

Return of Private Foundation
or Section 4947(a)(1) Nonexempt Charitable Trust
Treated as a Private Foundation

2002

Department of the Treasury
Internal Revenue Service

Note The organization may be able to use a copy of this return to satisfy state reporting requirements

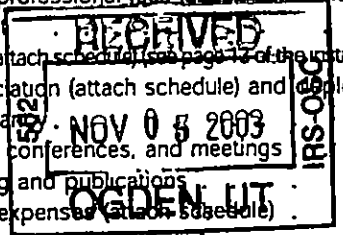
For calendar year 2002, or tax year beginning , 2002, and ending , 20

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 GAR FOUNDATION		A Employer identification number 34-6577710
	Number and street (or P.O. box number if mail is not delivered to street address)	Room/suite	B Telephone number (see page 10 of the instructions) (330) 375-8435
	City or town, state, and ZIP code Akron, Ohio 44309-2130		C If exemption application is pending check here <input type="checkbox"/>
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		D 1 Foreign organizations check here <input type="checkbox"/> 2 Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>	
I Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶ \$ 135,999,035		J Accounting method <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis)	
E If private foundation status was terminated under section 507(b)(1)(A) check here <input type="checkbox"/>		F If the foundation is in a 60-month termination under section 507(b)(1)(B) check here <input type="checkbox"/>	

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see page 10 of the instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule) Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B	-0-			
	2 Distributions from split-interest trusts		-0-		
	3 Interest on savings and temporary cash investments	127,475	127,475		
	4 Dividends and interest from securities	4,037,873	4,037,873		
	5a Gross rents	-0-	-0-		
	b (Net rental income or (loss))	-0-			
	6a Net gain or (loss) from sale of assets not on line 10	(6,482,696)			
	b Gross sales price for all assets on line 6a	126,646,050			
	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	-0-			
b Less Cost of goods sold	-0-				
c Gross profit or (loss) (attach schedule)	-0-				
11 Other income (attach schedule)	-0-	-0-			
12 Total Add lines 1 through 11	(2,317,348)	4,165,348	N/A		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	381,278	375,576		5,702
	14 Other employee salaries and wages	-0-	-0-		-0-
	15 Pension plans, employee benefits	-0-	-0-		-0-
	16a Legal fees (attach schedule)	36,786	32,306		3,381
	b Accounting fees (attach schedule)	45,650	33,433		12,226
	c Other professional fees (attach schedule)	1,447,809	403,185		1,042,178
	17 Interest	-0-	-0-		-0-
	18 Taxes (attach schedule) (see page 12 of the instructions)	54,922	22,481		-0-
	19 Depreciation (attach schedule) and depletion	-0-	-0-		
	20 Occupancy	-0-	-0-		-0-
	21 Travel, conferences, and meetings	12,393	10		12,333
22 Printing and publications	-0-	-0-		-0-	
23 Other expenses (attach schedule)	98,405	54,233		44,141	
24 Total operating and administrative expenses. Add lines 13 through 23	2,077,252	921,224	N/A	1,120,511	
25 Contributions, gifts, grants paid	7,348,461			7,348,461	
26 Total expenses and disbursements. Add lines 24 and 25	9,425,713	921,224	N/A	8,468,972	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	(11,743,061)				
b Net investment income (if negative, enter -0-)		3,244,124			
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 (See instructions)		
		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing			
	2 Savings and temporary cash investments	5,075,849	6,569,984	6,569,984
	3 Accounts receivable ▶	10,494	8,551	8,551
	Less allowance for doubtful accounts ▶			
	4 Pledges receivable ▶	-0-	-0-	-0-
	Less allowance for doubtful accounts ▶			
	5 Grants receivable	-0-	-0-	-0-
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see page 15 of the instructions)	-0-	-0-	-0-
	7 Other notes and loans receivable (attach schedule) ▶			
	Less allowance for doubtful accounts ▶	-0-	-0-	-0-
	8 Inventories for sale or use	-0-	-0-	-0-
	9 Prepaid expenses and deferred charges	99,274	52,999	52,999
	10a Investments—U S and state government obligations (attach schedule)	23,592,610	20,216,116	20,940,614
	b Investments—corporate stock (attach schedule)	101,465,101	96,312,010	90,628,091
	c Investments—corporate bonds (attach schedule)	20,885,542	16,155,625	17,663,527
	11 Investments—land, buildings, and equipment basis ▶			
Less accumulated depreciation (attach schedule) ▶	-0-	-0-	-0-	
12 Investments—mortgage loans	-0-	-0-	-0-	
13 Investments—other (attach schedule)	64,114	134,638	135,269	
14 Land, buildings, and equipment basis ▶				
Less accumulated depreciation (attach schedule) ▶	-0-	-0-	-0-	
15 Other assets (describe ▶)	-0-	-0-	-0-	
16 Total assets (to be completed by all filers—see page 16 of the instructions Also, see page 1, item I)	151,192,984	139,449,923	135,999,035	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶)			
23 Total liabilities (add lines 17 through 22)	-0-	-0-		
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here ▶ <input type="checkbox"/>			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Organizations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>			
	27 Capital stock, trust principal, or current funds	151,192,984	139,449,923	
	28 Paid-in or capital surplus, or land, bldg, and equipment fund	-0-	-0-	
	29 Retained earnings, accumulated income, endowment, or other funds	-0-	-0-	
30 Total net assets or fund balances (see page 16 of the instructions)	151,192,984	139,449,923		
31 Total liabilities and net assets/fund balances (see page 16 of the instructions)	151,192,984	139,449,923		

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 years return)	1	151,192,984
2 Enter amount from Part I, line 27a	2	(11,743,061)
3 Other increases not included in line 2 (itemize) ▶	3	
4 Add lines 1, 2, and 3	4	139,449,923
5 Decreases not included in line 2 (itemize) ▶	5	
6 Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	139,449,923

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				
b	SEE SCHEDULES			
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				
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) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j) if any		
a				
b				
c				
d				
e				
2 Capital gain net income or (net capital loss) $\left\{ \begin{array}{l} \text{if gain, also enter in Part I, line 7} \\ \text{if (loss), enter -0- in Part I, line 7} \end{array} \right\}$		2	(6,482,696)	
3 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) (see pages 12 and 17 of the instructions) 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 page 17 of the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable use assets	(d) Distribution ratio (col (b) divided by col (c))
2001	7,976,153	169,183,163	0.0471451
2000	9,723,335	191,573,972	0.0507550
1999	3,957,996	171,189,547	0.0231205
1998	9,020,443	164,882,477	0.0547083
1997	5,275,948	137,176,634	0.0384610
2 Total of line 1, column (d)			0.2141899
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			0.0428380
4 Enter the net value of noncharitable-use assets for 2002 from Part X, line 5			150,542,720
5 Multiply line 4 by line 3			6,448,949
6 Enter 1% of net investment income (1% of Part I, line 27b)			32,441
7 Add lines 5 and 6			6,481,390
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions on page 17			8,468,972

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 17 of the instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling letter (attach copy of ruling letter if necessary—see instructions)			
b	Domestic organizations that meet the section 4940(e) requirements in Part V check here <input checked="" 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 (f)			
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	1	32,441	
3	Add lines 1 and 2	2	-0-	
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	3	32,441	
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	4	-0-	
6	Credits/Payments	5	32,441	
a	2002 estimated tax payments and 2001 overpayment credited to 2002	6a	37,722	
b	Exempt foreign organizations—tax withheld at source	6b	-0-	
c	Tax paid with application for extension of time to file (Form 8868)	6c	-0-	
d	Backup withholding erroneously withheld	6d	-0-	
7	Total credits and payments. Add lines 6a through 6d	7	37,722	
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8	-0-	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	N/A	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	5,281	
11	Enter the amount of line 10 to be credited to 2003 estimated tax	11	-0-	
				Refunded

Part VII-A Statements Regarding Activities

	Yes	No
1a		X
1b		X
1c		X
2		X
3		X
4a		X
4b		N/A
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?

1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 18 of the 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.

1c Did the organization file Form 1120-POL for this year?

2 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?

4b 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 page 19 of the instructions) ▶ Ohio

8b 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 on page 25)? *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.garfdn.org

12 The books are in care of ▶ National City Bank, Attn: Stephen Strayer Telephone no ▶ 330-375-8435
Located at ▶ One Cascade Plaza, Akron, OH ZIP+4 ▶ 44308-9748

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 ▶ 13 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

1a During the year did the organization (either directly or indirectly)

- (1) Engage in the sale or exchange, or leasing of property with a disqualified person?
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?
(6) Agree to pay money or property to a government official? Exception Check "No" if the organization agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days)

b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 19 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here

c Did the organization engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2002?

2 Taxes on failure to distribute income (section 4942) (does not apply for years the organization was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))

a At the end of tax year 2002, did the organization have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2002? If "Yes, list the years 20... 20... 19... 19...

b Are there any years listed in 2a for which the organization is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the years undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see page 19 of the instructions)

c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here 20... 20... 19... 19...

3a Did the organization hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?

b If "Yes," did it have excess business holdings in 2002 as a result of (1) any purchase by the organization or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720 to determine if the organization had excess business holdings in 2002)

4a Did the organization invest during the year any amount in a manner that would jeopardize its charitable purposes?

b Did the organization make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2002?

5a During the year did the organization pay or incur any amount to

- (1) Carry on propaganda or otherwise attempt to influence legislation (section 4945(e))?
(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?
(3) Provide a grant to an individual for travel, study, or other similar purposes?
(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4340(d)(2)?
(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes or for the prevention of cruelty to children or animals?

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see page 20 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here

c If the answer is "Yes" to question 5a(4), does the organization claim exemption from the tax because it maintained expenditure responsibility for the grant? If "Yes," attach the statement required by Regulations section 53.4945-5(d)

6a Did the organization during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?

b Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? If you answered "Yes" to 6b also file Form 8870

Table with 3 columns: Question ID, Yes, No. Contains 'X' marks for 'No' answers to questions 1a(1)-(6), 1b, 1c, 2a, 2b, 3a, 3b, 4a, 4b, 5a(1)-(5), 5b, 6a, 6b.

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

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

(a) Name and address	(b) Title and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account other allowances
SEE SCHEDULE		381,278	-0-	-0-

2 Compensation of five highest-paid employees (other than those included on line 4-see page 20 of the instructions) If none, enter "NONE"

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

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

3 Five highest-paid independent contractors for professional services-see page 20 of the instructions) If none, enter "NONE"

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
Buckingham, Doolittle & Burroughs, LLP P O. Box 1500, Akron, OH 44309-1500	grant administration; legal, accounting and	1,127,069
Oak Associates, Ltd. 3875 Embassy Parkway, Ste. 250, Akron, OH 44333	investment oversight investment management	145,775
Armstrong Shaw Associates 45 Grove Street, New Canaan, CT 06840-5330	investment management	124,573
Westfield Capital Management Company, Inc. One Financial Center, 23rd Floor, Boston, MA .02111.	investment management	54,302

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

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 Startup support for Center for Non-Profit Excellence for Summit County, Ohio SEE ATTACHED DESCRIPTION	66,745
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see page 21 of the instructions)

Describe the two largest program related investments made by the foundation during the tax year on lines 1 and 2		Amount
1	NONE	
2		
All other program related investments See page 21 of the instructions		
3		
Total Add lines 1 through 3		NONE

Part X Minimum Investment Return (All domestic foundations must complete this part Foreign foundations, see page 21 of the instructions)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc purposes		
a	Average monthly fair market value of securities includes partnership investment	1a	146,114,365
b	Average of monthly cash balances	1b	6,720,884
c	Fair market value of all other assets (see page 22 of the instructions)	1c	
d	Total (add lines 1a, b, and c)	1d	152,835,249
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	152,835,249
4	Cash deemed held for charitable activities Enter 1/2% of line 3 (for greater amount, see page 22 of the instructions)	4	2,292,529
5	Net value of noncharitable-use assets Subtract line 4 from line 3 Enter here and on Part V, line 4	5	150,542,720
6	Minimum investment return Enter 5% of line 5	6	7,527,136

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

1	Minimum investment return from Part X line 6	1	7,527,136
2a	Tax on investment income for 2002 from Part VI, line 5	2a	32,441
b	Income tax for 2002 (This does not include the tax from Part VI)	2b	-0-
c	Add lines 2a and 2b	2c	32,441
3	Distributable amount before adjustments Subtract line 2c from line 1	3	7,494,695
4a	Recoveries of amounts treated as qualifying distributions	4a	-0-
b	Income distributions from section 4947(a)(2) trusts	4b	-0-
c	Add lines 4a and 4b	4c	-0-
5	Add lines 3 and 4c	5	7,494,695
6	Deduction from distributable amount (see page 23 of the instructions)	6	-0-
7	Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1	7	7,494,695

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

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		8,468,972
a	Expenses, contributions, gifts, etc.—total from Part I column (d), line 26	1a	
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	-0-
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	-0-
b	Cash distribution test (attach the required schedule)	3b	-0-
4	Qualifying distributions Add lines 1a through 3b Enter here and on Part V, line 8 and Part XIII, line 4	4	8,468,972
5	Organizations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see page 24 of the instructions)	5	32,441
6	Adjusted qualifying distributions Subtract line 5 from line 4	6	8,436,531

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

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

	(a) Corpus	(b) Years prior to 2001	(c) 2001	(d) 2002
1 Distributable amount for 2002 from Part XI, line 7				7,494,695
2 Undistributed income, if any, as of the end of 2001				
a Enter amount for 2001 only			8,262,897	
b Total for prior years 20____, 19____, 19____		-0-		
3 Excess distributions carryover, if any, to 2002				
a From 1997				
b From 1998				
c From 1999				
d From 2000				
e From 2001				
f Total of lines 3a through e	-0-			
4 Qualifying distributions for 2002 from Part XII, line 4 ▶ \$ 8,468,972				
a Applied to 2001, but not more than line 2a			8,262,897	
b Applied to undistributed income of prior years (Election required—see page 24 of the instructions)		-0-		
c Treated as distributions out of corpus (Election required—see page 24 of the instructions)	-0-			
d Applied to 2002 distributable amount				206,075
e Remaining amount distributed out of corpus	-0-			
5 Excess distributions carryover applied to 2002 (If an amount appears in column (d), the same amount must be shown in column (a))	-0-			-0-
6 Enter the net total of each column as indicated below				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	-0-			
b Prior years' undistributed income Subtract line 4b from line 2b		-0-		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		-0-		
d Subtract line 6c from line 6b Taxable amount—see page 24 of the instructions		-0-		
e Undistributed income for 2001 Subtract line 4a from line 2a Taxable amount—see page 24 of the instructions			-0-	
f Undistributed income for 2002 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2003.				7,288,620
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(E) or 4942(g)(3) (see page 24 of the instructions)	-0-			
8 Excess distributions carryover from 1997 not applied on line 5 or line 7 (see page 25 of the instructions)	-0-			
9 Excess distributions carryover to 2003 Subtract lines 7 and 8 from line 6a	-0-			
10 Analysis of line 9				
a Excess from 1998				
b Excess from 1999				
c Excess from 2000				
d Excess from 2001				
e Excess from 2002				

Part XIV Private Operating Foundations (see page 25 of the instructions and Part VII-A, question 9) N/A

- 1a 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)

	Tax year				(e) Total
	(a) 2002	(b) 2001	(c) 2000	(d) 1999	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
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					
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 page 25 of the instructions) to individual 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 attached "Guidelines for Grantseekers" and grant application form
Also see the Foundation's website: www.garfdn.org
- b The form in which applications should be submitted and information and materials they should include
See attached grant application form
Also see the Foundation's website: www.garfdn.org
- c Any submission deadlines
See attached "Guidelines for Grantseekers"
Also see the Foundation's website: www.garfdn.org
- d Any restrictions or limitations on awards such as by geographical areas, charitable fields, kinds of institutions, or other factors
See attached "Guidelines for Grantseekers"
Also see the Foundation's website: www.garfdn.org

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>a <i>Paid during the year</i></p> <p><u>SEE ATTACHED SCHEDULE</u></p>				7,348,461
Total				▶ 3a 7,348,461
<p>b <i>Approved for future payment</i></p>				
Total				▶ 3b NONE

- 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 GAR FOUNDATION	Employer identification number 34 : 6577710
	Number, street, and room or suite no. If a P.O. box, see instructions Attn: Stephen Strayer, P.O. Box 2130	For IRS use only
	City, town, or post office, state, and ZIP code. For a foreign address, see instructions Akron, Ohio 44309-2130	

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 15, 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 The Foundation has not yet been able to complete the determination of the tax basis of many of its security sales.

