 00)	LT	
3/1/2000		100	YAHOO! INC COM	3/5/2002	1,798 00	15,993 00	(14,195 00)	LT	
3/17/2000		200	ABGENIX INC COM	3/5/2002	3,999 00	14,214 00	(10,215 00)	LT	
4/12/2000		400	ABGENIX INC COM	3/5/2002	7,999 00	15,231 00	(7,232 00)	LT	
4/12/2000		200	HUMAN GENOME INC COM	3/5/2002	4,305 00	8,228 00	(3,923 00)	LT	
4/13/2000		200	ABGENIX INC COM	3/5/2002	3,999 00	7,999 00	(4,000 00)	LT	
4/13/2000		400	HUMAN GENOME INC COM	3/5/2002	8,611 00	16,285 00	(7,674 00)	LT	
4/14/2000		200	ABGENIX INC COM	3/5/2002	3,999 00	7,490 00	(3,491 00)	LT	
4/14/2000		200	HUMAN GENOME INC COM	3/5/2002	4,305 00	7,752 00	(3,447 00)	LT	
5/1/2000		200	CHECKFREE CORP COM	3/5/2002	3,023 00	10,651 00	(7,628 00)	LT	
5/2/2000		200	CHECKFREE CORP COM	3/5/2002	3,023 00	10,447 00	(7,424 00)	LT	
5/3/2000		100	CHECKFREE CORP COM	3/5/2002	1,511 00	5,053 00	(3,542 00)	LT	
5/8/2000		300	COX RADIO INC COM	3/5/2002	7,612 00	7,472 00	140 00	LT	
5/25/2000		600	SONUS NETWORKS INC COM	3/5/2002	1,703 00	8,597 00	(6,894 00)	LT	
5/26/2000		300	SONUS NETWORKS INC COM	3/5/2002	851 00	4,602 00	(3,751 00)	LT	
6/7/2000		300	SONUS NETWORKS INC COM	3/5/2002	851 00	7,760 00	(6,909 00)	LT	
7/11/2000		800	TARGET CORP	3/5/2002	32,965 10	25,232 00	7,733 10	LT	
10/3/2000		100	RESEARCH IN MOTION LTD FGN COM	3/5/2002	2,610 00	10,413 00	(7,803 00)	LT	
11/13/2000		350	NETWORK APPLIANCES INC COM	3/5/2002	7,577 00	6,462 00	1,115 00	LT	
12/5/2000		200	VERTEX PHARMACEUTICALS INC COM	3/5/2002	4,591 00	13,570 00	(8,979 00)	LT	
12/6/2000		100	VERTEX PHARMACEUTICALS INC COM	3/5/2002	2,275 00	7,122 00	(4,847 00)	LT	
12/13/2000		400	TEMPLE INLAND INC	3/5/2002	22,702 62	20,285 16	2,417 46	LT	
12/28/2000		100	TAKE-TWO INTERACTIVE SOFTWARE COM	3/5/2002	1,994 00	1,027 00	967 00	LT	
12/29/2000		200	ELANTIC SEMICONDUCTOR INC COM	3/5/2002	8,091 00	5,594 00	2,497 00	LT	

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
12/29/2000	600 LIBERATE TECHNOLOGIES INC COM			3/5/2002	4,559 00	8,267 00	16,120 00	(3,708 00)	LT
12/29/2000	200 RESEARCH IN MOTION LTD FGN COM			3/5/2002	5,221 00	16,120 00	16,120 00	(10,899 00)	LT
12/29/2000	100 VERTEX PHARMACEUTICALS INC COM			3/5/2002	2,275 00	7,287 00	7,287 00	(5,012 00)	LT
12/29/2000	200 ELANTIC SEMICONDUCTOR INC COM			3/5/2002	8,091 00	5,305 00	5,305 00	2,786 00	LT
12/29/2000	400 LIBERATE TECHNOLOGIES INC COM			3/5/2002	3,039 00	5,112 00	5,112 00	(2,073 00)	LT
12/29/2000	100 RESEARCH IN MOTION LTD FGN COM			3/5/2002	2,610 00	7,266 00	7,266 00	(4,656 00)	LT
12/29/2000	200 VERTEX PHARMACEUTICALS INC COM			3/5/2002	4,551 00	13,536 00	13,536 00	(8,985 00)	LT
12/29/2000	100 ELANTIC SEMICONDUCTOR INC COM			3/5/2002	4,045 00	3,071 00	3,071 00	974 00	LT
12/29/2000	400 TEMPLE INLAND INC			3/5/2002	22,702 62	22,914 08	22,914 08	(211 46)	LT
12/29/2000	100 ELANTIC SEMICONDUCTOR INC COM			3/5/2002	4,045 00	3,236 00	3,236 00	809 00	LT
12/29/2000	500 SAPIENT CORP COM			3/5/2002	2,204 00	9,137 00	9,137 00	(6,933 00)	LT
12/29/2000	400 SAPIENT CORP COM			3/5/2002	1,763 00	7,199 00	7,199 00	(5,436 00)	LT
12/29/2000	150 SAPIENT CORP COM			3/5/2002	661 00	2,556 00	2,556 00	(1,895 00)	LT
12/29/2000	350 SAPIENT CORP COM			3/5/2002	1,543 00	6,670 00	6,670 00	(5,127 00)	LT
4/12/2001	400 RESEARCH IN MOTION LTD FGN COM			3/5/2002	10,443 00	10,858 00	10,858 00	(415 00)	ST
4/16/2001	200 RESEARCH IN MOTION LTD FGN COM			3/5/2002	5,221 00	5,370 00	5,370 00	(149 00)	ST
4/20/2001	250 ONI SYSTEMS CORP COM			3/5/2002	1,627 00	9,843 00	9,843 00	(8,216 00)	ST
4/23/2001	300 ONI SYSTEMS CORP COM			3/5/2002	1,952 00	11,337 00	11,337 00	(9,385 00)	ST
4/24/2001	200 ONI SYSTEMS CORP COM			3/5/2002	1,301 00	7,446 00	7,446 00	(6,145 00)	ST
4/25/2001	150 ONI SYSTEMS CORP COM			3/5/2002	976 00	4,800 00	4,800 00	(3,824 00)	ST
5/1/2001	200 OVERTURE SERVICES INC COM			3/5/2002	6,805 00	3,897 00	3,897 00	2,908 00	ST
5/2/2001	50 OVERTURE SERVICES INC COM			3/5/2002	1,701 00	970 00	970 00	731 00	ST
5/2/2001	250 OVERTURE SERVICES INC COM			3/5/2002	8,507 00	4,821 00	4,821 00	3,686 00	ST
5/3/2001	200 OVERTURE SERVICES INC COM			3/5/2002	6,805 00	3,954 00	3,954 00	2,851 00	ST
5/4/2001	50 OVERTURE SERVICES INC COM			3/5/2002	1,701 00	993 00	993 00	708 00	ST
5/21/2001	300 NETWORK APPLIANCES INC COM			3/5/2002	6,494 00	7,802 00	7,802 00	(1,308 00)	ST
5/22/2001	100 EXPEDIA INC COM CL A			3/5/2002	5,996 00	2,641 00	2,641 00	3,355 00	ST
5/22/2001	19 EXPEDIA INC FGN WARRANTS EXP			3/5/2002	539 00	220 00	220 00	319 00	ST
5/22/2001	200 NETWORK APPLIANCES INC COM			3/5/2002	4,329 00	5,578 00	5,578 00	(1,249 00)	ST
5/22/2001	100 NETWORK APPLIANCES INC COM			3/5/2002	2,164 97	2,772 88	2,772 88	(607 91)	ST
5/23/2001	100 EXPEDIA INC COM CL A			3/5/2002	5,996 00	2,756 00	2,756 00	3,240 00	ST
5/23/2001	50 EXPEDIA INC COM CL A			3/5/2002	2,998 00	1,329 00	1,329 00	1,669 00	ST

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 Capital Gains (Losses) 2002

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
5/23/2001	9 EXPEDIA INC FGN WARRANTS EXP			3/5/2002	255 00	114 00	141 00	ST	
5/23/2001	20 EXPEDIA INC FGN WARRANTS EXP			3/5/2002	567 00	237 00	330 00	ST	
6/1/2001	150 OPENWAVE SYSTEM INC COM			3/5/2002	1,070 00	5,979 00	(4,909 00)	ST	
6/1/2001	50 OVERTURE SERVICES INC COM			3/5/2002	1,701 00	1,143 00	558 00	ST	
6/4/2001	100 OPENWAVE SYSTEM INC COM			3/5/2002	713 00	4,052 00	(3,339 00)	ST	
6/4/2001	150 OVERTURE SERVICES INC COM			3/5/2002	5,104 00	3,780 00	1,324 00	ST	
6/6/2001	400 APPLIED MICRO CIRCUITS CORP COM			3/5/2002	4,055 00	7,693 00	(3,638 00)	ST	
6/6/2001	50 OPENWAVE SYSTEM INC COM			3/5/2002	357 00	2,195 00	(1,838 00)	ST	
6/7/2001	500 TEMPLE INLAND INC			3/5/2002	28,378 27	27,546 65	831 62	ST	
6/8/2001	300 APPLIED MICRO CIRCUITS CORP COM			3/5/2002	3,041 00	5,864 00	(2,823 00)	ST	
6/11/2001	100 APPLIED MICRO CIRCUITS CORP COM			3/5/2002	1,013 00	1,820 00	(807 00)	ST	
6/11/2001	50 SEI INVESTMENTS CO COM			3/5/2002	2,079 00	2,092 00	(13 00)	ST	
6/11/2001	50 SEI INVESTMENTS CO COM			3/5/2002	2,079 00	2,087 00	(8 00)	ST	
6/12/2001	200 APPLIED MICRO CIRCUITS CORP COM			3/5/2002	2,027 00	3,465 00	(1,438 00)	ST	
6/12/2001	250 NETWORK APPLIANCES INC COM			3/5/2002	5,412 00	4,376 00	1,036 00	ST	
6/13/2001	150 NETWORK APPLIANCES INC COM			3/5/2002	3,247 00	2,647 00	600 00	ST	
6/13/2001	50 SEI INVESTMENTS CO COM			3/5/2002	2,079 00	2,109 00	(30 00)	ST	
6/14/2001	200 APPLIED MICRO CIRCUITS CORP COM			3/5/2002	2,027 00	3,357 00	(1,330 00)	ST	
6/14/2001	250 NETWORK APPLIANCES INC COM			3/5/2002	5,412 00	3,844 00	1,568 00	ST	
6/14/2001	50 SEI INVESTMENTS CO COM			3/5/2002	2,079 00	2,067 00	12 00	ST	
6/15/2001	150 APPLIED MICRO CIRCUITS CORP COM			3/5/2002	1,520 00	2,341 00	(821 00)	ST	
6/15/2001	50 APPLIED MICRO CIRCUITS CORP COM			3/5/2002	506 00	755 00	(249 00)	ST	
6/15/2001	150 NETWORK APPLIANCES INC COM			3/5/2002	3,247 00	2,236 35	1,010 65	ST	
6/15/2001	50 SEI INVESTMENTS CO COM			3/5/2002	2,079 00	2,059 00	20 00	ST	
6/18/2001	50 APPLIED MICRO CIRCUITS CORP COM			3/5/2002	506 00	579 00	(73 00)	ST	
6/21/2001	100 EXPEDIA INC COM CL A			3/5/2002	5,996 00	3,699 00	2,297 00	ST	
6/21/2001	19 EXPEDIA INC FGN WARRANTS EXP			3/5/2002	539 00	319 00	220 00	ST	
6/22/2001	100 EXPEDIA INC COM CL A			3/5/2002	5,996 00	3,832 00	2,164 00	ST	
6/22/2001	19 EXPEDIA INC FGN WARRANTS EXP			3/5/2002	539 00	330 00	209 00	ST	
6/25/2001	50 EXPEDIA INC COM CL A			3/5/2002	2,998 00	1,821 00	1,177 00	ST	
6/25/2001	10 EXPEDIA INC FGN WARRANTS EXP			3/5/2002	283 00	157 00	126 00	ST	
6/26/2001	50 EXPEDIA INC COM CL A			3/5/2002	2,998 00	1,816 00	1,182 00	ST	



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 Capital Gains (Losses) 2002

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
6/26/2001	9 EXPEDIA INC EGN WARRANTS EXP			3/5/2002	255 00	2,079 00	156 00	99 00	ST
6/29/2001	50 SEI INVESTMENTS CO COM			3/5/2002	27,222 00	2,384 00	15,651 00	11,571 00	ST
7/20/2001	50 CHECKFREE CORP COM			3/5/2002	755 00	1,422 00	1,422 00	(667 00)	ST
7/23/2001	50 CHECKFREE CORP COM			3/5/2002	755 00	1,533 00	1,533 00	(778 00)	ST
7/25/2001	100 CHECKFREE CORP COM			3/5/2002	1,511 00	2,842 00	2,842 00	(1,331 00)	ST
7/27/2001	50 CHECKFREE CORP COM			3/5/2002	755 00	1,540 00	1,540 00	(785 00)	ST
7/30/2001	50 CHECKFREE CORP COM			3/5/2002	755 00	1,552 00	1,552 00	(797 00)	ST
7/31/2001	50 CHECKFREE CORP COM			3/5/2002	755 00	1,577 00	1,577 00	(822 00)	ST
9/17/2001	100 SEI INVESTMENTS CO COM			3/5/2002	4,159 00	3,343 00	3,343 00	816 00	ST
9/18/2001	200 SEI INVESTMENTS CO COM			3/5/2002	8,319 00	6,688 00	6,688 00	1,631 00	ST
9/25/2001	900 GEMSTAR TV			3/5/2002	19,313 71	17,309 52	2,004 19	2,004 19	ST
10/2/2001	200 CINCINNATI FINL CORP COM			3/5/2002	8,297 00	8,131 00	166 00	166 00	ST
10/5/2001	450 CABLEVISION SYS CORP-RAINBOW MED			3/5/2002	12,239 00	9,483 00	2,756 00	2,756 00	ST
10/8/2001	350 HOTEL RESEARVATIONS NETWORK INC COM			3/5/2002	21,556 00	11,288 00	10,268 00	10,268 00	ST
10/10/2001	350 NOVELLUS SYS INC COM			3/5/2002	17,846 22	9,994 29	7,851 93	7,851 93	ST
10/11/2001	120 NOVELLUS SYS INC COM			3/5/2002	6,118 00	3,990 00	2,128 00	2,128 00	ST
10/11/2001	150 ROBERT HALF INTL INC COM			3/5/2002	4,136 00	3,517 00	619 00	619 00	ST
10/12/2001	30 NOVELLUS SYS INC COM			3/5/2002	1,529 68	976 20	553 48	553 48	ST
10/12/2001	300 ROBERT HALF INTL INC COM			3/5/2002	8,273 00	6,897 00	1,376 00	1,376 00	ST
10/15/2001	500 APPLIED MICRO CIRCUITS CORP COM			3/5/2002	5,069 00	5,841 00	(772 00)	(772 00)	ST
10/16/2001	400 APPLIED MICRO CIRCUITS CORP COM			3/5/2002	4,055 00	4,741 00	(686 00)	(686 00)	ST
10/29/2001	100 OVERTURE SERVICES INC COM			3/5/2002	3,402 00	2,612 00	790 00	790 00	ST
10/30/2001	300 OVERTURE SERVICES INC COM			3/5/2002	10,208 00	7,822 00	2,386 00	2,386 00	ST
10/31/2001	150 OVERTURE SERVICES INC COM			3/5/2002	5,104 00	4,024 00	1,080 00	1,080 00	ST
11/2/2001	100 ROBERT HALF INTL INC COM			3/5/2002	2,757 00	2,089 00	668 00	668 00	ST
11/5/2001	100 ROBERT HALF INTL INC COM			3/5/2002	2,757 00	2,198 26	558 74	558 74	ST
11/21/2001	300 NETWORK APPLIANCES INC COM			3/5/2002	6,494 00	5,152 00	1,342 00	1,342 00	ST
12/13/2001	200 AGILE SOFTWARE CORP COM			3/5/2002	2,657 00	3,241 00	(584 00)	(584 00)	ST
12/14/2001	200 AGILE SOFTWARE CORP COM			3/5/2002	2,657 00	3,180 00	(523 00)	(523 00)	ST
12/17/2001	200 AGILE SOFTWARE CORP COM			3/5/2002	2,657 00	3,212 00	(555 00)	(555 00)	ST
12/18/2001	180 AGILE SOFTWARE CORP COM			3/5/2002	2,392 00	3,089 00	(697 00)	(697 00)	ST

Date	Acired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
12/19/2001	20	AGILE SOFTWARE CORP COM	3/5/2002	265	00	349	00	(84 00)	ST
1/24/2002	100	ROBERT HALF INTL INC COM	3/5/2002	2,757	00	2,519	00	238 00	ST
2/4/2002	50	ROBERT HALF INTL INC COM	3/5/2002	1,378	00	1,279	00	99 00	ST
2/8/2002	300	AMDOCS TD COM	3/5/2002	8,402	36	9,554	70	(1,152 34)	ST
2/13/2002	200	ONI SYSTEMS CORP COM	3/5/2002	1,301	00	1,125	00	176 00	ST
2/13/2002	100	SYMANTEC CORP COM	3/5/2002	4,061	00	3,669	00	392 00	ST
2/14/2002	100	ROBERT HALF INTL INC COM	3/5/2002	2,757	00	2,594	00	163 00	ST
2/14/2002	200	SYMANTEC CORP COM	3/5/2002	8,123	00	7,467	00	656 00	ST
2/15/2002	110	ONI SYSTEMS CORP COM	3/5/2002	716	00	581	00	135 00	ST
3/14/2002	540	ONI SYSTEMS CORP COM	3/5/2002	3,515	00	3,027	00	488 00	ST
5/30/2020	300	SONUS NETWORKS INC COM	3/5/2002	851	00	6,695	00	(5,844 00)	ST
9/25/1996	300	KOHL'S CORP COM	3/6/2002	19,659	00	2,639	00	17,020 00	LT
2/29/2000	300	EMS TECHNOLOGIES INC COM	3/6/2002	6,103	00	7,050	00	(947 00)	LT
2/29/2000	300	EMS TECHNOLOGIES INC COM	3/6/2002	6,287	00	7,050	00	(763 00)	LT
12/5/2000	100	EMS TECHNOLOGIES INC COM	3/6/2002	2,095	00	1,394	00	701 00	LT
12/6/2000	100	EMS TECHNOLOGIES INC COM	3/6/2002	2,095	00	1,375	00	720 00	LT
12/26/2000	100	TAKE-TWO INTERACTIVE SOFTWARE COM	3/6/2002	1,983	00	975	00	1,008 00	LT
12/27/2000	400	TAKE-TWO INTERACTIVE SOFTWARE COM	3/6/2002	7,935	00	3,979	00	3,956 00	LT
12/28/2000	300	TAKE-TWO INTERACTIVE SOFTWARE COM	3/6/2002	5,951	00	3,082	00	2,869 00	LT
2/28/2000	200	BORG-WARNER INC COM	3/7/2002	12,649	00	6,137	00	6,512 00	LT
2/28/2000	2200	CONOCO INC COM	3/7/2002	61,137	00	42,691	00	18,446 00	LT
9/28/2000	1200	CONOCO INC COM	3/7/2002	33,347	00	31,860	00	1,487 00	LT
12/19/2000	200	TAKE-TWO INTERACTIVE SOFTWARE COM	3/7/2002	4,027	00	1,887	00	2,140 00	LT
12/20/2000	100	TAKE-TWO INTERACTIVE SOFTWARE COM	3/7/2002	2,013	00	901	00	1,112 00	LT
12/22/2000	300	TAKE-TWO INTERACTIVE SOFTWARE COM	3/7/2002	6,041	00	2,793	00	3,248 00	LT
1/3/2001	700	PFIZER INC COM	3/7/2002	27,981	00	32,424	00	(4,443 00)	LT
9/7/2001	100	SBS TECHNOLOGIES INC COM	3/7/2002	1,444	00	1,228	00	216 00	ST
9/17/2001	100	SBS TECHNOLOGIES INC COM	3/7/2002	1,444	00	1,202	00	242 00	ST
9/18/2001	100	SBS TECHNOLOGIES INC COM	3/7/2002	1,444	00	1,172	00	272 00	ST
9/28/2001	300	SBS TECHNOLOGIES INC COM	3/7/2002	4,334	00	3,355	00	979 00	ST
10/5/2001	700	ROYAL DUTCH PETROLEUM ADR	3/7/2002	37,155	44	35,845	04	1,310 40	ST
11/1/2001	200	PROCTER & GAMBLE CO COM	3/7/2002	16,947	74	14,982	32	1,965 42	ST

Date	Acquired	Shares	Security	Date Sold	Proceeds	Cost	Gain/ (Loss)	Length
1/20/2001	100	PROCTER & GAMBLE CO COM	3/7/2002	8,473.87	7,888.00	585.87	ST	
1/25/2002	1900	ROYAL DUTCH PETROLEUM ADR	3/7/2002	100,850.48	93,601.98	7,248.50	ST	
8/4/1998	100	COLGATE PALMOLIVE CO COM	3/8/2002	5,426.00	4,584.00	842.00	LT	
8/5/1998	200	COLGATE PALMOLIVE CO COM	3/8/2002	10,852.00	9,087.00	1,765.00	LT	
12/6/2000	200	EMS TECHNOLOGIES INC COM	3/8/2002	4,291.00	2,750.00	1,541.00	LT	
12/6/2000	300	EMS TECHNOLOGIES INC COM	3/8/2002	6,436.00	4,050.00	2,386.00	LT	
12/7/2000	100	EMS TECHNOLOGIES INC COM	3/8/2002	2,145.00	1,329.00	816.00	LT	
12/20/2000	300	TAKE-TWO INTERACTIVE SOFTWARE COM	3/8/2002	6,270.00	2,704.00	3,566.00	LT	
12/21/2000	100	TAKE-TWO INTERACTIVE SOFTWARE COM	3/8/2002	2,090.00	900.00	1,190.00	LT	
9/24/2001	200	SBS TECHNOLOGIES INC COM	3/8/2002	2,939.00	2,200.00	739.00	ST	
9/24/2001	100	SBS TECHNOLOGIES INC COM	3/8/2002	1,453.00	1,100.00	353.00	ST	
10/3/2001	500	TAKE-TWO INTERACTIVE SOFTWARE COM	3/8/2002	10,451.24	4,062.60	6,388.64	ST	
10/5/2001	200	TAKE-TWO INTERACTIVE SOFTWARE COM	3/8/2002	4,180.50	1,788.22	2,392.28	ST	
10/5/2001	200	TAKE-TWO INTERACTIVE SOFTWARE COM	3/8/2002	4,289.62	1,625.04	2,664.58	ST	
12/7/2000	300	EMS TECHNOLOGIES INC COM	3/11/2002	6,455.00	3,987.00	2,468.00	LT	
9/24/2001	100	SBS TECHNOLOGIES INC COM	3/11/2002	1,454.97	1,100.00	354.97	ST	
10/2/2001	600	TAKE-TWO INTERACTIVE SOFTWARE COM	3/11/2002	12,868.00	4,314.00	8,554.00	ST	
12/7/2000	100	EMS TECHNOLOGIES INC COM	3/12/2002	2,110.00	1,329.00	781.00	LT	
2/28/2002	17000	FANNIE MAE	3/12/2002	179,056.00	184,523.00	(5,467.00)	ST	
4/11/2002	300	EVEREST RE GROUP LTD	3/12/2002	20,979.52	19,753.86	1,225.66	ST	
12/1/2000	200	EMS TECHNOLOGIES INC COM	3/13/2002	4,202.00	2,592.00	1,610.00	LT	
12/8/2000	100	EMS TECHNOLOGIES INC COM	3/13/2002	2,101.00	1,300.00	801.00	LT	
1/31/2001	541	MYKROLIS	3/13/2002	6,697.58	5,198.90	1,498.68	LT	
4/23/2001	68	MYKROLIS CORP	3/13/2002	840.01	615.67	224.34	ST	
10/2/2001	615000	FREDDIE MAC NOTE	3/13/2002	601,955.00	624,921.00	(22,966.00)	ST	
2/28/2000	900	BANKNORTH GROUP INC COM	3/14/2002	23,291.00	9,959.00	13,332.00	LT	
2/28/2000	300	BECKMAN COULTER INC COM	3/14/2002	14,663.00	7,143.00	7,520.00	LT	
2/28/2000	800	HOLLINGER INTL INC COM	3/14/2002	10,319.00	9,548.00	771.00	LT	
2/28/2000	400	ONEIDA LTD COM	3/14/2002	5,751.00	7,299.00	(1,548.00)	LT	
2/28/2000	700	ORTHODONTIC CTRS AMER INC COM	3/14/2002	18,948.00	12,467.00	6,481.00	LT	
2/29/2000	39	ARCTIC CAT INC COM	3/14/2002	703.00	394.00	309.00	LT	
2/29/2000	400	ARROW INTL INC COM	3/14/2002	17,767.00	15,706.00	2,061.00	LT	

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
3/1/2000	200	CLARCOR INC COM	3/14/2002	3,955 00	6,055 00	3,955 00	2,100 00	8,403 00	LT
4/27/2000	600	LANDRYS RESRAURANTS INC COM	3/14/2002	13,499 00	5,096 00	8,403 00	5,036 00	5,040 00	LT
8/31/2000	300	AMETERK INC COM	3/14/2002	11,486 00	6,450 00	5,036 00	5,040 00	1,628 00	LT
12/1/2000	200	EMS TECHNOLOGIES INC COM	3/14/2002	4,220 00	2,592 00	1,628 00	823 00	1,033 00	LT
12/21/2000	100	EMS TECHNOLOGIES INC COM	3/14/2002	2,110 00	1,287 00	823 00	11,033 00	3,991 00	LT
3/20/2001	400	FULLER H B CO COM	3/14/2002	11,947 00	7,956 00	3,991 00	1,029 00	2,046 00	ST
3/21/2001	100	FULLER H B CO COM	3/14/2002	2,986 00	1,957 00	1,029 00	2,046 00	136 00	ST
3/26/2001	200	FULLER H B CO COM	3/14/2002	5,973 00	3,927 00	2,046 00	136 00	1,838 00	ST
4/4/2001	30	DRESS BARN INC COM	3/14/2002	853 00	717 00	136 00	1,838 00	(213 00)	ST
6/5/2001	210	COMMERCE BANGSHARE INC COM	3/14/2002	9,040 00	7,202 00	1,838 00	1,838 00	(718 00)	ST
6/6/2001	100	MILLER HERMAN INC COM	3/14/2002	2,412 00	2,625 00	(213 00)	7,956 00	(879 00)	ST
6/8/2001	300	MILLER HERMAN INC COM	3/14/2002	7,238 00	7,956 00	(718 00)	10,530 00	745 00	ST
6/11/2001	400	MILLER HERMAN INC COM	3/14/2002	9,651 00	10,530 00	(879 00)	2,914 00	918 00	ST
6/15/2001	85	COMMERCE BANGSHARE INC COM	3/14/2002	3,659 00	2,914 00	745 00	3,602 00	1,873 00	ST
6/18/2001	105	COMMERCE BANGSHARE INC COM	3/14/2002	4,520 00	3,106 00	1,873 00	2,968 00	(76 00)	ST
6/18/2001	100	JEFFRIES GROUP INC COM	3/14/2002	4,979 00	3,106 00	1,873 00	2,968 00	(196 00)	ST
6/20/2001	900	PPL CORP COM	3/14/2002	32,044 28	53,102 79	(21,058 51)	4,992 00	614 00	ST
6/22/2001	200	LEARNING TREE INTL INC COM	3/14/2002	2,292 00	4,585 00	(407 00)	6,600 00	614 00	ST
7/16/2001	300	FULTON FINL CORP PA COM	3/14/2002	7,214 00	6,600 00	614 00	2,200 00	204 00	ST
7/17/2001	100	FULTON FINL CORP PA COM	3/14/2002	2,404 00	2,200 00	204 00	2,200 00	204 00	ST
7/25/2001	100	FULTON FINL CORP PA COM	3/14/2002	2,404 00	2,200 00	204 00	2,200 00	204 00	ST
8/16/2001	200	FULTON FINL CORP PA COM	3/14/2002	4,809 00	4,400 00	409 00	2,200 00	204 00	ST
8/17/2001	100	FULTON FINL CORP PA COM	3/14/2002	2,404 00	2,200 00	204 00	2,200 00	204 00	ST
9/26/2001	200	JEFFRIES GROUP INC COM	3/14/2002	9,959 00	6,208 00	3,751 00	2,200 00	204 00	ST
10/2/2001	400	WEBSTER FINL CORP CONN COM	3/14/2002	14,571 00	13,181 00	1,390 00	36,484 67	2,082 79	ST
11/8/2001	5300	NORTEL NETWORKS CORP EGN COM	3/14/2002	26,613 55	34,950 79	32,868 00	2,082 79	(13,683 92)	ST
11/14/2001	600	LOEWS CORP COM	3/14/2002	34,950 79	32,868 00	2,082 79	(13,683 92)		ST
11/20/2001	4200	NORTEL NETWORKS CORP EGN COM	3/14/2002	21,089 98	34,773 90	(13,683 92)			ST