- 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 \$ 33,000
- 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 \$ 37,722
- 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 \$ -0-

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 Anita Szegvari, CPA Title CPA Date 07/29/03

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 _____ Date _____

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

Type or print	Name Anita Szegvari
	Number and street (include suite, room, or apt. no.) Or a P.O. box number P.O. Box 1500
	City or town, province or state, and country (including postal or ZIP code) Akron, Ohio 44309-1500

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

OMB No 1545 1709

▶ 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	Name of Exempt Organization GAR FOUNDATION	Employer identification number 34 : 6577710
File by the due date for filing your return See instructions	Number, street, and room or suite no. If a P.O. box see instructions Attention: Stephen Strayer, P.O. Box 2130	
	City, town or post office, state, and ZIP code For a foreign address, see instructions Akron, Ohio 44309-2130	

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 \$ 33,250

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 \$ 37,722

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-

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 ▶ Anita Sjogren, CPA Title ▶ CPA Date ▶ 04/21/03

For Paperwork Reduction Act Notice, see Instruction

Cat No 27916D

Form **8868** (12 2000)

Certified Mail Receipt # 7000 0600 0024 6525 3321

PAGE 1, PART I ITEMIZATION SCHEDULES

	Payee or Type	Total Paid Column (a)	Allocable to Investment Income Column (b)	Allocable to Charitable Purposes Column (c)
Line 16a	Legal Fees			
	Buckingham, Doolittle & Burroughs	** 36,786	32,306	3,881
Line 16b	Accounting Fees			
	Buckingham, Doolittle & Burroughs	** 45,659	33,433	12,226
Line 16c	Other Professional Fees			
	Buckingham, Doolittle & Burroughs	** 1,044,624		1,042,178
	Oak Associates, Ltd	* 145,775	145,775	
	Armstrong Shaw Associates	* 124,573	124,573	
	Westfield Capital Management Company	* 54,302	54,302	
	Systematic Financial Management, LLP	* 39,299	39,299	
	State Street Global Advisors	* 39,236	39,236	
	TOTAL	1,447,809	403,185	1,042,178
Line 18	Taxes			
	2002 IRC Section 4940	32,441		
	Foreign dividend taxes withheld	22,481	22,481	
	TOTAL	54,922	22,481	-
Line 23	Other expenses			
	Foreign securities custody fees	38,543	38,543	
	Directors & officers liability insurance	25,901		25,901
	Early Stage Partners investment expenses per 2002 K-1	15,346	15,346	
	Membership dues to organizations	8,500		8,500
	Grant application and administration software	7,097		7,097
	Website expenses	1,200		1,200
	Postage and delivery services	878		878
	Electronic and internet research	573	344	229
	Annual state charitable foundation filing fee	200		200
	Professional literature and copying	136		136
	Holiday parties for grant administration staff	31		
	TOTAL	98,405	54,233	44,141

* Investment management fee

** Description attached

GAR FOUNDATION

34-6577710

2002 990-PF

Part 1, Line 16 a -- Legal Fees

1 Buckingham, Doolittle & Burroughs, LLP

Charitable

Work on trademark registration issues, Review minutes of quarterly Distribution Committee meetings, Research expenditure responsibility documentation, Research trust and trustee matters, Conduct legal audit of foundation operations, Draft and review grant agreements, Research private foundation lobbying restrictions, Formal statement of Distribution Committee responsibilities, Complete sales tax exemption certificate, Research jeopardy investments, Work on GAR grant agreement, Review software agreement, and General research regarding miscellaneous legal issues relating to applicants and foundation operations

TOTAL \$3,881

Investment

Draft minutes of quarterly and special Investment Committee meetings, Meetings with Trustees and investment management consultant, Review and analysis of investment reports, Execution of documents related to investments, Meetings with investment managers, Review of investment policy and guidelines, and General research regarding investment matters

TOTAL \$32,306

Other

Conflict of interest issues research

TOTAL \$599

GAR FOUNDATION
34-6577710
2002 FORM 990-PF

Part I, Line 16 b – Accounting Fees

1 Buckingham, Doolittle & Burroughs, LLP

Investment

Maintain security sales gain and loss ledgers for all accounts, prepare monthly transaction summaries and cash reconciliations for all investment accounts, review complex merger, spin-off and reorganization transactions to insure correct tax reporting of them, track net investment income, annualize income for investment income tax estimate calculations, provide Investment Committee support

TOTAL \$33,433

Charitable

Maintain cash receipts and disbursements journals for operating account, track total charitable expenditures and provide quarterly reports to Distribution Committee, prepare ~~2000~~ 2001 990-PF, assist grant administration personnel with analyses of donees' financial issues

TOTAL \$12,226

GAR FOUNDATION

34-6577710

2002 990-PF

Part I, Line 16 c - Other Professional Fees

1 Buckingham, Doolittle & Burroughs, LLP

Charitable

Receiving and reviewing requests for grants and information on grants, letters to applicants for additional information required in connection with making specific grants, extensive research on Internet and through libraries, reviewing various publications, making telephone inquiries, preparing write-ups to be reviewed and discussed by staff at meetings Prepare updates and reports for review by the Distribution Committee

Telephone and personal conferences with prospective applicants, research and discussions with staff to determine eligibility of grant requests

Conducting personal interviews on site or at GAR offices with officers or other personnel of grant applicants, visiting organizations to which grants have been made for the purpose of ascertaining whether awards are being used for the specified purposes of the grants and visiting grant applicants to assess proposed projects

Preparing final materials to be presented at Distribution Committee meetings, attendance at and follow-up to Distribution Committee meetings, preparing and monitoring of financial data, preparing minutes of the meetings and obtaining approval of same, notification to grant applicants of Distribution Committee decisions

Maintaining files and support information necessary for the distribution of awards, maintain GAR website and on-line application form, preparation of various reports through specialized computer program, follow-up with recipients on compliance with endowment policy and progress reports on projects, maintenance and amendments to policies, preparation of necessary reports for 990-PF filing, organization of research database, research and attendance at meetings relating to regionalism and other areas of interest to the foundation, attendance at and participation in meetings for grant making organizations and their personnel, various proactive endeavors including Summit Education Initiative, the Project Connect initiative, and the Center for Nonprofit Excellence

TOTAL \$1,042,178

Other

Project to document the GAR Foundation's history

TOTAL \$2,446

GAR FOUNDATION
34-6577710
2002 990-PF

PAGE 2, PART II ITEMIZATION SCHEDULES

	<u>Column (a)</u>	<u>Column (b)</u>
<u>Page 2, Part II, Line 3, Accounts Receivable</u>		
December moneyfund interest received the following January	<u>10,494</u>	<u>8,551</u>
<u>Page 2, Part II, Line 9, Prepaid Expenses and Deferred Charges.</u>		
Uncollected purchased bond interest at December 31st	90,794	47,718
IRC Section 4940 prepaid tax at year end	4,722	5,281
Prepaid legal fees	3,758	-
TOTAL	<u>99,274</u>	<u>52,999</u>
<u>Page 2, Part II, Line 10, Investments.</u>		
See attached National City Bank, Akron 12/31/02 statement lists		
<u>Page 2, Part II, Line 13, Investments-Other.</u>		
Limited partnership investment in Early Stage Partners, L P , which makes equity investments in promising young businesses	<u>64,114</u>	<u>134,638</u>

GAR FOUNDATION

34-6577710

2002 990-PF

Attachment to Form 990-PF Part VII-B, Question 5c on page 5

**Expenditure Responsibility Statement
For the year 2002**

Pursuant to the IRC Regulation § 53 4945-5(d)(2), the GAR FOUNDATION provides the following information

- (i) Grantee Siffryn Residential Association, Inc
 Fbo Edgewood Family Home, Inc
 2912 Whipple Avenue, NW
 Canton, OH 44708
- (ii) Amount of February 14, 2002, \$17,000 toward the purchase of a Dodge Caravan for
 Grants the benefit of the Edgewood Family Home, Inc
- (iii) Purpose of Siffryn Residential Association, Inc ("Siffryn") acted as fiscal sponsor
 Grants for The Edgewood Family Home ("Edgewood") Siffryn was organized
 in 1976 It was established by the Stark County Association for
 Retarded Citizens for the purpose of providing community residential
 services It presently provides services to 37 homes in four Ohio
 counties Edgewood is incorporated as a nonprofit family consortium It
 purchased a house at 3524 Edgewood Rd in Stow, Ohio in August
 1990 The residents of Edgewood are persons with developmental
 disabilities who share a home and have 24 hour staff support
 Edgewood meets regularly, with the assistance of Siffryn, to manage the
 home under the supervision of the Summit County Board of Mental
 Retardation The grant was used to purchase a Dodge Grand Caravan to
 benefit Edgewood occupants
- (iv) & (vi) Reports Siffryn sent a report on September 25, 2002, attaching a copy of the bill
 of sale for the purchase of the van and the outcome of the objectives of
 the grant
- (v) Diversions To the knowledge of the grantor, no funds have been diverted to any
 activity other than the activity for which the grant was originally made
- (vii) Verification The grantor has no reason to doubt the accuracy or reliability of the
 report from the grantee, therefore, no independent verification of the
 report was made

GAR FOUNDATION
34-6577710
2002 990-PF

Attachment to Form 990-PF Part VII-B, Question 5c on page 5

Expenditure Responsibility Statement
For the year 2002

Pursuant to the IRC Regulation § 53 4945-5(d)(2), the GAR FOUNDATION provides the following information

- | | |
|--|---|
| (i) Grantee | United Disability Services, Inc
fbo City Faire
701 South Main Street
Akron, OH 44311 |
| (ii) Amount of Grant | May 9, 2002, \$20,000 for City Faire |
| (iii) Background of organizations and Purpose of Grant | United Disability Services, Inc ("UDS") acted as fiscal sponsor for City Faire UDS was founded in 1949 by a small group of parents of children with disabilities in order to provide educational and social opportunities for their children The UDS mission is "To lead in the delivery of high quality, consumer-driven services which support people with disabilities, their families and others in the attainment of their goals" City Faire is a community arts festival that was held in downtown Akron in August 2002 The festival showcased music, dance, theater, visual arts, culinary arts, digital arts, and children's activities The GAR grant was to assist UDS with the expenses of City Faire |
| (iv) & (vi) Reports | UDS sent a financial and narrative report on October 31, 2002 detailing the disbursements of the grant Members of the GAR staff also attended the City Faire festival to observe the quality of the programs |
| (v) Diversions | To the knowledge of the grantor, no funds have been diverted to any activity other than the activity for which the grant was originally made |
| (vii) Verification | The grantor has no reason to doubt the accuracy or reliability of the report from the grantee, therefore, no independent verification of the report was made |

GAR FOUNDATION
34-6577710
2002 990-PF

Attachment to Form 990-PF Part VII-B, Question 5c on page 5

Expenditure Responsibility Statement
For the year 2002

Pursuant to the IRC Regulation § 53 4945-5(d)(2), the GAR FOUNDATION provides the following information

- | | |
|--|--|
| (i) Grantee | Summit Housing Development Corporation
Fbo Independence Consortium, Inc
89 East Howe Road
Tallmadge, OH 44278-1099 |
| (ii) Amount of Grant | May 9, 2002, \$23,100 to purchase a van for the use of residents of Independence Consortium, Inc |
| (iii) Background of organizations and Purpose of Grant | Summit Housing Development Corporation ("Summit") was formed to assist people eligible for mental retardation developmental disabilities services in securing housing Independence Consortium, Inc ("Independence") is an Ohio nonprofit corporation which does not have a 501(c)(3) designation The families of four tenants, two of whom are employable, but all of whom have mental retardation or developmental disabilities, organized Independence The house is geared to the independent functioning of the young women who are residing there Independence provides immediate overall surveillance of the home and of the services provided by the professional caregivers Summit acted as fiscal sponsor for Independence GAR awarded Summit a grant to purchase a van for the use of the residents of Independence |
| (iv) & (vi) Reports | Summit sent a report on November 4, 2002 attaching a copy of the bill of sale for the purchase of the van and the outcome of the objectives of the grant |
| (v) Diversions | To the knowledge of the grantor, no funds have been diverted to any activity other than the activity for which the grant was originally made |
| (vii) Verification | The grantor has no reason to doubt the accuracy or reliability of the report from the grantee, therefore, no independent verification of the report was made |

GAR FOUNDATION
34-6577710
2002 990-PF

Attachment to Form 990-PF Part VII-B, Question 5c on page 5

Expenditure Responsibility Statement
For the year 2002

Pursuant to the IRC Regulation § 53 4945-5(d)(2), the GAR FOUNDATION provides the following information

- (i) Grantee United Way of Portage County
 Fbo LEAVE A LEGACY Summit, Portage, Medina
 90 North Prospect Street
 P O Box 845
 Ravenna, OH 44266
- (ii) Amount of Grant August 15, 2002, \$7,500 for general operating expenses for LEAVE A LEGACY Summit, Portage, Medina ("Legacy")
- (iii) Background of organizations and Purpose of Grant United Way of Portage County ("United Way") is a federation of 18 nonprofit health and human service organizations that provide a wide array of services throughout Portage County, Ohio. Legacy is modeled after a program launched in 1996 by the Central Ohio Planned Giving Council. The mission of Legacy is to increase the rate at which planned charitable gifts are made across North America. The program is conducted as a broad-based collaborative effort designed to inform and educate people in a community about the opportunities and benefits of using estate planning to give back to the communities that have served and nurtured them. United Way acted as fiscal sponsor for Legacy. The grant to Legacy was for general operating support.
- (iv) & (vi) Reports Legacy sent a financial and narrative report on January 31, 2003, indicating the list of original objectives of the project, and the progress, activities and outcomes of the objectives. A complete financial report was also included in this report.
- (v) Diversions To the knowledge of the grantor, no funds have been diverted to any activity other than the activity for which the grant was originally made.
- (vii) Verification The grantor has no reason to doubt the accuracy or reliability of the report from the grantee, therefore, no independent verification of the report was made.

GAR FOUNDATION

34-6577710

2002 990-PF

Attachment to Form 990-PF Part VII-B, Question 5c on page 5

**Expenditure Responsibility Statement
For the year 2002**

Pursuant to the IRC Regulation § 53 4945-5(d)(2), the GAR FOUNDATION provides the following information

- (i) Grantee League of Women Voters of Ohio Educational Fund
 fbo Summit-Portage Leader Institute
 17 South High Street, Suite 650
 Columbus, OH 43215
- (ii) Amount of November 8, 2001, \$5,000 for the Summit-Portage Leader Institute
Grant 2001-2002 leadership training program expenses
- (iii) Background League of Women Voters of Ohio Educational Fund ("League") acted
of organizations as fiscal sponsor for Summit-Portage Leader Institute ("Institute") The
and Purpose of League was established by the League of Women Voters of Ohio in
Grant December 1982 The League operates exclusively for educational
 purposes, sponsoring various activities and projects designed to inform
 Ohio citizens about their state's government and issues of public policy
 The Institute was formed in 1987 as a volunteer project The mission of
 the Institute is to "strengthen individuals, groups and communities by
 developing and providing participatory leadership training programs to
 organizations that serve youth " The goal is to develop young leaders
 for today and tomorrow The grant was used for 2001-2002 leadership
 training program expenses
- (iv) & (vi) Reports *The Institute sent a financial and narrative report on July 15, 2002
 detailing activities for the period from May 1, 2001 to April 30, 2002
 The report showed a balance of \$2,500 to be used during the period
 from May 1, 2002 to April 30, 2003 On February 6, 2003, the Institute
 sent a final report indicating that the balance of the funds had been
 expended on its November, 2002 conference*
- (v) Diversions To the knowledge of the grantor, no funds have been diverted to any
 activity other than the activity for which the grant was originally made
- (vii) Verification The grantor has no reason to doubt the accuracy or reliability of the
 report from the grantee; therefore, no independent verification of the
 report was made

GAR FOUNDATION

34-6577710

2002 990-PF

Part VIII, Line 1 - Statement with Respect to Officers, Directors,
Foundation Managers, Highly Paid Employees and Contractors

TRUSTEES

Name and Address	Title, and average hours per week devoted to position*	Compensation (If not paid, enter -0-)	Contributions to employee benefit plans and deferred compensation	Expense account, other allowances
National City Bank, Akron One Cascade Plaza Akron OH 44308	Co-Trustee	\$381,278	-0-	-0-
Robert W Briggs GAR Foundation P O Box 1500 Akron, OH 44309	Co-Trustee	-0-	-0-	-0-

**Trustees devote as much time as necessary National City Bank, Akron, is Depository of Trust Assets
The majority of this trustee's activities relate to administering the Foundation's assets, although, as co-trustee, it also participates in the official actions of the Foundation*

DISTRIBUTION COMMITTEE MEMBERS

Name and Address	Title, and average hours per week devoted to position*	Compensation (If not paid, enter -0-)	Contributions to employee benefit plans and deferred compensation	Expense account, other allowances
Richard A Chenoweth P O Box 1500 Akron, OH 44309	Member	-0-	-0-	-0-
Joseph M Clapp c/o GAR Foundation P O Box 1500 Akron, OH 44309	Member	-0-	-0-	-0-
John L Tormey c/o GAR Foundation P O Box 1500 Akron, OH 44309	Member	-0-	-0-	-0-
S R Werner c/o GAR Foundation P O Box 1500 Akron, OH 44309	Member	-0-	-0-	-0-
Douglas A Wilson c/o GAR Foundation P O Box 1500 Akron, OH 44309	Member	-0-	-0-	-0-

** Each member of the Distribution Committee devotes as much time as necessary Meetings are held quarterly Members of the Distribution Committee are named for information only Status as Foundation Managers as defined in IRC Section 4946(b)(1) is disclaimed since they have no power to effect a distribution of principal by themselves The Trustees must approve all principal distributions*

ALTERNATE DISTRIBUTION COMMITTEE MEMBERS

Name and Address	Title, and average hours per week devoted to position*	Compensation (If not paid, enter -0-)	Contributions to employee benefit plans and deferred compensation	Expense account, other allowances
G James Roush c/o Roadway Express, Inc 1077 Gorge Boulevard Akron, OH 44310	Alternate Member	-0-	-0-	-0-
George C Roush c/o Roadway Express, Inc 1077 Gorge Boulevard Akron, OH 44310	Alternate Member	-0-	-0-	-0-
Thomas W Roush c/o Roadway Express, Inc 1077 Gorge Boulevard Akron, OH 44310	Alternate Member	-0-	-0-	-0-
James D Staley Roadway Express, Inc 1077 Gorge Boulevard Akron, OH 44310	Alternate Member	-0-	-0-	-0-
Robert W Briggs GAR Foundation P O Box 1500 Akron, OH 44309	Alternate Member	-0-	-0-	-0-

* Alternate members of the Distribution Committee were appointed to represent an absent member

GAR FOUNDATION
EI# 34-6577710
2002 990-PF

PAGE 6, PART IX-A SUMMARY OF DIRECT CHARITABLE EXPENDITURES

ITEM NO. 1 CENTER FOR NONPROFIT EXCELLENCE

In the course of their research on nonprofit organizations which request grants from the Foundation, the Foundation's program officers have observed (1) that many nonprofit organizations face management, governance, equipment, and staffing issues that prevent them from achieving maximum effectiveness and (2) that these organizations do not know where to look for help in solving these problems. To assist nonprofits within its primary service area (Summit County, Ohio, which is home to an estimated 1,400 nonprofits) in addressing problems of this type, the Foundation has spearheaded the formation of a new Center for Nonprofit Excellence

The Center for Nonprofit Excellence is an independent 501(c)(3) organization with its own director and staff. Through 2002, the Foundation has approved \$3,375,000 in grants to this organization. The GAR special project manager devoted a significant portion of her time to assisting the organization's start-up operations through meetings, research, consultations, and other organizational activities.

GUIDELINES FOR GRANTSEEKERS

GAR FOUNDATION

50 South Main Street
P O Box 1500
Akron, OH 44309
Telephone (330) 643-0201
Fax (330) 258-6559

HISTORY AND REVIEW PROCESS

The GAR Foundation is a private grant-making foundation established in 1967 as a charitable trust. In reviewing grants, the Foundation follows the guidelines set forth below, which were established by its Distribution Committee and Trustees. Grants are made at the discretion of the Distribution Committee, acting within these guidelines and applicable law.

GAR GRANT-MAKING GUIDELINES

Eligible Organizations

Ordinarily, the Foundation considers applications only from organizations in Summit County, Ohio, or adjoining counties. It gives priority to requests from Summit County organizations. On rarer occasions the Foundation awards grants to organizations located elsewhere.

Normally, the Foundation does not award grants to

- *Individuals*
- *Private non-operating foundations*
- *National organizations*
- *Hospitals or their affiliated foundations except for collaborative efforts which are permitted under the law and are designed to reduce costs and promote efficient delivery of medical services*
- *Organizations outside of Summit County that do not receive substantial support from their own communities*
- *Organizations that have not been ruled tax-exempt under Section 501(c)(3) of the Internal Revenue Code unless they have an appropriate fiscal sponsor and an adequate accounting procedure*

Criteria for Selection

In evaluating the merits of an application, the Foundation prefers requests for program funding to requests for funding of equipment or facilities. In addition, it regards with favor organizations, programs, and projects that

- provide substantial benefits to the community,
- respond to an identified community need,
- reflect innovative goals or strategies,
- employ capable, experienced staff,
- communicate and cooperate with other projects, programs, and organizations pursuing similar or complementary goals, and
- demonstrate the likelihood of success in attracting financial support from other sources and in satisfying their present and future funding needs

Types of Funding and Frequency of Support

An organization may submit no more than one application to the Foundation in a single calendar year. Ordinarily, the Foundation will not award multi-year grants. Other types of support not generally available from the Foundation include

- Support for medical research
- Funding for computers and related equipment in schools
- Capital funding for churches or synagogues unless it is for the renovation or improvement of a building that is a cultural monument or the site of social welfare programs critical to the well-being of the surrounding community
- Continuous support for organizations outside of Summit County that have no significant regional impact

The GAR Foundation Policy Governing Grants for Endowment

Adopted 4/1/98

Funds awarded by the GAR Foundation for endowment are subject to all of the following conditions

- The grantee may spend the funds and returns on the funds only to the extent authorized below *and only for the purpose or purposes identified in the letter notifying the grantee that funds have been awarded*
- The grantee may make no disbursements from a GAR Endowment until four (4) complete quarters of its fiscal year have elapsed since the endowment's establishment. As used herein, a "GAR Endowment" means all endowment funds awarded by GAR that have been designated for the same purpose together with all income and gains resulting from investment of those funds. A GAR Endowment is established on the day GAR awards its first grant to that endowment.
- In the case of a GAR Endowment that has been in existence for at least four (4) but less than twelve (12) quarters, the grantee may spend annually up to 5% of the endowment's average market value at the close of the fiscal year or years ending since its establishment.
- In the case of a GAR Endowment that has been in existence for twelve (12) quarters or more, the grantee may spend annually up to 5% of the endowment's average market value at the close of its last three (3) fiscal years.

- In calculating average fair market value of a GAR Endowment, the grantee should include not only the value of the endowment's principal as adjusted by gains and losses but the value of all income earned by the endowment, including interest and dividends less distributions paid under this policy
- The grantee shall furnish annually to the GAR Foundation a certification of its compliance with the above limitations on spending, which includes a statement of the amount disbursed from each GAR Endowment in the preceding fiscal year and the endowment's fair market value at the end of that year

If the grantee's own endowment fund policies conflict with the above endowment grant restrictions, the GAR Foundation must be notified at the time of application.

Follow-up for Approved Grant Applications

All recipients of **non-endowment grants** must submit a report to the Foundation at the completion of the project or within one year of the payment of the grant. This report should include an account of how GAR funds have been spent.

All recipients of **grants for endowment** must submit to the Foundation an annual certification of compliance with The GAR Foundation Policy Governing Grants for Endowment, as explained in the preceding section.

In all cases, written approval must be obtained from the Foundation before any unexpended grant funds are diverted to uses other than those identified in the letter notifying the grantee that funds have been awarded.

Awards and Recognition Policy

Please note: It is the policy of the GAR Foundation to neither seek nor accept awards of any kind.

How To Apply

Submit one (1) copy of the completed application and required attachments to

Mailing Address	GAR Foundation c/o Margaret M. Canzonetta 50 South Main Street P O Box 1500 Akron, OH 44309-1500
Visitors and Deliveries.	GAR Foundation c/o Margaret M. Canzonetta 50 South Main Street, 10th Floor Akron, OH 44308

(Please note that we cannot accept proposals by fax.)

Application Deadlines

The Distribution Committee members review grant proposals four times a year. Applications must be received at the GAR office by 5:00 p.m. on the following dates:

<u>Application Deadline</u>	<u>Meeting Month</u>
February 1	May
May 1	August
August 1	November
November 1	February

The Foundation will notify applicants by mail when their applications are received. In addition, it will send written notice of the Distribution Committee's decision on each application within a month after the meeting at which the application is reviewed.

Confidentiality

Information submitted in connection with an application is not considered privileged. The Foundation reserves the right to share the information with any person it considers appropriate insofar as this is necessary to verify or evaluate the information.

Rev 5/12/98
«AK3 115335_1»

THE GAR FOUNDATION
50 South Main Street, P.O. Box 1500, Akron, OH 44309
330-643-0201
www:garfdn.org
GRANT APPLICATION
Cover Sheet (Please Return with Application)

Revised 9/2002

Date _____

Name of Applicant Organization. _____

Address. _____

City, State, Zip: _____ County _____

Telephone Number: _____ Fax: _____

E-mail Address (if available): _____

Executive Director: _____

Contact Person for Grant Project. _____

Contact Person's Title and Telephone Number. _____

Date of Current 501(c)(3) Determination Letter: _____

Date of Current 509(a) Determination Letter _____

Federal EIN No : _____

PROJECT REQUEST

1 Amount Requested. _____

2. Brief Description of Project (one or two paragraphs): _____

I HAVE REVIEWED THE INFORMATION IN THIS APPLICATION AND TO THE BEST OF MY KNOWLEDGE IT IS ACCURATE.

Executive Director

Date

President or Chairman of the Board

Date

**THE GAR FOUNDATION
GRANT APPLICATION**

(Please retype this form on a separate sheet of paper following the sequence of the application, using the headings provided in the application to identify the section of the application being addressed, and providing a short descriptive paragraph under each heading.)

A. PURPOSE OF REQUEST

1. Please provide a one or two sentence description of each of the following:

- a Qualifications of the project staff team
- b Need for the project
- c Objectives
- d Numbers to be served
- e Timetable
- f Outcomes expected
- g Evaluation plans
- h Long-term strategies for funding

2. Project Finances:

- a Total project budget
- b Breakdown for requested GAR funds (summarize or attach)
- c Description of other foundation and corporate contributions requested (indicate if committed, denied, or pending)

B. THE APPLICANT ORGANIZATION:

1. The founding, history, and mission of the organization (one or two paragraphs)

2. Please provide a brief description of each of the following:

- a The organization's major programs
- b Use of the organization's facilities by the community
- c Exact location of organization (please provide a map if available)
- d Complete sources of funding for the organization
- e Name/firm of accountant
- f Name/firm of attorney
- g Any federal or state audits of the organization conducted within last five years
- h The name of and fee paid to any professional fund raiser working for the organization

3 **Financial Information on Organization:**

- a **Operating Budgets** --Please provide actual revenue and expense figures for the two most recently completed fiscal years and corresponding budget figures for the current fiscal year

	Year Before		Current
	<u>Last</u>	<u>Last Year</u>	<u>Budget</u>
	_____	_____	_____
	(dates)	(dates)	(dates)
Revenue (totals only)	_____	_____	_____
<u>Expenses (totals only)</u>	_____	_____	_____
(Excess/Deficit)	_____	_____	_____

If the figures reported above differ from your financial statements, please explain the discrepancy.