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
1/21/2001	1000		NORTEL NETWORKS CORP EGN COM	3/14/2002	5,021.42	7,822.10	7,977.00	(2,800.68)	ST
12/12/2001	500		PERICOM SEMICONDUCTOR CORP COM	3/14/2002	6,989.00	7,977.00	7,977.00	(988.00)	ST
1/4/2002	600		GEORGIA GULF CORP COM	3/14/2002	14,846.00	11,739.00	11,739.00	3,107.00	ST
1/7/2002	100		GEORGIA GULF CORP COM	3/14/2002	2,474.00	1,916.00	1,916.00	558.00	ST
1/9/2002	100		GEORGIA GULF CORP COM	3/14/2002	2,474.00	1,913.00	1,913.00	561.00	ST
1/30/2002	100		USFREIGHTWAYS CORP COM	3/14/2002	3,707.00	3,513.00	3,513.00	194.00	ST
2/14/2002	100		USFREIGHTWAYS CORP COM	3/14/2002	3,707.00	3,505.00	3,505.00	202.00	ST
2/19/2002	100		USFREIGHTWAYS CORP COM	3/14/2002	3,707.00	3,493.00	3,493.00	214.00	ST
2/28/2000	500		BANTA CORP COM	3/15/2002	17,244.00	8,936.00	8,936.00	8,308.00	LT
2/28/2000	300		BRADY CORP COM CL A	3/15/2002	10,817.00	7,518.00	7,518.00	3,299.00	LT
2/28/2000	300		IDEX CORP COM	3/15/2002	10,970.00	7,086.00	7,086.00	3,884.00	LT
2/28/2000	100		KOGER EQUITY INC REIT	3/15/2002	1,787.00	1,668.00	1,668.00	119.00	LT
2/28/2000	400		MATTHEWS INTL CORP COM	3/15/2002	9,791.00	4,500.00	4,500.00	5,291.00	LT
2/28/2000	100		NCI BUILDING SYS INC COM	3/15/2002	2,297.00	1,539.00	1,539.00	758.00	LT
2/28/2000	300		PAN PACIFIC RETAIL PTYS INC REIT	3/15/2002	9,179.00	5,436.00	5,436.00	3,743.00	LT
2/28/2000	600		R H DONNELLEY CORP COM	3/15/2002	17,747.00	9,878.00	9,878.00	7,869.00	LT
2/28/2000	100		SIMPSON MANUFACTURING CO INC COM	3/15/2002	5,804.00	3,999.00	3,999.00	1,805.00	LT
2/28/2000	600		STEINER LESISURE LTD COM	3/15/2002	13,817.00	10,875.00	10,875.00	2,942.00	LT
2/28/2000	1100		WAUSAU-MOSINEE PAPER CORP COM	3/15/2002	13,232.00	13,521.00	13,521.00	(289.00)	LT
2/28/2000	400		WEST PHARMACEUTICAL SERVICES INC	3/15/2002	11,467.00	10,746.00	10,746.00	721.00	LT
2/29/2000	800		ARTESYN TECHNOLOGIES INC COM	3/15/2002	7,407.00	15,500.00	15,500.00	(8,093.00)	LT
3/1/2000	661		ARCTIC CAT INC COM	3/15/2002	11,839.00	6,692.00	6,692.00	5,147.00	LT
3/1/2000	400		CLARCOR INC COM	3/15/2002	12,147.00	7,911.00	7,911.00	4,236.00	LT
4/20/2000	900		MEDIACOM COMMUNICATIONS CORP COM	3/15/2002	14,021.00	8,906.00	8,906.00	5,115.00	LT
5/4/2000	1100		COACHMEN INDS INC COM	3/15/2002	18,765.00	17,391.00	17,391.00	1,374.00	LT
5/22/2000	500		LOCAL FINANCIAL CORP COM	3/15/2002	7,914.00	4,062.00	4,062.00	3,852.00	LT
5/22/2000	300		PEROT SYSTEMS CORP COM CL A	3/15/2002	5,765.00	4,649.00	4,649.00	1,116.00	LT
5/23/2000	100		LOCAL FINANCIAL CORP COM	3/15/2002	1,582.00	812.00	812.00	770.00	LT
5/23/2000	300		PEROT SYSTEMS CORP COM CL A	3/15/2002	5,765.00	4,655.00	4,655.00	1,110.00	LT
5/25/2000	100		LOCAL FINANCIAL CORP COM	3/15/2002	1,582.00	812.00	812.00	770.00	LT
5/26/2000	700		LOCAL FINANCIAL CORP COM	3/15/2002	11,080.00	5,655.00	5,655.00	5,425.00	LT
5/30/2000	900		COLONIAL BANGGROUP INC COM	3/15/2002	13,463.00	8,716.00	8,716.00	4,747.00	LT

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 Capital Gains (Losses) 2002

Date	Acquired	Shares	Security	Date Sold	Proceeds	Cost	Gain/ (Loss)	Length
5/30/2000	500	COLONIAL BANGROUP INC COM	3/15/2002	7,479.00	4,790.00	2,689.00	LT	
5/31/2000	700	HOUSTON EXPL CO COM	3/15/2002	21,685.00	17,629.00	4,056.00	LT	
5/31/2000	1200	PRIDE INTERNATIONAL INC COM	3/15/2002	17,183.00	31,055.00	(13,872.00)	LT	
6/7/2000	100	ARCH CHEMICALS INC COM	3/15/2002	2,392.00	1,868.00	524.00	LT	
6/12/2000	300	ARCH CHEMICALS INC COM	3/15/2002	7,178.00	5,605.00	1,573.00	LT	
6/13/2000	200	ARCH CHEMICALS INC COM	3/15/2002	4,785.00	3,737.00	1,048.00	LT	
6/14/2000	200	ARCH CHEMICALS INC COM	3/15/2002	4,785.00	3,737.00	1,048.00	LT	
8/17/2000	400	LNR PROPERTY CORP COM	3/15/2002	13,451.00	8,628.00	4,823.00	LT	
8/18/2000	200	LNR PROPERTY CORP COM	3/15/2002	6,725.00	4,343.00	2,382.00	LT	
10/26/2000	400	RENAL CARE GROUP INC COM	3/15/2002	13,211.00	8,439.00	4,772.00	LT	
11/6/2000	100	NCI BUILDING SYS INC COM	3/15/2002	2,297.00	1,581.00	716.00	LT	
11/8/2000	100	NCI BUILDING SYS INC COM	3/15/2002	2,297.00	1,682.00	615.00	LT	
11/9/2000	200	NCI BUILDING SYS INC COM	3/15/2002	4,595.00	3,364.00	1,231.00	LT	
11/21/2000	100	EL PASO ELEC CO COM	3/15/2002	1,499.00	1,306.00	193.00	LT	
12/1/2000	200	NCI BUILDING SYS INC COM	3/15/2002	4,595.00	3,452.00	1,143.00	LT	
12/12/2000	100	EMS TECHNOLOGIES INC COM	3/15/2002	2,132.00	1,287.00	845.00	LT	
12/12/2000	600	SYRON DENTAL SPECIALITIES INC	3/15/2002	11,525.00	9,557.00	1,968.00	LT	
12/13/2000	700	EL PASO ELEC CO COM	3/15/2002	10,499.00	9,142.00	1,357.00	LT	
12/13/2000	200	EL PASO ELEC CO COM	3/15/2002	2,999.00	2,612.00	387.00	LT	
12/13/2000	300	EMS TECHNOLOGIES INC COM	3/15/2002	6,396.00	3,862.00	2,534.00	LT	
12/14/2000	100	EL PASO ELEC CO COM	3/15/2002	1,499.00	1,305.00	194.00	LT	
1/5/2001	500	PLEXUS CORP COM	3/15/2002	11,489.00	14,396.00	(2,907.00)	LT	
1/8/2001	100	PLEXUS CORP COM	3/15/2002	2,297.00	2,800.00	(503.00)	LT	
2/14/2001	300	REINSURANCE GROUP AMERICA INC COM	3/15/2002	8,978.00	11,237.00	(2,259.00)	LT	
2/15/2001	200	REINSURANCE GROUP AMERICA INC COM	3/15/2002	5,985.00	7,508.00	(1,523.00)	LT	
2/16/2001	100	PLANTRONICS INC NEW COM	3/15/2002	2,071.00	3,029.00	(958.00)	LT	
2/20/2001	100	PLANTRONICS INC NEW COM	3/15/2002	2,071.00	2,891.00	(820.00)	LT	
2/21/2001	300	PLANTRONICS INC NEW COM	3/15/2002	6,214.00	8,215.00	(2,001.00)	LT	
3/13/2001	100	SIERRA PACIFIC RESOURCES COM	3/15/2002	1,637.00	1,355.00	282.00	LT	
3/13/2001	200	SIERRA PACIFIC RESOURCES COM	3/15/2002	3,275.00	2,699.00	576.00	LT	
3/15/2001	400	LITTELFUSE INC COM	3/15/2002	10,423.00	9,200.00	1,223.00	LT	
3/16/2001	100	LITTELFUSE INC COM	3/15/2002	2,605.00	2,343.00	262.00	ST	

Date	Acquired	Shares	Security	Date Sold	Proceeds	Cost	Gain/ (Loss)	Length
3/20/2001	700	SIERRA PACIFIC RESOURCES COM	3/15/2002	11,465 00	9,460 00	2,005 00	ST	
4/3/2001	300	DRESS BARN INC COM	3/15/2002	8,522 00	7,118 00	1,404 00	ST	
4/4/2001	570	DRESS BARN INC COM	3/15/2002	16,192 00	13,626 00	2,566 00	ST	
5/9/2001	400	BRIGGS & STRATTON CORP COM	3/15/2002	18,979 00	15,628 00	3,351 00	ST	
5/31/2001	200	SIMPSON MANUFACTURING CO INC COM	3/15/2002	11,609 00	9,463 00	2,146 00	ST	
6/22/2001	100	MEDIACOM COMMUNICATIONS CORP COM	3/15/2002	1,557 00	1,522 00	35 00	ST	
7/26/2001	300	THERMA-WAVE INC COM	3/15/2002	3,719 00	3,639 00	80 00	ST	
7/27/2001	200	PAYLESS SHOESOURCE INC	3/15/2002	12,163 00	11,360 00	803 00	ST	
7/27/2001	200	THERMA-WAVE INC COM	3/15/2002	2,479 00	2,587 00	(108 00)	ST	
7/31/2001	200	PAYLESS SHOESOURCE INC	3/15/2002	12,163 00	11,611 00	552 00	ST	
8/8/2001	400	TTM TECHNOLOGIES INC COM	3/15/2002	4,010 00	4,348 00	(338 00)	ST	
8/13/2001	100	TTM TECHNOLOGIES INC COM	3/15/2002	1,002 00	1,100 00	(98 00)	ST	
8/15/2001	200	CABOT OIL & GAS CORP COM	3/15/2002	4,715 00	5,134 00	(419 00)	ST	
8/16/2001	300	CABOT OIL & GAS CORP COM	3/15/2002	7,073 00	7,816 00	(743 00)	ST	
8/16/2001	400	TTM TECHNOLOGIES INC COM	3/15/2002	4,010 00	4,407 00	(397 00)	ST	
8/17/2001	200	TTM TECHNOLOGIES INC COM	3/15/2002	2,005 00	2,200 00	(195 00)	ST	
8/20/2001	200	TTM TECHNOLOGIES INC COM	3/15/2002	2,005 00	2,200 00	(195 00)	ST	
8/28/2001	100	DELPHI FINL GROUP INC COM	3/15/2002	3,763 00	3,647 00	116 00	ST	
8/29/2001	200	DELPHI FINL GROUP INC COM	3/15/2002	7,527 00	7,290 00	237 00	ST	
8/29/2001	100	DELPHI FINL GROUP INC COM	3/15/2002	3,763 00	3,621 00	142 00	ST	
9/25/2001	300	OMNICARE INC COM	3/15/2002	7,292 00	6,195 00	1,097 00	ST	
9/26/2001	300	OMNICARE INC COM	3/15/2002	7,292 00	6,435 00	857 00	ST	
10/8/2001	100	CHITTENDEN CORP COM	3/15/2002	2,871 00	2,406 00	465 00	ST	
10/22/2001	300	TIMBERLAND CO COM	3/15/2002	11,573 00	9,740 00	1,833 00	ST	
10/25/2001	100	CHITTENDEN CORP COM	3/15/2002	2,871 00	2,406 00	465 00	ST	
11/6/2001	100	THERMA-WAVE INC COM	3/15/2002	1,239 00	1,210 00	29 00	ST	
11/7/2001	100	THERMA-WAVE INC COM	3/15/2002	1,239 00	1,210 00	29 00	ST	
11/8/2001	100	THERMA-WAVE INC COM	3/15/2002	1,239 00	1,210 00	29 00	ST	
11/21/2001	100	CLAIRE'S STORES INC COM	3/15/2002	1,957 00	1,417 00	540 00	ST	
11/26/2001	400	CENTRAL PKG CORP COM	3/15/2002	9,156 00	6,624 00	2,532 00	ST	
12/4/2001	100	CLAIRE'S STORES INC COM	3/15/2002	1,957 00	1,406 00	551 00	ST	
12/10/2001	300	CLAIRE'S STORES INC COM	3/15/2002	5,873 00	4,214 00	1,659 00	ST	

Date	Acquired	Shares	Security	Date Sold	Proceeds	Cost	Gain/ (Loss)	Length
12/11/2001	100	CLAIRE'S STORES INC COM	3/15/2002	1,957 00	1,404 00	553 00	ST	
12/11/2001	700	WABTEC CORP COM	3/15/2002	10,410 00	9,076 00	1,334 00	ST	
12/17/2001	300	PERICOM SEMICONDUCTOR CORP COM	3/15/2002	4,178 00	4,758 00	(580 00)	ST	
12/18/2001	100	PERICOM SEMICONDUCTOR CORP COM	3/15/2002	1,392 00	1,587 00	(195 00)	ST	
1/4/2002	100	PERICOM SEMICONDUCTOR CORP COM	3/15/2002	1,392 00	1,591 00	(199 00)	ST	
1/23/2002	400	CULLEN FROST BANKERS INC COM	3/15/2002	14,095 00	12,194 00	1,901 00	ST	
1/31/2002	200	FLOWERS FOODS INC COM	3/15/2002	4,991 00	4,999 00	(8 00)	ST	
2/20/2002	300	ELECTRO SCIENTIFIC INDS COM	3/15/2002	10,655 00	9,553 00	1,102 00	ST	
2/21/2002	100	ELECTRO SCIENTIFIC INDS COM	3/15/2002	3,551 00	3,163 00	388 00	ST	
2/28/2002	200	BORG-WARNER INC COM	3/15/2002	12,843 00	6,137 00	6,706 00	ST	
3/13/2001	500	SIERRA PACIFIC RESOURCES COM	3/19/2002	8,007 00	6,748 00	1,259 00	LT	
10/26/2001	1300	IMMUNEX CORP NEW	3/19/2002	40,315 12	33,449 00	6,866 12	ST	
8/3/1988	474	AMERICAN INTL GOURP INC COM	3/20/2002	34,747 00	2,468 00	32,279 00	LT	
3/14/2000	300	MICROSOFT CORP COM	3/20/2002	18,215 00	29,272 00	(11,057 00)	LT	
1/31/2001	800	MILLIPORE CORP	3/20/2002	35,731 46	39,696 62	(3,965 16)	LT	
3/13/2001	300	SIERRA PACIFIC RESOURCES COM	3/20/2002	4,696 00	4,049 00	647 00	LT	
12/8/1999	500	GENERAL ELEC CO COM	3/21/2002	18,725 00	23,625 00	(4,900 00)	LT	
3/17/2000	2800	KROGER CORP	3/21/2002	62,369 90	48,580 56	13,789 34	LT	
3/13/2001	200	SIERRA PACIFIC RESOURCES COM	3/21/2002	3,101 00	2,699 00	402 00	LT	
3/14/2001	100	SIERRA PACIFIC RESOURCES COM	3/21/2002	1,550 00	1,335 00	215 00	LT	
4/18/2001	1500	SUN MICROSYSTEMS INC COM	3/21/2002	12,877 90	28,267 80	(15,389 90)	ST	
10/23/2001	600	SUN MICROSYSTEMS INC COM	3/21/2002	5,151 16	5,638 80	(487 64)	ST	
10/26/2001	700	SUN MICROSYSTEMS INC COM	3/21/2002	6,009 69	7,340 83	(1,331 14)	ST	
2/28/2000	200	ELECTRONIC DATA SYS NEW COM	3/22/2002	12,793 00	13,881 00	(1,088 00)	LT	
10/5/2000	500	ELECTRONIC DATA SYS NEW COM	3/22/2002	31,984 00	21,267 00	10,717 00	LT	
3/14/2001	100	SIERRA PACIFIC RESOURCES COM	3/22/2002	1,579 00	1,335 00	244 00	LT	
5/16/2001	1200	SARA LEE CORP COM	3/22/2002	24,691 79	22,959 60	1,732 19	ST	
5/31/2001	1600	SARA LEE CORP COM	3/22/2002	32,922 38	30,032 00	2,890 38	ST	
3/14/2001	400	SIERRA PACIFIC RESOURCES COM	3/25/2002	6,334 00	5,342 00	992 00	LT	
12/31/1997	900	E M C CORP MASS COM	3/26/2002	10,126 00	6,098 00	4,028 00	LT	
3/14/2001	800	SIERRA PACIFIC RESOURCES COM	3/26/2002	12,606 00	10,685 00	1,921 00	LT	
3/14/2001	200	SIERRA PACIFIC RESOURCES COM	3/26/2002	3,151 00	2,670 00	481 00	LT	



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 Capital Gains (Losses) 2002

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
9/19/2001	100	SBS TECHNOLOGIES INC COM	3/26/2002	1,200	00	1,079	00	121	00
9/26/2001	200	SBS TECHNOLOGIES INC COM	3/26/2002	2,400	00	2,200	00	200	00
1/3/2001	700	PFIZER INC COM	3/27/2002	24,428	00	32,424	00	(7,996)	00
2/16/2001	500	CAMPBELL SOUP CO COM	3/27/2002	13,318	00	14,922	00	(1,604)	00
3/14/2001	300	SIERRA PACIFIC RESOURCES COM	3/27/2002	4,733	00	4,005	00	728	00
3/15/2001	300	SIERRA PACIFIC RESOURCES COM	3/27/2002	4,733	00	3,988	00	745	00
4/18/2001	600	CAMPBELL SOUP CO COM	3/27/2002	15,981	96	17,989	86	(2,007)	90
9/19/2001	100	SBS TECHNOLOGIES INC COM	3/27/2002	1,219	00	1,079	00	140	00
9/27/2001	100	SBS TECHNOLOGIES INC COM	3/27/2002	1,219	00	1,077	00	142	00
10/12/2001	1100	E M C CORP MASS COM	3/27/2002	12,376	56	14,021	04	(1,644)	48
10/25/2001	100	ABBOTT LABS COM	3/27/2002	5,208	56	5,471	48	(262)	92
11/1/2001	1100	NEWELL RUBBERMAID INC COM	3/27/2002	34,998	17	30,793	40	4,204	77
11/8/2001	500	LOWES CORP COM	3/27/2002	28,913	06	27,214	95	1,698	11
1/16/2002	300	ABBOTT LABS COM	3/27/2002	15,625	68	17,109	00	(1,483)	32
3/15/2001	600	SIERRA PACIFIC RESOURCES COM	3/28/2002	9,095	00	7,977	00	1,118	00
4/23/2001	100	MILLIPORE CORP GEORGIA PACIFIC	3/28/2002	4,466	43	4,710	14	(243)	71
9/21/2001	100	SBS TECHNOLOGIES INC COM	3/28/2002	1,279	00	1,051	00	228	00
12/31/1997	1900	E M C CORP MASS COM	4/1/2002	22,162	00	12,873	00	9,289	00
2/28/2000	800	BECKMAN COULTER INC COM	4/1/2002	40,468	00	19,049	00	21,419	00
2/28/2000	800	BECKMAN COULTER INC COM	4/1/2002	40,716	00	19,049	00	21,667	00
7/11/2000	800	TARGET CORP	4/1/2002	33,782	98	25,232	00	8,550	98
1/8/2001	500	WALMART STORES	4/1/2002	29,436	81	27,270	45	2,166	36
3/15/2001	200	SERRA PACIFIC RESOURCES COM	4/1/2002	1,999	00	2,659	00	(660)	00
3/19/2001	1400	SIERRA PACIFIC RESOURCES COM	4/1/2002	13,998	00	18,544	00	(4,546)	00
11/16/1999	200	MARSH & MCLENNAN	4/2/2002	22,757	31	16,361	84	6,395	47
2/28/2000	800	BECKMAN COULTER INC COM	4/2/2002	40,667	00	19,049	00	21,618	00
3/15/2001	100	SIERRA PACIFIC RESOURCES COM	4/2/2002	810	00	1,323	00	(513)	00
3/15/2001	100	SIERRA PACIFIC RESOURCES COM	4/2/2002	797	00	1,323	00	(526)	00
3/16/2001	500	SIERRA PACIFIC RESOURCES COM	4/2/2002	3,988	00	6,587	00	(2,599)	00
3/19/2001	300	SIERRA PACIFIC RESOURCES COM	4/2/2002	2,432	00	3,973	00	(1,541)	00
4/16/2001	900	SIERRA PACIFIC RESOURCES COM	4/2/2002	7,178	00	11,896	00	(4,718)	00
12/5/2002	1400	RF MICRODEVICES INC	4/2/2002	24,919	62	37,986	62	(13,067)	00

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 Capital Gains (Losses) 2002

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
12/6/2000	800	WELLS FARGO COMPANY	4/3/2002	38,967	70	39,314	00	(346	30)
3/16/2001	500	SERRA PACIFIC RESOURCES COM	4/3/2002	4,477	00	6,587	00	(2,110	00)
5/15/2001	500	HOME DEPOT INC	4/3/2002	23,608	69	25,165	00	(1,556	31)
9/20/2001	500	FMI GROUP INC	4/3/2002	38,680	88	27,888	65	10,792	23
9/21/2001	100	SBS TECHNOLOGIES INC COM	4/3/2002	1,244	00	1,035	00	209	00
10/1/2001	100	SBS TECHNOLOGIES INC COM	4/3/2002	1,244	00	1,051	00	193	00
10/2/2001	100	SBS TECHNOLOGIES INC COM	4/3/2002	1,244	00	1,040	00	204	00
7/12/2002	500	HOME DEPOT INC	4/3/2002	23,608	68	23,740	35	(131	67)
5/31/2001	1700	WALT DISNEY CO COM	4/4/2002	38,213	31	54,468	00	(16,254	69)
9/18/2001	100	ABBOTT LABS COM	4/4/2002	5,208	56	5,077	54	131	02
1/14/2001	700	CHIRON CORP COM	4/4/2002	31,990	92	36,281	00	(4,290	08)
9/17/1996	1050	PFIZER INC	4/5/2002	40,192	89	8,028	36	32,164	53
7/28/1999	150	PFIZER INC	4/5/2002	5,741	84	3,815	22	1,926	62
9/21/2001	100	SBS TECHNOLOGIES INC COM	4/5/2002	1,259	00	1,035	00	224	00
11/6/2001	100	ELECTRONIC DATA SYS NEW COM	4/5/2002	5,466	31	6,770	84	(1,304	53)
9/21/2001	200	SBS TECHNOLOGIES INC COM	4/8/2002	2,479	00	2,071	00	408	00
3/4/1996	3300	SUN MICROSYSTEMS INC COM	4/9/2002	27,296	00	10,235	00	17,061	00
3/3/2000	200	MICROSOFT CORP COM	4/9/2002	11,344	00	19,273	00	(7,929	00)
3/14/2000	200	MICROSOFT CORP COM	4/9/2002	11,344	00	19,514	00	(8,170	00)
3/23/2001	200	ORACLE CORP COM	4/9/2002	2,396	00	3,193	00	(797	00)
5/23/2001	600	NOVELLUS SYS INC	4/9/2002	30,371	08	32,610	00	(2,238	92)
10/23/2001	600	ORACLE CORP COM	4/9/2002	7,188	20	9,228	00	(2,039	80)
10/23/2001	500	SUN MICROSYSTEMS INC COM	4/9/2002	4,135	77	4,699	00	(563	23)
11/6/2001	100	ELECTRONIC DATA SYS NEW COM	4/9/2002	5,447	52	6,770	84	(1,323	32)
12/18/2001	200	INTEL CORP COM	4/9/2002	5,927	66	6,799	92	(872	26)
12/28/2001	100	INTERNATIONAL BUSEINSS MACHS COM	4/9/2002	8,716	61	12,305	21	(3,588	60)
1/3/2002	800	INTEL CORP COM	4/9/2002	23,710	64	27,894	32	(4,183	68)
1/8/2002	500	ORACLE CORP COM	4/9/2002	5,990	16	7,909	30	(1,919	14)
3/17/2000	1500	MERRILL LYNCH	4/10/2002	78,322	24	77,743	80	578	44
6/4/2001	600	NOVELLUS SYS INC	4/10/2002	29,177	12	29,508	78	(331	66)
1/4/2002	100	ELECTRONIC DATA SYS NEW COM	4/10/2002	5,180	39	6,625	00	(1,444	61)
6/5/1997	600	BELLSOUTH CORTP	4/11/2002	18,887	43	13,269	18	5,618	25