- b **Salaries of top executives** -- Please provide current salaries
- c **Endowment** -- Please provide the total fair market value of all endowment funds held by or for the benefit of the applicant. Indicate what percentage of this total is donor-restricted and what percentage is board-restricted. Also describe your organization's spending and investment policies and the custodian, trustee, and list professional money-managers, if any
- d **Contracts with non-profits** – Please describe any continuing or recurring contractual relationships your organization may have with other non-profit entities or government units that provide income to your organization or under which you provide income to another non-profit organization
- e **Contracts with for-profits** – Please describe any continuing or recurring contractual relationships your organization may have with for-profit entities (including partnerships, corporate subsidiaries, or joint ventures) that provide income to your organization or under which your organization provides income to a for-profit

C. ATTACHMENTS

The following attachments are very important to your application. Please be sure to include them.

1 **On Your Organization**

- a A copy of the **current IRS determination letter** confirming the organization's status as a tax exempt corporation under Section 501(c)(3) and as a public charity under Section 509(a) or, if not available, an explanation of application status
- b A list of current members of your **Board of Trustees**, showing business, professional and community affiliations. Please make this list a separate attachment to your application

- c The most recent **Annual Report**, if one is published
- d. **Finances**
 - 1 **Financial statements** (audited, if available) for the last two fiscal years
 - 2 Your current **annual operating budget**, including expenses and revenue
- e A legible and complete photocopy of the two most recent information returns (**Form 990**) filed with the IRS

2 On Your Proposed Project

a Finances

- 1 A line item **income and expense budget**, including cash and in-kind support. Please indicate which line items you are proposing for GAR Foundation funding and describe them
- 2 The amount your **organization will contribute** to the project
- 3 If you are using a **fiscal sponsor** list the following information:
 - Organization
 - Address
 - City, State, Zip
 - Phone/Fax
 - Tax status (enclose IRS letters)
 - Current list of Board of Trustees

In addition, please also provide all information listed in Section B(3) of this application as pertains to your fiscal sponsor

b Equipment

- 1 If this request relates to the purchase of equipment or materials or to a construction/renovation project, provide written estimates from the provider for the purchase or project

Please mail or deliver your completed application to:

The GAR Foundation
50 South Main Street
P O Box 1500
Akron, Ohio 44309-1500

ALL GRANTS ARE SUBJECT TO GAR GRANTMAKING GUIDELINES

(Rev 11/24/99jaw))AK3 26722_1»

GAR FOUNDATION
Grants and Contributions Paid During the Year 2002

Name and Address	Foundation Status of Recipient	Purpose of Grant or Contribution	Amount
1 Abstinence The Better Choice, Inc 2222 Issaquah Street Cuyahoga Falls, OH 44221	509(a)(1)	For gap funding of abstinence education	\$10,000
2 Act II Productions dba The Illusion Factory 331 North Hawkins Avenue Akron, OH 44313-6447	509(a)(2)	For general operating expenses	\$19,000
3 Actors' Summit 86 Owen Brown Street Hudson, OH 44236	509(a)(1)	For operating support and educational programs	\$50,000
4 Akron Area Arts Alliance 140 East Market Street Akron, OH 44308	509(a)(2)	To fund construction costs for The Gallery of Summit Art Center	\$41,500
5 Akron Art Museum 70 East Market Street Akron, OH 44308-2084	509(a)	For partial payment of the 2000 challenge grant for endowment and for operating support	\$918,000
6 Akron Community Foundation 345 West Cedar Street Akron, OH 44307-2407	509(a)(1)	For permanent endowment fbo Leadership Akron, for endowment fbo Junior Achievement of Akron	\$112,500
7 Akron Lync Opera Theatre 280 Merriman Road Akron, OH 44303	509(a)(1)	To subsidize student tickets and for support of free admissions for retirement homes, music schools, or other charitable institutions	\$5,650
8 American Red Cross-Summit County Chapter 501 West Market Street Akron, OH 44303-1898	509(a)	A \$1-for-\$2 challenge grant of up to \$250,000 for maintenance and operating endowment	\$250,000

GAR FOUNDATION
Grants and Contributions Paid During the Year 2002

Name and Address	Foundation Status of Recipient	Purpose of Grant or Contribution	Amount
9 Apollo's Fire The Cleveland Baroque Orchestra 3091 Mayfield Road, Suite 217 Cleveland Heights, OH 44118	509(a)(1)	To support six concerts in the Akron area in 2002, and to subsidize attendance at 2002 concerts in the Akron area by at least 150 Summit County students	\$18,000
10 The Arc of Summit & Portage Counties, Inc 1300 Weathervane Lane, Suite 302 Akron, OH 44313	509(a)(1)	An outright award to support the Personal Advocacy Program and a \$1-for-\$1 challenge grant to support the Personal Advocacy Program	\$50,000
11 Archbishop Hoban High School 400 Elbon Avenue Akron, OH 44306-1531	USCC	A \$1-for-\$1 challenge grant to establish a faculty endowment, and a \$1-for-\$1 challenge grant for the financial assistance endowment fund	\$325,000
12 Barberton Area United Way, Inc 109 5th Street, N W Barberton, OH 44203	509(a)(1)	For the 2002-03 campaign	\$35,000
13 Barberton Health District 571 West Tuscarawas Avenue Barberton, OH 44203	Public Entity	To support the Can Do Theater Company	\$17,700
14 Boy Scouts of America, Inc , Great Trail Council 1601 South Main Street Akron, OH 44309-0068	509(a)(1)	For completion of the off-site sewer project	\$200,000
15 Boys and Girls Clubs of Summit County, Inc 888 Eller Avenue Akron, OH 44306	509(a)(1)	For operating funds	\$45,000

GAR FOUNDATION
Grants and Contributions Paid During the Year 2002

Name and Address	Foundation Status of Recipient	Purpose of Grant or Contribution	Amount
16 Camp Nuhop 404 Hillcrest Drive Ashland, OH 44805	509(a)(2)	To help repay the loan for the additions and renovations to the main lodge	\$25,000
17 CASA Board Volunteer Association Inc 650 Dan St Akron, OH 44310	509(a)(1)	To support salary and conference attendance for the CASA volunteer coordinator position in 2002	\$22,100
18 Center for Nonprofit Excellence 50 S Main St P O Box 1500 Akron, OH 44309	509(a)(1)	To support the first year and second year of operations	\$250,000
19 Central Summit County Choral Society dba Summit Choral Society Steinway Hall 715 East Buchtel Avenue Akron, OH 44305	509(a)(1)	A \$1-for-\$ challenge grant in support of the April 27, 2002 concert and an outright award for support of the 2003 season	\$17,500
20 Chapel Hill Christian Schools 1090 Howe Road Cuyahoga Falls, OH 44221	509(a)	A \$1-for-\$1 challenge grant for tuition assistance endowment for needy students	\$25,000
21 Children's Ballet Theatre P O Box 2255 Stow, OH 44224	509(a)(1)	For production costs of "Coppelia" at the Akron Civic Theatre in April 2003	\$8,000
22 Children's Concert Society of Akron E J Thomas Performing Arts Hall 198 Hill Street Akron, OH 44325-0501	509(a)(2)	For program expenses and outreach	\$22,000

GAR FOUNDATION
Grants and Contributions Paid During the Year 2002

Name and Address	Foundation Status of Recipient	Purpose of Grant or Contribution	Amount
23 Christ Child Society of Akron P O Box 5855 Akron, OH 44372	509(a)(1)	To purchase school clothes for needy children in Summit County public schools	\$10,000
24 City of Akron 166 South High Street 401 Municipal Building Akron, OH 44308	Pol Sub	For the Akron After School program	\$33,010
25 Cleveland Foundation 1422 Euclid Avenue, Suite 1300 Cleveland, OH 44115-2001	509(a)(1)	To help develop and deliver a workshop on financial planning for area arts organizations	\$3,500
26 Cleveland Play House 8500 Euclid Avenue Cleveland, OH 44106	509(a)(1)	A \$1-for-\$3 challenge grant to build and expand the annual fund donor base	\$40,000
27 Community Hall Foundation, Inc 182 South Main Street Akron, OH 44308-1358	509(a)(2)	For construction costs to help meet the Kresge Foundation's challenge	\$500,000
28 Community Partnership for Arts and Culture 50 Public Square, Tower City, Suite 555 Cleveland, OH 44113	509(a)(1)	To support the expenses of a one-day marketing conference for Summit County arts organizations to be co-sponsored by the Center for Nonprofit Excellence and for general operations	\$20,000
29 Cuyahoga River Community Planning Organization 1299 Superior Avenue Cleveland, OH 44114	509(a)(1)	For education and outreach in Summit County	\$40,000

GAR FOUNDATION
Grants and Contributions Paid During the Year 2002

Name and Address	Foundation Status of Recipient	Purpose of Grant or Contribution	Amount
30 Cuyahoga Valley Environmental Education Center 3675 Oak Hill Road Peninsula, OH 44262	509(a)(1)	To support a three-year collaborative educational project involving SEI, Cuyahoga Valley Environmental Education Center, and Wheeling Jesuit University	\$60,944.26
31 Cuyahoga Valley National Park Association fka Cuyahoga Valley Environmental Education Center 3675 Oak Hill Road Peninsula, OH 44262	509(a)(1)	To support the transition of Cuyahoga Valley Environmental Education Center into Cuyahoga Valley National Park Association	\$90,000
32 Cuyahoga Valley Youth Ballet 2315 State Road P O Box 3131 Cuyahoga Falls, OH 44223	509(a)(2)	To support the <i>Reach Out and Dance</i> program at at Findley Academy and Seiberling Elementary School	\$26,000
33 Downtown Akron Partnership Inc 58 West Exchange St , Suite C Akron, OH 44308	509(a)(1)	For First Night Akron 2003	\$15,000
34 East Akron Community House Association 550 South Arlington Street Akron, OH 44306	170(b)(1)(A)(vi)	For construction costs for expansion project	\$235,000
35 ETC All American Youth Show Choir 540 South Main Street, Suite 213 Akron, OH 44311	509(a)(2)	To support the production of Pop Music in the 2002-03 season	\$3,500
36 Evangel Temple, Inc 688 Dan Street Akron, OH 44310	509(a)(1)	For camp rental expenses for the Royal Family Kids' Camp	\$8,000

GAR FOUNDATION
Grants and Contributions Paid During the Year 2002

Name and Address	Foundation Status of Recipient	Purpose of Grant or Contribution	Amount
37 Family and Community Services of Portage County Inc 143 Gougler Ave Kent, OH 44240	509(a)(1)	A \$1-for-\$2 challenge grant for the Clothing Center	\$75,000
38 Foundation Center 1422 Euclid Avenue Suite 811 Cleveland, OH 44115	509(a)(1)	For general operating support	\$5,000
39 Great Lakes Theater Festival 1501 Euclid Avenue Suite 423 Cleveland, OH 44115	509(a)(2)	To produce, market, and promote the production of Romeo and Juliet to be staged in May 2002 and the annual Surround program related to this play	\$35,000
40 Greater Akron Musical Association Inc 17 North Broadway Akron, OH 44308	509(a)(1)	To support the 50th anniversary year of the Akron Symphony Orchestra, including new education and outreach initiatives and improved Classic Series concerts and for endowment	\$125,000
41 Greater Wayne County Foundation 133 South Market Street, P O Box 201 Wooster, OH 44691	501(a)(1)	For scholarship endowment fbo Central Christian School	\$50,000
42 Haven of Rest Ministries, Inc 175 East Market Street P O Box 547 Akron, OH 44309-0547	509(a)(1)	A \$1-for-\$2 challenge grant to convert an unused dormitory into administrative offices	\$25,000
43 Heart to Heart Communications, Inc 40 University Avenue Akron, OH 44308	509(a)(2)	For general operating expenses	\$20,000

GAR FOUNDATION
Grants and Contributions Paid During the Year 2002

Name and Address	Foundation Status of Recipient	Purpose of Grant or Contribution	Amount
44 Hiram House 33775 Hiram Trail Chagrin Falls, OH 44022	509(a)(1)	To fund camperships for 28 Summit County children during the summer of 2002	\$17,000
45 Independent Sector 1200 Eighteenth St , NW Suite 200 Washington, DC 20036	509(a)	For sponsorship of its 23rd Annual Conference to be held October 27-29, 2002 in Cleveland, Ohio	\$3,000
46 Info Line Incorporated 474 Grant Street Akron, OH 44311	509(a)(1)	For general operating support of Project Connect in 2002	\$70,000
47 Interfaith Caregivers Program 2321 Second Street, Suite 117 Cuyahoga Falls, OH 44221	509(a)(1)	For operating support in 2002	\$5,000
48 Intermuseum Conservation Association 83 North Main Street Allen Art Building Oberlin, OH 44074	509(a)(2)	To support Phase One renovation costs of the new facility in Cleveland	\$100,000
49 International Center for the Preservation of Wild Animals, Inc 14000 International Road Cumberland, OH 43732	509(a)(1)	To support students from Summit, Stark, and Portage counties for participation in the Wilds two-day overnight program	\$15,000
50 International Institute of Akron, Inc 207 East Tallmadge Avenue Akron, OH 44310-3298	509(a)(1)	To fund a full-time licensed social worker to handle the cross-cultural program	\$35,607

GAR FOUNDATION
Grants and Contributions Paid During the Year 2002

Name and Address	Foundation Status of Recipient	Purpose of Grant or Contribution	Amount
51 Jewish Community Board of Akron, Inc 750 White Pond Drive Akron, OH 44320	509(a)(1)	For the Living Memories of Jewish Akron, an intergenerational community history project	\$5,000
52 Junior Achievement of Akron Area, Inc P O Box 26006 Akron, OH 44319	509(a)(2)	For general operations	\$25,000
53 Keep Akron Beautiful 850 East Market Street Akron, OH 44305-2424	509(a)(1)	For general operations in 2002	\$15,000
54 Law Enforcement Foundation, Inc 6277 Riverside Drive, Suite 2N Dublin, OH 43017-5067	509(a)(1)	To support the D A R E and PELC programs	\$20,000
55 Leadership Akron One Cascade Plaza, Ste 800 Akron, OH 44308-1192	509(a)(1)	For the Philanthropy Project in 2002-2003 and a special special \$1-for-\$1 challenge grant of up to \$5,000 to help meet operating expenses for the 2001-2002 fiscal year	\$15,000
56 Lighthouse Educational Development Corporation 388 South Main Street Akron, OH 44311	509(a)(1)	For support of the Intensive Intervention-Based Assistance Program	\$50,000
57 Local Initiatives Support Corporation 1956 W 25th Street Suite 200 Cleveland, OH 44113-3450	509(a)(1)	To assist Summit and Stark counties neighborhood-based community development corporations	\$30,000