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
12/11/2000	200 BELLSOUTH CORP			4/11/2002	6,295 81	8,528 50	(2,232 69)	LT	
6/13/2001	11000 AVON PRODUCTS INC			4/11/2002	116,563 00	114,450 00	2,113 00	ST	
9/6/2001	600 MERRILL LYNCH & CO			4/11/2002	31,328 89	30,562 62	766 27	ST	
12/28/2001	100 INTERNATIONAL BUSEINSS MACHS COM			4/11/2002	8,482 36	12,305 21	(3,822 85)	ST	
1/3/2002	200 INTERNATIONAL BUSEINSS MACHS COM			4/11/2002	16,964 73	24,402 36	(7,437 63)	ST	
8/16/2000	800 CATERPILLAR INC DEL COM			4/12/2002	47,246 00	31,182 00	16,064 00	LT	
10/11/2001	400 JOHNSON CTLS INC COM			4/12/2002	36,662 89	28,696 00	7,966 89	ST	
2/15/2002	300 FORTUNE BRANDS INC COM			4/12/2002	15,792 51	13,057 38	2,735 13	ST	
12/8/1999	700 GENERAL ELEC CO COM			4/15/2002	22,364 00	33,074 00	(10,710 00)	LT	
5/19/2000	55000 WORLDCOM INC			4/15/2002	44,137 00	54,248 00	(10,111 00)	LT	
5/19/2000	30000 WORLDCOM INC			4/15/2002	24,075 00	29,546 00	(5,471 00)	LT	
10/23/2001	100 GENERAL ELEC CO COM			4/15/2002	3,194 90	3,771 99	(577 09)	ST	
2/16/2001	900 CAMPBELL SOUP CO COM			4/18/2002	24,587 00	26,860 00	(2,273 00)	LT	
2/20/2001	100 CAMPBELL SOUP CO COM			4/18/2002	2,731 00	2,968 00	(237 00)	LT	
3/8/2001	1500 COMPUTER ASSOC INTL INC COM			4/18/2002	28,074 00	43,473 00	(15,399 00)	LT	
4/26/2001	100 INTERNATIONAL BUSINESS MACHS COM			4/18/2002	8,434 75	11,545 04	(3,110 29)	ST	
6/14/2001	800 CAMPBELL SOUP CO COM			4/18/2002	21,855 34	22,408 00	(552 66)	ST	
7/26/2001	300 COMPUTER ASSOC INTL INC COM			4/18/2002	5,614 87	10,396 14	(4,781 27)	ST	
7/27/2001	400 COMPUTER ASSOC INTL INC COM			4/18/2002	7,486 49	14,009 76	(6,523 27)	ST	
1/10/2002	400 INTERNATIONAL BUSINESS MACHS COM			4/18/2002	33,738 98	49,080 00	(15,341 02)	ST	
1/25/2002	600 COMPUTER ASSOC INTL INC COM			4/18/2002	11,229 74	23,142 00	(11,912 26)	ST	
4/18/2001	100 CUMMINS INC			4/19/2002	4,652 58	4,089 77	562 81	ST	
4/23/2001	100 BELLSOUTH CORP			4/19/2002	3,147 90	3,981 00	(833 10)	ST	
4/19/2003	300 CUMMINS INC			4/19/2002	27,915 47	24,218 58	3,696 89	ST	
12/16/1999	105000 TIME WARNER INC			4/22/2002	110,330 00	106,903 00	3,427 00	LT	
5/19/2000	90000 WORLDCOM INC			4/22/2002	78,300 00	89,586 00	(11,286 00)	LT	
5/19/2000	60000 WORLDCOM INC			4/22/2002	40,050 00	59,093 00	(19,043 00)	LT	
5/25/2000	30000 WORLDCOM INC			4/22/2002	26,100 00	29,970 00	(3,870 00)	LT	
8/17/2000	95000 WORLDCOM INC			4/22/2002	82,175 00	96,466 00	(14,291 00)	LT	
8/17/2000	10000 WORLDCOM INC			4/22/2002	8,700 00	10,154 00	(1,454 00)	LT	
1/27/1999	300 CITICORP INC			4/23/2002	13,498 12	8,243 25	5,254 87	LT	
2/28/2000	1600 BANKNORTH GROUP INC COM			4/23/2002	42,054 00	17,704 00	24,350 00	LT	

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
4/19/2001	200 CUMMINS INC			4/23/2002	8,663 40	8,072 86	590 54	LT	
4/23/2001	100 CITIGROUP INC			4/23/2002	4,499 37	4,896 00	(396 63)	LT	
4/23/2001	0 131 MYKROLIS CORP			4/23/2002	2 19	1 19	1 00	LT	
6/26/2001	400 CITIGROUP INC			4/23/2002	17,997 50	20,708 00	(2,710 50)	ST	
10/10/2001	600 CITIGROUP INC			4/23/2002	26,996 25	25,752 00	1,244 25	ST	
11/8/2001	500 CUMMINS INC			4/23/2002	21,658 49	17,491 05	4,167 44	ST	
5/19/2000	20000 WORLDCOM INC			4/24/2002	11,815 00	19,697 00	(7,882 00)	LT	
3/1/2002	100 ARDEN REALTY GROUP INC REIT			4/24/2002	2,772 00	2,591 00	181 00	ST	
7/8/1997	600 TYCO INTL LTD COM			4/25/2002	12,799 00	11,344 00	1,455 00	LT	
7/8/1997	1700 TYCO INTL LTD COM			4/25/2002	34,407 00	32,141 00	2,266 00	LT	
2/28/2000	900 BANKNORTH GROUP INC COM			4/25/2002	23,543 00	9,959 00	13,584 00	LT	
2/28/2000	300 BANKNORTH GROUP INC COM			4/25/2002	7,881 00	3,319 00	4,562 00	LT	
3/11/1999	1100 MEDTRONIC INC COM			4/26/2002	48,388 00	15,348 00	33,040 00	LT	
12/6/1999	800 FIRST DATA CORP COM			4/26/2002	66,154 00	35,543 00	30,611 00	LT	
2/28/2000	500 BANKNORTH GROUP INC COM			4/26/2002	13,134 00	5,532 00	7,602 00	LT	
5/31/2001	1900 SARA LEE CORP COM			4/26/2002	40,960 10	35,663 00	5,297 10	ST	
8/16/2001	700 USA EDUCATION INC COM			4/26/2002	66,946 05	58,065 35	8,880 70	ST	
9/25/2001	900 GENERAL ELEC CO COM			4/26/2002	29,384 11	32,258 43	(2,874 32)	ST	
10/23/2001	100 GENERAL ELEC CO COM			4/26/2002	3,264 90	3,771 99	(507 09)	ST	
10/25/2001	300 USA EDUCATION INC COM			4/26/2002	28,691 17	24,570 84	4,120 33	ST	
1/10/2002	400 BEST BUY INC COM			4/26/2002	30,675 51	29,716 00	959 51	ST	
3/7/2002	500 EXXON MOBIL CORP COM			4/26/2002	20,279 38	21,760 00	(1,480 62)	ST	
11/16/1999	300 MARSH & MCLENNAN			4/29/2002	30,009 80	24,542 76	5,467 04	ST	
2/28/2000	700 BANKNORTH GROUP INC COM			4/29/2002	18,207 00	7,745 00	10,462 00	LT	
2/28/2000	700 BANKNORTH GROUP INC COM			4/30/2002	18,440 00	7,745 00	10,695 00	LT	
2/28/2000	200 BANKNORTH GROUP INC COM			4/30/2002	5,202 00	2,213 00	2,989 00	LT	
3/5/1999	600 FANNIE MAE COM			5/1/2002	47,170 00	42,324 00	4,846 00	LT	
12/13/1999	400 AMGEN INC COM			5/1/2002	20,607 00	18,714 00	1,893 00	LT	
12/30/1999	100 AMGEN INC COM			5/1/2002	5,152 00	4,661 00	491 00	LT	
2/28/2000	1000 BANKNORTH GROUP INC COM			5/1/2002	26,201 00	11,065 00	15,136 00	LT	
2/28/2000	200 UNITEDHEALTH GROUP INC COM			5/1/2002	17,499 00	5,103 00	12,396 00	LT	
1/4/2001	600 VERITAS SOFTWARE CO COM			5/1/2002	16,817 00	53,055 00	(36,238 00)	LT	

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
4/26/2001	600 VERITAS SOFTWARE CO COM			5/1/2002	16,817 00	36,264 00	(19,447 00)	LT	
4/27/2001	2800 ORACLE CORP			5/1/2002	25,916 02	47,936 00	(22,019 98)	LT	
6/27/2001	600 MICROSOFT CORP			5/1/2002	32,429 02	41,976 00	(9,546 98)	ST	
7/18/2001	300 BANK OF AMERICA CORP COM			5/1/2002	21,650 34	19,095 21	2,555 13	ST	
3/21/2002	400 TRAVELERS PROPERTY CASUALTY CO			5/1/2002	7,569 13	7,400 00	169 13	ST	
3/4/1996	1200 ORACLE CORP COM			5/2/2002	10,463 00	4,311 00	6,152 00	LT	
3/4/1996	2200 SUN MICROSYSTEMS INC COM			5/2/2002	14,540 00	6,823 00	7,717 00	LT	
2/28/2000	100 BANKNORTH GROUP INC COM			5/2/2002	2,615 00	1,106 00	1,509 00	LT	
3/23/2001	200 CISCO SYS INC COM			5/2/2002	2,755 00	3,843 00	(1,088 00)	LT	
3/23/2001	200 CISCO SYS INC COM			5/2/2002	2,752 00	3,843 00	(1,091 00)	LT	
11/7/2001	700 CL A			5/2/2002	9,632 40	13,262 41	(3,630 01)	ST	
12/17/2001	100 INTERNATIONAL BUSEINSS MACHS COM			5/2/2002	8,324 85	12,142 59	(3,817 74)	ST	
1/3/2002	200 CISCO SYS INC COM			5/2/2002	16,649 69	24,402 36	(7,752 67)	ST	
3/4/1996	3800 ORACLE CORP COM			5/3/2002	30,930 00	13,652 00	17,278 00	LT	
3/4/1996	1600 SUN MICROSYSTEMS INC COM			5/3/2002	10,407 00	4,963 00	5,444 00	LT	
3/4/1996	700 SUN MICROSYSTEMS INC COM			5/3/2002	4,576 00	2,171 00	2,405 00	LT	
5/18/1999	125000 SPRINT CAPITAL CORP			5/3/2002	108,270 00	119,750 00	(11,480 00)	LT	
2/28/2000	200 KOGER EQUITY INC REIT			5/8/2002	3,675 00	3,337 00	338 00	LT	
2/28/2000	300 KOGER EQUITY INC REIT			5/9/2002	5,507 00	5,005 00	502 00	LT	
1/4/2001	1100 FEDERATED DEPT STORES INC DEL NEW C			5/9/2002	45,175 00	43,485 00	1,690 00	LT	
1/4/2001	200 LOCKHEED MARTIN CORP COM			5/9/2002	12,461 00	6,732 00	5,729 00	LT	
7/12/2001	700 COLGATE PALMOLIVE CO COM			5/9/2002	38,835 81	38,850 00	(14 19)	ST	
3/8/2002	400 INTERNATIONAL BUSEINSS MACHS COM			5/9/2002	21,767 66	24,934 40	(3,166 74)	ST	
2/28/2000	300 KOGER EQUITY INC REIT			5/10/2002	5,501 00	5,005 00	496 00	LT	
2/28/2000	100 KOGER EQUITY INC REIT			5/13/2002	1,819 00	1,668 00	151 00	LT	
2/28/2000	1000 KOGER EQUITY INC REIT			5/14/2002	18,042 00	16,685 00	1,357 00	LT	
2/28/2000	200 R H DONNELLEY CORP COM			5/14/2002	5,894 00	3,292 00	2,602 00	LT	
1/31/2001	1200 ORACLE CORP			5/14/2002	11,106 86	20,580 00	(9,473 14)	LT	
3/28/2001	100 AMERICREDIT			5/14/2002	4,013 88	3,243 78	770 10	LT	
2/28/2000	100 KOGER EQUITY INC REIT			5/15/2002	1,807 00	1,668 00	139 00	LT	
2/28/2000	1000 KOGER EQUITY INC REIT			5/15/2002	18,015 00	16,685 00	1,330 00	LT	
2/28/2000	100 R H DONNELLEY CORP COM			5/15/2002	2,937 00	1,646 00	1,291 00	LT	

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
8/30/2001	145000		FREDDIE MAC NOTE	5/15/2002	147,179 00	149,531 00	149,531 00	(2,352 00)	ST
9/18/2001	500		ABBOTT LABS COM	5/15/2002	23,469 27	25,387 70	154,519 00	(1,918 43)	ST
10/2/2001	140000		FANNIE MAE	5/15/2002	150,975 00	154,519 00	154,519 00	(3,544 00)	ST
10/3/2001	200000		FREDDIE MAC NOTE	5/15/2002	203,005 00	212,664 00	212,664 00	(9,659 00)	ST
2/22/2002	100000		FANNIE MAE	5/15/2002	99,312 00	100,035 00	100,035 00	(723 00)	ST
4/22/2002	90000		FANNIE MAE	5/15/2002	91,768 00	91,673 00	91,673 00	95 00	ST
9/17/1996	900		PFIZER INC	5/16/2002	31,319 05	6,881 46	24,437 59	24,437 59	LT
1/3/2001	400		PFIZER INC COM	5/16/2002	15,862 00	18,528 00	(2,666 00)	(2,666 00)	LT
4/30/2001	400		PFIZER INC COM	5/16/2002	13,959 00	17,378 00	(3,419 00)	(3,419 00)	LT
9/7/2001	400		ABBOTT LABS COM	5/16/2002	17,897 14	19,884 08	(1,986 94)	(1,986 94)	ST
9/10/2001	200		ABBOTT LABS COM	5/16/2002	8,948 57	9,991 44	(1,042 87)	(1,042 87)	ST
2/28/2000	25		HEWLETT PACKARD CO COM	5/17/2002	5 00	10 00	10 00	(5 00)	LT
2/28/2000	200		R H DONNELLEY CORP COM	5/20/2002	5,728 00	3,292 00	2,436 00	2,436 00	LT
2/28/2000	100		R H DONNELLEY CORP COM	5/21/2002	2,858 00	1,646 00	1,212 00	1,212 00	LT
10/11/2001	300		JOHNSON CTLS INC COM	5/23/2002	27,260 17	21,522 00	5,738 17	5,738 17	ST
10/25/2001	700		LINCOLN NATL CORP IND COM	5/23/2002	31,282 05	29,808 94	1,473 11	1,473 11	ST
11/29/2001	750		BEST BUY INC COM	5/23/2002	34,881 44	35,024 00	(142 56)	(142 56)	ST
3/7/2002	700		EXXON MOBIL CORP COM	5/23/2002	28,153 15	30,464 00	(2,310 85)	(2,310 85)	ST
3/15/2002	200		STATE STR CORP COM	5/28/2002	9,193 66	11,439 20	(2,245 54)	(2,245 54)	ST
5/18/1999	55000		SPRINT CAPITAL CORP	5/29/2002	49,170 00	52,690 00	(3,519 00)	(3,519 00)	LT
12/16/1999	45000		TIME WARNER INC	5/29/2002	47,241 00	45,815 00	1,426 00	1,426 00	LT
4/4/2001	100		ENTERGY CORP NEW COM	5/29/2002	4,567 00	3,896 00	671 00	671 00	LT
4/11/2001	500		ENTERGY CORP NEW COM	5/29/2002	22,838 00	19,675 00	3,163 00	3,163 00	LT
1/4/2002	200		ELECTRONIC DATA SYS NEW COM	5/29/2002	10,683 53	13,250 00	(2,566 47)	(2,566 47)	ST
12/4/1998	155000		FORD MOTOR CREDIT CORP	5/30/2002	158,210 00	159,124 00	(914 00)	(914 00)	LT
4/27/2000	200		LANDRYS RESRAURANTS INC COM	5/30/2002	4,998 00	1,698 00	3,300 00	3,300 00	LT
8/17/2000	200000		FORD MOTOR CREDIT CORP	5/30/2002	204,142 00	194,292 00	9,850 00	9,850 00	LT
7/16/2001	100		ELECTRONIC DATA SYS NEW COM	5/30/2002	5,313 25	6,354 27	(1,041 02)	(1,041 02)	ST
1/4/2002	100		ELECTRONIC DATA SYS NEW COM	5/30/2002	5,313 26	6,625 00	(1,311 74)	(1,311 74)	ST
2/28/2000	100		R H DONNELLEY CORP COM	5/31/2002	2,874 00	1,646 00	1,228 00	1,228 00	LT
4/27/2000	100		LANDRYS RESRAURANTS INC COM	5/31/2002	2,494 00	849 00	1,645 00	1,645 00	LT
2/27/2001	200		LOWES COS INC	5/31/2002	9,361 03	9,500 00	(138 97)	(138 97)	LT

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
10/2/2001	475000		FANNIE MAE	5/31/2002	515,245 00	524,262 00	970,407 00	(9,017 00)	ST
10/2/2001	955000		FREDDIE MAC NOTE	5/31/2002	954,738 00	970,407 00	107,980 00	(15,669 00)	ST
4/11/2002	110000		FREDDIE MAC NOTE	5/31/2002	109,969 00	107,980 00	19,838 00	1,989 00	ST
4/24/2002	20000		FREDDIE MAC NOTE	5/31/2002	19,994 00	19,838 00	19,838 00	156 00	ST
2/28/2000	200		R H DONNELLEY CORP COM	6/3/2002	5,733 00	3,292 00	2,441 00	2,441 00	LT
9/7/2001	100		ABBOTT LABS COM	6/3/2002	4,623 14	4,971 02	4,971 02	(347 88)	ST
9/25/2001	400		ABBOTT LABS COM	6/3/2002	18,492 56	19,326 40	19,326 40	(833 84)	ST
4/27/2000	100		LANDRYS RESRAURANTS INC COM	6/4/2002	2,493 00	849 00	1,644 00	1,644 00	LT
7/5/2000	200000		TYCO INTL GROUP	6/4/2002	175,000 00	190,380 00	1,644 00	(15,380 00)	LT
7/7/2000	90000		WELLS FARGO FINANCIAL	6/4/2002	94,415 00	89,880 00	4,535 00	4,535 00	LT
7/10/2000	70000		WELLS FARGO FINANCIAL	6/4/2002	73,434 00	69,841 00	3,593 00	3,593 00	LT
7/16/2001	200		ELECTRONIC DATA SYS NEW COM	6/4/2002	10,019 41	12,708 54	(2,689 13)	(2,689 13)	ST
7/26/2001	100		ELECTRONIC DATA SYS NEW COM	6/4/2002	5,009 71	6,311 03	(1,301 32)	(1,301 32)	ST
9/25/2001	100		ABBOTT LABS COM	6/4/2002	4,447 34	4,831 60	(384 26)	(384 26)	ST
11/17/2001	1100		FLEXTRONICS INTL	6/4/2002	10,680 67	25,138 96	(14,458 29)	(14,458 29)	ST
11/13/2001	300		AMERICREDIT CORP	6/4/2002	12,041 63	6,924 00	5,117 63	5,117 63	ST
11/29/2001	1000		FLEXTRONICS INTL	6/4/2002	9,709 71	25,827 10	(16,117 39)	(16,117 39)	ST
3/6/2002	100		STATE STR CORP COM	6/4/2002	4,463 32	5,500 00	(1,036 68)	(1,036 68)	ST
3/15/2002	100		STATE STR CORP COM	6/4/2002	4,463 33	5,719 60	(1,256 27)	(1,256 27)	ST
5/21/1997	300		HOME DEPOT	6/5/2002	12,078 09	4,075 89	8,002 20	8,002 20	LT
4/3/2000	200		EXXON MOBIL CORP	6/5/2002	7,866 80	7,983 36	(116 56)	(116 56)	LT
4/27/2000	100		LANDRYS RESRAURANTS INC COM	6/5/2002	2,489 00	849 00	1,640 00	1,640 00	LT
6/13/2000	200		PMI GROUP INC	6/5/2002	16,498 82	10,741 00	5,757 82	5,757 82	LT
6/14/2000	300		EXXON MOBIL CORP	6/5/2002	11,800 20	12,518 25	(718 05)	(718 05)	LT
3/13/2001	500		HOUSEHOLD INTERNATIONAL	6/5/2002	25,899 21	30,178 10	(4,278 89)	(4,278 89)	LT
3/14/2001	700		DOVER CORP	6/5/2002	24,591 03	30,158 94	(5,567 91)	(5,567 91)	LT
4/27/2001	600		APPLIED MATERIALS INC	6/5/2002	13,182 08	16,089 18	(2,907 10)	(2,907 10)	LT
7/3/2001	100		WASHINGTON MUT INC	6/5/2002	3,701 88	3,788 80	(86 92)	(86 92)	ST
7/12/2001	400		HOME DEPOT INC	6/5/2002	16,104 11	18,992 28	(2,888 17)	(2,888 17)	ST
9/20/2001	100		PMI GROUP INC	6/5/2002	8,249 41	5,577 73	2,671 68	2,671 68	ST
10/10/2001	100		EXXON MOBILE	6/5/2002	3,933 40	4,119 08	(185 68)	(185 68)	ST
10/18/2001	1800		FLEXTRONICS INTL	6/5/2002	17,477 47	36,903 42	(19,425 95)	(19,425 95)	ST

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 Capital Gains (Losses) 2002

Date	Acired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
12/6/2001	400	AMGEN INC	6/5/2002	17,749	46	27,314	20	(9,564)	74
2/26/2002	900	DOVER CORP	6/5/2002	31,617	06	35,785	17	(4,168)	11
3/6/2002	200	STATE STR CORP COM	6/5/2002	8,928	97	11,000	00	(2,071)	03
8/6/1996	1300	INTEL CORP	6/6/2002	35,085	94	12,857	81	22,228	13
5/12/1997	500	COLGATE PALMOLIVE	6/6/2002	27,684	16	14,006	87	13,677	29
4/27/2000	300	LANDRYS RESRAURANTS INC COM	6/6/2002	7,539	00	2,548	00	4,991	00
8/17/2000	500	CINERGY CORP	6/6/2002	17,374	47	15,217	50	2,156	97
4/18/2001	300	WYETH COM	6/6/2002	15,709	27	17,004	00	(1,294)	73
6/26/2001	200	WYETH COM	6/6/2002	10,472	84	12,285	48	(1,812)	64
7/16/2001	500	FIRST DATA INC	6/6/2002	19,979	39	17,517	43	2,461	96
8/30/2001	300	INTERNATIONAL BUSINESS MACHS	6/6/2002	23,821	05	29,901	93	(6,080)	88
9/5/2001	300	KIMBERLY CLARK CORP	6/6/2002	19,379	41	19,486	17	(106)	76
9/20/2001	100	INTERNATIONAL BUSINESS MACHS	6/6/2002	7,940	35	9,381	00	(1,440)	65
10/3/2001	1000	DELL COMPUTER CORP	6/6/2002	26,344	20	21,404	60	4,939	60
11/13/2001	900	AMERICREDIT CORP	6/6/2002	30,329	08	20,772	00	9,557	08
3/20/2002	200	FIRST DATA INC	6/6/2002	7,991	76	8,428	40	(436)	64
4/18/2002	1600	TEXAS INSTRS INC COM	6/6/2002	44,646	81	54,720	00	(10,073)	19
3/4/1996	367	CITIGROUP INC COM	6/7/2002	15,005	00	4,223	00	10,782	00
3/5/1999	33	CITIGROUP INC COM	6/7/2002	1,349	00	1,023	00	326	00
11/1/2000	200	LANDRYS RESRAURANTS INC COM	6/7/2002	5,030	00	1,670	00	3,360	00
4/1/2001	400	EVEREST RE GROUP LTD	6/7/2002	23,959	28	26,338	48	(2,379)	20
9/7/2001	600	EVEREST RE GROUP LTD	6/7/2002	35,938	91	37,241	52	(1,302)	61
9/25/2001	200	3M CO	6/7/2002	24,736	19	18,254	00	6,482	19
5/28/1998	100	COLGATE PALMOLIVE CO COM	6/10/2002	5,430	00	4,329	00	1,101	00
8/5/1998	200	COLGATE PALMOLIVE CO COM	6/10/2002	10,860	00	9,087	00	1,773	00
5/1/2000	600	NABORS INDS INC	6/10/2002	23,531	29	23,736	60	(205)	31
1/27/1999	700	CITIGROUP INC	6/12/2002	28,510	14	19,234	26	9,275	88
7/18/2001	200	ELECTRONIC DATA SYS NEW COM	6/12/2002	9,856	58	12,608	88	(2,752)	30
7/26/2001	100	ELECTRONIC DATA SYS NEW COM	6/12/2002	4,928	29	6,311	03	(1,382)	74
1/31/2002	100	OMNI COM GROUP	6/12/2002	5,294	84	8,779	13	(3,484)	29
2/26/2002	300	OMNI COM GROUP	6/12/2002	15,884	52	27,475	95	(11,591)	43
6/4/2002	90000	FREDDIE MAC MED TERM NT	6/12/2002	90,882	00	90,815	00	67	00



Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
5/23/2000	900		INGERSOLL RAND CO COM CL A	6/13/2002	43,603	00	43,188	415	LT
7/25/2000	10		SMUCKER J M CO COM	6/13/2002	357	00	237	120	LT
3/26/2001	100		OMNICOM GROUP INC COM	6/13/2002	5,375	00	8,199	(2,824)	LT
6/18/2001	100		ELECTRONIC DATA SYS NEW COM	6/13/2002	4,285	00	6,151	(1,866)	ST
6/18/2001	100		ELECTRONIC DATA SYS NEW COM	6/13/2002	4,777	91	6,151	(1,373)	ST
6/26/2001	200		OMNICOM GROUP	6/13/2002	10,749	27	16,558	(5,809)	ST
8/2/2001	800		BROADCOM CORP COM CL A	6/13/2002	16,031	52	37,339	(21,307)	ST
9/27/2001	1600		BIOVAIL CORP FGN COM	6/13/2002	46,318	60	69,055	(22,736)	ST
11/1/2001	4		SMUCKER J M CO COM	6/13/2002	142	87	118	24	ST
1/17/2002	500		FOREST LABS INC COM	6/13/2002	34,998	94	39,815	(4,816)	ST
3/7/2002	1300		EXXON MOBIL CORP COM	6/13/2002	51,283	45	56,576	(5,292)	ST
3/14/2002	900		BROADCOM CORP COM CL A	6/13/2002	18,035	45	36,549	(18,513)	ST
6/18/2001	200		ELECTRONIC DATA SYS NEW COM	6/14/2002	9,420	37	12,302	(2,881)	ST
4/17/2002	600		SYNCOR INTL CORP DEL COM	6/14/2002	18,863	00	19,730	(867)	ST
4/24/2002	500		SYNCOR INTL CORP DEL COM	6/14/2002	15,719	00	16,228	(509)	ST
4/25/2002	200		SYNCOR INTL CORP DEL COM	6/14/2002	6,287	00	6,473	(186)	ST
4/25/2002	200		SYNCOR INTL CORP DEL COM	6/14/2002	6,287	00	6,456	(169)	ST
4/30/2002	200		SYNCOR INTL CORP DEL COM	6/14/2002	6,287	00	6,206	81	ST
5/9/2002	300		SYNCOR INTL CORP DEL COM	6/14/2002	9,431	00	9,304	127	ST
9/25/2001	100		UNITEDHEALTH GROUP INC COM	6/17/2002	9,387	95	6,301	3,086	ST
3/4/2002	400		SMITH INTL INC	6/17/2002	29,077	20	26,898	2,179	ST
5/6/2002	500		SYNCOR INTL CORP DEL COM	6/17/2002	16,280	00	15,486	794	ST
5/7/2002	100		SYNCOR INTL CORP DEL COM	6/17/2002	3,256	00	3,081	175	ST
5/8/2002	100		SYNCOR INTL CORP DEL COM	6/17/2002	3,256	00	3,099	157	ST
5/9/2002	400		SYNCOR INTL CORP DEL COM	6/17/2002	13,024	00	12,405	619	ST
5/21/1997	800		HOME DEPOT	6/18/2002	30,173	00	10,869	19,304	LT
5/22/2000	200		PEROT SYSTEMS CORP COM CL A	6/18/2002	2,528	00	3,099	(571)	LT
5/22/2000	100		PEROT SYSTEMS CORP COM CL A	6/18/2002	1,284	00	1,543	(259)	LT
5/24/2000	300		PEROT SYSTEMS CORP COM CL A	6/18/2002	3,792	00	4,639	(847)	LT
5/24/2000	200		PEROT SYSTEMS CORP COM CL A	6/18/2002	2,569	00	3,092	(523)	LT
8/9/2000	400		PEROT SYSTEMS CORP COM CL A	6/18/2002	5,139	00	4,423	716	LT
8/16/2000	500		PEROT SYSTEMS CORP COM CL A	6/18/2002	6,424	00	5,530	894	LT

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
4/16/2002	200 SYNCOR INTL CORP DEL COM			6/18/2002	6,533 00	6,115 00	418 00	ST	
5/7/2002	400 SYNCOR INTL CORP DEL COM			6/18/2002	13,067 00	12,325 00	742 00	ST	
5/10/2002	500 SYNCOR INTL CORP DEL COM			6/18/2002	16,334 00	15,323 00	1,011 00	ST	
8/9/2000	300 PEROT SYSTEMS CORP COM CL A			6/19/2002	3,597 00	3,317 00	280 00	LT	
8/16/2000	300 PEROT SYSTEMS CORP COM CL A			6/19/2002	3,597 00	3,316 00	281 00	LT	
4/16/2002	300 SYNCOR INTL CORP DEL COM			6/19/2002	9,784 00	9,173 00	611 00	ST	
8/16/2000	100 PEROT SYSTEMS CORP COM CL A			6/20/2002	1,162 00	1,105 00	57 00	LT	
8/17/2000	400 PEROT SYSTEMS CORP COM CL A			6/20/2002	4,651 00	4,413 00	238 00	LT	
8/1/2000	300 PEROT SYSTEMS CORP COM CL A			6/21/2002	3,354 00	2,943 00	411 00	LT	
8/1/2000	300 PEROT SYSTEMS CORP COM CL A			6/21/2002	3,360 00	2,943 00	417 00	LT	
8/8/2000	500 PEROT SYSTEMS CORP COM CL A			6/21/2002	5,590 00	5,436 00	154 00	LT	
8/10/2000	600 PEROT SYSTEMS CORP COM CL A			6/21/2002	6,708 00	6,608 00	100 00	LT	
8/17/2000	100 PEROT SYSTEMS CORP COM CL A			6/21/2002	1,118 00	1,103 00	15 00	LT	
8/30/2001	150000 FREDDIE MAC NOTE			6/21/2002	157,869 00	154,687 00	3,182 00	ST	
10/12/2000	261814 FREDDIE MAC CMO			6/25/2002	267,746 00	254,941 00	12,805 00	LT	
8/16/2001	1400 NABORS INDS INC			6/25/2002	53,018 00	39,971 68	13,046 32	ST	
4/11/2000	900 TXU CORP COM			6/26/2002	45,672 00	28,248 00	17,424 00	LT	
7/25/2000	850 WASHINGTON MUT INC COM			6/26/2002	31,398 00	18,361 00	13,037 00	LT	
8/16/2000	300 CATERPILLAR INC DEL COM			6/26/2002	14,178 00	11,693 00	2,485 00	LT	
9/28/2000	300 CATERPILLAR INC DEL COM			6/26/2002	14,178 00	10,017 00	4,161 00	LT	
1/4/2001	250 WASHINGTON MUT INC COM			6/26/2002	9,234 00	8,430 00	804 00	LT	
6/25/2001	200 ELECTRONIC DATA SYS NEW COM			6/26/2002	8,571 00	12,064 00	(3,493 00)	LT	
9/20/2001	400 ELECTRONIC DATA SYS NEW COM			6/26/2002	17,141 52	23,742 20	(6,600 68)	ST	
10/3/2001	100 BEST BUY INC			6/26/2002	3,614 89	3,254 83	360 06	ST	
1/31/2002	400 OMNI COM GROUP			6/26/2002	19,467 41	35,116 52	(15,649 11)	ST	
3/27/2002	1900 CENDANT CORPORATION COM			6/26/2002	28,860 12	36,713 70	(7,853 58)	ST	
6/24/1999	200 OMNICO GROUP INC COM			6/27/2002	7,889 00	14,487 00	(6,598 00)	LT	
3/26/2001	200 CLEAR CHANNEL COMMUNICATION COM			6/27/2002	6,078 00	10,112 00	(4,034 00)	LT	
3/26/2001	100 OMNICO GROUP INC COM			6/27/2002	3,944 00	8,199 00	(4,255 00)	LT	
5/24/2001	210 COMMERCE BANCSHARE INC COM			6/28/2002	9,300 00	7,200 00	2,100 00	LT	
6/15/2001	20 COMMERCE BANCSHARE INC COM			6/28/2002	885 00	685 00	200 00	LT	
6/19/2001	70 COMMERCE BANCSHARE INC COM			6/28/2002	3,100 00	2,399 00	701 00	LT	

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
2/1/2002	3800	XEROX CORP COM	6/28/2002	26,477	97	42,799	02	(16,321)	05
2/28/2000	2000	WORLD COM INC-WORLDCOM GROUP COV	7/1/2002	145	00	86,881	00	(86,736)	00
5/25/2001	420	COMMERCE BANCSHARE INC COM	7/1/2002	18,571	00	14,372	00	4,199	00
5/25/2001	45	COMMERCE BANCSHARE INC COM	7/1/2002	1,989	00	1,538	00	451	00
6/19/2001	35	COMMERCE BANCSHARE INC COM	7/1/2002	1,547	00	1,199	00	348	00
9/6/2001	2800	WORLD COM INC-WORLDCOM GROUP COV	7/1/2002	204	39	37,411	64	(37,207)	25
10/25/2001	1400	WORLD COM INC-WORLDCOM GROUP COV	7/1/2002	102	20	17,361	82	(17,259)	62
2/1/2002	3700	WORLD COM INC-WORLDCOM GROUP COV	7/1/2002	270	09	36,852	00	(36,581)	91
3/4/1996	34	CITIGROUP INC COM	7/2/2002	1,274	00	391	00	883	00
1/27/1999	766	CITIGROUP INC COM	7/2/2002	28,712	00	21,048	00	7,664	00
4/26/2002	100	STARWOOD HOTELS & RESORTS	7/2/2002	3,031	48	3,945	71	(914)	23
4/26/2002	300	STARWOOD HOTELS & RESORTS	7/2/2002	9,094	46	11,837	13	(2,742)	67
3/4/1996	400	CITIGROUP INC COM	7/3/2002	14,485	00	4,603	00	9,882	00
9/17/1997	1151	AMERICAN INTL GROUP	7/3/2002	75,088	97	26,860	61	48,228	36
3/16/2000	1600	ANHEUSER BUSCH	7/3/2002	81,529	54	50,305	76	31,223	78
3/28/2000	1900	EOG RESOURCES	7/3/2002	71,441	64	37,095	60	34,346	04
5/1/2000	200	NABORS INDS INC	7/3/2002	7,289	78	7,912	20	(622)	42
6/2/2000	1200	DOMINION RESOURCES	7/3/2002	76,749	68	54,042	12	22,707	56
6/13/2000	1600	PMI GROUP INC	7/3/2002	58,254	24	42,964	00	15,290	24
7/21/2000	100	BAXTER INTL INC COM	7/3/2002	4,073	00	3,861	00	212	00
8/17/2000	1900	CINERGY CORP	7/3/2002	66,030	98	57,826	50	8,204	48
8/23/2000	1500	AIR PRODUCTS & CHEMICALS	7/3/2002	72,777	80	54,562	80	18,215	00
9/22/2000	200	BAXTER INTL INC COM	7/3/2002	8,146	00	8,106	00	40	00
12/6/2000	800	WELLS FARGO COMPANY	7/3/2002	38,950	82	39,314	00	(363)	18
12/13/2000	600	TEMPLE INLAND INC	7/3/2002	33,318	02	30,427	74	2,890	28
1/4/2001	900	CNF INC	7/3/2002	32,615	01	34,124	31	(1,509)	30
3/8/2001	1200	PPG IND INC	7/3/2002	71,625	00	64,559	28	7,065	72
3/27/2001	200	BAXTER INTL INC COM	7/3/2002	8,148	00	9,099	00	(951)	00
3/27/2001	100	BAXTER INTL INC COM	7/3/2002	4,073	00	4,550	00	(477)	00
4/18/2001	1100	WYETH COM	7/3/2002	51,867	06	62,348	00	(10,480)	94
4/23/2001	100	CNF INC	7/3/2002	3,623	89	3,105	00	518	89
4/23/2001	100	TEMPLE INLAND INC	7/3/2002	5,553	00	4,871	00	682	00

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Capital Gains (Losses) 2002

Date	Acired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
4/23/2001	100	WELLS FARGO COMPANY	7/3/2002	4,775	00	93	85	LT	
4/23/2001	100	WYETH COM	7/3/2002	4,715	19	5,561	00	LT	(845 81)
4/25/2001	1	CNF INC	7/3/2002	39,862	80	33,495	00	LT	6,367 80
5/3/2001	100	WELLS FARGO COMPANY	7/3/2002	4,868	85	4,756	00	LT	112 85
5/23/2001	300	PPG IND INC	7/3/2002	17,906	25	17,651	04	LT	255 21
7/26/2001	100	EOG RESOURCES	7/3/2002	3,760	09	3,445	30	ST	314 79
8/1/2001	16	SMUCKER J M CO	7/3/2002	515	98	452	42	ST	63 56
8/29/2001	600	KIMBERLY CLARK CORP	7/3/2002	36,778	89	37,351	44	ST	(572.55)
8/29/2001	600	PHILLIPS PETROLEUM	7/3/2002	34,336	96	35,313	60	ST	(976 64)
9/5/2001	200	KIMBERLY CLARK CORP	7/3/2002	12,259	63	12,990	78	ST	(731 15)
9/19/2001	1100	WELLS FARGO COMPANY	7/3/2002	53,557	39	48,345	00	ST	5,212 39
9/21/2001	8	SMUCKER J M CO	7/3/2002	257	99	218	37	ST	39 62
10/10/2001	500	TEMPLE INLAND INC	7/3/2002	27,765	01	23,682	40	ST	4,082 61
11/2/2001	2	SMUCKER J M CO	7/3/2002	64	50	59	54	ST	4 96
11/13/2001	1650	MICROCHIP TECHNOLOGY	7/3/2002	42,007	74	40,471	64	ST	1,536 10
11/29/2001	1400	NOVELLUS SYS INC	7/3/2002	41,634	74	57,722	98	ST	(16,088 24)
2/26/2002	900	ROHM & HAAS CO	7/3/2002	35,870	94	34,822	08	ST	1,048 86
2/26/2002	500	SMITH INTL INC	7/3/2002	34,033	97	31,895	65	ST	2,138 32
3/4/2002	200	SMITH INTL INC	7/3/2002	13,613	59	13,449	08	ST	164 51
3/4/2002	1400	STARWOOD HOTELS & RESORTS	7/3/2002	42,334	72	52,381	70	ST	(10,046 98)
3/6/2002	700	LEAR CORP	7/3/2002	31,093	97	34,416	27	ST	(3,322 30)
3/12/2002	1900	MASCO CORP	7/3/2002	49,341	51	54,723	80	ST	(5,382 29)
3/13/2002	900	PHARMACIA CORP	7/3/2002	31,381	69	38,673	00	ST	(7,291 31)
3/14/2002	900	ROHM & HAAS CO	7/3/2002	35,870	93	35,597	79	ST	273 14
3/15/2002	900	BANK ONE CORP	7/3/2002	33,016	31	37,220	67	ST	(4,204 36)
3/20/2002	1000	INGERSOLL RAND CO	7/3/2002	43,409	39	53,850	00	ST	(10,440 61)
3/28/2002	800	LEAR CORP	7/3/2002	35,535	97	38,846	96	ST	(3,310 99)
3/28/2002	900	STARWOOD HOTELS & RESORTS	7/3/2002	27,215	18	34,281	00	ST	(7,065 82)
4/5/2002	400	INGERSOLL RAND CO	7/3/2002	17,363	75	19,512	00	ST	(2,148 25)
4/18/2002	800	ANTHEM INC	7/3/2002	51,254	46	53,735	20	ST	(2,480 74)
4/23/2002	800	BANK ONE CORP	7/3/2002	29,347	84	33,418	72	ST	(4,070 88)
4/24/2002	600	AFFILIATED COMPUTER SERVICES	7/3/2002	27,059	18	32,400	00	ST	(5,340 82)

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
4/26/2002	300 STARWOOD HOTELS & RESORTS			7/3/2002	9,013.85	11,837.13	(2,823.28)	ST	
5/2/2002	500 ANTHEM INC			7/3/2002	32,034.03	35,544.10	(3,510.07)	ST	
5/14/2002	1900 NETWORK APPLIANCE			7/3/2002	21,792.34	34,291.96	(12,499.62)	ST	
6/25/2002	1400 NABORS INDS INC			7/3/2002	51,028.46	53,018.00	(1,989.54)	ST	
9/7/2002	1300 PHARMACIA CORP			7/3/2002	45,329.11	53,287.65	(7,958.54)	ST	
11/8/2003	450 MICROCHIP TECHNOLOGY			7/3/2002	11,456.65	11,043.66	412.99	ST	
5/25/2001	60 COMMERCE BANCSHARE INC COM			7/8/2002	2,653.00	2,050.00	603.00	LT	
6/4/2001	40 COMMERCE BANCSHARE INC COM			7/8/2002	1,768.00	1,367.00	401.00	LT	
6/1/2001	130 COMMERCE BANCSHARE INC COM			7/9/2002	5,612.00	4,429.00	1,183.00	LT	
6/4/2001	170 COMMERCE BANCSHARE INC COM			7/9/2002	7,339.00	5,810.00	1,529.00	LT	
5/23/2001	105 COMMERCE BANCSHARE INC COM			7/10/2002	4,543.00	3,534.00	1,009.00	LT	
5/29/2001	5 COMMERCE BANCSHARE INC COM			7/10/2002	216.00	168.00	48.00	LT	
6/1/2001	290 COMMERCE BANCSHARE INC COM			7/10/2002	12,547.00	9,881.00	2,666.00	LT	
1/4/2001	200 ADOBE SYS INC COM			7/11/2002	5,057.00	11,564.00	(6,507.00)	LT	
1/4/2001	100 ADOBE SYS INC COM			7/11/2002	2,528.00	5,392.00	(2,864.00)	LT	
1/5/2001	200 ADOBE SYS INC COM			7/11/2002	5,057.00	10,308.00	(5,251.00)	LT	
1/8/2001	200 ADOBE SYS INC COM			7/11/2002	5,057.00	10,308.00	(5,251.00)	LT	
5/2/2001	1300 WALT DISNEY CO COM			7/11/2002	23,471.00	40,625.00	(17,154.00)	LT	
7/3/2001	100 ADOBE SYS INC COM			7/11/2002	2,528.00	4,542.00	(2,014.00)	LT	
8/22/2001	100 FULTON FINL CORP PA COM			7/11/2002	1,851.00	1,760.00	91.00	ST	
10/25/2001	100 BOSTON SCIENTIFIC CORP COM			7/11/2002	29,273.41	25,791.70	3,481.71	ST	
11/20/2001	100 WALT DISNEY CO COM			7/11/2002	19,860.89	23,642.19	(3,781.30)	ST	
1/29/2002	700 CONAGRA FOODS INC COM			7/11/2002	18,745.43	17,482.57	1,262.86	ST	
3/6/2002	65000 COX COMMUNICATIONS			7/11/2002	58,381.00	64,788.00	(6,407.00)	ST	
10/25/2000	215000 FANNIE MAE CMO			7/12/2002	220,576.00	211,607.00	8,969.00	LT	
7/12/2001	600 ALCOA INC COM			7/12/2002	23,477.64	23,568.00	(90.36)	LT	
8/22/2001	25 FULTON FINL CORP PA COM			7/12/2002	463.00	440.00	23.00	ST	
8/23/2001	75 FULTON FINL CORP PA COM			7/12/2002	1,390.00	1,320.00	70.00	ST	
9/28/2001	100 WEBSTER FINL CORP CONN COM			7/12/2002	3,614.00	3,287.00	327.00	ST	
8/23/2001	100 FULTON FINL CORP PA COM			7/15/2002	1,822.00	1,760.00	62.00	ST	
9/28/2001	200 WEBSTER FINL CORP CONN COM			7/15/2002	7,021.00	6,575.00	446.00	ST	
6/12/1998	200 CLEAR CHANNEL COMMUNICATION COM			7/16/2002	6,077.00	10,018.00	(3,941.00)	LT	

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
8/23/2001	200	FULTON FINL CORP PA COM	7/16/2002	3,603.00	3,520.00	83.00	ST		
9/5/2001	300	WEBSTER FINL CORP CONN COM	7/16/2002	5,405.00	5,280.00	125.00	ST		
10/1/2001	900	CLEAR CHANNEL COMMUNICATIONS	7/16/2002	10,533.00	9,842.00	691.00	ST		
12/5/2001	200	STARWOOD HOTELS & RESORTS	7/16/2002	6,009.24	7,765.88	(1,756.64)	ST		
4/29/2002	300	PEPSICO INC	7/16/2002	12,233.63	15,512.25	(3,278.62)	ST		
6/4/2002	60000	CONTINENTAL CABLEVISION	7/17/2002	53,400.00	61,944.00	(8,544.00)	LT		
11/29/2000	65000	EL PASO ENERGY CORP	7/17/2002	58,046.00	62,376.00	(4,329.00)	LT		
9/5/2001	200	FULTON FINL CORP PA COM	7/17/2002	3,601.00	3,520.00	81.00	ST		
9/6/2001	250	FULTON FINL CORP PA COM	7/17/2002	4,501.00	4,400.00	101.00	ST		
9/7/2001	125	FULTON FINL CORP PA COM	7/17/2002	2,250.00	2,200.00	50.00	ST		
9/10/2001	125	FULTON FINL CORP PA COM	7/17/2002	2,250.00	2,200.00	50.00	ST		
10/8/2001	200	WEBSTER FINL CORP CONN COM	7/17/2002	7,107.00	6,532.00	575.00	ST		
2/28/2000	200	UNITEDHEALTH GROUP INC COM	7/18/2002	18,941.00	5,103.00	13,838.00	LT		
9/28/2000	200	CATERPILLAR INC DEL COM	7/18/2002	8,526.00	6,678.00	1,848.00	LT		
9/28/2000	500	CATERPILLAR INC DEL COM	7/18/2002	21,317.00	16,525.00	4,792.00	LT		
10/6/2000	400	TENET HEALTHCARE CORP COM	7/18/2002	19,183.00	10,418.00	8,765.00	LT		
7/12/2001	400	ALCOA INC COM	7/18/2002	11,542.00	15,712.00	(4,170.00)	LT		
8/16/2001	1500	JC PENNEY CO INC COM	7/18/2002	25,281.73	38,100.00	(12,818.27)	ST		
9/10/2001	100	FULTON FINL CORP PA COM	7/18/2002	1,799.00	1,760.00	39.00	ST		
10/5/2001	200	ALCOA INC COM	7/18/2002	5,771.48	6,249.62	(478.14)	ST		
10/25/2001	800	LINCOLN NATL CORP IND COM	7/18/2002	28,097.15	34,067.36	(5,970.21)	ST		
2/26/2002	200	PEPSICO INC	7/18/2002	8,155.75	10,176.00	(2,020.25)	ST		
4/23/2002	300	GENERAL DYNAMICS INC	7/18/2002	26,119.25	28,472.10	(2,352.85)	ST		
10/8/2001	400	WEBSTER FINL CORP CONN COM	7/19/2002	13,542.00	13,064.00	478.00	ST		
3/4/1996	499	CITIGROUP INC COM	7/23/2002	14,627.00	5,742.00	8,885.00	LT		
4/10/1996	1	CITIGROUP INC COM	7/23/2002	29.00	10.00	19.00	LT		
6/12/1998	600	CLEAR CHANNEL COMMUNICATION COM	7/23/2002	19,439.00	30,053.00	(10,614.00)	LT		
6/12/1998	46	CLEAR CHANNEL COMMUNICATION COM	7/23/2002	1,138.00	2,304.00	(1,166.00)	LT		
10/19/1998	54	CLEAR CHANNEL COMMUNICATION COM	7/23/2002	1,336.00	1,877.00	(541.00)	LT		
3/3/2000	400	VIACOM INC COM CL B	7/23/2002	12,718.00	21,717.00	(8,999.00)	LT		

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
8/15/2000	200 MBNA CORP COM			7/23/2002	7,469 00	6,711 00	758 00	LT	
8/15/2000	600 MBNA CORP COM			7/23/2002	8,341 00	13,423 00	(5,082 00)	LT	
5/2/2001	1300 MCKESSON CORP COM			7/23/2002	37,026 00	41,465 00	(4,439 00)	LT	
5/31/2001	500 VIACOM INC COM CL B			7/23/2002	15,898 00	28,840 00	(12,942 00)	LT	
10/25/2001	100 UNION PAC CORP COM			7/23/2002	5,668 82	5,062 70	606 12	ST	
10/25/2001	200 UNION PAC CORP COM			7/23/2002	11,186 42	10,125 40	1,061 02	ST	
11/14/2001	1000 CLEAR CHANNEL COMMUNICATIONS			7/23/2002	24,747 65	47,032 90	(22,285 25)	ST	
1/15/2002	200 MORGAN STANLEY COM			7/23/2002	7,245 40	11,536 00	(4,290 60)	ST	
1/30/2002	800 XILINX INC			7/23/2002	15,403 37	34,927 20	(19,523 83)	ST	
1/31/2002	100 XILINX INC			7/23/2002	1,925 42	4,354 34	(2,428 92)	ST	
2/15/2002	200 XILINX INC			7/23/2002	3,850 85	7,916 28	(4,065 43)	ST	
2/27/2002	300 GENERAL DYNAMICS INC			7/23/2002	26,119 25	27,315 00	(1,195 75)	ST	
3/5/2002	700 STATE STR CORP COM			7/23/2002	25,542 72	38,012 17	(12,469 45)	ST	
3/7/2002	1600 EXXON MOBIL CORP COM			7/23/2002	48,414 54	69,632 00	(21,217 46)	ST	
4/5/2002	900 UNOCAL CORP COM			7/23/2002	26,819 19	34,092 00	(7,272 81)	ST	
4/9/2002	300 HOUSEHOLD INTERNATIONAL INC			7/23/2002	11,061 38	18,085 98	(7,024 60)	ST	
5/10/2002	300 CLEAR CHANNEL COMMUNICATIONS			7/23/2002	7,424 30	14,339 76	(6,915 46)	ST	
7/16/2002	100 STATE STR CORP COM			7/23/2002	3,648 96	4,225 00	(576 04)	ST	
3/21/2000	400 ARTESYN TECHNOLOGIES INC COM			7/24/2002	1,319 00	7,604 00	(6,285 00)	LT	
10/8/2001	100 WEBSTER FINL CORP CONN COM			7/24/2002	3,248 00	3,266 00	(18 00)	ST	
10/9/2001	300 WEBSTER FINL CORP CONN COM			7/24/2002	9,744 00	9,750 00	(6 00)	ST	
4/9/2002	100 HOUSEHOLD INTERNATIONAL INC			7/24/2002	3,599 66	6,028 66	(2,429 00)	ST	
3/21/2000	100 ARTESYN TECHNOLOGIES INC COM			7/25/2002	331 00	1,901 00	(1,570 00)	LT	
10/10/2000	115000 EATON CORP			7/25/2002	123,244 00	113,799 00	9,445 00	LT	
11/15/2000	105000 TJX COS INC			7/25/2002	118,147 00	100,782 00	17,364 00	LT	
10/10/2001	500 WEBSTER FINL CORP CONN COM			7/25/2002	16,646 00	16,140 00	506 00	ST	
3/3/2000	100 ANALOG DEVICES INC COM			7/26/2002	2,181 00	8,239 00	(6,058 00)	LT	
3/14/2000	400 ANALOG DEVICES INC COM			7/26/2002	8,724 00	32,588 00	(23,864 00)	LT	
3/17/2000	100 ANALOG DEVICES INC COM			7/26/2002	2,181 00	7,712 00	(5,531 00)	LT	
3/21/2000	100 ARTESYN TECHNOLOGIES INC COM			7/26/2002	326 00	1,901 00	(1,575 00)	LT	
7/18/2000	450 BEST BUY INC COM			7/26/2002	13,328 00	20,640 00	(7,312 00)	LT	
6/19/2001	200 BEST BUY INC COM			7/26/2002	5,924 00	8,152 00	(2,228 00)	LT	

Date	Acquired	Shares	Security	Date Sold	Proceeds	Cost	Gain/ (Loss)	Length
6/27/2001	300 BEST BUY INC COM			7/26/2002	8,886 00	12,400 00	(3,514 00)	LT
7/20/2001	300 HOME DEPOT INC COM			7/26/2002	8,605 00	14,928 00	(6,323 00)	LT
9/10/2001	25 FULTON FINL CORP PA COM			7/26/2002	448 00	440 00	8 00	ST
10/11/2001	200 WEBSTER FINL CORP CONN COM			7/26/2002	6,819 00	6,380 00	439 00	ST
10/16/2001	100 WEBSTER FINL CORP CONN COM			7/26/2002	3,409 00	3,194 00	215 00	ST
11/30/2001	1100 LOWES COS INC			7/26/2002	38,750 95	49,799 09	(11,048 14)	ST
1/4/2002	250 FULTON FINL CORP PA COM			7/26/2002	4,487 00	4,400 00	87 00	ST
1/7/2002	25 FULTON FINL CORP PA COM			7/26/2002	448 00	440 00	8 00	ST
2/8/2002	400 XILINX INC			7/26/2002	7,274 10	14,925 48	(7,651 38)	ST
2/15/2002	100 XILINX INC			7/26/2002	1,818 52	3,958 14	(2,139 62)	ST
2/26/2002	600 XILINX INC			7/26/2002	10,911 15	22,300 32	(11,389 17)	ST
2/27/2002	300 LOWES COS INC			7/26/2002	10,568 44	14,250 00	(3,681 56)	ST
2/27/2002	100 XILINX INC			7/26/2002	1,818 53	3,782 45	(1,963 92)	ST
3/15/2002	450 BEST BUY INC			7/26/2002	13,328 37	23,115 00	(9,786 63)	ST
5/2/2002	100 HOME DEPOT			7/26/2002	2,868 46	4,701 33	(1,832 87)	ST
7/16/2002	300 XILINX INC			7/26/2002	5,455 57	6,534 00	(1,078 43)	ST
7/18/2002	200 XILINX INC			7/26/2002	3,637 05	4,128 00	(490 95)	ST
2/28/2000	400 HOLLINGER INTL INC COM			7/29/2002	4,116 00	4,774 00	(658 00)	LT
3/21/2000	100 ARTESYN TECHNOLOGIES INC COM			7/29/2002	337 00	1,901 00	(1,564 00)	LT
2/23/2001	185000 GE CAP COMMERCIAL			7/29/2002	197,411 00	199,269 00	(1,858 00)	LT
7/13/2001	100 FULTON FINL CORP PA COM			7/29/2002	1,824 00	1,758 00	66 00	LT
10/11/2001	200 WEBSTER FINL CORP CONN COM			7/29/2002	7,108 00	6,380 00	728 00	ST
10/12/2001	300 WEBSTER FINL CORP CONN COM			7/29/2002	10,662 00	9,363 00	1,299 00	ST
10/15/2001	300 WEBSTER FINL CORP CONN COM			7/29/2002	10,662 00	9,326 00	1,336 00	ST
1/7/2002	100 FULTON FINL CORP PA COM			7/29/2002	1,824 00	1,760 00	64 00	ST
2/28/2000	300 HOLLINGER INTL INC COM			7/30/2002	3,050 00	3,580 00	(530 00)	LT
3/21/2000	300 ARTESYN TECHNOLOGIES INC COM			7/30/2002	1,000 00	5,703 00	(4,703 00)	LT
3/21/2000	400 ARTESYN TECHNOLOGIES INC COM			7/31/2002	1,373 00	7,604 00	(6,231 00)	LT
11/30/2001	400 LOWES COS INC			7/31/2002	14,903 67	18,108 76	(3,205 09)	ST
2/26/2002	1100 WALMART STORES			7/31/2002	52,764 09	66,684 86	(13,920 77)	ST
3/8/2002	200 WALMART STORES			7/31/2002	9,593 47	12,467 20	(2,873 73)	ST
2/28/2000	200 HOLLINGER INTL INC COM			8/1/2002	1,965 00	2,387 00	(422 00)	LT



Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
2/28/2000	1900	NEW YORK TIMES CO COM	8/1/2002	85,548	00	75,225	00	10,323	LT
3/21/2000	100	ARTESYN TECHNOLOGIES INC COM	8/1/2002	353	00	1,901	00	(1,548)	LT
1/4/2001	500	LOCKHEED MARTIN CORP COM	8/1/2002	31,855	00	16,830	00	15,025	LT
1/11/2001	200	ARTESYN TECHNOLOGIES INC COM	8/1/2002	707	00	3,317	00	(2,610)	LT
7/26/2001	600	YUM! BRANDS INC COM	8/1/2002	17,825	00	13,453	00	4,372	LT
1/20/2001	600	ALTEL CORP COM	8/1/2002	24,173	27	37,884	96	(13,711)	ST
1/4/2002	200	COSTCO WHOLESALE CORP COM	8/1/2002	6,667	23	8,941	60	(2,274)	ST
2/1/2002	300	NIKE INC	8/1/2002	14,035	31	18,042	24	(4,006)	ST
2/6/2002	100	COSTCO WHOLESALE CORP COM	8/1/2002	3,333	62	4,493	80	(1,160)	ST
2/11/2002	100	NIKE INC	8/1/2002	4,678	44	5,949	61	(1,271)	ST
4/26/2002	500	APACHE CORP COM	8/1/2002	25,634	22	29,168	85	(3,534)	ST
2/28/2000	300	HOLLINGER INTL INC COM	8/2/2002	2,916	00	3,580	00	(664)	LT
1/4/2001	500	BED BATH & BEYOND INC COM	8/2/2002	14,091	00	11,879	00	2,212	LT
1/11/2001	100	ARTESYN TECHNOLOGIES INC COM	8/2/2002	331	00	1,658	00	(1,327)	LT
3/27/2001	100	HOME DEPOT INC COM	8/2/2002	2,889	00	4,297	00	(1,408)	LT
6/19/2001	100	BEST BUY INC COM	8/2/2002	1,932	00	4,076	00	(2,144)	LT
9/25/2001	200	HOME DEPOT	8/2/2002	5,777	82	7,386	00	(1,608)	ST
12/28/2001	100	TARGET CORP	8/2/2002	3,067	90	4,147	98	(1,080)	ST
4/4/2002	100	BED BATH AND BEYOND	8/2/2002	2,818	15	3,370	50	(552)	ST
2/28/2000	200	HOLLINGER INTL INC COM	8/5/2002	1,899	00	2,387	00	(488)	LT
1/11/2001	100	ARTESYN TECHNOLOGIES INC COM	8/5/2002	280	00	1,658	00	(1,378)	LT
2/28/2000	100	WEST PHARMACEUTICAL SERVICES INC	8/6/2002	2,555	00	2,686	00	(131)	LT
2/28/2000	300	WEST PHARMACEUTICAL SERVICES INC	8/6/2002	7,667	00	8,059	00	(392)	LT
5/26/2000	800	COLONIAL BANCORP INC COM	8/6/2002	10,866	00	7,575	00	3,291	LT
5/30/2000	300	COLONIAL BANCORP INC COM	8/6/2002	4,074	00	2,874	00	1,200	LT
11/13/2000	155000	UNITEDHEALTH GROUP	8/6/2002	173,299	00	154,460	00	18,839	LT
1/11/2001	100	ARTESYN TECHNOLOGIES INC COM	8/6/2002	264	00	1,658	00	(1,394)	LT
2/8/2001	55000	CAPITAL ONE BANK MED TERM	8/6/2002	46,512	00	54,071	00	(7,559)	LT
6/13/2001	90000	ARCHER DANIELS MIDLAND CO	8/6/2002	111,228	00	105,200	00	6,028	LT
6/13/2001	65000	ROHM& HAAS CO	8/6/2002	73,280	00	68,684	00	4,596	LT
7/13/2001	700	FULTON FINL CORP PA COM	8/6/2002	12,915	00	12,308	00	607	LT
2/28/2000	400	HOLLINGER INTL INC COM	8/7/2002	3,784	00	4,774	00	(990)	LT

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
2/28/2000	400 WEST PHARMACEUTICAL SERVICES INC			8/7/2002	10,159 00	10,746 00	10,746 00	(587 00)	LT
5/25/2000	1000 COLONIAL BANCORP INC COM			8/7/2002	13,584 00	9,301 00	9,301 00	4,283 00	LT
5/26/2000	200 COLONIAL BANCORP INC COM			8/7/2002	2,716 00	1,893 00	1,893 00	823 00	LT
1/21/19/2000	100 ARTESYN TECHNOLOGIES INC COM			8/7/2002	255 00	1,631 00	1,631 00	(1,376 00)	LT
7/13/2001	100 FULTON FINL CORP PA COM			8/7/2002	1,844 00	1,758 00	1,758 00	86 00	LT
1/30/2001	100 LOWES COS INC			8/7/2002	3,573 47	4,527 19	4,527 19	(953 72)	ST
1/4/2002	100 LOWES COS INC			8/7/2002	3,573 47	4,512 26	4,512 26	(938 79)	ST
3/28/1991	800 HOME DEPOT INC COM			8/8/2002	21,310 00	3,204 00	3,204 00	18,106 00	LT
2/28/2000	900 HOLLINGER INTL INC COM			8/8/2002	8,730 00	10,741 00	10,741 00	(2,011 00)	LT
2/28/2000	700 LEHMAN BROS HLDGS INC COM			8/8/2002	38,288 00	23,766 00	23,766 00	14,522 00	LT
5/25/2000	900 COLONIAL BANCORP INC COM			8/8/2002	12,356 00	8,371 00	8,371 00	3,985 00	LT
1/10/2001	100 ARTESYN TECHNOLOGIES INC COM			8/8/2002	263 00	1,584 00	1,584 00	(1,321 00)	LT
5/16/2001	295 COMMERCE BANCSHARE INC COM			8/8/2002	11,959 00	9,875 00	9,875 00	2,084 00	LT
5/29/2001	205 COMMERCE BANCSHARE INC COM			8/8/2002	8,310 00	6,896 00	6,896 00	1,414 00	LT
7/3/2001	400 ADOBE SYS INC COM			8/8/2002	7,042 00	18,168 00	18,168 00	(11,126 00)	LT
7/13/2001	100 FULTON FINL CORP PA COM			8/8/2002	1,849 00	1,758 00	1,758 00	91 00	LT
9/25/2001	200 HOME DEPOT			8/8/2002	5,327 46	7,386 00	7,386 00	(2,058 54)	ST
10/3/2001	950 BEST BUY INC			8/8/2002	18,351 93	30,920 85	30,920 85	(12,568 92)	ST
1/4/2002	400 LOWES COS INC			8/8/2002	13,775 14	18,049 04	18,049 04	(4,273 90)	ST
3/7/2002	300 ADOBE SYS INC COM			8/8/2002	5,281 97	12,195 00	12,195 00	(6,913 03)	ST
3/7/2002	300 ADOBE SYS INC COM			8/8/2002	5,177 57	12,195 00	12,195 00	(7,017 43)	ST
4/19/2002	1200 WALT DISNEY INC			8/8/2002	16,441 90	30,056 52	30,056 52	(13,614 62)	ST
6/13/2002	300 WELLPPOINT HEALTH NETWORKKS INC COM			8/8/2002	20,970 11	25,440 00	25,440 00	(4,469 89)	ST
7/16/2002	300 HOME DEPOT			8/8/2002	7,991 19	9,402 00	9,402 00	(1,410 81)	ST
7/18/2002	200 BEST BUY INC			8/8/2002	3,863 56	6,544 00	6,544 00	(2,680 44)	ST
7/18/2002	200 HOME DEPOT			8/8/2002	5,327 46	6,184 00	6,184 00	(856 54)	ST
10/24/2002	300 BEST BUY INC			8/8/2002	5,795 34	11,067 80	11,067 80	(5,272 46)	ST
2/28/2000	200 COLONIAL BANCORP INC COM			8/9/2002	2,764 00	1,737 00	1,737 00	1,027 00	LT
2/28/2000	500 HOLLINGER INTL INC COM			8/9/2002	5,040 00	5,967 00	5,967 00	(927 00)	LT
5/25/2000	1000 COLONIAL BANCORP INC COM			8/9/2002	13,823 00	9,301 00	9,301 00	4,522 00	LT
1/10/2001	100 ARTESYN TECHNOLOGIES INC COM			8/9/2002	266 00	1,584 00	1,584 00	(1,318 00)	LT
5/16/2001	125 COMMERCE BANCSHARE INC COM			8/9/2002	5,095 00	4,184 00	4,184 00	911 00	LT

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 Capital Gains (Losses) 2002

Date	Acired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
5/21/2001	105	COMMERCE BANCSHARE INC COM	8/9/2002	4,280.21	3,510.00	770.21	LT		
5/21/2001	470	COMMERCE BANCSHARE INC COM	8/9/2002	19,159.00	15,399.00	3,760.00	LT		
7/13/2001	100	FULTON FINL CORP PA COM	8/9/2002	1,862.00	1,758.00	104.00	LT		
3/7/2002	200	ADOBE SYS INC COM	8/9/2002	3,547.89	8,130.00	(4,582.11)	ST		
2/28/2000	700	COLONIAL BANGROUP INC COM	8/12/2002	9,642.00	6,079.00	3,563.00	LT		
2/28/2000	500	HOLLINGER INTL INC COM	8/12/2002	5,005.14	5,967.50	(962.36)	LT		
2/28/2000	200	WEST PHARMACEUTICAL SERVICES INC	8/12/2002	5,122.00	5,373.00	(251.00)	LT		
1/10/2001	100	ARTESYN TECHNOLOGIES INC COM	8/12/2002	252.00	1,584.00	(1,332.00)	LT		
5/17/2001	100	COMMERCE BANCSHARE INC COM	8/12/2002	4,076.00	3,276.00	800.00	LT		
7/13/2001	100	FULTON FINL CORP PA COM	8/12/2002	1,851.00	1,758.00	93.00	LT		
2/28/2000	500	COLONIAL BANGROUP INC COM	8/13/2002	6,897.00	4,342.00	2,555.00	LT		
2/28/2000	300	HOLLINGER INTL INC COM	8/13/2002	2,984.00	3,580.00	(596.00)	LT		
2/28/2000	100	KOGER EQUITY INC REIT	8/13/2002	1,753.00	1,668.00	85.00	LT		
2/28/2000	200	WEST PHARMACEUTICAL SERVICES INC	8/13/2002	5,124.00	5,373.00	(249.00)	LT		
1/10/2001	200	ARTESYN TECHNOLOGIES INC COM	8/13/2002	437.00	3,168.00	(2,731.00)	LT		
5/17/2001	100	COMMERCE BANCSHARE INC COM	8/13/2002	4,104.00	3,276.00	828.00	LT		
7/13/2001	50	FULTON FINL CORP PA COM	8/13/2002	929.00	879.00	50.00	LT		
1/8/2002	50	FULTON FINL CORP PA COM	8/13/2002	929.00	878.00	51.00	ST		
2/28/2000	200	COLONIAL BANGROUP INC COM	8/14/2002	2,763.00	1,737.00	1,026.00	LT		
2/28/2000	200	COLONIAL BANGROUP INC COM	8/14/2002	2,734.00	1,737.00	997.00	LT		
2/28/2000	200	HOLLINGER INTL INC COM	8/14/2002	1,966.00	2,387.00	(421.00)	LT		
2/28/2000	400	WEST PHARMACEUTICAL SERVICES INC	8/14/2002	10,083.00	10,746.00	(663.00)	LT		
1/10/2001	100	ARTESYN TECHNOLOGIES INC COM	8/14/2002	215.00	1,584.00	(1,369.00)	LT		
5/17/2001	65	COMMERCE BANCSHARE INC COM	8/14/2002	2,632.00	2,129.00	503.00	LT		
1/8/2002	300	FULTON FINL CORP PA COM	8/14/2002	5,547.00	5,268.00	279.00	ST		
9/23/1997	800	EXXON MOBIL CORP COM	8/15/2002	29,279.00	25,672.00	3,607.00	LT		
2/11/1999	1500	BELLSOUTH CORP COM	8/15/2002	38,043.00	67,420.00	(29,377.00)	LT		
1/5/2000	1700	INTEL CORP COM	8/15/2002	31,262.00	69,750.00	(38,488.00)	LT		
2/28/2000	1300	DELL COMPUTER CORP COM	8/15/2002	35,748.00	53,120.00	(17,372.00)	LT		
2/28/2000	1100	MICROSOFT CORP COM	8/15/2002	54,910.00	99,336.00	(44,426.00)	LT		
4/3/2000	1200	EXXON MOBIL CORP COM	8/15/2002	43,918.00	47,900.00	(3,982.00)	LT		
6/13/2000	300	DELL COMPUTER CORP COM	8/15/2002	8,249.00	13,593.00	(5,344.00)	LT		

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 Capital Gains (Losses) 2002

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
9/28/2000	300	FANNIE MAE COM	8/15/2002	23,066	00	21,301	00	1,765	00
10/6/2000	1300	TENET HEALTHCARE CORP COM	8/15/2002	62,713	00	33,860	00	28,853	00
1/10/2001	200	ARTESYN TECHNOLOGIES INC COM	8/15/2002	433	00	3,168	00	(2,735)	00
3/29/2001	900	DELL COMPUTER CORP COM	8/15/2002	24,749	00	24,018	00	731	00
4/26/2001	600	HOUSEHOLD INTERNATIONAL INC COM	8/15/2002	22,823	00	38,848	00	(16,025)	00
5/3/2001	100	FANNIE MAE COM	8/15/2002	7,677	00	7,783	00	(106)	00
5/23/2001	2300	WASHINGTON MUT INC COM	8/15/2002	87,024	00	85,523	00	1,501	00
6/7/2001	1500	TXU CORP COM	8/15/2002	69,276	00	70,466	00	(1,190)	00
7/3/2001	400	WASHINGTON MUT INC COM	8/15/2002	15,134	00	15,155	00	(21)	00
8/1/2001	800	PROCTER & GAMBLE CO COM	8/15/2002	73,693	00	56,968	00	16,725	00
9/21/2001	200	PROCTER & GAMBLE CO COM	8/15/2002	18,423	44	13,748	82	4,674	62
9/25/2001	100	3M CO COM	8/15/2002	12,595	62	9,127	00	3,468	62
9/25/2001	1200	GENERAL ELECTRIC CO COM	8/15/2002	38,273	92	42,398	64	(4,124)	72
10/25/2001	900	GENERAL ELECTRIC CO COM	8/15/2002	28,705	44	33,216	03	(4,510)	59
11/1/2001	300	3M CO COM	8/15/2002	37,786	86	31,327	95	6,458	91
11/1/2001	200	PROCTER & GAMBLE CO COM	8/15/2002	18,423	45	14,864	27	3,559	18
11/2/2001	100	PROCTER & GAMBLE CO COM	8/15/2002	9,211	72	7,497	21	1,714	51
11/14/2001	700	GENERAL ELECTRIC CO COM	8/15/2002	22,326	46	28,623	00	(6,296)	54
11/20/2001	300	3M CO COM	8/15/2002	37,786	86	35,076	00	2,710	86
1/8/2002	100	FULTON FINL CORP PA COM	8/15/2002	1,869	00	1,756	00	113	00
1/29/2002	1100	CONAGRA FOODS INC COM	8/15/2002	28,500	14	27,472	61	1,027	53
3/1/2002	900	EXXON MOBIL CORP COM	8/15/2002	32,939	01	37,413	00	(4,473)	99
3/4/2002	1400	UNOCAL CORP COM	8/15/2002	48,506	57	51,574	46	(3,067)	89
3/5/2002	1200	TRIBUNE CO NEW COM	8/15/2002	48,538	54	53,714	40	(5,175)	86
3/7/2002	500	EXXON MOBIL CORP COM	8/15/2002	18,299	45	21,760	00	(3,460)	55
3/14/2002	800	GENERAL ELECTRIC CO COM	8/15/2002	25,515	95	32,232	00	(6,716)	05
4/10/2002	1200	BEAR STEARNS COS INC COM	8/15/2002	78,849	62	78,557	40	292	22
4/19/2002	300	TRIBUNE CO NEW COM	8/15/2002	12,134	63	13,874	40	(1,739)	77
4/23/2002	700	TXU CORP COM	8/15/2002	32,328	87	39,501	07	(7,172)	20
6/26/2002	500	GENERAL ELECTRIC CO COM	8/15/2002	15,947	47	14,532	35	1,415	12
2/28/2000	200	COLONIAL BANGGROUP INC COM	8/16/2002	2,783	00	1,737	00	1,046	00

Date	Acired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
2/28/2000	100		KOGER EQUITY INC REIT	8/16/2002	1,738	00	1,668	70	LT
1/10/2001	200		ARTESYN TECHNOLOGIES INC COM	8/16/2002	471	00	3,168	(2,697)	LT
2/28/2000	500		COLONIAL BANGGROUP INC COM	8/19/2002	6,990	00	4,342	2,648	LT
2/28/2000	300		HOLLINGER INTL INC COM	8/19/2002	3,065	00	3,580	(515)	LT
2/28/2000	400		KOGER EQUITY INC REIT	8/19/2002	6,998	00	6,674	324	LT
1/10/2001	100		ARTESYN TECHNOLOGIES INC COM	8/19/2002	271	00	1,584	(1,313)	LT
1/8/2002	200		FULTON FINL CORP PA COM	8/19/2002	3,751	00	3,512	239	ST
2/28/2000	800		COLONIAL BANGGROUP INC COM	8/20/2002	11,094	00	6,948	4,146	LT
2/28/2000	400		HOLLINGER INTL INC COM	8/20/2002	4,107	00	4,774	(667)	LT
6/28/2000	100		LNR PROPERTY CORP COM	8/20/2002	3,518	00	2,071	1,447	LT
6/29/2000	800		LNR PROPERTY CORP COM	8/20/2002	28,151	00	16,808	11,343	LT
6/29/2000	100		LNR PROPERTY CORP COM	8/20/2002	3,518	00	2,087	1,431	LT
6/30/2000	200		LNR PROPERTY CORP COM	8/20/2002	7,037	00	4,187	2,850	LT
12/20/2000	100		ARTESYN TECHNOLOGIES INC COM	8/20/2002	265	00	1,544	(1,279)	LT
9/4/2001	200		FULTON FINL CORP PA COM	8/20/2002	3,778	00	3,497	281	ST
1/8/2002	100		FULTON FINL CORP PA COM	8/20/2002	1,889	00	1,756	133	ST
2/28/2002	500		LNR PROPERTY CORP COM	8/20/2002	17,594	00	9,405	8,189	ST
2/28/2000	500		COLONIAL BANGGROUP INC COM	8/21/2002	6,980	00	4,342	2,638	LT
2/28/2000	500		HOLLINGER INTL INC COM	8/21/2002	5,174	00	5,967	(793)	LT
2/28/2000	500		KOGER EQUITY INC REIT	8/21/2002	8,696	00	8,342	354	LT
12/20/2000	100		ARTESYN TECHNOLOGIES INC COM	8/21/2002	256	00	1,544	(1,288)	LT
6/5/1997	1500		BELLSOUTH CORP COM	8/22/2002	38,683	00	33,172	5,511	LT
2/11/1999	800		BELLSOUTH CORP COM	8/22/2002	20,631	00	35,957	(15,326)	LT
2/28/2000	300		BELLSOUTH CORP COM	8/22/2002	7,736	00	10,965	(3,229)	LT
2/28/2000	300		COLONIAL BANGGROUP INC COM	8/22/2002	4,185	00	2,605	1,580	LT
2/28/2000	400		HOLLINGER INTL INC COM	8/22/2002	4,230	00	4,774	(544)	LT
2/28/2000	400		WEST PHARMACEUTICAL SERVICES INC	8/22/2002	9,714	00	10,746	(1,032)	LT
12/20/2000	100		ARTESYN TECHNOLOGIES INC COM	8/22/2002	252	00	1,544	(1,292)	LT
8/15/2002	4800		CENDANT CORPORATION COM	8/22/2002	70,317	88	69,092	1,225	ST
2/28/2000	100		COLONIAL BANGGROUP INC COM	8/23/2002	1,375	00	868	507	LT
2/28/2000	200		HOLLINGER INTL INC COM	8/23/2002	2,124	00	2,387	(263)	LT
2/28/2000	500		KOGER EQUITY INC REIT	8/23/2002	8,671	00	8,342	329	LT

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
1/20/2000	100		ARTESYN TECHNOLOGIES INC COM	8/23/2002	246	00	1,510	(1,264)	LT
2/28/2000	300		COLONIAL BANCORP INC COM	8/26/2002	4,117	00	2,605	1,512	LT
2/28/2000	300		HOLLINGER INTL INC COM	8/26/2002	3,178	00	3,580	(402)	LT
2/28/2000	200		KOGER EQUITY INC REIT	8/26/2002	3,467	00	3,337	130	LT
2/28/2000	200		WEST PHARMACEUTICAL SERVICES INC	8/26/2002	4,839	00	5,373	(534)	LT
2/28/2000	300		WEST PHARMACEUTICAL SERVICES INC	8/26/2002	7,305	00	8,059	(754)	LT
1/20/2000	100		ARTESYN TECHNOLOGIES INC COM	8/26/2002	247	00	1,510	(1,263)	LT
4/10/1996	129		TRAVELERS PROPERTY CASUALTY CO	8/27/2002	1,845	00	603	1,242	LT
4/10/1996	266		TRAVELERS PROPERTY CASUALTY CO	8/27/2002	3,971	00	1,343	2,628	LT
2/28/2000	600		COLONIAL BANCORP INC COM	8/27/2002	8,248	00	5,211	3,037	LT
2/28/2000	100		HOLLINGER INTL INC COM	8/27/2002	1,042	00	1,193	(151)	LT
2/28/2000	100		KOGER EQUITY INC REIT	8/27/2002	1,742	00	1,668	74	LT
2/28/2000	100		WEST PHARMACEUTICAL SERVICES INC	8/27/2002	2,426	00	2,686	(260)	LT
8/26/2000	200		WEST PHARMACEUTICAL SERVICES INC	8/27/2002	4,852	00	4,012	840	LT
1/20/2000	100		ARTESYN TECHNOLOGIES INC COM	8/27/2002	255	00	1,510	(1,255)	LT
1/20/2000	100		ARTESYN TECHNOLOGIES INC COM	8/27/2002	252	00	1,510	(1,258)	LT
3/16/2001	400		ARTESYN TECHNOLOGIES INC COM	8/27/2002	1,009	00	4,667	(3,658)	LT
2/28/2000	300		COLONIAL BANCORP INC COM	8/28/2002	4,050	00	2,605	1,445	LT
2/25/2002	300		PEPSICO INC	8/28/2002	11,934	00	15,240	(3,306)	ST
2/26/2002	400		PEPSICO INC	8/28/2002	15,912	00	20,352	(4,440)	ST
2/28/2000	400		COLONIAL BANCORP INC COM	8/29/2002	5,377	00	3,474	1,903	LT
3/16/2001	500		ARTESYN TECHNOLOGIES INC COM	8/29/2002	1,174	00	5,834	(4,660)	LT
9/6/2001	1300		HALLIBURTON CO COM	8/29/2002	19,115	92	37,362	(18,246)	ST
9/21/2001	200		PROCTER & GAMBLE CO COM	8/29/2002	17,896	46	13,748	4,147	ST
2/1/2002	68000		FANNIE MAE	8/29/2002	694,450	00	690,767	3,683	ST
5/15/2002	35000		FANNIE MAE	8/29/2002	357,437	00	354,880	2,557	ST
2/28/2000	300		COLONIAL BANCORP INC COM	8/30/2002	4,090	00	2,605	1,485	LT
3/16/2001	100		ARTESYN TECHNOLOGIES INC COM	8/30/2002	235	00	1,166	(931)	LT
3/19/2001	100		ARTESYN TECHNOLOGIES INC COM	9/3/2002	231	99	1,150	(918)	LT
2/28/2000	400		COLONIAL BANCORP INC COM	9/4/2002	5,349	00	3,474	1,875	LT
2/28/2000	300		PAN PACIFIC RETAIL PTYS INC REIT	9/4/2002	10,010	00	5,436	4,574	LT
8/29/2000	100		WEST PHARMACEUTICAL SERVICES INC	9/4/2002	2,387	00	2,006	381	LT

Date	Acquired	Shares	Security	Date Sold	Proceeds	Cost	Gain/ (Loss)	Length
3/16/2001	200	ARTESYN TECHNOLOGIES INC COM	9/4/2002	473 00	2,255 00	(1,782 00)	LT	
3/19/2001	100	ARTESYN TECHNOLOGIES INC COM	9/4/2002	237 00	1,150 00	(913 00)	LT	
2/28/2000	200	COLONIAL BANGROUP INC COM	9/5/2002	2,683 00	1,737 00	946 00	LT	
2/28/2000	400	PAN PACIFIC RETAIL PPTYS INC REIT	9/5/2002	13,318 00	7,249 00	6,069 00	LT	
3/13/2001	300	HOUSEHOLD INTERNATIONAL INC COM	9/5/2002	9,845 00	18,106 00	(8,261 00)	LT	
3/16/2001	100	ARTESYN TECHNOLOGIES INC COM	9/5/2002	225 00	1,127 00	(902 00)	LT	
3/21/2001	700	HOUSEHOLD INTERNATIONAL INC COM	9/5/2002	22,973 00	40,117 00	(17,144 00)	LT	
6/20/2001	400	HOUSEHOLD INTERNATIONAL INC COM	9/5/2002	13,127 00	25,797 00	(12,670 00)	LT	
10/18/2001	500	HOUSEHOLD INTERNATIONAL INC COM	9/5/2002	16,409 51	28,715 00	(12,305 49)	ST	
2/14/2002	400	CONCORD EFS INC	9/5/2002	5,201 05	12,090 36	(6,889 31)	ST	
2/27/2002	200	CONCORD EFS INC	9/5/2002	2,600 52	6,152 84	(3,552 32)	ST	
3/1/2002	200	CONCORD EFS INC	9/5/2002	2,600 52	6,267 60	(3,667 08)	ST	
3/7/2002	300	CONCORD EFS INC	9/5/2002	3,900 78	9,765 51	(5,864 73)	ST	
4/26/2002	900	SABRE HOLDINGS CORP COM	9/5/2002	23,201 30	42,716 79	(19,515 49)	ST	
5/2/2002	300	CONCORD EFS INC	9/5/2002	3,900 78	9,937 50	(6,036 72)	ST	
6/13/2002	500	WELLPOINT HEALTH NETWORKS INC COM	9/5/2002	36,403 90	42,400 00	(5,996 10)	ST	
2/28/2000	200	PAN PACIFIC RETAIL PPTYS INC REIT	9/6/2002	6,636 00	3,624 00	3,012 00	LT	
3/16/2001	200	ARTESYN TECHNOLOGIES INC COM	9/6/2002	451 00	2,255 00	(1,804 00)	LT	
2/28/2000	100	PAN PACIFIC RETAIL PPTYS INC REIT	9/9/2002	3,320 00	1,812 00	1,508 00	LT	
2/28/2000	300	PAN PACIFIC RETAIL PPTYS INC REIT	9/9/2002	9,952 00	5,436 00	4,516 00	LT	
8/29/2000	200	WEST PHARMACEUTICAL SERVICES INC	9/9/2002	4,627 00	4,012 00	615 00	LT	
10/2/2001	165787	FANNIE MAE POOL	9/9/2002	169,750 00	166,236 00	3,514 00	ST	
12/10/2001	116218	FANNIE MAE POOL	9/9/2002	118,997 00	113,897 00	5,100 00	ST	
3/13/2002	613581	FANNIE MAE POOL	9/9/2002	628,249 00	602,423 00	25,826 00	ST	
2/28/2000	100	BANTA CORP COM	9/10/2002	3,712 00	1,787 00	1,925 00	LT	
2/28/2000	400	PAN PACIFIC RETAIL PPTYS INC REIT	9/10/2002	13,460 00	7,249 00	6,211 00	LT	
8/6/2002	200000	FANNIE MAE	9/10/2002	231,359 00	229,105 00	2,254 00	ST	
2/28/2000	200	BANTA CORP COM	9/11/2002	7,428 00	3,574 00	3,854 00	LT	
2/28/2000	200	PAN PACIFIC RETAIL PPTYS INC REIT	9/11/2002	6,734 00	3,624 00	3,110 00	LT	
2/28/2000	200	PAN PACIFIC RETAIL PPTYS INC REIT	9/11/2002	6,732 00	3,624 00	3,108 00	LT	
3/7/2002	500	PATHMARK STORES INC COM	9/11/2002	5,828 00	12,015 00	(6,187 00)	ST	
3/8/2002	800	PATHMARK STORES INC COM	9/11/2002	9,326 00	19,224 00	(9,898 00)	ST	