GAR FOUNDATION
Grants and Contributions Paid During the Year 2002

Name and Address	Foundation Status of Recipient	Purpose of Grant or Contribution	Amount
58 Mature Services Incorporated fka Senior Workers' Action Program, Inc 415 South Portage Path Akron, OH 44320	509(a)(1)	A \$1-for-\$1 challenge grant to purchase a new telephone and voicemail system	\$25,000
59 Media Inc 4300 Brookpark Road Cleveland, OH 44134-1191	509(a)(1)	To support the fifth season of Appiause and the use of its content in multiple media platforms	\$50,000
60 Minority Development Services of Stark County 618 Fulton Road, NW Canton, OH 44703	509(a)(1)	To support the hiring of new staff for its youth programs	\$12,500
61 Musical Arts Association Severance Hall 11001 Euclid Avenue Cleveland, OH 44106	509(a)(1)	To support the 2002 Blossom Festival	\$110,000
62 National Conference for Community and Justice 3645 Warrensville Center Road, Suite 320 Cleveland, OH 44122	509(a)(1)	To conduct a two-day diversity retreat, <i>It s Your Move</i> , for Summit County high school students and educators	\$20,000
63 National Inventors Hall of Fame, Inc 221 South Broadway Street Akron, OH 44308	509(a)(1)	For curriculum development for Camp Invention, training material for Camp Invention, and for five Camp Invention camps in Akron in 2002	\$190,000

GAR FOUNDATION
Grants and Contributions Paid During the Year 2002

Name and Address	Foundation Status of Recipient	Purpose of Grant or Contribution	Amount
64 National Merit Scholarship Corporation 1560 Sherman Avenue Suite 200 Evanston, IL 60201-4897	509(a)	GAR Scholarships for Roadway and former Roadway company employees	\$139,300
65 National Trust for Historic Preservation 1785 Massachusetts Avenue, NW Washington, D C 22036	509(a)(1)	To support the educational content of the National Preservation Conference to be held in Cleveland in October 2002 and to fund the Akron Emerging Preservation Leaders Scholarship Program for the conference	\$40,000
66 Nazareth Housing Development Corporation 795 Russell Avenue Akron, OH 44307	509(a)	For operating expenses	\$10,000
67 New Cleveland Opera Company dba Cleveland Opera 1422 Euclid Avenue Suite 1052 Cleveland, OH 44115	509(a)(1)	For general operating support and endowment	\$50,000
68 Northeast Ohio African American Health Network 157 Martin Luther King Jr Boulevard Akron, OH 44304	509(a)(1)	To support the African American Health and Wellness Program in Summit County	\$25,000
69 Northeast Ohio Dance, Inc fka Northeast Ohio Dance Ensemble 150 Main Street Wadsworth, OH 44281	509(a)(2)	For production materials for The Nutcracker ballet and Spring Repertory Season	\$4,743
70 Northeast Ohio Regional Alliance 3830 Claridge Oval Cleveland, OH 44118	509(a)(1)	For general operating support	\$12,500

GAR FOUNDATION
Grants and Contributions Paid During the Year 2002

Name and Address	Foundation Status of Recipient	Purpose of Grant or Contribution	Amount
71 Northeastern Educational Television of Ohio, Inc 1750 Campus Center Drive P O Box 5191 Kent, OH 44240-5191	509(a)(1)	For production support of NewsNight Akron	\$50,000
72 Ohio & Erie Canal Corridor Coalition 520 S Main Street, Suite 2452 Akron, OH 44311	509(a)(2)	To assist in the creation of the staff position of Partnership Coordinator	\$50,000
73 Ohio Chamber Ballet 354 East Market Street Akron, OH 44325	509(a)(2)	In support of dancer salaries and fringe benefits for the April 2002 performances of <i>Hamlet</i> and for production expenses for the 2002-2003 season in Akron	\$155,000
74 Ohio Foundation of Independent Colleges, Inc 21 East State Street, Suite 1110 Columbus, OH 43215-4202	509(a)(1)	For the 2002-03 Annual Campaign	\$140,000
75 Ohio Grantmakers Forum fka Donors Forum of Ohio 37 West Broad Street, Suite 800 Columbus, OH 43215-4198	509(a)(1)	For annual operating support for 2002, 2002 conference support, Mr Schneiderman's speaker's fees for technology sessions at the 2002 conference, and the statewide database of nonprofit capacity building service providers	\$21,000
76 Pastoral Counseling Services of Summit County 282 W Bowery St Akron, OH 44307	509(a)(1)	To help fund services to students in alternative and special education programs in 2002 and to help offset expenses associated with the formulation and implementation of a plan for board development and assessment of PCS's data management system	\$21,800

GAR FOUNDATION
Grants and Contributions Paid During the Year 2002

Name and Address	Foundation Status of Recipient	Purpose of Grant or Contribution	Amount
77 Pathway Caring for Children 4949 Fulton Road, N W Canton, OH 44718	509(a)(1)	To help fund construction of three homes for neglected, abused, abandoned, and troubled children	\$15,000
78 The Portage Foundation 143 Gougler Avenue Kent, OH 44240	509(a)(1)	\$1-for-\$1 challenge to support a media campaign	\$15,000
79 Pregnancy Care of Summit County, Inc 578 North Main Street Akron, OH 44310	509(a)(2)	For general operations	\$10,000
80 Progress Through Preservation 641 West Market Street Akron, OH 44303	509(a)(2)	For design and printing costs of a brochure on Glendale Cemetery	\$3,000
81 Project LEARN of Summit County 1040 E Tallmadge Ave Akron, OH 44310	509(a)(1)	For general operating support	\$15,000
82 Rebuilding Together with Christmas In April fka Christmas in April*Summit County 80 West Bowery Street, Suite 308 Akron, OH 44308	509(a)(1)	For general operations	\$35,000
83 The Salvation Army 190 South Maple Street Akron, OH 44302	509(a)(1)	For the Learning Center's operations in the 2002-03 school year	\$40,000
84 Siffm Residential Association, Inc 2912 Whipple Avenue, NW Canton, OH 44708	509(a)(1)	For the purchase of a Dodge Grand Caravan for the benefit of Edgewood Family Home, Inc	\$17,000

GAR FOUNDATION
Grants and Contributions Paid During the Year 2002

Name and Address	Foundation Status of Recipient	Purpose of Grant or Contribution	Amount
85 South Arlington United Methodist Church 790 South Arlington St Akron, OH 44306	509(a)(1)	For the P I E C E tutoring program	\$11,450
86 Summit County Historical Society 550 Copley Road Akron, OH 44320	509(a)	A \$1-for-\$1 challenge grant for general operations, excluding pension benefits, and an outright award to support renovations, repairs, and preservation of the Perkins Mansion	\$160,000
87 Summit Education Initiative The Everett Building 39 E Market Street, Suite 100 Akron, OH 44308	509(a)(1)	To support a three-year collaborative educational project involving SEI, Cuyahoga Valley Environmental Education Center, and Wheeling Jesuit University, for the contingency fund, and for the math data initiative for years 2002 and 2003	\$189,848 17
88 Summit Housing Development Corporation 89 East Howe Road Tallmadge, OH 44278-1099	509(a)(2)	To purchase a van for the use of residents of Independence Consortium, Inc	\$23,100
89 Team Jam 1005 Alden Dr Streetsboro, OH 44241	509(a)(1)	For general operations	\$8,000
90 Tuesday Musical Club E J Thomas Performing Arts Hall 198 Hill Street Akron, OH 44325-0501	509(a)(1)	To feature Joshua Bell on February 18, 2003 as part of the 2002-03 Concert Series	\$25,000
91 United Disability Services, Inc 701 South Main St Akron, OH 44311-1019	509(a)(1)	For general operations of CityFaire	\$20,000

GAR FOUNDATION
Grants and Contributions Paid During the Year 2002

Name and Address	Foundation Status of Recipient	Purpose of Grant or Contribution	Amount
92 United Way of Central Stark County 115 DeWalt Avenue, N W Canton, OH 44702	509(a)(1)	For the 2002 annual campaign	\$41,600
93 United Way of Portage County 122 North Prospect Street P O Box 845 Ravenna, OH 44266	509(a)(1)	For general operating support fbo LEAVE A LEGACY	\$7,500
94 United Way of Summit County 90 North Prospect Street P O Box 1260 Akron, OH 44309-1260	509(a)(1)	A \$1-for-\$1 challenge for support of the 2001 annual campaign and partial payment of a \$1-for-\$1 challenge grant for support of the 2002 annual campaign	\$700,000
95 The University of Akron Foundation 105 Fir Hill Akron, OH 44325-2603	509(a)(1)	To support an 18-month study of the polymer industry in Northeast Ohio fbo NorTech	\$100,000
96 Vocational Guidance Services 2239 East 55th Street Cleveland, OH 44103	509(a)(1)	For the Capital Campaign	\$30,000
97 Walsh Jesuit High School 4550 Wyoga Lake Road Cuyahoga Falls, OH 44224-1084	USCC	For library construction	\$150,000
98 Weathervane Community Playhouse 1301 Weathervane Lane Akron, OH 44313-5186	509(a)(2)	To construct and install a stage and lighting rigging system for the stage, to fund the development of a detailed implementation plan for the Diversity Initiative, and for staff training and education	\$50,000

GAR FOUNDATION
Grants and Contributions Paid During the Year 2002

Name and Address	Foundation Status of Recipient	Purpose of Grant or Contribution	Amount
99 Western Reserve Girl Scout Council dba Girl Scouts of the Western Reserve, Inc 345 White Pond Drive Akron, OH 44320-1155	509(a)(1)	For the hiring of a professional outside strategic planning consultant to assist in the development of a strategic plan	\$24,000
100 Western Reserve Historical Society 10825 East Boulevard Cleveland, OH 44106-1777	509(a)(1)	To fund direct costs of educational programs at Hale Farm & Village	\$50,000
101 Wheeling Jesuit University fbo Center for Educational Technologies 316 Washington Avenue Wheeling, WV 26003	USCC	To support a three-year collaborative educational project involving SEI, Cuyahoga Valley Environmental Education Center, and Wheeling Jesuit University	\$133,608 57
102 Young Womens Christian Association of Summit County 670 West Exchange Street Akron, OH 44302	509(a)(2)	To pay the salary of a development director for one year to plan and implement the capital campaign and for a renovation study	\$55,000
Grand Total (102 items)			\$7,348,461

GAR FOUNDATION

34-6577710

PAGE 2, PART II, LINE 10 (a), (b) and (c); INVESTMENTS AT 12/31/02

National City Bank

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FACE AMOUNT/ NO. SHARES	DESCRIPTION	% OF *ASSET CATEGORY* AT MARKET	% OF TOTAL ACCOUNT AT MARKET	CARRY VALUE /UNIT	TOTAL MARKET /UNIT	ESTIMATED YIELD AT ANNUAL MARKET/ INCOME MATURITY
EQUITIES						
COMMON STOCKS						
1,281	EVEREST RE GROUP LTD COM	.08	.05	\$66,988.09	\$70,839.30 55.30	\$410 .57
1,300	02MICRO INTERNATIONAL LTD COM	.01	.01	15,053.60	12,673.70 9.75	
10,447	PLATINUM UNDERWRITER HLDGS L COM	.30	.20	261,568.98	275,278.45 26.35	
7,603	RENAISSANCERE HOLDINGS LTD COM	.33	.22	244,246.93	301,078.80 39.60	\$4,311 1.43
3,700	TOMMY HILFIGER CORP ORD SHS COM	.03	.02	39,484.50	25,715.00 6.95	
2,320	TSAKOS ENERGY NAVIGATION LTD SHS	.04	.03	34,433.00	35,867.20 15.46	\$2,320 6.46
3,300	UBS AG NEW COM	.18	.12	190,180.98	158,796.00 48.12	\$3,845 2.42
1,800	ELBIT SYS LTD ORD	.03	.02	31,040.64	28,926.00 16.07	\$576 1.99
1,500	PRECISE SOFTWARE SOLUTIONS COM	.03	.02	18,297.15	24,765.00 16.51	
1,600	ORBOTECH LTD ORD	.02	.02	80,839.00	22,016.00 13.76	
1,200	ASM INTL N V COM	.02	.01	21,480.32	15,480.00 12.90	
6,900	ASML HLDGS NV COM (N/C FROM ASM LITHOGRAPHY HLDG NV NY REG SHS)	.06	.04	115,476.50	57,684.00 8.36	

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FACE AMOUNT/ NO. SHARES	DESCRIPTION	% OF *ASSET CATEGORY* AT MARKET	% OF TOTAL ACCOUNT AT MARKET	CARRY VALUE /UNIT	TOTAL MARKET /UNIT	ESTIMATED YIELD AT ANNUAL MARKET/ INCOME MATURITY
14,765	CNH GLOBAL N.V. (NAME CHNG FROM NEW HOLLAND NV) ORD	.06	.04	50,432.53	56,107.00 3.80	\$1,107 1.97
8,910	FLEXTRONICS INTL LTD	.08	.05	131,598.75	72,972.90 8.19	
900	A C MOORE ARTS & CRAFTS INC COM	.01	.01	14,400.00	11,439.00 12.71	
750	AGCO CORP COM	.02	.01	14,281.67	16,575.00 22.10	\$30 .18
1,168	AGL RES INC COM	.03	.02	26,618.61	28,382.40 24.30	\$1,261 4.44
2,020	AT&T CORP COM NEW	.06	.04	86,369.66	52,742.20 26.11	\$1,515 2.87
750	ATMI INC COM	.02	.01	14,585.33	13,890.00 18.52	
12,200	ABBOTT LABS COM	.54	.36	478,940.76	488,000.00 40.00	\$11,468 2.35
1,800	ABERCROMBIE & FITCH CO CL A	.04	.03	35,640.00	36,828.00 20.46	
800	ACAMBIS PLC SPONSORED ADR	.04	.03	29,987.22	35,144.00 43.93	
750	ACCREDITO HEALTH INC COM	.03	.02	26,857.05	26,437.50 35.25	
1,100	ACTIVISION INC NEW COM	.02	.01	27,866.62	16,049.00 14.59	
1,100	ACTEL CORP COM	.02	.01	14,298.79	17,842.00 16.22	

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FACE AMOUNT/ NO. SHARES	DESCRIPTION	% OF *ASSET CATEGORY* AT MARKET	% OF TOTAL ACCOUNT AT MARKET	CARRY VALUE /UNIT	TOTAL MARKET /UNIT	ESTIMATED ANNUAL INCOME	YIELD AT MARKET/ MATURITY
9,046	BILLITON PLC ORD (GBP) SEDOL #0056650 ISIN #GB0000566504	.05	.04	35,510.55	48,313.24 5.34		
2,350	ADAPTEC INC COM	.01	.01	33,428.52	13,277.50 5.65		
14,450	ADVANCED FIBRE COMMUNICATIONS INC COM	.27	.18	249,158.93	241,026.00 16.68		
450	ADVANCED NEUROMODULATION SYS COM	.02	.01	16,163.91	15,795.00 35.10		
15,250	ADVANTEST CORP SPONSORED ADR	.18	.12	190,673.74	163,632.50 10.73	\$930	.56
400	ADVISORY BOARD CO COM	.01	.01	13,155.88	11,960.00 29.90		
5,000	BARRATT DEVEL PLC ORD (GBP) SEDOL #0081180	.03	.02	31,079.56	31,473.55 6.29		
2,250	AFFILIATED MANAGERS GROUP COM	.12	.08	120,897.96	113,175.00 50.30		
650	AFFYMETRIX INC COM	.02	.01	17,982.19	14,878.50 22.89		
2,000	BOC GROUP PLC ORD (GBP) SEDOL #0108120 ISIN #GB0001081206	.03	.02	28,417.35	28,591.82 14.30		
3,257	ALBEMARLE CORP COM	.10	.07	78,621.90	92,661.65 28.45	\$1,824	1.96
3,600	AMVESCAP PLC ORD (GBP) SEDOL #0128269 ISIN #GB0001282697	.03	.02	19,564.89	23,066.64 6.41		
1,377	ALEXANDER & BALDWIN INC COM	.04	.03	32,834.64	35,512.83 25.79	\$1,239	3.48

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FACE AMOUNT/ NO. SHARES	DESCRIPTION	% OF *ASSET CATEGORY* AT MARKET	% OF TOTAL ACCOUNT AT MARKET	CARRY VALUE /UNIT	TOTAL MARKET /UNIT	ESTIMATED YIELD AT ANNUAL MARKET/ INCOME MATURITY
1,209	ALEXANDRIA REAL ESTATE EQUITIES INC COM	.06	.04	49,936.73	51,503.40 42.60	\$2,418 4.69
6,500	EASYJET PLC ORD (GBP) SEDOL #0164199 ISIN #GB0001641991	.03	.02	29,388.84	28,672.35 4.41	
2,530	ALLETE INC COM	.06	.04	60,504.76	57,380.40 22.68	\$2,783 4.85
1,150	ALLIANCE GAMING CORP COM NEW	.02	.01	15,730.20	19,584.50 17.03	
9,200	ALLIANCE IMAGING INC COM NEW	.05	.04	85,708.92	48,760.00 5.30	
5,800	ALLIANZ AKTIENGESELLSCHAFT SP ADR 1/10 SH	.06	.04	180,962.98	55,390.00 9.55	\$1,189 2.14
12,800	ALLSTATE CORP COM	.52	.35	431,203.84	473,472.00 36.99	\$10,752 2.27
7,200	DIAGED PLC ORD (GBP) SEDOL #0237400 ISIN #GB0002374006	.09	.06	65,078.14	78,241.10 10.87	
13,100	AMERICAN EXPRESS CO COM	.51	.34	371,555.53	463,085.00 35.35	\$4,192 .90
1,300	AMERICAN GREETINGS CORP CL A	.02	.02	18,131.75	20,540.00 15.80	\$520 2.53
25,614	AMERICAN INTL GROUP INC COM	1.64	1.09	1,439,628.11	1,481,769.90 57.85	\$4,815 .32
400	AMERICAN ITALIAN PASTA CO CL A	.02	.01	16,577.50	14,392.00 35.98	
1,333	AMERIGROUP CORP COM	.04	.03	33,165.13	40,403.23 30.31	

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500	AMSURG CORP COM	.01	.01	13,792.96	10,215.00 20.43	
4,700	AMVESCAP PLC SPONSORED ADR	.07	.04	72,438.92	59,220.00 12.60	\$1,626 2.74
3,386	ANN TAYLOR STORES CORP COM	.08	.05	65,120.14	69,142.12 20.42	
2,000	APPLIED INNOVATION INC COM	.01		21,032.20	6,060.00 3.03	
154,600	APPLIED MATLS INC COM	2.22	1.48	1,325,291.00	2,014,438.00 13.03	
600	ARBITRON INC COM	.02	.01	19,791.45	20,100.00 33.50	
2,028	ARCH COAL INC COM	.05	.03	37,155.42	43,784.52 21.59	\$466 1.06
1,328	ARGOSY GAMING COMPANY	.03	.02	32,935.71	25,139.04 18.93	
2,150	ARKANSAS BEST CORP DEL COM	.06	.04	40,376.70	55,859.15 25.98	\$86 .15
14,100	ARMOR HOLDINGS INC COM	.21	.14	237,661.65	194,157.00 13.77	
2,000	ARVINHERITOR INC COM	.04	.02	35,610.20	33,340.00 16.67	\$800 2.40
1,400	ASTORIA FINANCIAL CORP COM	.04	.03	26,532.66	38,010.00 27.15	\$1,120 2.94
2,402	ASTRAZENECA PLC SPONSORED ADR	.09	.06	102,550.12	84,286.18 35.09	\$1,681 1.99
100	ASYST TECHNOLOGIES INC COM			1,910.50	735.00 7.35	

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FACE AMOUNT/ NO. SHARES	DESCRIPTION	% OF *ASSET CATEGORY* AT MARKET	% OF TOTAL ACCOUNT AT MARKET	CARRY VALUE /UNIT	TOTAL MARKET /UNIT	ESTIMATED YIELD AT ANNUAL MARKET/ INCOME MATURITY
2,100	ATHEROGENICS INC COM	.02	.01	14,354.97	15,561.00 7.41	
6,800	ATLANTIC COAST AIRLINES HLDGS INC COM	.09	.06	143,877.73	81,804.00 12.03	
5,400	HILTON GROUP PLC ORD (GBP) FORMERLY LADBOKE GROUP PLC ORD SEDOL #0500254 ISIN #GB0005002547	.02	.01	16,713.63	14,518.06 2.69	
500	ATWOOD OCEANICS INC COM	.02	.01	14,793.00	15,050.00 30.10	
14,500	AUTOMATIC DATA PROCESSING INC COM	.63	.42	601,387.11	569,125.00 39.25	\$6,960 1.22
2,800	COMPASS GROUP PLC ORD (GBP) SEDOL #0533153 ISIN #GB0005331532	.02	.01	14,517.92	14,875.48 5.31	
1,500	AVENTIS -SPON ADR	.09	.06	104,408.82	81,285.00 54.19	\$617 .75
6,200	AXA SPONSORED ADR	.09	.06	219,605.50	83,390.00 13.45	\$2,666 3.19
1,800	AXCAN PHARMA INC COM	.02	.02	22,780.97	21,186.00 11.77	
3,300	BAE SYS PLC SPONSORED ADR (N/C FROM BRITISH AEROSPACE PUB LTD CO)	.03	.02	65,168.00	26,350.50 7.99	\$1,812 6.87
6,580	BP PLC SPONSORED ADR COM	.30	.20	329,138.09	267,477.00 40.65	\$9,278 3.46
4,500	BNP PARIBAS SPONSORED ADR	.10	.07	107,401.95	91,678.50 20.37	\$2,165 2.36
11,900	CENTRICA PLC ORD (GBP) SEDOL #0573438 ISIN #GB0005734388	.04	.02	32,633.89	32,759.87 2.75	

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6,000	BANK OF AMER CORP COM	.46	.31	303,663.75	417,420.00 69.57	\$15,360 3.68
4,400	CADBURY SCHWEPPES PLC 12.5P ORD(GBP) SEDOL #0610700 ISIN #GB0006107006	.03	.02	28,133.67	27,413.36 6.23	
22,900	BANK NEW YORK INC COM	.61	.40	676,583.13	548,684.00 23.96	\$17,404 3.17
1,400	BANKUNITED FINL CORP CL A	.02	.02	25,201.09	22,652.09 16.18	
3,600	BARCLAYS PLC-SPONS ADR	.10	.07	91,765.35	88,920.00 24.70	\$3,650 4.10
24,000	VODAFONE GROUP PLC ORD (GBP) SEDOL #0719210 ISIN #GB0007192106	.05	.03	43,427.34	43,757.04 1.82	
2,700	ROYAL BK OF SCOTLAND GROUP ORD (GBP) SEDOL #0754783 ISIN #GB0007547838	.07	.05	62,992.92	64,679.34 23.96	
3,200	SCOTTISH & NEWCASTLE PLC ORD (GBP) SEDOL #0783969 ISIN #GB0007839698	.03	.02	28,639.07	23,878.05 7.46	
13,500	BP AMOCO PLC ORD (GBP) SEDOL #0798059 ISIN #GB0007980591	.10	.07	104,187.07	92,802.65 6.87	
6,550	BELLSOUTH CORP COM	.19	.12	293,342.75	169,448.50 25.87	\$5,240 3.09
1,300	SHIRE PHARMACEUTICALS GROUP PLC ORD SEDOL #0799803 ISIN #GB0007998031	.01	.01	9,728.09	8,319.16 6.40	
8,000	SHELL TRANSPRT&TRADING PLC ORD (GBP) SEDOL #0803414 ISIN #GB0008034141	.06	.04	52,631.09	52,675.92 6.58	
2,483	BELO A H CORP SER A COM (N/C TO BELO CORP)	.06	.04	49,107.42	52,937.56 21.32	\$745 1.40

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550	BENCHMARK ELECTRONICS INC COM	.02	.01	13,868.99	15,763.00 28.66	
1,049	BERKLEY W R CORP COM	.05	.03	40,244.97	41,550.89 39.61	\$378 .91
6,200	LLOYDS TSB GROUP PLC ORD (GBP) SEDOL #0870612 ISIN #GB0008706128	.05	.03	58,654.73	44,516.93 7.18	
4,500	BG GROUP PLC ORD (GBP) SEDOL #0876289 ISIN #GB0008762899	.02	.01	19,519.52	19,415.39 4.31	
13,200	TESCO PLC ORD (GBP) SEDOL #0884709 ISIN #GB0008847096	.05	.03	43,834.47	41,226.37 3.12	
8,000	BHP BILLITON LTD ADR COM (N/C FROM BHP LTD SPONSORED ADR)	.10	.07	99,225.91	92,000.00 11.50	\$2,160 2.34
22,650	BIOMET INC COM	.72	.48	684,763.10	649,149.00 28.66	\$2,265 .34
461	BLACK BOX CORP DEL COM	.02	.02	20,584.68	20,652.80 44.80	\$92 .44
850	BOISE CASCADE CORP COM	.02	.02	24,134.82	21,437.00 25.22	\$510 2.37
960	BORG WARNER INC COM (N/C FROM BORG WARNER AUTOMOTIVE INC)	.05	.04	45,814.31	48,403.20 50.42	\$691 1.42
11,450	BORLAND SOFTWARE CORP COM	.16	.10	144,368.91	140,835.00 12.30	
950	BRIGHT HORIZON FAMILY SOLUTI COM	.03	.02	27,313.43	26,714.00 28.12	
4,800	BRISTOL MYERS SQUIBB CO COM	.12	.08	217,200.00	111,120.00 23.15	\$5,376 4.83

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35,600	BROCADE COMMUNICATIONS SYSTEMS INC COM	.16	.11	1,641,460.00	147,384.00 4.14	
2,200	BROOKLINE BANCORP INC COM	.03	.02	26,545.18	26,180.00 11.90	\$748 2.85
14,400	BROOKS-PRI AUTOMATION INC COM	.18	.12	284,235.77	165,024.00 11.46	
3,140	BRUNSWICK CO COM	.07	.05	64,928.31	62,360.40 19.86	\$1,570 2.51
2,050	BUCA INC COM	.02	.01	15,938.42	17,056.00 8.32	
800	CBL & ASSOC PPTYS INC	.04	.02	20,248.00	32,040.00 40.05	\$2,096 6.54
400	CBRL GROUP INC COM	.01	.01	9,344.00	12,052.00 30.13	\$8 .06
2,181	C D I CORP	.06	.04	50,156.00	58,843.38 26.98	
3,538	CSK AUTO CORP COM	.04	.03	44,006.05	38,918.00 11.00	
5,400	CRH PLC ADR	.07	.05	93,517.20	65,880.00 12.20	\$956 1.45
36,800	CVS CORPORATION (DEL) COM	1.01	.68	1,003,621.61	918,896.00 24.97	\$8,464 .92
6,300	CV THERAPEUTICS INC COM	.13	.08	130,950.54	114,786.00 18.22	
550	CACI INTL INC COM-CL A	.02	.01	22,595.67	19,602.00 35.64	
1,512	CAMBREX CORP COM	.05	.03	61,497.11	45,677.52 30.21	\$181 .39

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4,950	CANON INC ADR REPSTG 5 SHS	.20	.13	102,093.75	182,407.50 36.85	\$1,163 .63
12,000	CARDINAL HEALTH INC COM	.78	.52	688,527.60	710,280.00 59.19	\$1,200 .16
7,000	CAREER EDUCATION CORP COM	.31	.21	207,080.72	280,000.00 40.00	
5,504	CASELLA WASTE SYS INC CL A	.05	.04	57,429.02	48,930.56 8.89	
6,500	CATERPILLAR INC COM	.33	.22	309,633.25	297,180.00 45.72	\$9,100 3.06
3,300	CELESTICA INC SUB VTG SHS	.05	.03	91,465.00	46,530.00 14.10	
12,600	CELGENE CORP COM	.30	.20	247,456.80	270,522.00 21.47	
3,300	CELLTECH GROUP PLC SPONSORED ADR	.04	.03	66,454.98	35,706.00 10.82	
1,000	CEMEX S A SPON ADR 5 ORD	.02	.02	24,805.40	21,510.00 21.51	\$1,024 4.76
42,800	CENDANT CORP COM	.49	.33	567,756.56	448,544.00 10.48	
550	CHARLES RIV LABS INTL INC COM	.02	.02	20,997.36	21,164.00 38.48	
10,600	CHECKFREE CORP NEW COM	.19	.12	178,869.90	169,610.60 16.00	
5,950	CHEESECAKE FACTORY INCORPORATED	.24	.16	209,278.15	215,092.50 36.15	
40,750	CHESAPEAKE ENERGY CORP COM	.35	.23	301,213.67	315,405.00 7.74	\$2,445 .77