Tax I.D. #34-1595929  
 Capital Gains (Losses) 2002

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
8/30/2002	100000 FANNIE MAE			9/11/2002	111,270 00		110,753 00	517 00	ST
2/28/2000	200 PAN PACIFIC RETAIL PTYS INC REIT			9/12/2002	6,716 00		3,624 00	3,092 00	LT
8/30/2001	5000 FREDDIE MAC			9/12/2002	5,558 00		5,156 00	402 00	LT
3/7/2002	100 PATHMARK STORES INC COM			9/12/2002	1,104 00		2,401 00	(1,297 00)	ST
3/8/2002	100 PATHMARK STORES INC COM			9/12/2002	1,104 00		2,403 00	(1,299 00)	ST
5/31/2002	140000 FREDDIE MAC			9/12/2002	155,651 00		144,150 00	11,501 00	ST
8/6/2002	100000 FANNIE MAE			9/12/2002	119,136 00		116,332 00	2,804 00	ST
2/28/2000	200 BANTA CORP COM			9/13/2002	7,360 00		3,574 00	3,786 00	LT
2/28/2000	500 PAN PACIFIC RETAIL PTYS INC REIT			9/13/2002	16,879 00		9,061 00	7,818 00	LT
3/16/2001	100 ARTESYN TECHNOLOGIES INC COM			9/13/2002	238 00		1,127 00	(889 00)	LT
3/4/2002	200 PATHMARK STORES INC COM			9/13/2002	2,241 00		4,799 00	(2,558 00)	ST
5/31/2002	105000 FREDDIE MAC			9/13/2002	116,988 00		108,113 00	8,875 00	ST
2/28/2000	200 BANTA CORP COM			9/16/2002	7,385 00		3,574 00	3,811 00	LT
2/28/2002	105000 FANNIE MAE			9/16/2002	121,376 00		113,970 00	7,406 00	ST
3/5/2002	100 PATHMARK STORES INC COM			9/16/2002	1,132 00		2,391 00	(1,259 00)	ST
3/6/2002	100 PATHMARK STORES INC COM			9/16/2002	1,132 00		2,393 00	(1,261 00)	ST
5/30/2002	75000 FANNIE MAE			9/16/2002	86,697 00		81,128 00	5,569 00	ST
6/18/1998	500 EMERSON ELEC CO COM			9/17/2002	22,794 00		31,707 00	(8,913 00)	LT
2/28/2000	200 EMERSON ELEC CO COM			9/17/2002	9,117 00		9,581 00	(464 00)	LT
2/28/2000	700 LEHMAN BROS HLDGS INC COM			9/17/2002	38,169 00		23,766 00	14,403 00	LT
4/26/2001	400 INTERNATIONAL BUSINESS MACHS COM			9/17/2002	29,323 00		46,180 00	(16,857 00)	LT
10/11/2001	400 JOHNSON CTLS INC COM			9/17/2002	32,603 85		28,696 00	3,907 85	ST
2/26/2002	200 KLA-TENCORP CORP			9/17/2002	5,896 08		11,956 10	(6,060 02)	ST
3/5/2002	100 PATHMARK STORES INC COM			9/17/2002	1,095 00		2,391 00	(1,296 00)	ST
8/15/2002	900 BJ SVCS CO COM			9/17/2002	24,072 20		30,450 69	(6,378 49)	ST
8/15/2002	700 LEXMARK INTERNATIONAL INC COM			9/17/2002	33,220 99		34,731 13	(1,510 14)	ST
4/10/1996	569 TRAVELERS PROPERTY CASUALTY CO			9/18/2002	8 00		3 00	5 00	LT
4/10/1996	208 TRAVELERS PROPERTY CASUALTY CO			9/18/2002	3 00		1 00	2 00	LT
3/16/2001	100 ARTESYN TECHNOLOGIES INC COM			9/18/2002	206 00		1,127 00	(921 00)	LT
4/18/2001	1600 CORNING INC COM			9/18/2002	2,800 00		39,510 00	(36,710 00)	LT
8/24/2001	1600 CORNING INC COM			9/18/2002	2,800 00		24,555 00	(21,755 00)	LT
3/5/2002	100 PATHMARK STORES INC COM			9/18/2002	1,079 00		2,391 00	(1,312 00)	ST



Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
3/22/2002	100		PATHMARK STORES INC COM	9/18/2002	1,079	00	2,368	(1,289)	ST
3/22/2002	200		PATHMARK STORES INC COM	9/18/2002	2,149	00	4,737	(2,588)	ST
8/15/2002	100		BJ SVCS CO COM	9/18/2002	2,684	01	3,383	(699)	40
2/8/2002	400		PATHMARK STORES INC COM	9/19/2002	4,262	00	9,421	(5,159)	00
2/12/2002	100		PATHMARK STORES INC COM	9/19/2002	1,065	00	2,350	(1,285)	00
2/22/2002	100		PATHMARK STORES INC COM	9/19/2002	1,065	00	2,350	(1,285)	00
3/21/2002	400		PATHMARK STORES INC COM	9/19/2002	4,262	00	9,426	(5,164)	00
3/22/2002	100		PATHMARK STORES INC COM	9/19/2002	1,065	00	2,368	(1,303)	00
5/30/2002	10000		FANNIE MAE	9/19/2002	116,250	00	108,171	8,079	00
3/16/2001	100		ARTESYN TECHNOLOGIES INC COM	9/20/2002	185	00	1,127	(942)	00
8/31/2001	100		ARTESYN TECHNOLOGIES INC COM	9/20/2002	185	00	912	(727)	00
8/31/2001	300		ARTESYN TECHNOLOGIES INC COM	9/20/2002	549	00	2,736	(2,187)	00
2/7/2002	100		PATHMARK STORES INC COM	9/20/2002	1,052	00	2,334	(1,282)	00
2/12/2002	200		PATHMARK STORES INC COM	9/20/2002	2,105	00	4,701	(2,596)	00
3/26/2002	200		PATHMARK STORES INC COM	9/20/2002	2,105	00	4,699	(2,594)	00
4/4/2002	100		PATHMARK STORES INC COM	9/20/2002	1,052	00	2,348	(1,296)	00
4/17/2002	300		PATHMARK STORES INC COM	9/20/2002	3,158	00	6,984	(3,826)	00
7/25/2002	20000		FREDDIE MAC	9/20/2002	214,820	00	208,859	5,961	00
8/29/2000	400		WEST PHARMACEUTICAL SERVICES INC	9/23/2002	8,655	00	8,024	631	00
8/31/2001	700		ARTESYN TECHNOLOGIES INC COM	9/23/2002	1,063	00	6,384	(5,321)	00
9/4/2001	300		ARTESYN TECHNOLOGIES INC COM	9/23/2002	455	00	2,721	(2,266)	00
9/4/2001	300		ARTESYN TECHNOLOGIES INC COM	9/24/2002	524	00	2,721	(2,197)	00
9/4/2001	200		ARTESYN TECHNOLOGIES INC COM	9/25/2002	333	00	1,814	(1,481)	00
10/2/2001	3803		FANNIE MAE POOL	9/25/2002	3,803	00	3,813	(10)	00
12/10/2001	1117		FANNIE MAE POOL	9/25/2002	1,117	00	1,095	22	00
2/19/2002	100		PATHMARK STORES INC COM	9/25/2002	994	00	2,325	(1,331)	00
3/13/2002	7832		FANNIE MAE POOL	9/25/2002	7,832	00	7,690	142	00
4/17/2002	100		PATHMARK STORES INC COM	9/25/2002	994	00	2,328	(1,334)	00
1/5/2000	400		MORGAN STANLEY COM	9/26/2002	13,926	00	23,693	(9,767)	00
2/28/2000	600		ORTHODONTIC CTRS AMER INC COM	9/26/2002	6,836	00	10,686	(3,850)	00
2/28/2000	200		ORTHODONTIC CTRS AMER INC COM	9/26/2002	2,301	00	3,562	(1,261)	00
8/2/2001	400		MORGAN STANLEY COM	9/26/2002	13,926	00	25,240	(11,314)	00

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
8/30/2001	100	ARTESYN TECHNOLOGIES INC COM	9/26/2002	173	00	899	00	(726	00)
9/4/2001	100	ARTESYN TECHNOLOGIES INC COM	9/26/2002	173	00	907	00	(734	00)
4/22/2002	100	PATHMARK STORES INC COM	9/26/2002	964	00	2,307	00	(1,343	00)
4/22/2002	100	PATHMARK STORES INC COM	9/26/2002	954	00	2,307	00	(1,353	00)
6/26/2002	400	ORTHODONTIC CTRS AMER INC COM	9/26/2002	4,557	00	9,181	00	(4,624	00)
7/18/2002	1000	HONEYWELL INTERNATIONAL INC COM	9/26/2002	23,222	19	32,206	40	(8,984	21)
2/28/2000	900	ORTHODONTIC CTRS AMER INC COM	9/27/2002	9,990	00	16,029	00	(6,039	00)
4/22/2002	100	PATHMARK STORES INC COM	9/27/2002	920	00	2,307	00	(1,387	00)
8/30/2001	300	ARTESYN TECHNOLOGIES INC COM	9/30/2002	475	00	2,697	00	(2,222	00)
4/18/2002	200	PATHMARK STORES INC COM	9/30/2002	1,769	00	4,573	00	(2,804	00)
4/22/2002	100	PATHMARK STORES INC COM	9/30/2002	884	00	2,307	00	(1,423	00)
8/30/2001	100	ARTESYN TECHNOLOGIES INC COM	10/1/2002	153	00	899	00	(746	00)
11/9/2001	100	THERMA-WAVE INC COM	10/1/2002	64	00	1,210	00	(1,146	00)
11/13/2001	100	THERMA-WAVE INC COM	10/1/2002	64	00	1,210	00	(1,146	00)
11/14/2001	200	THERMA-WAVE INC COM	10/1/2002	129	00	2,402	00	(2,273	00)
4/23/2002	100	PATHMARK STORES INC COM	10/1/2002	871	00	2,276	00	(1,405	00)
8/15/2002	3500	CENDANT CORPORATION COM	10/1/2002	37,238	87	50,379	70	(13,140	83)
8/15/2002	1200	INTERNATIONAL PAPER CO COM	10/1/2002	40,630	77	47,532	00	(6,901	23)
9/5/2001	500	ARTESYN TECHNOLOGIES INC COM	10/2/2002	744	00	4,450	00	(3,706	00)
11/14/2001	300	THERMA-WAVE INC COM	10/2/2002	184	00	3,604	00	(3,420	00)
4/19/2002	100	PATHMARK STORES INC COM	10/2/2002	793	00	2,275	00	(1,482	00)
4/23/2002	100	PATHMARK STORES INC COM	10/2/2002	793	00	2,276	00	(1,483	00)
4/24/2002	100	PATHMARK STORES INC COM	10/2/2002	793	00	2,269	00	(1,476	00)
3/28/1991	1225	HOME DEPOT INC COM	10/3/2002	30,468	00	4,906	00	25,562	00
6/18/2001	300	BEST BUY INC COM	10/3/2002	5,795	00	11,608	00	(5,813	00)
11/14/2001	200	THERMA-WAVE INC COM	10/3/2002	102	00	2,402	00	(2,300	00)
1/3/2002	400	APPLIED MATERIALS INC	10/3/2002	4,778	30	8,929	56	(4,151	26)
1/8/2002	400	APPLIED MATERIALS INC	10/3/2002	4,778	29	9,182	80	(4,404	51)
1/15/2002	200	MORGAN STANLEY COM	10/3/2002	6,405	99	11,536	00	(5,130	01)
1/18/2002	100	MORGAN STANLEY COM	10/3/2002	3,202	99	5,672	82	(2,469	83)
1/22/2002	200	MORGAN STANLEY COM	10/3/2002	6,405	55	11,389	62	(4,984	07)
2/11/2002	600	APPLIED MATERIALS INC	10/3/2002	7,167	44	13,407	45	(6,240	01)

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
2/11/2002	100 MORGAN STANLEY COM			10/3/2002	3,202.99	5,150.00	(1,947.01)	ST	
2/14/2002	300 MORGAN STANLEY COM			10/3/2002	9,608.98	15,852.00	(6,243.02)	ST	
3/20/2002	100 GAP INC			10/3/2002	943.57	1,497.02	(553.45)	ST	
3/21/2002	800 GAP INC			10/3/2002	7,548.57	12,300.00	(4,751.43)	ST	
4/9/2002	1100 GAP INC			10/3/2002	10,379.28	17,295.41	(6,916.13)	ST	
4/24/2002	200 PATHMARK STORES INC COM			10/3/2002	1,542.00	4,538.00	(2,996.00)	ST	
8/23/2002	500 ACTION PERFORMANCE COS INC COM			10/3/2002	9,017.00	16,297.00	(7,280.00)	ST	
8/26/2002	400 ACTION PERFORMANCE COS INC COM			10/3/2002	7,559.00	12,857.00	(5,298.00)	ST	
8/27/2002	200 ACTION PERFORMANCE COS INC COM			10/3/2002	3,607.00	6,539.00	(2,932.00)	ST	
8/28/2002	600 ACTION PERFORMANCE COS INC COM			10/3/2002	11,339.00	18,893.00	(7,554.00)	ST	
9/3/2002	500 ACTION PERFORMANCE COS INC COM			10/3/2002	9,729.00	15,358.00	(5,629.00)	ST	
9/4/2002	300 ACTION PERFORMANCE COS INC COM			10/3/2002	5,837.00	9,023.00	(3,186.00)	ST	
9/5/2002	300 ACTION PERFORMANCE COS INC COM			10/3/2002	5,837.00	8,989.00	(3,152.00)	ST	
9/6/2002	500 ACTION PERFORMANCE COS INC COM			10/3/2002	9,729.00	15,409.00	(5,680.00)	ST	
9/11/2002	300 ACTION PERFORMANCE COS INC COM			10/3/2002	5,837.00	9,257.00	(3,420.00)	ST	
1/3/2000	500 MARSH & MCLENNAN COS INC COM			10/4/2002	18,502.00	23,462.00	(4,960.00)	LT	
1/11/2000	200 MARSH & MCLENNAN COS INC COM			10/4/2002	7,401.00	9,547.00	(2,146.00)	LT	
5/25/2000	200 HOUSEHOLD INTERNATIONAL INC COM			10/4/2002	4,909.00	9,237.00	(4,328.00)	LT	
8/15/2000	750 MBNA CORP COM			10/4/2002	12,685.00	16,778.00	(4,093.00)	LT	
4/27/2001	1200 APPLIED MATERIALS INC COM			10/4/2002	14,335.00	32,178.00	(17,843.00)	LT	
1/15/2001	55000 TXU CORP SENIOR NT			10/4/2002	45,133.00	57,287.00	(12,154.00)	ST	
1/14/2001	100 THERMA-WAVE INC COM			10/4/2002	47.00	1,201.00	(1,154.00)	ST	
1/29/2001	100 CLAIRE'S STORES INC COM			10/4/2002	2,033.00	1,400.00	633.00	ST	
12/3/2001	100 CLAIRE'S STORES INC COM			10/4/2002	2,034.00	1,403.00	631.00	ST	
12/11/2001	100 CLAIRE'S STORES INC COM			10/4/2002	2,034.00	1,404.00	630.00	ST	
3/5/2002	100 FIFTH THIRD BANKCORP			10/4/2002	5,746.47	6,725.75	(979.28)	ST	
3/20/2002	1400 GAP INC DEL			10/4/2002	12,130.49	20,958.28	(8,827.79)	ST	
3/28/2002	800 LABORATORY CORP AMER			10/4/2002	18,261.85	39,268.00	(21,006.15)	ST	
4/9/2002	100 HOUSEHOLD INTERNATIONAL INC			10/4/2002	2,454.66	6,028.66	(3,574.00)	ST	
5/3/2002	400 LABORATORY CORP AMER			10/4/2002	9,130.92	20,436.85	(11,305.93)	ST	
5/6/2002	200 LABORATORY CORP AMER			10/4/2002	4,565.46	10,245.00	(5,679.54)	ST	
5/15/2002	600 FIRST DATA CORP			10/4/2002	14,572.48	24,788.64	(10,216.16)	ST	

Date	Acired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
5/15/2002	300		PAYLESS SHOESOURCE INC	10/4/2002	14,599	00	17,515	(2,916)	00
7/16/2002	300		GAP INC DEL	10/4/2002	2,599	39	3,960	(1,360)	61
7/16/2002	100		HOUSEHOLD INTERNATIONAL INC	10/4/2002	2,454	65	4,670	(2,215)	35
7/16/2002	200		LABORATORY CORP AMER	10/4/2002	4,565	46	7,708	(3,142)	54
7/16/2002	450		MBNA CORP	10/4/2002	7,611	16	9,292	(1,681)	34
7/18/2002	200		GAP INC DEL	10/4/2002	1,732	93	2,582	(849)	07
7/18/2002	100		LABORATORY CORP AMER	10/4/2002	2,282	73	3,940	(1,657)	27
2/28/2000	500		SEARS ROEBUCK & CO COM	10/7/2002	13,479	00	13,265	214	00
10/29/2001	100		HERMA-WAVE INC COM	10/7/2002	38	00	1,196	(1,158)	00
10/31/2001	100		HERMA-WAVE INC COM	10/7/2002	116	00	3,548	(3,432)	00
11/1/2001	100		HERMA-WAVE INC COM	10/7/2002	38	00	1,187	(1,149)	00
11/14/2001	200		HERMA-WAVE INC COM	10/7/2002	77	00	2,402	(2,325)	00
11/29/2001	100		CLAIRE'S STORES INC COM	10/7/2002	1,955	00	1,400	555	00
2/11/2002	300		MORGAN STANLEY COM	10/7/2002	9,170	72	15,450	(6,279)	28
2/27/2002	100		MORGAN STANLEY COM	10/7/2002	3,056	91	4,966	(1,910)	07
4/24/2002	100		PATHMARK STORES INC COM	10/7/2002	714	00	2,269	(1,555)	00
5/15/2002	100		PAYLESS SHOESOURCE INC	10/7/2002	4,930	00	5,838	(908)	00
9/7/1999	500		HOUSEHOLD INTERNATIONAL INC COM	10/8/2002	11,374	00	23,093	(11,719)	00
9/28/1999	600		TEXAS INSTRS INC COM	10/8/2002	8,390	00	27,277	(18,887)	00
4/24/2000	65000		FORD MOTOR CREDIT CORP	10/8/2002	62,562	00	61,434	1,128	00
4/24/2000	20000		FORD MOTOR CREDIT CORP	10/8/2002	19,481	00	18,902	579	00
11/1/2000	300		LANDRYS RESRAURANTS INC COM	10/8/2002	5,847	00	2,505	3,342	00
4/18/2001	800		TEXAS INSTRS INC COM	10/8/2002	11,187	00	34,084	(22,897)	00
7/19/2001	500		TEXAS INSTRS INC COM	10/8/2002	6,992	00	18,598	(11,606)	00
7/23/2001	100		PAYLESS SHOESOURCE INC	10/8/2002	4,934	00	5,506	(572)	00
7/23/2001	100		PAYLESS SHOESOURCE INC	10/8/2002	4,866	00	5,506	(640)	00
7/27/2001	300		PAYLESS SHOESOURCE INC	10/8/2002	14,803	00	16,917	(2,114)	00
10/26/2001	100		HERMA-WAVE INC COM	10/8/2002	31	00	1,178	(1,147)	00
11/19/2001	600		HERMA-WAVE INC COM	10/8/2002	191	00	6,915	(6,724)	00
11/29/2001	100		CLAIRE'S STORES INC COM	10/8/2002	1,977	00	1,400	577	00
11/30/2001	100		HERMA-WAVE INC COM	10/8/2002	31	00	1,132	(1,101)	00
12/12/2001	200		CLAIRE'S STORES INC COM	10/8/2002	3,942	00	2,800	1,142	00

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ Loss	Length
12/13/2001	300000		FORD MOTOR CREDIT CORP	10/8/2002	265,653 00	291,693 00	(26,040 00)	ST	
12/14/2001	200		CLAIRE'S STORES INC COM	10/8/2002	3,942 00	2,768 00	1,174 00	ST	
1/3/2002	1200		APPLIED MATERIALS INC	10/8/2002	12,652 17	26,788 68	(14,136 51)	ST	
11/1/2000	100		LANDRYS RESAURANTS INC COM	10/9/2002	1,941 00	835 00	1,106 00	LT	
11/1/2000	200		LANDRYS RESAURANTS INC COM	10/9/2002	3,864 00	1,670 00	2,194 00	LT	
1/4/2001	1200		CENDANT CORPORATION COM	10/9/2002	11,374 00	25,509 00	(14,135 00)	LT	
7/19/2001	600		CENDANT CORPORATION COM	10/9/2002	5,687 00	12,871 00	(7,184 00)	LT	
11/16/2001	600		THEIRMA-WAVE INC COM	10/9/2002	204 00	6,660 00	(6,456 00)	ST	
11/20/2001	200		THEIRMA-WAVE INC COM	10/9/2002	68 00	2,258 00	(2,190 00)	ST	
11/20/2001	100		THEIRMA-WAVE INC COM	10/9/2002	34 00	1,120 00	(1,086 00)	ST	
11/21/2001	200		THEIRMA-WAVE INC COM	10/9/2002	68 00	2,207 00	(2,139 00)	ST	
11/28/2001	100		THEIRMA-WAVE INC COM	10/9/2002	34 00	1,118 00	(1,084 00)	ST	
11/30/2001	100		THEIRMA-WAVE INC COM	10/9/2002	34 00	1,132 00	(1,098 00)	ST	
12/18/2001	300		CENDANT CORP	10/9/2002	2,843 55	5,857 59	(3,014 04)	ST	
4/10/1996	400		CITIGROUP INC COM	10/10/2002	10,662 00	3,819 00	6,843 00	LT	
5/28/1998	500		BED BATH & BEYOND INC COM	10/10/2002	14,929 00	11,879 00	3,050 00	LT	
2/28/2000	500		ORTHODONTIC CTRS AMER INC COM	10/10/2002	4,213 00	8,905 00	(4,692 00)	LT	
4/11/2000	100		TENET HEALTHCARE CORP COM	10/10/2002	5,028 00	1,663 00	3,365 00	LT	
10/5/2000	236		RELIANT RESOURCES INC COM	10/10/2002	324 00	2,166 00	(1,842 00)	LT	
10/6/2000	250		TENET HEALTHCARE CORP COM	10/10/2002	12,572 00	6,511 00	6,061 00	LT	
12/7/2000	394		RELIANT RESOURCES INC COM	10/10/2002	541 00	3,017 00	(2,476 00)	LT	
1/4/2001	900		LOCKHEED MARTIN CORP COM	10/10/2002	53,003 00	30,294 00	22,709 00	LT	
1/4/2001	473		RELIANT RESOURCES INC COM	10/10/2002	650 00	3,686 00	(3,036 00)	LT	
1/4/2001	474		RELIANT RESOURCES INC COM	10/10/2002	651 00	3,437 00	(2,786 00)	LT	
7/20/2001	200		PAYLESS SHOESOURCE INC	10/10/2002	9,737 00	10,963 00	(1,226 00)	LT	
9/6/2001	1000		PEPSI BOTTLING GROUP INC COM	10/10/2002	24,670 00	22,865 00	1,805 00	LT	
9/6/2001	1400		PEPSI BOTTLING GROUP INC COM	10/10/2002	34,538 00	31,943 45	2,594 55	LT	
9/28/2001	200		THEIRMA-WAVE INC COM	10/10/2002	65 00	2,059 00	(1,994 00)	LT	
10/1/2001	100		THEIRMA-WAVE INC COM	10/10/2002	32 00	1,023 00	(991 00)	LT	
10/2/2001	200		THEIRMA-WAVE INC COM	10/10/2002	65 00	2,071 00	(2,006 00)	LT	
10/3/2001	100		THEIRMA-WAVE INC COM	10/10/2002	32 00	1,065 00	(1,033 00)	LT	
11/15/2001	200		THEIRMA-WAVE INC COM	10/10/2002	65 00	2,189 00	(2,124 00)	ST	

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
11/26/2001	300		THERMA-WAVE INC COM	10/10/2002	98 00	3,256 00	(3,158 00)	ST	
11/27/2001	100		THERMA-WAVE INC COM	10/10/2002	32 00	1,098 00	(1,066 00)	ST	
12/3/2001	100		THERMA-WAVE INC COM	10/10/2002	32 00	1,098 00	(1,066 00)	ST	
7/16/2002	552		RELIANT RESOURCES INC COM	10/10/2002	758 64	2,864 15	(2,105 51)	ST	
300			KOHL'S CORP	10/10/2002	13,546 54	19,812 00	(6,265 46)	ST	
2/28/2000	1300		ORTHODONTIC CTRS AMER INC COM	10/11/2002	11,067 00	23,153 00	(12,086 00)	LT	
2/28/2000	1600		ORTHODONTIC CTRS AMER INC COM	10/11/2002	13,527 00	28,496 00	(14,969 00)	LT	
11/1/2000	100		LANDRYS RESRAURANTS INC COM	10/11/2002	1,989 00	835 00	1,154 00	LT	
11/1/2000	100		LANDRYS RESRAURANTS INC COM	10/11/2002	1,984 00	835 00	1,149 00	LT	
11/1/2000	200		LANDRYS RESRAURANTS INC COM	10/11/2002	4,063 00	1,670 00	2,393 00	LT	
9/26/2001	700		THERMA-WAVE INC COM	10/11/2002	246 00	7,030 00	(6,784 00)	LT	
9/27/2001	200		THERMA-WAVE INC COM	10/11/2002	70 00	2,005 00	(1,935 00)	LT	
10/1/2001	200		THERMA-WAVE INC COM	10/11/2002	70 00	2,046 00	(1,976 00)	LT	
9/27/2001	300		THERMA-WAVE INC COM	10/14/2002	117 00	3,007 00	(2,890 00)	LT	
6/13/2002	300		THERMA-WAVE INC COM	10/14/2002	117 00	2,764 00	(2,647 00)	ST	
10/5/2000	225		RELIANT RESOURCES INC COM	10/15/2002	30	2 00	(1 70)	LT	
9/4/2001	300		FULTON FINL CORP PA COM	10/15/2002	5,569 00	5,246 00	323 00	LT	
11/21/2001	190000		HOUSEHOLD FINANCE CORP	10/15/2002	192,287 00	200,092 00	(7,805 00)	ST	
6/10/2002	200		THERMA-WAVE INC COM	10/15/2002	96 00	1,806 00	(1,710 00)	ST	
6/12/2002	200		THERMA-WAVE INC COM	10/15/2002	80 00	1,822 00	(1,742 00)	ST	
6/14/2002	100		THERMA-WAVE INC COM	10/15/2002	40 00	915 00	(875 00)	ST	
6/17/2002	300		THERMA-WAVE INC COM	10/15/2002	120 00	2,756 00	(2,636 00)	ST	
6/18/2002	200		THERMA-WAVE INC COM	10/15/2002	80 00	1,827 00	(1,747 00)	ST	
6/19/2002	400		THERMA-WAVE INC COM	10/15/2002	192 00	3,578 00	(3,386 00)	ST	
9/4/2001	125		FULTON FINL CORP PA COM	10/16/2002	2,302 00	2,186 00	116 00	LT	
1/9/2002	75		FULTON FINL CORP PA COM	10/16/2002	1,381 00	1,306 00	75 00	ST	
6/11/2002	200		THERMA-WAVE INC COM	10/16/2002	95 00	1,762 00	(1,667 00)	ST	
6/11/2002	200		THERMA-WAVE INC COM	10/16/2002	91 00	1,762 00	(1,671 00)	ST	
12/15/2000	700		ABBOTT LABS COM	10/17/2002	30,267 00	31,972 00	(1,705 00)	LT	
1/4/2001	300		FEDERATED DEPT STORES INC DEL NEW C	10/17/2002	8,822 00	11,859 00	(3,037 00)	LT	
1/4/2001	500		FEDERATED DEPT STORES INC DEL NEW C	10/17/2002	14,704 00	18,848 00	(4,144 00)	LT	
2/22/2001	900		ABBOTT LABS COM	10/17/2002	38,914 00	44,933 00	(6,019 00)	LT	