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11,009	CHEVRONTEXACO CORP COM	.81	.54	786,165.50	731,878.32 66.48	\$30,825 4.21
8,343	CHIPPAC INC CL A	.03	.02	36,359.72	29,617.65 3.55	
14,200	CHUBB CORP COM	.82	.55	1,029,816.04	741,240.00 52.20	\$19,880 2.68
1,751	CIMAREX ENERGY CO COM	.03	.02	27,470.27	31,342.90 17.90	
76,800	CISCO SYS INC COM	1.11	.74	728,339.00	1,006,080.00 13.10	
6,100	CINTAS CORP COM	.31	.21	295,545.29	279,075.00 45.75	\$1,525 .54
63,866	CITIGROUP INC COM	2.48	1.65	1,615,980.01	2,247,444.54 35.19	\$45,984 2.04
550	CLAIRES STORES INC COM	.01	.01	11,394.26	12,138.50 22.07	\$88 .72
500	CLARCOR INC COM	.02	.01	15,220.55	16,135.00 32.27	\$245 1.51
6,800	CLEAR CHANNEL COMMUNICATIONS INC COM	.28	.19	356,243.75	253,572.00 37.29	
1,500	COHU INC COM	.02	.02	28,615.85	22,050.00 14.70	\$300 1.36
700	COINSTAR INC COM	.02	.01	19,330.22	15,855.00 22.65	
11,400	COLGATE-PALMOLIVE CO COM	.66	.44	620,571.10	597,702.00 52.43	\$8,208 1.37
3,000	COLONIAL BANCGROUP COM	.04	.03	35,055.00	35,790.00 11.93	\$1,560 4.35

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500	COLUMBIA SPORTSWEAR CO COM	.02	.02	12,061.67	22,210.00 44.42	
3,267	COMCAST CORP-CL A COM	.08	.06	144,545.26	77,003.19 23.57	
26,200	COMCAST CORP-SPECIAL CL A COM	.65	.44	1,008,012.22	591,858.00 22.59	
7,300	COMERICA INC COM	.35	.23	350,445.22	315,652.00 43.24	\$14,016 4.44
1,500	COMMSCOPE INC COM	.01	.01	30,431.69	11,850.00 7.90	
12,000	CONAGRA FOODS INC COM (N/C FROM CONAGRA INC)	.33	.22	258,554.20	300,120.00 25.01	\$11,880 3.95
46,100	CONCORD EFS INC COM	.80	.53	715,486.22	725,614.00 15.74	
7,160	CONOCOPHILLIPS COM	.38	.25	421,946.37	346,472.40 48.39	\$11,456 3.30
1,300	CONSTELLATION BRANDS INC CL A COM	.03	.02	17,305.43	30,823.00 23.71	
1,530	COOPER COMPANIES INC COM NEW	.04	.03	31,410.86	38,280.60 25.02	\$184 4.8
450	COORS ADOLPH CO COM CL B	.03	.02	27,930.24	27,562.50 61.25	\$369 1.33
600	CORINTHIAN COLLEGES INC COM	.03	.02	22,840.98	22,716.00 37.86	
7,800	CORPORATE EXECUTIVE BOARD CO COM	.27	.18	252,507.13	248,976.00 31.92	
3,510	CORPORATE OFFICE PROPERTIES	.05	.04	44,218.65	49,245.30 14.03	\$3,089 6.27

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9,300	COST PLUS INC CALIFORNIA COM	.29	.20	235,095.99	266,631.00 28.67	
22,000	COSTCO WHSL CORP NEW COM	.68	.45	729,303.86	617,320.00 28.06	
450	COVENTRY HEALTH CARE INC COM	.01	.01	13,506.33	13,063.50 29.03	
1,860	CROMPTON CORP COM (N/C FROM CK WITCO CORP)	.01	.01	16,130.82	11,067.00 5.95	\$372 3.36
6,500	CROSS COUNTRY INC COM	.10	.07	175,674.00	90,675.00 13.95	
2,387	CROWN AMERN RLTY TR SH BEN INT	.02	.02	20,902.09	21,960.40 9.20	\$2,029 9.23
1,920	CUMMINS INC COM (N/C FROM CUMMINS ENGINE CO)	.06	.04	51,620.89	54,009.60 28.13	\$2,304 4.26
650	CYMER INC COM	.02	.02	19,612.13	20,962.50 32.25	
2,100	DSP GROUP INC COM	.04	.02	41,352.88	33,222.00 15.82	
1,000	DATASCOPE CORP COM	.03	.02	33,109.97	24,801.00 24.80	\$200 .80
3,175	DEERE & CO COM	.16	.11	130,639.82	145,573.75 45.85	\$2,794 1.91
2,847	DEL MONTE FOODS CO COM	.02	.02	22,431.80	21,921.90 7.70	
22,600	DELL COMPUTER CORP COM	.67	.44	650,357.07	604,324.00 26.74	
1,180	DELPHI FINL GROUP INC - CL A	.05	.03	45,387.87	44,792.80 37.96	\$378 84

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1,150	DELTA & PINE LAND CO COM	.03	.02	21,521.15	23,471.50 20.41	\$230 .98
1,790	DEVELOPERS DIVERSIFIED REALTY CORP COM	.04	.03	32,801.31	39,362.10 21.99	\$2,721 6.91
8,500	DEVON ENERGY CORPORATION NEW COM	.43	.29	299,052.24	390,150.00 45.90	\$1,700 .43
1,550	DIAGEO P L C SPNSRD ADR NEW	.07	.05	56,477.02	67,890.00 43.80	\$1,397 2.05
450	DIANON SYS INC COM	.02	.02	18,116.54	21,469.50 47.71	
6,000	DITECH COMMUNICATIONS CORP COM	.01	.01	71,719.25	13,080.00 2.18	
950	DOCUMENTUM INC COM	.02	.01	15,600.44	14,877.00 15.66	
5,425	DOMINION RES INC VA NEW COM	.33	.22	240,012.25	297,832.50 54.90	\$13,997 4.70
5,075	DOW CHEM CO COM	.17	.11	147,428.75	150,727.50 29.70	\$6,801 4.51
11,400	DU PONT E I DE NEMOURS & CO COM	.53	.36	470,718.54	483,360.00 42.40	\$15,960 3.30
650	DUPONT PHOTOMASKS INC COM	.02	.01	25,970.44	15,112.50 23.25	
750	DYCOM INDS INC COM	.01	.01	12,615.83	9,937.50 13.25	
121,000	E M C CORP MASS COM	.82	.55	2,041,693.19	742,940.00 6.14	

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1,770	E ON AG SPONSORED ADR	.08	.05	88,450.80	72,410.70 40.91	\$1,966 2.71
1,100	EPIQ SYS INC COM (N/C FROM ELECTRONIC PROCESSING INC)	.02	.01	17,845.66	16,797.00 15.27	
6,950	EAST WEST BANCORP INC COM	.36	.24	259,950.21	322,916.00 36.08	\$2,417 74
550	EDUCATION MGMT CORP COM	.02	.02	20,767.00	20,680.00 37.60	
800	EDWARDS LIFESCIENCES CORP COM	.02	.01	22,100.80	20,376.00 25.47	
850	ELECTRONICS BOUTIQUE HLDGS C COM	.01	.01	13,301.00	13,438.50 15.81	
11,300	EMERSON ELEC CO COM	.63	.42	744,465.31	574,605.00 50.85	\$17,741 3.08
2,445	EMMIS COMMUNICATIONS CORP COM	.06	.04	44,311.92	50,929.35 20.83	
4,872	ENCANA CORPORATION COM	.17	.11	144,488.74	151,519.20 31.10	\$1,237 .81
4,080	ENDESA S A SPONSORED ADR	.05	.03	70,622.40	46,104.00 11.30	\$2,313 5.01
6,322	ENTEGRIS INC COM	.07	.05	51,578.86	65,116.60 10.30	
750	ENTERCOM COMMUNICATIONS CORP COM	.04	.03	33,957.63	35,190.00 46.92	
14,100	ENTRAVISION COMMUNICATIONS C CL A	.16	.10	189,931.95	140,718.00 9.98	

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900	EON LABS INC COM	.02	.01	16,406.08	17,019.00 18.91	
2,177	EQUITABLE RESOURCES INC COM	.08	.06	68,571.13	76,282.08 35.04	\$1,480 1.94
5,500	EQUITY OFFICE PROPERTIES TR	.15	.10	147,391.75	137,390.00 24.98	\$11,000 8.00
3,163	ERICSSON L M TEL CO ADR B SEK 10	.02	.02	188,143.75	21,318.62 6.74	
700	ERIE INDEMNITY COMPANY-CL A CL A	.03	.02	29,906.66	25,382.00 36.26	\$532 2.09
1,000	ETHAN ALLEN INC COM	.04	.03	26,997.50	34,370.00 34.37	\$240 .69
350	EVERGREEN RES INC COM NO PAR	.02	.01	14,950.33	15,697.50 44.85	\$176 1.12
1,150	EXAR CORP	.02	.01	14,965.28	14,260.00 12.40	
14,600	EXELON CORP COM	.85	.57	712,564.24	770,442.00 52.77	\$25,696 3.33
7,200	EXTENDED STAY AMER INC COM	.12	.08	110,120.00	106,200.00 14.75	
13,250	EXXON MOBIL CORP COM	.51	.34	402,677.69	462,955.00 34.94	\$12,190 2.63
350	FLIR SYS INC COM	.02	.01	16,846.59	17,080.00 48.80	
3,110	FPIC INS GROUP INC COM	.02	.02	35,644.35	21,459.00 6.90	

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400	FAIR ISAAC & CO INC COM	.02	.01	15,414.30	17,080.00 42.70	\$32 .18
4,440	FAIRCHILD SEMICONDUCTOR INTL CL A	.05	.03	38,956.63	47,552.40 10.71	
6,800	FRIENDS PROVIDENT PLC (GBP) ISIN GB0030559776 SEDOL 3055977	.01	.01	21,597.48	13,218.86 1.94	
3,200	HBOS PLC ORD (GBP) SEDOL #3058750 ISIN #GB0030587504	.04	.02	34,691.96	33,743.49 10.54	
3,200	BANK OF IRELAND (EURO) SEDOL 3070732	.04	.02	24,931.64	32,840.19 10.26	
10,200	KINGFISHER PLC ORD (GBP) SEDOL #3073850 ISIN #GB0030738503	.04	.03	31,122.41	36,536.71 3.58	
9,150	FASTENAL CO COM	.38	.25	298,714.59	342,118.50 37.39	\$458 .13
1,900	NATIONAL GRID GROUP PLC (GBP) SEDOL 3122387 ISIN GB0031223877	.02	.01	12,315.86	13,963.46 7.35	
10,600	FREDDIE MAC COM	.69	.46	487,669.08	625,930.00 59.05	\$9,328 1.49
4,650	BARCLAYS PLC (GBP) SEDOL 3134865 ISIN GB0031348658	.03	.02	34,711.14	28,821.21 6.20	
3,648	FERRO CORP COM	.10	.07	91,279.37	89,120.64 24.43	\$2,116 2.37
4,730	FILENET CORP COM	.06	.04	63,205.08	57,706.00 12.20	
1,850	FINISH LINE INC CL A	.02	.01	28,243.50	19,517.50 10.55	

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1,400	LAND SECURITIES GROUP PLC (GBP) SEDOL 3180943 ISIN GB0031809436	.02	.01	16,467.34	17,692.79 12.64	
2,716	FIRST FEDERAL CAPITAL CORP COM	.06	.04	44,089.12	52,443.24 19.31	\$1,412 2.69
40	FIRST INDUSTRIAL REALTY TR			1,137.72	1,120.00 28.00	\$110 9.82
1,007	FIRST MIDWEST BANCORP INC/IL COM	.03	.02	25,336.62	26,896.97 26.71	\$765 2.84
21,000	FISERV INC COM	.79	.52	644,241.01	712,950.00 33.95	
1,263	FISHER SCIENTIFIC INTL INC COM NEW	.04	.03	34,873.27	37,991.04 30.08	
36,050	FLEETBOSTON FINL CORP COM	.97	.64	1,144,212.95	876,015.00 24.30	\$50,470 5.76
500	FOMENTO ECONOMICO MEXICANO S SPND ADR FEHSA	.02	.01	19,751.96	18,210.00 36.42	\$348 1.91
1,040	FOREST CITY ENTERPRISES CL A	.04	.03	34,561.07	34,684.00 33.35	\$250 .72
1,294	FOREST OIL CORP COM PAR \$0.01	.04	.03	32,411.90	35,779.10 27.65	
700	FORRESTER RESEARCH INC COM	.01	.01	10,402.00	10,899.00 15.57	
5,850	FORTUNE BRANDS INC COM	.30	.20	161,744.75	272,083.50 46.51	\$6,318 2.32
4,300	FRANKLIN RES INC COM	.16	.11	180,428.00	146,544.00 34.08	\$1,290 .88

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2,510	FRONTIER OIL CORP COM	.05	.03	36,963.83	43,222.20 17.22	\$502 1.16
2,922	FULTON FINL CORP PA COM	.06	.04	50,220.34	51,602.52 17.66	\$1,753 3.39
800	GALLAGHER ARTHUR J & CO COM	.03	.02	18,376.00	23,504.00 29.38	\$480 2.04
10,600	GANNETT CO INC COM	.84	.56	637,370.14	761,080.00 71.80	\$10,176 1.33
45,000	GENERAL ELEC CO COM	1.21	.81	1,396,433.51	1,095,750.00 24.35	\$34,200 3.12
985	GENERAL GROWTH PPTYS INC COM	.06	.04	36,108.12	51,220.00 52.00	\$2,837 5.53
4,600	GENERAL MILLS INC COM	.24	.16	151,742.25	215,970.00 46.95	\$5,060 2.34
2,100	GENESIS MICROCHIP INC DEL COM	.03	.02	47,738.67	27,405.00 13.05	
1,850	GENTA INC (NEW)	.02	.01	23,462.22	14,226.50 7.69	
1,986	GEORGIA GULF CORP COM	.05	.03	49,679.17	45,956.04 23.14	\$636 1.38
700	GETTY IMAGES INC COM	.02	.02	19,663.57	21,385.00 30.55	
790	GIBRALTAR STL CORP COM	.02	.01	13,955.43	15,041.60 19.04	\$126 .83
2,500	GLATFELTER (N/C FROM GLATFELTER P H CO COM)	.04	.02	27,493.75	32,900.00 13.16	\$1,750 5.31