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
7/26/2001	500	FEDERATED DEPT STORES INC DEL NEW C	10/17/2002	14,704	00	18,574	00	(3,870)	LT
9/19/2001	25	FULTON FINL CORP PA COM	10/17/2002	461	00	435	00	26	LT
1/9/2002	175	FULTON FINL CORP PA COM	10/17/2002	3,231	00	3,049	00	182	ST
3/5/2002	50	SCS TRANSPORTATION INC COM	10/17/2002	451	00	341	00	110	ST
3/11/2002	300	SCS TRANSPORTATION INC COM	10/17/2002	2,709	00	2,040	00	669	ST
3/12/2002	50	SCS TRANSPORTATION INC COM	10/17/2002	451	00	342	00	109	ST
3/12/2002	150	SCS TRANSPORTATION INC COM	10/17/2002	1,354	00	1,021	00	333	ST
3/13/2002	50	SCS TRANSPORTATION INC COM	10/17/2002	451	00	337	00	114	ST
3/14/2002	50	SCS TRANSPORTATION INC COM	10/17/2002	451	00	340	00	111	ST
3/15/2002	50	SCS TRANSPORTATION INC COM	10/17/2002	451	00	339	17	111	ST
4/10/2002	50	SCS TRANSPORTATION INC COM	10/17/2002	451	00	336	00	115	ST
4/22/2002	50	SCS TRANSPORTATION INC COM	10/17/2002	451	00	337	00	114	ST
4/24/2002	200	SCS TRANSPORTATION INC COM	10/17/2002	1,806	00	1,345	00	461	ST
6/11/2002	100	THERMA-WAVE INC COM	10/17/2002	58	00	881	00	(823)	ST
6/21/2002	500	THERMA-WAVE INC COM	10/17/2002	292	00	4,390	00	(4,098)	ST
8/22/2002	NEW COM		10/17/2002	32,350	00	40,810	00	(8,460)	ST
8/28/2001	125	FULTON FINL CORP PA COM	10/18/2002	2,301	00	2,135	00	166	LT
8/29/2001	250	FULTON FINL CORP PA COM	10/18/2002	4,602	00	4,270	00	332	LT
8/30/2001	225	FULTON FINL CORP PA COM	10/18/2002	4,142	00	3,843	00	299	LT
9/17/2001	375	FULTON FINL CORP PA COM	10/18/2002	6,903	00	6,445	00	458	LT
9/18/2001	125	FULTON FINL CORP PA COM	10/18/2002	2,301	00	2,145	00	156	LT
9/19/2001	100	FULTON FINL CORP PA COM	10/18/2002	1,840	00	1,740	00	100	LT
6/20/2002	200	THERMA-WAVE INC COM	10/18/2002	95	00	1,726	00	(1,631)	ST
7/10/2001	250	FULTON FINL CORP PA COM	10/21/2002	4,577	00	4,204	00	373	LT
7/11/2001	250	FULTON FINL CORP PA COM	10/21/2002	4,577	00	4,182	00	395	LT
7/12/2001	125	FULTON FINL CORP PA COM	10/21/2002	2,288	00	2,122	00	166	LT
8/30/2001	150	FULTON FINL CORP PA COM	10/21/2002	2,746	00	2,562	00	184	LT
9/20/2001	125	FULTON FINL CORP PA COM	10/21/2002	2,288	00	2,125	00	163	LT
6/20/2001	300	COLGATE PALMOLIVE CO COM	10/22/2002	16,934	00	12,988	00	3,946	LT
7/11/2001	300	FULTON FINL CORP PA COM	10/22/2002	5,513	00	5,018	00	495	LT
4/24/2002	50	SCS TRANSPORTATION INC COM	10/23/2002	452	00	336	00	116	ST
7/23/2002	50	SCS TRANSPORTATION INC COM	10/23/2002	452	00	323	00	129	ST

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Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
7/25/2002	100 SCS TRANSPORTATION INC COM			10/23/2002	904 00	37,448 00	654 00	250 00	ST
2/28/2000	1000 BOEING CO COM			10/24/2002	30,389 00	61,998 00	37,448 00	(7,059 00)	LT
2/28/2000	3300 NATIONAL CITY CORP COM			10/24/2002	91,770 00	61,998 00	61,998 00	29,772 00	LT
2/28/2000	500 SEARS ROEBUCK & CO COM			10/24/2002	12,844 00	13,265 00	13,265 00	(421 00)	LT
7/26/2001	1000 YUM! BRANDS INC COM			10/24/2002	24,189 00	22,422 00	22,422 00	1,767 00	LT
1/10/2002	400 GOLDMAN SACHS GROUP INC COM			10/24/2002	29,583 11	37,450 12	37,450 12	(7,867 01)	ST
3/21/2002	50 SCS TRANSPORTATION INC COM			10/24/2002	454 00	316 00	316 00	138 00	ST
3/22/2002	700 HERSHEY FOODS CORP COM			10/24/2002	44,791 65	47,498 85	47,498 85	(2,707 20)	ST
4/18/2002	500 HERSHEY FOODS CORP COM			10/24/2002	31,994 03	34,115 00	34,115 00	(2,120 97)	ST
7/23/2002	50 SCS TRANSPORTATION INC COM			10/24/2002	454 00	323 00	323 00	131 00	ST
7/24/2002	100 SCS TRANSPORTATION INC COM			10/24/2002	908 00	630 00	630 00	278 00	ST
8/15/2002	1100 BANK ONE CORP COM			10/24/2002	43,272 69	44,748 00	44,748 00	(1,475 31)	ST
8/15/2002	200 GOLDMAN SACHS GROUP INC COM			10/24/2002	14,791 55	15,853 88	15,853 88	(1,062 33)	ST
8/15/2002	600 SEARS ROEBUCK & CO COM			10/24/2002	15,413 53	27,294 00	27,294 00	(11,880 47)	ST
7/6/2001	125 FULTON FINL CORP PA COM			10/28/2002	2,306 00	2,089 00	2,089 00	217 00	LT
7/11/2001	75 FULTON FINL CORP PA COM			10/28/2002	1,383 00	1,254 00	1,254 00	129 00	LT
9/21/2001	100 FULTON FINL CORP PA COM			10/29/2002	1,809 00	1,668 00	1,668 00	141 00	LT
7/5/2001	275 FULTON FINL CORP PA COM			10/30/2002	5,007 00	4,579 00	4,579 00	428 00	LT
9/21/2001	25 FULTON FINL CORP PA COM			10/30/2002	455 00	417 00	417 00	38 00	LT
10/8/2002	80000 FREDDIE MAC GLOBAL NT			10/30/2002	83,620 00	83,633 00	83,633 00	(13 00)	ST
2/28/2000	900 PHILIP MORRIS COS INC COM			10/31/2002	37,015 00	18,021 00	18,021 00	18,994 00	LT
7/5/2001	200 FULTON FINL CORP PA COM			10/31/2002	3,620 00	3,330 00	3,330 00	290 00	LT
7/26/2001	1600 YUM! BRANDS INC COM			10/31/2002	36,622 00	35,876 00	35,876 00	746 00	LT
10/5/2001	1600 ALCOA INC COM			10/31/2002	36,142 00	49,996 00	49,996 00	(13,854 00)	LT
2/22/2002	400 CIGNA CORP COM			10/31/2002	14,355 57	37,176 00	37,176 00	(22,820 43)	ST
4/10/2002	400 BEAR STEARNS COS INC COM			10/31/2002	24,803 25	26,185 80	26,185 80	(1,382 55)	ST
5/11/2002	200 BEAR STEARNS COS INC COM			10/31/2002	12,401 62	12,450 00	12,450 00	(48 38)	ST
5/9/2002	300 CIGNA CORP COM			10/31/2002	10,766 68	31,093 77	31,093 77	(20,327 09)	ST
8/15/2002	400 CIGNA CORP COM			10/31/2002	14,355 56	32,896 00	32,896 00	(18,540 44)	ST
8/15/2002	1500 DEERE & CO COM			10/31/2002	69,522 90	69,459 60	69,459 60	63 30	ST
8/15/2002	500 GOLDMAN SACHS GROUP INC COM			10/31/2002	36,150 16	39,634 70	39,634 70	(3,484 54)	ST
8/15/2002	1200 MGM MIRAGE COM			10/31/2002	37,006 88	43,472 64	43,472 64	(6,465 76)	ST



Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
4/3/2001	200 DRESS BARN INC COM			11/1/2002	3,000 00	2,372 00	628 00	LT	
4/10/2001	1600 DRESS BARN INC COM			11/1/2002	24,000 00	18,868 00	5,132 00	LT	
4/11/2001	1434 DRESS BARN INC COM			11/1/2002	21,510 00	16,885 00	4,625 00	LT	
7/5/2001	25 FULTON FINL CORP PA COM			11/1/2002	451 00	416 00	35 00	LT	
7/6/2001	125 FULTON FINL CORP PA COM			11/1/2002	2,257 00	2,081 00	176 00	LT	
8/14/2002	50 SCS TRANSPORTATION INC COM			11/1/2002	452 00	306 00	146 00	ST	
2/11/2002	100 NIKE INC			11/6/2002	4,525 64	5,949 61	(1,423 97)	ST	
2/15/2002	2100 FLEXTRONICS INTL LTD COM			11/6/2002	20,457 79	37,734 48	(17,276 69)	ST	
8/15/2002	2000 BJ SVCS CO COM			11/6/2002	64,407 05	67,668 20	(3,261 15)	ST	
9/17/2002	300 SYMANTEC CORP COM			11/6/2002	12,465 22	10,129 11	2,336 11	ST	
2/28/2000	1000 SEARS ROEBUCK & CO COM			11/7/2002	27,649 00	26,530 00	1,119 00	LT	
1/30/2002	200 NIKE INC			11/7/2002	8,917 89	11,891 82	(2,973 93)	ST	
1/30/2002	300 WALMART STORES			11/7/2002	16,199 15	17,790 12	(1,590 97)	ST	
2/11/2002	100 NIKE INC			11/7/2002	4,458 94	5,949 61	(1,490 67)	ST	
8/29/2002	190000 FREDDIE MAC MED TERM NT			11/7/2002	199,136 00	197,763 00	1,373 00	ST	
9/17/2002	200 SYMANTEC CORP COM			11/7/2002	8,084 63	6,752 74	1,331 89	ST	
1/30/2002	400 NIKE INC			11/8/2002	17,493 35	23,783 64	(6,290 29)	ST	
7/18/2002	100 UNITEDHEALTH GROUP INC COM			11/8/2002	8,723 22	9,534 00	(810 78)	ST	
8/6/2002	5500 FEDERAL HOME LN			11/8/2002	59,363 00	58,418 00	945 00	ST	
8/29/2002	100000 FREDDIE MAC MED TERM NT			11/8/2002	104,781 00	104,085 00	696 00	ST	
9/9/2002	545000 FEDERAL HOME LN			11/8/2002	588,238 00	584,363 00	3,875 00	ST	
10/4/2002	300 TENET HEALTHCARE			11/8/2002	4,507 69	15,386 82	(10,879 13)	ST	
10/7/2002	400 HCA INC			11/8/2002	15,046 70	19,571 12	(4,524 42)	ST	
10/22/2002	300 WELLPPOINT HEALTH NETWORKS			11/8/2002	22,070 87	25,965 00	(3,894 13)	ST	
11/7/2002	175000 VOLKSWAGEN AUTO LEASE TRUST			11/12/2002	175,000 00	174,981 00	19 00	ST	
7/21/2000	190000 HERTZ CORP			11/13/2002	187,150 00	194,582 00	(7,432 00)	LT	
8/17/2000	100000 HERTZ CORP			11/13/2002	98,503 00	102,432 00	(3,929 00)	LT	
1/12/2001	100 BCE INC FGN COM			11/13/2002	1,776 00	2,748 00	(972 00)	LT	
3/15/2001	900 DELL COMPUTER CORP COM			11/14/2002	26,821 00	22,288 00	4,533 00	LT	
3/29/2001	300 DELL COMPUTER CORP COM			11/14/2002	8,940 00	8,006 00	934 00	LT	
5/2/2001	2400 STAPLES INC COM			11/14/2002	36,774 00	39,186 00	(2,412 00)	LT	
8/2/2001	100 JOHN HANCOCK FINANCIAL SRVS INC			11/14/2002	2,846 00	3,989 00	(1,143 00)	LT	

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Date	Acquired	Shares	Security	Date Sold	Proceeds	Cost	Gain/ (Loss)	Length
8/24/2001	700		JOHN HANCOCK FINANCIAL SRVS INC	11/14/2002	19,923 00	28,164 00	(8,241 00)	LT
11/1/2001	1700		NEWELL RUBBERMAID INC COM	11/14/2002	51,479 00	47,589 00	3,890 00	LT
5/1/2002	1200		BEAR STEARNS COS INC COM	11/14/2002	72,505 41	74,700 00	(2,194 59)	ST
5/9/2002	600		AVON PRODS INC COM	11/14/2002	30,306 88	33,624 00	(3,317 12)	ST
7/11/2002	900		MGM MIRAGE COM	11/14/2002	28,144 85	29,633 22	(1,488 37)	ST
8/15/2002	500		MGM MIRAGE COM	11/14/2002	15,636 06	18,113 60	(2,477 54)	ST
2/28/2000	100		SIMPSON MANUFACTURING CO INC COM	11/15/2002	3,343 00	1,999 00	1,344 00	LT
1/12/2001	300		BCE INC FGN COM	11/15/2002	5,282 00	8,245 00	(2,963 00)	LT
8/29/2002	1600		CAN FINL CORP COM	11/15/2002	37,694 86	44,840 00	(7,145 14)	ST
11/6/2002	400		VERITAS SOFTWARE	11/15/2002	6,418 40	7,195 48	(777 08)	ST
1/3/2002	400		TARGET CORP	11/19/2002	12,317 10	16,460 92	(4,143 82)	ST
1/8/2002	200		COSTCO WHOLESALE CORP COM	11/19/2002	6,408 07	8,884 52	(2,476 45)	ST
4/10/2002	100		TJX COS INC	11/19/2002	1,921 65	2,080 39	(158 74)	ST
2/28/2000	100		SIMPSON MANUFACTURING CO INC COM	11/21/2002	3,364 00	1,999 00	1,365 00	LT
6/20/2001	400		COSTCO WHOLESALE CORP COM	11/21/2002	12,736 00	17,182 00	(4,446 00)	LT
1/8/2002	100		COSTCO WHOLESALE CORP COM	11/21/2002	3,184 05	4,442 26	(1,258 21)	ST
2/25/2002	300		WALGREEN CO	11/21/2002	9,164 39	11,674 56	(2,510 17)	ST
6/18/2002	100		WALGREEN CO	11/21/2002	3,054 80	3,881 41	(826 61)	ST
6/19/2002	100		COCA COLA CO	11/21/2002	4,504 86	5,594 52	(1,089 66)	ST
7/9/2002	200		COCA COLA CO	11/21/2002	9,009 73	11,362 84	(2,353 11)	ST
7/16/2002	300		NIKE INC	11/21/2002	13,768 26	16,251 00	(2,482 74)	ST
7/18/2002	100		NIKE INC	11/21/2002	4,589 42	5,292 00	(702 58)	ST
2/28/2000	200		SIMPSON MANUFACTURING CO INC COM	11/22/2002	6,699 00	3,999 00	2,700 00	LT
6/27/2002	200		RENAL CARE GROUP INC COM	11/22/2002	6,217 00	6,188 00	29 00	ST
6/28/2002	100		RENAL CARE GROUP INC COM	11/22/2002	3,108 00	3,120 00	(12 00)	ST
2/28/2000	100		SIMPSON MANUFACTURING CO INC COM	11/25/2002	3,356 00	1,999 00	1,357 00	LT
10/23/2001	100		COSTCO WHOLESALE CORP COM	11/25/2002	3,168 00	4,296 00	(1,128 00)	LT
10/23/2001	200		COSTCO WHOLESALE CORP COM	11/25/2002	6,337 00	7,962 00	(1,625 00)	LT
7/16/2002	200		COSTCO WHOLESALE CORP COM	11/25/2002	6,336 77	6,927 00	(590 23)	ST
7/18/2002	100		COSTCO WHOLESALE CORP COM	11/25/2002	3,168 38	3,548 00	(379 62)	ST
8/6/1996	1700		INTEL CORP COM	11/26/2002	35,039 00	16,814 00	18,225 00	LT

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
9/17/1996	2175	PIZIER INC COM	11/26/2002	68,805	00	16,630	00	52,175	LT
4/30/1997	2900	GENERAL ELECTRIC CO COM	11/26/2002	76,986	00	53,845	00	23,141	LT
3/5/1999	100	FANNIE MAE COM	11/26/2002	6,346	00	7,054	00	(708)	LT
10/6/1999	700	MERCK & CO INC COM	11/26/2002	42,208	00	50,078	00	(7,870)	LT
10/6/1999	200	MERCK & CO INC COM	11/26/2002	11,848	00	14,308	00	(2,460)	LT
2/28/2000	900	BOEING CO COM	11/26/2002	30,248	00	33,703	00	(3,455)	LT
2/28/2000	300	CISCO SYS INC COM	11/26/2002	4,490	00	19,756	00	(15,266)	LT
2/28/2000	1800	JOHNSON & JOHNSON COM	11/26/2002	103,982	00	64,844	00	39,138	LT
2/28/2000	3700	MICROSOFT CORP COM	11/26/2002	215,407	00	334,130	00	(118,723)	LT
2/28/2000	600	UNITEDHEALTH GROUP INC COM	11/26/2002	47,074	00	15,309	00	31,765	LT
3/17/2000	800	3M CO COM	11/26/2002	100,546	00	69,821	00	30,725	LT
4/11/2000	2300	TENET HEALTHCARE CORP COM	11/26/2002	37,626	00	38,256	00	(630)	LT
6/26/2000	900	JOHNSON & JOHNSON COM	11/26/2002	51,991	00	42,645	00	9,346	LT
8/16/2000	800	CISCO SYS INC COM	11/26/2002	11,975	00	50,782	00	(38,807)	LT
9/28/2000	300	FANNIE MAE COM	11/26/2002	19,040	00	21,301	00	(2,261)	LT
9/28/2000	1300	KROGER CO COM	11/26/2002	20,136	39	29,558	00	(9,421.61)	LT
10/19/2000	600	UNITED TECHNOLOGIES CORP COM	11/26/2002	38,374	00	40,417	00	(2,043)	LT
12/15/2000	100	ABBOTT LABS COM	11/26/2002	4,315	00	4,567	00	(252)	LT
12/19/2000	200	SCHERING PLOUGH CORP COM	11/26/2002	4,405	00	11,822	00	(7,417)	LT
1/4/2001	1100	INTEL CORP COM	11/26/2002	22,672	00	37,686	00	(15,014)	LT
1/5/2001	1800	SCHERING PLOUGH CORP COM	11/26/2002	39,652	80	93,955	50	(54,302.70)	LT
1/9/2001	700	ABBOTT LABS COM	11/26/2002	30,211	00	30,021	00	190	LT
1/9/2001	1200	CISCO SYS INC COM	11/26/2002	17,963	00	45,603	00	(27,640)	LT
2/16/2001	100	UNITED TECHNOLOGIES CORP COM	11/26/2002	6,995	00	7,901	00	(1,506)	LT
3/15/2001	300	DELL COMPUTER CORP COM	11/26/2002	8,558	00	7,429	00	1,129	LT
3/29/2001	100	FREDDIE MAC COM	11/26/2002	5,825	00	6,373	00	(548)	LT
4/26/2001	600	MICROSOFT CORP COM	11/26/2002	34,930	00	42,168	00	(7,238)	LT
5/10/2001	6100	CISCO SYS INC COM	11/26/2002	91,316	00	118,340	00	(27,024)	LT
6/27/2001	200	MICROSOFT CORP COM	11/26/2002	11,643	00	13,992	00	(2,349)	LT
7/3/2001	400	INTEL CORP COM	11/26/2002	8,244	00	12,180	00	(3,936)	LT
7/3/2001	500	INTEL CORP COM	11/26/2002	10,305	00	15,022	00	(4,717)	LT
7/18/2001	900	INTEL CORP COM	11/26/2002	18,550	00	26,181	00	(7,631)	LT

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Date	Acired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
7/20/2001	200		MICROSOFT CORP COM	11/26/2002	11,643 00	13,766 00	(2,123 00)	LT	
8/1/2001	3200		PFIZER INC COM	11/26/2002	101,230 00	131,711 00	(30,481 00)	LT	
8/2/2001	900		ALBERTSONS INC COM	11/26/2002	20,570 00	29,769 00	(9,199 00)	LT	
8/30/2001	1900		DELL COMPUTER CORP COM	11/26/2002	54,205 00	39,121 00	15,084 00	LT	
9/6/2001	600		UNITED TECHNOLOGIES CORP COM	11/26/2002	38,374 00	40,824 00	(2,450 00)	LT	
9/25/2001	100		3M CO COM	11/26/2002	12,568 00	9,127 00	3,441 00	LT	
9/30/2001	1400		ALBERTSONS INC COM	11/26/2002	31,998 00	48,436 00	(16,438 00)	LT	
10/3/2001	600		DELL COMPUTER CORP COM	11/26/2002	17,117 00	12,842 00	4,275 00	LT	
10/5/2001	1600		BOSTON SCIENTIFIC CORP COM	11/26/2002	63,838 00	35,572 00	28,266 00	LT	
10/11/2001	900		AUTOZONE INC COM	11/26/2002	74,036 00	50,202 00	23,834 00	LT	
10/11/2001	300		AUTOZONE INC COM	11/26/2002	24,678 00	16,503 00	8,175 00	LT	
10/18/2001	2500		ORACLE CORP COM	11/26/2002	29,824 00	34,825 00	(5,001 00)	LT	
10/25/2001	200		BOSTON SCIENTIFIC CORP COM	11/26/2002	7,979 00	4,689 00	3,290 00	LT	
10/25/2001	400		UNITED TECHNOLOGIES CORP COM	11/26/2002	25,583 00	21,446 00	4,137 00	LT	
11/8/2001	2500		NEXTEL COMMUNICATIONS INC COM	11/26/2002	33,699 00	22,671 00	11,028 00	LT	
11/14/2001	800		INTEL CORP COM	11/26/2002	16,488 00	24,304 00	(7,816 00)	LT	
11/29/2001	1800		ORACLE CORP COM	11/26/2002	21,473 53	25,633 26	(4,159 73)	ST	
12/6/2001	800		NVIDIA CORP COM	11/26/2002	13,224 00	49,452 96	(36,228 96)	ST	
1/17/2002	600		INTEL CORP COM	11/26/2002	12,366 71	20,442 00	(8,075 29)	ST	
1/25/2002	1700		INTEL CORP COM	11/26/2002	35,039 00	56,831 00	(21,792 00)	ST	
1/25/2002	500		PFIZER INC COM	11/26/2002	15,817 27	20,918 60	(5,101 33)	ST	
2/22/2002	1200		RJ REYNOLDS TOBACCO HOLDINGS INC CO	11/26/2002	46,630 59	77,640 36	(31,009 77)	ST	
3/6/2002	1000		JOHNSON & JOHNSON COM	11/26/2002	57,768 26	62,567 20	(4,798 94)	ST	
3/7/2002	600		PFIZER INC COM	11/26/2002	18,980 73	24,510 00	(5,529 27)	ST	
3/14/2002	500		QUEST DIAGNOSTICS	11/26/2002	27,279 17	39,395 00	(12,115 83)	ST	
3/27/2002	1300		SAFWAY INC COM	11/26/2002	29,704 10	57,671 90	(27,967 80)	ST	
4/4/2002	2000		TJX COS INC NEW COM	11/26/2002	38,706 43	38,515 00	191 43	ST	
4/18/2002	1000		INTEL CORP COM	11/26/2002	20,611 18	30,790 00	(10,178 82)	ST	
4/26/2002	1000		APOLLO GROUP INC COM	11/26/2002	43,018 80	38,791 00	4,227 80	ST	
4/26/2002	600		SAFWAY INC COM	11/26/2002	13,709 59	25,876 08	(12,166 49)	ST	
6/6/2002	500		INTUIT COM	11/26/2002	26,620 74	22,003 35	4,617 39	ST	
6/7/2002	300		INTUIT COM	11/26/2002	15,972 45	13,186 53	2,785 92	ST	

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Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
6/26/2002	700 GENERAL ELECTRIC CO COM			11/26/2002	18,583 04	20,345 29	20,345 29	(1,762 25)	ST
6/26/2002	2200 ORACLE CORP COM			11/26/2002	26,245 43	18,524 00	18,524 00	7,721 43	ST
7/11/2002	2000 ACCENTURE LTD FGN COM CL A			11/26/2002	35,829 00	30,912 00	30,912 00	4,917 00	ST
7/11/2002	1300 CAMPBELL SOUP CO COM			11/26/2002	31,240 27	32,063 20	32,063 20	(822 93)	ST
7/18/2002	1700 TJX COS INC NEW COM			11/26/2002	32,900 46	29,754 59	29,754 59	3,145 87	ST
7/25/2002	465000 FANNIE MAE			11/26/2002	490,151 00	491,413 00	491,413 00	(1,262 00)	ST
8/1/2002	400 FOREST LABS INC COM			11/26/2002	43,022 70	31,004 00	31,004 00	12,018 70	ST
8/1/2002	500 JOHNSON & JOHNSON COM			11/26/2002	28,884 13	26,099 85	26,099 85	2,784 28	ST
8/8/2002	600 PFIZER INC COM			11/26/2002	18,980 73	19,134 00	19,134 00	(153 27)	ST
8/15/2002	1100 ABBOTT LABS COM			11/26/2002	47,474 56	44,046 86	44,046 86	3,427 70	ST
8/15/2002	100 BOEING CO COM			11/26/2002	3,360 90	3,585 00	3,585 00	(224 10)	ST
8/15/2002	2300 CAMPBELL SOUP CO COM			11/26/2002	55,271 24	50,777 10	50,777 10	4,494 14	ST
8/15/2002	4900 CISCO SYS INC COM			11/26/2002	73,352 26	71,001 00	71,001 00	2,351 26	ST
8/15/2002	500 FREDDIE MAC COM			11/26/2002	29,129 12	31,945 00	31,945 00	(2,815 88)	ST
8/15/2002	900 PFIZER INC COM			11/26/2002	28,471 09	30,250 08	30,250 08	(1,778 99)	ST
8/15/2002	500 UNITED TECHNOLOGIES CORP COM			11/26/2002	31,979 04	29,886 45	29,886 45	2,092 59	ST
8/15/2002	400 UNITEDHEALTH GROUP INC COM			11/26/2002	31,383 00	36,428 00	36,428 00	(5,045 00)	ST
8/22/2002	400 INTUIT COM			11/26/2002	21,296 60	18,843 68	18,843 68	2,452 92	ST
8/23/2002	100 INTUIT COM			11/26/2002	5,324 15	4,768 00	4,768 00	556 15	ST
8/29/2002	1800 TJX COS INC NEW COM			11/26/2002	34,835 79	35,541 00	35,541 00	(705 21)	ST
9/5/2002	1000 APOLLO GROUP INC COM			11/26/2002	43,018 80	41,290 00	41,290 00	1,728 80	ST
9/17/2002	600 SYMANTEC CORP COM			11/26/2002	26,393 20	20,258 22	20,258 22	6,134 98	ST
10/1/2002	1300 ESTEE LAUDER COS INC COM			11/26/2002	34,526 95	37,518 00	37,518 00	(2,991 05)	ST
10/10/2002	300 FOREST LABS INC COM			11/26/2002	32,267 03	27,331 62	27,331 62	4,935 41	ST
10/10/2002	1200 SYSCO CORP COM			11/26/2002	35,170 93	34,656 00	34,656 00	514 93	ST
10/17/2002	500 FOREST LABS INC COM			11/26/2002	53,778 38	48,965 00	48,965 00	4,813 38	ST
10/17/2002	1300 MARRIOTT INTERNATIONAL INC COM			11/26/2002	46,915 58	38,922 00	38,922 00	7,993 58	ST
10/17/2002	1100 SCRIPPS HOWARD INC COM			11/26/2002	85,753 41	83,281 00	83,281 00	2,472 41	ST
10/31/2002	2100 AMAZON COM INC COM			11/26/2002	50,134 51	40,509 00	40,509 00	9,625 51	ST
11/14/2002	5300 GAP INC DEL COM			11/26/2002	80,478 60	73,919 10	73,919 10	6,559 50	ST
3/3/2000	200 MICROSOFT CORP COM			11/27/2002	11,696 00	19,273 00	19,273 00	(7,577 00)	LT
3/3/2000	100 MICROSOFT CORP COM			11/27/2002	5,828 00	9,637 00	9,637 00	(3,809 00)	LT

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 Capital Gains (Losses) 2002

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
1/4/2001	600	BED BATH & BEYOND INC COM	11/27/2002	21,123 00	14,254 00	6,869 00	LT	(4,082 00)	LT
8/2/2001	400	ALBERTSONS INC COM	11/27/2002	9,149 00	13,231 00	8,499 00	LT	(2,207 00)	LT
11/7/2001	300	INTEL CORP COM	11/27/2002	6,292 00	8,499 00	8,499 00	LT	(2,207 00)	LT
12/18/2001	100	INTEL CORP COM	11/27/2002	2,097 35	3,399 96	3,399 96	ST	(1,302 61)	ST
1/3/2002	300	MICROSOF	11/27/2002	17,483 65	20,468 10	20,468 10	ST	(2,984 45)	ST
3/5/2002	400	UNITED TECHNOLOGIES	11/27/2002	25,535 19	30,682 24	30,682 24	ST	(5,147 05)	ST
4/22/2002	6500	FANNIE MAE	11/27/2002	68,397 00	67,549 00	848 00	ST	848 00	ST
4/26/2002	1500	SUN MICROSYSTEMS INC COM	11/27/2002	5,799 00	12,524 00	(6,725 00)	ST	(6,725 00)	ST
7/25/2002	28500	FANNIE MAE	11/27/2002	299,895 00	301,189 00	(1,294 00)	ST	(1,294 00)	ST
8/15/2002	1300	ALBERTSONS INC COM	11/27/2002	29,736 00	35,477 00	(5,741 00)	ST	(5,741 00)	ST
2/28/2002	100	UNITED TECHNOLOGIES	11/29/2002	6,325 48	7,448 67	(1,123 19)	ST	(1,123 19)	ST
7/1/2002	100	RENAL CARE GROUP INC COM	12/1/2002	3,285 00	3,071 00	214 00	ST	214 00	ST
6/19/2002	300	COCA COLA CO	12/2/2002	13,559 83	16,783 56	(3,223 73)	ST	(3,223 73)	ST
10/22/2002	200	HARLEY DAVIDSON	12/2/2002	9,580 11	10,970 00	(1,389 89)	ST	(1,389 89)	ST
6/13/2000	300	MICROSOF CORP COM	12/3/2002	17,279 00	20,025 00	(2,746 00)	LT	(2,746 00)	LT
7/20/2001	300	MICROSOF CORP COM	12/3/2002	17,279 00	20,649 00	(3,370 00)	LT	(3,370 00)	LT
10/25/2001	300	UNION PAC CORP COM	12/3/2002	17,693 00	15,188 00	2,505 00	LT	2,505 00	LT
11/7/2001	500	MICROSOF CORP COM	12/3/2002	28,799 00	32,200 00	(3,401 00)	LT	(3,401 00)	LT
12/5/2001	600	MICROSOF CORP COM	12/3/2002	34,559 00	40,770 00	(6,211 00)	ST	(6,211 00)	ST
2/14/2002	200	CONCORD EFS INC	12/3/2002	3,085 94	6,045 18	(2,959 24)	ST	(2,959 24)	ST
2/14/2002	100	CONCORD EFS INC	12/3/2002	1,542 95	3,020 18	(1,477 23)	ST	(1,477 23)	ST
2/15/2002	800	FORTUNE BRANDS INC COM	12/3/2002	38,711 00	34,819 00	3,892 00	ST	3,892 00	ST
2/21/2002	100	CONCORD EFS INC	12/3/2002	1,542 95	2,989 38	(1,446 43)	ST	(1,446 43)	ST
2/26/2002	300	CONCORD EFS INC	12/3/2002	4,628 86	8,975 40	(4,346 54)	ST	(4,346 54)	ST
3/22/2002	600	COMPUTER SCIENCES CORP COM	12/3/2002	20,141 00	30,492 00	(10,351 00)	ST	(10,351 00)	ST
10/1/2002	1000	PPG INDS INC COM	12/3/2002	48,639 00	45,300 00	3,339 00	ST	3,339 00	ST
10/24/2002	1300	TRIBUNE CO NEW COM	12/3/2002	59,032 00	63,609 00	(4,577 00)	ST	(4,577 00)	ST
10/31/2002	4100	ARCHER DANIELS MIDLAND CO COM	12/3/2002	53,507 00	56,580 00	(3,073 00)	ST	(3,073 00)	ST
10/31/2002	1100	ST JUDE MED INC COM	12/3/2002	37,740 00	39,193 00	(1,453 00)	ST	(1,453 00)	ST
1/4/2001	300	BED BATH & BEYOND INC COM	12/4/2002	10,258 00	7,127 00	3,131 00	LT	3,131 00	LT
1/30/2002	200	WALMART STORES	12/4/2002	10,858 17	11,860 08	(1,001 91)	ST	(1,001 91)	ST
12/31/2001	100	TARGET CORP	12/5/2002	3,429 89	4,103 48	(673 59)	ST	(673 59)	ST

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
4/30/2001	700	PFIZER INC COM	12/6/2002	21,560	00	30,412	00	(8,852)	00
12/12/2001	200	MICROSOFT	12/6/2002	11,097	80	13,407	58	(2,309)	78
1/3/2002	100	MICROSOFT	12/6/2002	5,548	90	6,822	70	(1,273)	80
10/26/2000	100	RENAL CARE GROUP INC COM	12/10/2002	3,285	00	2,109	00	1,176	00
2/20/2002	200	CONCORD EFS INC	12/10/2002	3,109	90	5,790	10	(2,680)	20
2/21/2002	200	CONCORD EFS INC	12/10/2002	3,109	91	5,978	76	(2,868)	85
6/27/2002	100	RENAL CARE GROUP INC COM	12/10/2002	3,285	00	3,094	00	191	00
7/16/2002	300	CONCORD EFS INC	12/10/2002	4,664	86	8,211	00	(3,546)	14
5/28/1998	500	COLGATE PALMOLIVE CO COM	12/11/2002	26,611	00	21,647	00	4,964	00
5/4/2000	100	COACHMEN INDS INC COM	12/11/2002	1,688	00	1,581	00	107	00
10/23/2000	200	RENAL CARE GROUP INC COM	12/11/2002	6,614	00	4,215	00	2,399	00
10/26/2000	100	RENAL CARE GROUP INC COM	12/11/2002	3,294	00	2,109	00	1,185	00
10/26/2000	100	RENAL CARE GROUP INC COM	12/11/2002	3,307	00	2,109	00	1,198	00
6/20/2001	200	CARDINAL HEALTH INC COM	12/11/2002	12,482	00	15,352	00	(2,870)	00
2/26/2002	100	JOHNSON & JOHNSON	12/11/2002	5,616	82	6,002	91	(386)	09
2/27/2002	100	GENERAL DYNAMICS INC	12/11/2002	8,081	08	9,105	00	(1,023)	92
4/9/2002	200	JOHNSON & JOHNSON	12/11/2002	11,233	64	12,702	00	(1,468)	36
4/19/2002	200	WALT DISNEY INC	12/11/2002	3,351	22	5,009	42	(1,658)	20
4/26/2002	800	SUN MICROSYSTEMS INC COM	12/11/2002	2,767	00	6,679	00	(3,912)	00
6/7/2002	100	BANK OF AMERICA	12/11/2002	6,884	23	7,100	17	(215)	94
6/18/2002	800	WALT DISNEY INC	12/11/2002	13,404	87	17,605	04	(4,200)	17
7/16/2002	700	CONCORD EFS INC	12/11/2002	11,374	65	19,159	00	(7,784)	35
7/16/2002	200	WALT DISNEY INC	12/11/2002	3,351	25	3,594	00	(242)	75
7/18/2002	200	CONCORD EFS INC	12/11/2002	3,249	90	5,404	00	(2,154)	10
7/18/2002	100	HARLEY DAVIDSON	12/11/2002	4,853	13	4,845	00	8	13
7/18/2002	100	WALT DISNEY INC	12/11/2002	1,675	61	1,794	00	(118)	39
10/22/2002	100	HARLEY DAVIDSON	12/11/2002	4,853	13	5,485	00	(631)	87
5/4/2000	100	COACHMEN INDS INC COM	12/12/2002	1,690	00	1,581	00	109	00
10/23/2000	200	RENAL CARE GROUP INC COM	12/12/2002	6,610	00	4,215	00	2,395	00
11/1/2000	300	LANDRYS RESRAURANTS INC COM	12/12/2002	6,526	00	2,505	00	4,021	00
11/1/2000	100	LANDRYS RESRAURANTS INC COM	12/12/2002	2,148	00	835	00	1,313	00
10/23/2001	100	INTEL CORP COM	12/12/2002	1,802	00	2,585	00	(783)	00

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
11/6/2001	400	INTEL CORP COM	12/12/2002	7,208 00	10,891 00	(3,683 00)	LT		
11/7/2001	200	INTEL CORP COM	12/12/2002	3,604 00	5,666 00	(2,062 00)	LT		
1/31/2002	200	FLOWERS FOODS INC COM	12/12/2002	4,398 00	4,999 00	(601 00)	ST		
8/21/2002	400	ITT EDUCATIONAL SERVICES INC COM	12/12/2002	9,175 52	7,849 00	1,326 52	ST		
8/22/2002	100	ITT EDUCATIONAL SERVICES INC COM	12/12/2002	2,293 00	1,945 00	348 00	ST		
2/28/2000	700	MCGRAW HILL COS INC COM	12/13/2002	41,337 00	32,746 00	8,591 00	LT		
2/28/2000	500	UNITEDHEALTH GROUP INC COM	12/13/2002	41,225 00	12,757 00	28,468 00	LT		
4/11/2001	100	DRESS BARN INC COM	12/13/2002	1,357 00	1,177 00	180 00	LT		
4/30/2001	300	PFIZER INC COM	12/13/2002	1,357 00	1,177 00	180 00	LT		
11/8/2001	1500	NEXTEL COMMUNICATIONS INC COM	12/13/2002	17,804 00	13,602 00	4,202 00	LT		
1/31/2002	100	FLOWERS FOODS INC COM	12/13/2002	2,174 00	2,499 00	(325 00)	ST		
2/26/2002	200	JOHNSON & JOHNSON	12/13/2002	10,994 80	12,005 82	(1,011 02)	ST		
7/11/2002	2900	ACCENTURE LTD FGN COM CL A	12/13/2002	49,910 00	44,822 00	5,088 00	ST		
8/15/2002	700	MOODY'S CORP COM	12/13/2002	29,238 00	34,727 00	(5,489 00)	ST		
8/22/2002	100	ITT EDUCATIONAL SERVICES INC COM	12/13/2002	2,293 00	1,945 00	348 00	ST		
8/22/2002	1100	NEXTEL COMMUNICATIONS INC COM	12/13/2002	13,056 00	8,140 00	4,916 00	ST		
11/6/2002	600	TRANSOCEAN SEDCO FOREX INC COM	12/13/2002	14,781 00	14,736 00	45 00	ST		
11/14/2002	COM	COM	12/13/2002	26,186 00	27,717 00	(1,531 00)	ST		
5/4/2000	100	COACHMEN INDS INC COM	12/16/2002	1,664 00	1,581 00	83 00	LT		
8/9/2000	200	LANDRYS RESRAURANTS INC COM	12/16/2002	4,338 00	1,545 00	2,793 00	LT		
8/10/2000	100	LANDRYS RESRAURANTS INC COM	12/16/2002	2,169 00	768 00	1,401 00	LT		
4/11/2001	200	DRESS BARN INC COM	12/16/2002	2,726 00	2,355 00	371 00	LT		
1/31/2002	100	FLOWERS FOODS INC COM	12/16/2002	2,108 00	2,499 00	(391 00)	ST		
2/26/2002	300	JOHNSON & JOHNSON	12/16/2002	16,606 14	18,008 73	(1,402 59)	ST		
7/16/2002	200	UNITEDHEALTH GROUP INC COM	12/16/2002	16,371 44	17,945 34	(1,573 90)	ST		
7/16/2002	100	UNITEDHEALTH GROUP INC COM	12/16/2002	8,237 25	8,972 67	(735 42)	ST		
5/4/2000	100	COACHMEN INDS INC COM	12/17/2002	1,668 00	1,581 00	87 00	LT		
8/21/2000	100	LANDRYS RESRAURANTS INC COM	12/17/2002	2,167 00	768 00	1,399 00	LT		
1/8/2001	1000	PLEXUS CORP COM	12/17/2002	9,616 00	28,008 00	(18,392 00)	LT		
4/11/2001	66	DRESS BARN INC COM	12/17/2002	912 00	777 00	135 00	LT		
4/11/2001	234	DRESS BARN INC COM	12/17/2002	3,233 00	2,743 00	490 00	LT		
4/30/2001	500	PFIZER INC COM	12/17/2002	15,145 00	21,723 00	(6,578 00)	LT		



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 Capital Gains (Losses) 2002

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
10/23/2001	200		INTEL CORP COM	12/17/2002	3,623	00	5,171	(1,548)	LT
10/24/2001	200		INTEL CORP COM	12/17/2002	3,623	00	5,097	(1,474)	LT
1/31/2002	200		FLOWERS FOODS INC COM	12/17/2002	3,970	00	4,999	(1,029)	ST
3/5/2002	200		FIFTH THIRD BANKCORP	12/17/2002	11,851	62	13,451	(1,599)	ST
6/7/2002	200		BANK OF AMERICA	12/17/2002	14,013	71	14,200	(186)	ST
7/18/2002	400		INTEL CORP COM	12/17/2002	7,245	50	7,856	(610)	ST
8/21/2002	300		INTEL CORP COM	12/17/2002	5,434	12	5,792	(358)	ST
8/22/2002	300		ITT EDUCATIONAL SERVICES INC COM	12/17/2002	6,507	00	5,835	672	ST
9/6/2002	100		BANK OF AMERICA	12/17/2002	7,006	86	6,856	149	ST
5/4/2000	100		COACHMEN INDS INC COM	12/18/2002	1,592	00	1,581	11	ST
8/2/2000	100		LANDRY'S RESAURANTS INC COM	12/18/2002	2,132	00	763	1,369	LT
8/14/2000	100		LANDRY'S RESAURANTS INC COM	12/18/2002	2,132	00	768	1,364	LT
1/8/2001	500		PLEXUS CORP COM	12/18/2002	4,564	00	14,004	(9,440)	LT
1/8/2001	400		PLEXUS CORP COM	12/18/2002	3,676	00	11,203	(7,527)	LT
1/9/2001	100		PLEXUS CORP COM	12/18/2002	919	00	2,737	(1,818)	LT
4/11/2001	300		DRESS BARN INC COM	12/18/2002	4,124	00	3,516	608	LT
12/6/2001	400		AMGEN INC COM	12/18/2002	20,488	00	27,314	(6,826)	LT
1/31/2002	300		FLOWERS FOODS INC COM	12/18/2002	5,703	00	7,499	(1,796)	ST
2/1/2002	100		FLOWERS FOODS INC COM	12/18/2002	1,901	00	2,470	(569)	ST
2/22/2002	200		PEPICO INC	12/18/2002	8,158	21	10,080	(1,921)	ST
2/25/2002	100		PEPICO INC	12/18/2002	4,079	11	5,080	(1,000)	ST
2/26/2002	300		SYSCO CORP	12/18/2002	8,850	78	9,041	(191)	ST
3/19/2002	200		AMGEN INC COM	12/18/2002	10,243	85	12,486	(2,242)	ST
4/26/2002	1600		SUN MICROSYSTEMS INC COM	12/18/2002	5,207	00	13,359	(8,152)	ST
6/19/2002	200		COCA COLA CO	12/18/2002	8,899	13	11,189	(2,289)	ST
6/19/2002	200		COCA COLA CO	12/18/2002	4,449	56	5,511	(1,061)	ST
6/26/2002	100		COCA COLA CO	12/18/2002	59,205	00	57,568	1,637	ST
11/25/2002	60000		AT&T CORP GLOBAL BD	12/18/2002	13,469	00	2,256	11,213	LT
3/4/1996	400		BED BATH & BEYOND INC COM	12/19/2002	6,286	00	6,324	(38)	LT
5/4/2000	400		COACHMEN INDS INC COM	12/19/2002	2,054	00	762	1,292	LT
8/4/2000	100		LANDRY'S RESAURANTS INC COM	12/19/2002	3,367	00	2,376	991	LT
1/4/2001	100		BED BATH & BEYOND INC COM	12/19/2002	24,662	00	18,149	6,513	LT

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 Capital Gains (Losses) 2002

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
3/21/2001	200 PLEXUS CORP COM			12/19/2002	1,805 00	5,141 00	(3,336 00)	LT	
4/4/2001	800 ENTERGY CORP NEW COM			12/19/2002	36,462 00	31,173 00	5,289 00	LT	
4/11/2001	66 DRESS BARN INC COM			12/19/2002	1,022 00	773 00	249 00	LT	
4/18/2001	34 DRESS BARN INC COM			12/19/2002	465 00	397 00	68 00	LT	
9/27/2001	1000 UNION PAC CORP COM			12/19/2002	60,036 00	45,894 00	14,142 00	LT	
10/25/2001	100 UNION PAC CORP COM			12/19/2002	6,003 63	5,062 70	940 93	LT	
2/1/2002	200 FLOWERS FOODS INC COM			12/19/2002	3,776 00	4,940 00	(1,164 00)	ST	
6/21/2002	45000 LOCKHEED MARTIN CORP NOTE			12/19/2002	55,100 00	52,015 00	3,085 00	ST	
7/18/2002	200 HARLEY DAVIDSON			12/19/2002	9,299 05	9,690 00	(390 95)	ST	
8/1/2002	1600 HARRAHS ENTMT INC COM			12/19/2002	62,222 00	75,361 00	(13,139 00)	ST	
8/15/2002	500 HARRAHS ENTMT INC COM			12/19/2002	19,444 00	23,820 00	(4,376 00)	ST	
8/22/2002	100 ITT EDUCATIONAL SERVICES INC COM			12/19/2002	2,135 00	1,945 00	190 00	ST	
9/20/2002	45000 LOCKHEED MARTIN CORP NOTE			12/19/2002	55,100 00	54,733 00	367 00	ST	
10/8/2002	45000 FANNIE MAE			12/19/2002	54,011 00	54,537 00	(526 00)	ST	
11/6/2002	2100 TRANSOCEAN SEDCO FOREX INC COM			12/19/2002	51,365 00	51,577 00	(212 00)	ST	
5/4/2000	300 COACHMEN INDS INC COM			12/20/2002	4,798 00	4,743 00	55 00	LT	
5/4/2000	200 COACHMEN INDS INC COM			12/20/2002	3,206 00	3,162 00	44 00	LT	
8/15/2000	100 LANDRYS RESRAURANTS INC COM			12/20/2002	2,052 00	758 00	1,294 00	LT	
4/18/2001	200 DRESS BARN INC COM			12/20/2002	2,740 00	762 00	1,978 00	LT	
2/11/2002	200 ILLINOIS TOOL WKS INC			12/20/2002	13,068 20	14,200 00	(1,131 80)	ST	
2/11/2002	100 WALGREEN CO			12/20/2002	2,934 99	3,763 42	(828 43)	ST	
6/18/2002	300 WALGREEN CO			12/20/2002	8,804 97	11,644 21	(2,839 24)	ST	
7/16/2002	400 BAXTER INTL INC COM			12/20/2002	11,389 05	16,680 00	(5,290 95)	ST	
8/19/2002	100 ITT EDUCATIONAL SERVICES INC COM			12/20/2002	2,344 00	1,928 00	416 00	ST	
8/20/2002	200 ITT EDUCATIONAL SERVICES INC COM			12/20/2002	4,485 00	3,883 00	602 00	ST	
8/27/2002	400 ITT EDUCATIONAL SERVICES INC COM			12/20/2002	9,043 00	7,739 00	1,304 00	ST	
10/7/2002	300 HCA INC			12/20/2002	12,694 95	14,678 34	(1,983 39)	ST	
3/4/1996	300 BED BATH & BEYOND INC COM			12/23/2002	10,441 00	1,692 00	8,749 00	LT	
5/4/2000	200 COACHMEN INDS INC COM			12/23/2002	3,187 00	3,162 00	25 00	LT	
7/27/2000	100 LANDRYS RESRAURANTS INC COM			12/23/2002	2,043 00	742 00	1,301 00	LT	
8/8/2000	100 LANDRYS RESRAURANTS INC COM			12/23/2002	2,043 00	756 00	1,287 00	LT	

Date	Acquired	Shares	Security	Date	Sold	Proceeds	Cost	Gain/ (Loss)	Length
4/18/2001	100	DRESS BARN INC COM	12/23/2002	1,366	00	1,168	00	198	LT
4/30/2001	600	Pfizer INC COM	12/23/2002	18,727	00	26,067	00	(7,340)	LT
6/20/2001	200	CARDINAL HEALTH INC COM	12/23/2002	11,721	00	15,352	00	(3,631)	LT
1/3/2002	200	JOHNSON & JOHNSON	12/23/2002	10,869	53	11,669	06	(799)	ST
1/30/2002	200	WALMART STORES	12/23/2002	9,958	89	11,860	08	(1,901)	ST
2/6/2002	100	WALMART STORES	12/23/2002	4,979	45	5,908	00	(928)	ST
2/16/2002	200	JOHNSON & JOHNSON	12/23/2002	10,869	53	12,005	82	(1,136)	ST
7/16/2002	100	HARLEY DAVIDSON	12/23/2002	4,694	89	4,796	33	(101)	ST
8/19/2002	100	ITT EDUCATIONAL SERVICES INC COM	12/23/2002	2,330	00	1,928	00	402	ST
8/26/2002	100	ITT EDUCATIONAL SERVICES INC COM	12/23/2002	2,330	00	1,915	00	415	ST
8/28/2002	500	ITT EDUCATIONAL SERVICES INC COM	12/23/2002	11,651	00	9,369	00	2,282	ST
7/27/2000	100	LANDRY'S RESAURANTS INC COM	12/24/2002	2,047	00	742	00	1,305	LT
4/18/2001	100	DRESS BARN INC COM	12/24/2002	1,334	00	1,168	00	166	LT
2/1/2002	100	GENERAL DYNAMICS INC	12/24/2002	7,914	43	9,059	72	(1,145)	ST
2/27/2002	100	GENERAL DYNAMICS INC	12/24/2002	7,914	43	9,105	00	(1,190)	ST
7/27/2000	200	LANDRY'S RESAURANTS INC COM	12/26/2002	4,128	00	1,485	00	2,643	LT
1/25/2001	100	UNITEDHEALTH GROUP INC COM	12/26/2002	8,404	00	6,050	00	2,354	LT
4/30/2001	200	Pfizer INC COM	12/26/2002	6,116	00	8,689	00	(2,573)	LT
7/18/2001	500	Pfizer INC COM	12/26/2002	15,291	00	20,053	00	(4,762)	LT
9/4/2001	100	HCA INC COM	12/26/2002	4,181	00	4,691	00	(510)	LT
1/3/2002	200	JOHNSON & JOHNSON	12/26/2002	10,888	89	11,669	06	(780)	ST
7/16/2002	300	HARLEY DAVIDSON	12/26/2002	13,882	86	14,388	99	(506)	ST
7/18/2002	200	HCA INC	12/26/2002	8,361	13	9,434	00	(1,072)	ST
7/31/2002	200	BAXTER INTL INC COM	12/26/2002	5,616	00	7,997	32	(2,381)	ST
7/27/2000	200	LANDRY'S RESAURANTS INC COM	12/30/2002	4,091	00	1,485	00	2,606	LT
5/4/2000	100	COACHMEN INDS INC COM	12/31/2002	1,578	00	1,582	00	(4)	LT
5/5/2000	400	COACHMEN INDS INC COM	12/31/2002	6,315	00	5,924	00	391	LT
7/27/2000	300	LANDRY'S RESAURANTS INC COM	12/31/2002	6,279	00	2,228	00	4,051	LT
3/21/2001	100	PLEXUS CORP COM	12/31/2002	912	00	2,570	00	(1,658)	LT
4/26/2002	400	SUN MICROSYSTEMS INC COM	12/16/2003	1,345	00	3,339	00	(1,994)	LT
41,686,183 63									
43,116,880 17									
(1,430,695 24)									

**NORD FAMILY FOUNDATION**

**I.D. #34-1595929**

**FORM 990-PF**

**YEAR ENDED December 31, 2002**

**Part XV, Lines 2(a)-(d):**

Sharon White, Controller  
The Nord Family Foundation  
747 Milan Avenue  
Amherst, Ohio 44001  
Telephone (440) 984-3939

Applications should be submitted in written form and should contain 1) names of the applicant agency and a statement of the agency's function, 2) a list of current board members, 3) a statement of objectives of the proposed project, 4) a budget showing expenditures and income from the agency and, separately, for the proposed project, 5) a copy of the organization's letter of determination from the Internal Revenue Service granting tax-exempt status

No grant application forms are currently used by The Foundation

Foundation Trustees meet at least three times a year to review requests. These meetings are usually held in February, June, and October. Proposals to be considered at any Trustee meeting should be submitted six weeks prior to the scheduled meeting date.

The Foundation makes grants to non-profit agencies and organizations that have qualified with the Internal Revenue Service as Section 501(c) (3) organization and to governmental units described in Section 170(c)(1).

The Foundation is concerned primarily with Lorain County and Cuyahoga County, Ohio and communities in which Nord Family members reside. The Foundation is especially interested in projects assisting disadvantaged minorities and others finding it difficult or impossible to help themselves. Leading fields of interest are education, social services, health, civic and cultural activities.

The Foundation considers both capital and program requests. Funds are usually granted for a one-year period, but multi-year proposals will also be considered.

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

▶ 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)

Note: 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)

Note: 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

Type or print  File by the due date for filing your return. See instructions	Name of Exempt Organization <b>THE NORD FAMILY FOUNDATION</b>	Employer identification number <b>34-1595929</b>
	Number, street, and room or suite no. If a PO box, see instructions <b>347 MIDWAY BLVD., SUITE 210</b>	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions <b>ELYRIA, OH 44035</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 (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 |

- ▶ 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-month, for 990-T corporation) extension of time until AUGUST 15, 2003, to file the exempt organization return for the organization named above. The extension is for the organization's return for

▶  calendar year 2002 or

▶  tax year beginning \_\_\_\_\_, 20\_\_\_\_, and ending \_\_\_\_\_, 20\_\_\_\_

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 \$ 51,430

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 \$ 51,430

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 \$ 0.00

### 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 ▶ Larry J. McKay Title ▶ CPA Date ▶ 4/24/03

For Paperwork Reduction Act Notice, see Instruction

DELOITTE & TOUCHE LLP ID NO. 13-3891517  
127 PUBLIC SQUARE CLEVELAND, OHIO 44114

Form **8868** (12-2000)

- 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)

**Part II 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>THE NORD FAMILY FOUNDATION</b>	Employer identification number <b>34-1595929</b>
	Number, street, and room or suite no. If a P.O. box, see instructions <b>747 MILAN AVENUE</b>	For IRS use only
	City, town or post office, state, and ZIP code. For a foreign address, see instructions <b>AMHERST, OHIO 44001</b>	

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

- Form 990  Form 990-EZ  Form 990-T (sec 401(a) or 408(a) trust)  Form 1041-A  Form 5227  Form 8870
- Form 990-BL  Form 990-PF  Form 990-T (trust other than above)  Form 4720  Form 6069

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

- 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 NOVEMBER 17, 2003

5 For calendar year 2002, or other tax year beginning \_\_\_\_\_, 20\_\_\_\_ and ending \_\_\_\_\_, 20\_\_\_\_

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 ADDITIONAL INFORMATION IS NEEDED TO FILE A COMPLETE AND ACCURATE RETURN.

8a 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 **\$ 67,011**

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 **\$ 67,011**

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 Larry H. M. Kay Title CPA Date 8/11/03

**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 due date of the return for which an extension was requested
- Other \_\_\_\_\_

Director \_\_\_\_\_ By \_\_\_\_\_

**EXTENSION APPROVED**

**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

SEP 29 2003

Type or print	Name <b>THE NORD FAMILY FOUNDATION C/O DELOITTE &amp; TOUCHE LLP</b>
	Number and street (include suite, room, or apt. no.) Or a P.O. box number <b>127 PUBLIC SQUARE, SUITE 2500</b>
	City or town, province or state, and country (including postal or ZIP code) <b>CLEVELAND, OHIO 44114</b>

IRB:WAS:030801:1  
SUBMISSION PROCESSING, OGDEN