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7,961	GLAXO WELLCOME PLC SPONSORED ADR (N/C TO GLAXO SMITHKLINE SPONSORED PLC ADR)	.33	.22	396,525.31	298,219.06 37.46	\$9,227 3.09
2,600	GOLDMAN SACHS GROUP INC COM	.20	.13	204,256.00	177,060.00 68.10	\$1,248 .70
15,480	GRAFTECH INTL LTD COM	.10	.07	98,713.70	92,260.80 5.96	
1,880	GREAT LAKES REIT INC COM	.03	.02	33,084.99	31,302.00 16.65	\$3,046 9.73
1,200	BOUYGUES (EURO) SEDOL 4002121 ISIN FR0000120503	.04	.02	29,937.47	33,522.03 27 94	
820	UMICORE (EURO) ISIN BE0003626372 SEDOL 4005001 (N/C FROM NV UNION MINIERE)	.04	.03	31,885 03	35,390.72 43.16	
1,050	GUCCI GROUP NV-NY REG SHRS	.11	.07	90,100 50	96,180.00 91.60	\$394 .41
2,400	ALLEANZA ASSICURAZIONI ORD (ITL) SEDOL #4015970 ISIN #IT0000078193	.02	.01	19,593.74	18,112.70 7.55	
7,300	GUITAR CTR MGMT INC COM	.13	.09	136,504 62	120,888.00 16.56	
1,600	ALLIED IRISH BANKS ORD SEDOL #4020684	.02	.02	21,208 67	21,591.25 13.49	
700	GYMBOREE CORP COM	.01	.01	12,742 70	11,102.00 15.86	
8,900	HCA INC COM (N/C FROM HCA-HEALTHCARE CO)	.41	.27	393,127 24	369,350.00 41.50	\$712 .19
2,790	HSBC HLDGS PLC SPONS ADR NEW	.17	.11	109,630.33	153,394.20 54.98	\$6,905 4.50

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600	ATLAS COPCO AB-A SHS ORD (SEK) SEDOL #4050971 ISIN #SE0000101032	.01	.01	12,347.87	11,643.67 19.41	
1,500	GEN ASSICURAZIONI ORD (ITL) SEDOL #4056719 ISIN #IT0000062072	.03	.02	44,718.98	30,731.40 20.49	
550	L'OREAL (EURO) SEDOL 4057808 ISIN FR0000120321	.05	.03	37,621.96	41,871.36 76.13	
8,600	BANCA POPOLARE DI MILANO ORD (ITL) SEDOL #4072168 ISIN #IT0000064482	.03	.02	30,441.24	31,193.40 3.63	
13,500	HANCOCK JOHN FINL SVCS INC COM	.42	.28	493,601.85	376,650.00 27.90	\$4,320 1.14
7,200	HARLEY DAVIDSON INC COM	.37	.24	378,790.14	332,640.00 46.20	\$1,008 .30
2,534	HARLEYSVILLE GROUP INC COM	.07	.05	64,387.00	66,973.62 26.43	\$1,672 2.49
450	HARMAN INTL INDS INC NEW COM	.03	.02	21,993.37	26,775.00 59.50	\$45 .16
2,014	HARRIS CORP COM	.06	.04	56,247.33	52,968.20 26.30	\$644 1.21
1,300	REED ELSEVIER NV ORD (NLG) SEDOL #4148810 ISIN #NL0000349488	.02	.01	17,257.58	15,892.28 12.22	
1,914	HAVERTY FURNITURE INC COM	.03	.02	24,054.22	26,604.60 13.90	\$440 1.65
1,525	HAWAIIAN ELEC INDS INC COM	.07	.05	59,365.76	67,069.50 43.98	\$3,782 5.63
1,300	HBOS PLC SPONSORED ADR	.05	.03	47,853.00	41,124.20 31.63	\$2,185 5.31

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1,525	HEALTH NET INC COM	.04	.03	31,710 59	40,260.00 26.40	
1,150	HEARST-ARGYLE TELEVISION INC COM	.03	.02	27,478.74	27,726.50 24.11	
6,375	HEINZ H J CO COM	.23	.15	207,372.34	209,546.25 32.87	\$10,328 4.92
9,748	HELMERICH & PAYNE INC COM	.30	.20	252,137 36	272,066.68 27.91	\$3,119 1.14
2,133	HERITAGE PROPERTY INVESTMENT TRUST COM	.06	.04	53,245 88	53,261.01 24.97	\$4,479 8.41
1,947	HIGHWOODS PROPERTIES INC COM	.05	.03	48,281.26	43,028.70 22.10	\$4,556 10.58
550	HILB ROGAL & HAMILTON CO COM	.02	.02	23,329 36	22,495.00 40.90	\$198 .88
800	HOLLYWOOD ENTERTAINMENT	.01	.01	15,156 24	12,080.00 15.10	
1,300	HON INDUSTRIES INC COM	.04	.03	34,628 00	36,764.00 28.28	\$650 1.76
10,900	HONDA MOTOR ADR NEW	.22	.14	197,071.00	196,854.00 18.06	\$1,188 .60
13,400	HONEYWELL INTL INC COM	.35	.24	313,285 30	321,600 00 24.00	\$10,050 3.12
1,600	HOOPER HOLMES INC	.01	.01	13,596.00	9,824.00 6.14	\$64 .65
350	HOT TOPIC INC COM	.01	.01	7,756.37	8,008 00 22.88	

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300	HOTELS.COM CL A	.02	.01	15,417.90	16,389.00 54.63	
6,400	HUBBELL INC CL B	.25	.17	180,096.50	224,896.00 35.14	\$8,448 3.75
650	HUGHS SUPPLY INC COM	.02	.01	15,941.00	17,758.00 27.32	\$221 1.24
900	HUNT JB TRANS SVCS INC COM	.03	.02	25,403.76	26,370.00 29.30	\$180 .68
1,865	HYPERION SOLUTIONS CORP COM	.05	.04	37,385.90	47,874.55 25.67	
25,300	IMS HEALTH INC COM	.45	.30	525,322.76	404,800.00 16.00	\$2,024 .50
600	IDACORP INC COM	.02	.01	23,160.00	14,898.00 24.83	\$1,116 7.49
2,300	IDENTIX INC COM	.01	.01	15,681.69	11,845.00 5.15	
4,400	ING GROEP N V SPONSORED ADR	.08	.05	141,357.53	74,096.00 16.84	\$3,001 4.05
850	INTEGRA LIFESCIENCES CORP COM NEW	.02	.01	14,752.51	15,002.50 17.65	
850	INTEGRATED CIRCUIT SYS INC COM	.02	.01	19,439.36	15,512.50 18.25	
43,475	INTEL CORP COM	.75	.50	983,215.70	676,905.75 15.57	\$3,478 .51
20	INTEGRATED DEFENSE TECHNOLOGY INC COM			422.67	290.00 14.50	
900	INTERGRAPH CORP COM	.02	.01	14,652.81	15,984.00 17.76	

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3,300	INTERNATIONAL BUSINESS MACHS CORP COM	28	.19	310,397.50	255,750.00 77.50	\$1,980 .77
750	INTERSIL CORP COM (N/C FROM INTERSIL HOLDING CORP CL A)	.01	.01	13,548.68	10,455.00 13.94	
1,150	INTERSTATE BAKERIES CORP NEW COM	.02	.01	25,849.19	17,537.50 15.25	\$322 1.83
1,000	INVERESK RESH GROUP INC COM	.02	.02	20,304.70	21,570.00 21.57	
1,073	INVITROGEN CORP COM	.04	.02	34,831.89	33,574.17 31.29	
500	INVESTORS FINL SERVICES CORP COM	.02	.01	16,085.40	13,695.00 27.39	\$25 .18
1,450	ISIS PHARMACEUTICALS COM	.01	.01	25,598.90	9,555.50 6.59	
1,185	NORSK HYDRO AS ORD (NOK) SEDOL #4645805 ISIN #NO00005052605	.06	.04	48,854.75	52,868.76 44.61	
1,150	ITRON INC COM	.02	.02	24,100.71	22,045.50 19.17	
700	J JILL GROUP INC COM	.01	.01	16,352.00	9,786.00 13.98	
13,050	J P MORGAN CHASE & CO COM	35	.23	282,402.00	313,200.00 24.00	\$17,748 5 66
1,400	JACK IN THE BOX INC COM	.03	.02	29,221.50	24,206.00 17.29	
700	JARDEN CORP COM	.02	.01	16,403.93	16,709.00 23.87	

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2,500	RAS SPA ORD (ITL) SEDOL #4718246 ISIN #IT0000062825	.03	.02	30,029.58	30,313.28 12.13	
8,600	TELENOR AS ORD (NOK) SEDOL #4732495 ISIN #NO0010063308	.04	.02	31,087.89	32,746.39 3 81	
1,700	INTERBREW ORD (BEL) SEDOL #4755317 ISIN #BE0003793107	.04	.03	43,692.99	40,137.32 23.61	
2,500	SAIPEM ORD (ITL) SEDOL #4768768 ISIN #IT0000068525	.02	.01	16,082.46	16,646.18 6.66	
8,300	JOHNSON & JOHNSON COM	.49	.33	472,335.40	445,793.00 53.71	\$6,806 1.52
3,400	JOHNSON CTLS INC COM	.30	.20	199,907.68	272,578.00 80.17	\$4,896 1.79
3,784	JOY GLOBAL INC COM	.05	.03	36,188.73	42,607.84 11.26	
600	VINCI SA ORD (FRF) SEDOL #4818083 ISIN #FR0000125486	.04	.02	34,992.72	33,809.79 56.35	
68,600	JUNIPER NETWORKS INC COM	.51	.34	2,041,423.60	466,480.00 6.80	
2,663	KADANT INC COM	.04	.03	37,200.58	39,945.00 15.00	
360	SCHERING AG ORD (DEM) SEDOL #4845757 ISIN #DE0007172009	.02	.01	17,533.43	15,616.57 43.38	
1,996	KEANE INC COM	.02	.01	19,226.64	17,944.04 8.99	
6,100	TIM SPA (ITL) SEDOL #4876746 ISIN #IT0001052049 (N/C FROM TELECOM ITALIA MOBILE ORD)	.03	.02	25,895.10	27,736.64 4.55	

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220	TOTAL SA-B ORD (EUR) SEDOL #4905413 ISIN #FR0000120271	.03	.02	35,381.30	31,419.39 142.82	
10,280	KERR MCGEE CORP COM	.50	.34	488,144.42	455,404.00 44.30	\$18,504 4.06
970	E.ON AG ORD (DEM) FORMERLY VEBA AG ORD SEDOL #4942904 ISIN #DE0007614406	.04	.03	49,291.69	38,934.80 40.14	
2,900	KIMBERLY-CLARK CORP COM	.15	.10	166,292.75	137,663.00 47.47	\$3,480 2.52
3,900	KNIGHT RIDDER INC COM	.27	.18	221,852.25	246,675.00 63.25	\$4,212 1.70
750	KNIGHT TRANSN INC COM	.02	.01	14,898.19	15,750.00 21.00	
5,800	KONINKLIJKE PHILIPS ELECTRS SP ADR NEW 2000	.11	.08	227,849.50	102,544.00 17.68	\$1,566 1.52
850	KOS PHARMACEUTICALS INC COM	.02	.01	18,884.06	16,150.00 19.00	
1,700	LTX CORP COM	.01	.01	33,308.25	10,251.00 6.03	
3,800	HELLENIC TELECOM ORGANIZATION (GREECE) SEDOL #5051605	.05	.03	42,279.29	41,868.74 11.02	
2,700	LABOR READY INC COM NEW	.02	.01	18,780.92	17,334.00 6.42	
1,100	LABRANCHE & CO INC COM	.03	.02	23,176.67	29,304.00 26.64	
1,643	LAFARGE NORTH AMERICA INC (N/C FROM LAFARGE CORP COM)	.06	.04	45,229.04	53,972.55 32.85	\$986 1.82

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300	HENKEL KGAA-VORZUG ORD (DEM) SEDOL #5076705 ISIN #DE0006048432	.02	.01	19,969.64	18,909.22 63.03	
700	BASF AG ORD (DEM) SEDOL #5086577 ISIN #DE0005151005	.03	.02	30,290.63	26,268.03 37.53	
430	GEHE AG ORD (DEM) SEDOL #5105182 ISIN #DE0005858005	.02	.01	17,491.67	16,585.55 38.57	
350	LANCASTER COLONY CORP COM	.02	.01	8,150.49	13,678.00 39.08	\$280 2.04
2,810	LAWSON SOFTWARE INC COM	.02	.01	13,631.93	16,157.50 5.75	
471	LEAR CORP COM	.02	.01	15,673.87	15,674.88 33.28	
2,300	SAMPO INSURANCE CO-A-SH ORD (FIM) SEDOL #5226038 ISIN #FI0009003305	.02	.01	15,245.51	17,430.14 7.58	
1,600	ABN AMRO HLDG NV ORD (NLG) SEDOL #5250769 ISIN #NL000301109	.03	.02	25,278.67	26,157.98 16.35	
2,500	LENNOX INTL INC COM	.03	.02	36,825.90	31,375.00 12.55	\$950 3.02
350	ERSTE BANK DER OSTER SPARK ORD (ATS) SEDOL #5289837 ISIN #AT0000652011	.03	.02	21,259.82	23,469.28 67.06	
4,300	LEXMARK INTERNATIONAL INC CL A (N/C FROM LEXMARK INTL GROUP INC)	.29	.19	239,712.75	260,150.00 60.50	
59,500	LIBERTY MEDIA CORP NEW COM SER A	.59	.39	941,645.57	531,930.00 8.94	
950	LIFEPOINT HOSPITALS INC COM	.03	.02	29,175.66	28,434.45 29.93	

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13,200	LILLY ELI & CO COM	.92	.62	888,298.24	838,200 00 63.50	\$17,688 2.11
750	LIN TV CORP-CL A COM	.02	.01	15,708 60	18,262.50 24.35	
8,200	LINCOLN NATL CORP IND COM	.29	.19	256,295.10	258,956.00 31.58	\$10,988 4.24
67,700	LINEAR TECHNOLOGY CORP COM	1 92	1.28	1,067,284.25	1,741,244.00 25.72	\$13,540 .77
1,587	LINENS N THINGS INC COM	.04	.03	34,509.98	35,866.20 22.60	
9,300	NORDEA AB ORD (SEK) FORMERLY NORDBANKEN HLDGS AB ORD SEDOL #5380031 ISIN #SE0000427361	.04	.03	41,857.28	40,766.55 4.38	
4,400	LLOYDS TSB GROUP PLC SPONSORED ADR	.14	.09	182,699 00	125,796.00 28.59	\$8,945 7.11
5,500	LOCKHEED MARTIN CORP COM	.35	.23	310,750.00	317,625.00 57.75	\$2,420 .76
600	AKZO NOBEL NV ORD (NLG) SEDOL #5458314 ISIN #NLO000009132	.02	.01	20,165.53	19,032.96 31.72	
1,100	TPG NV SHARES EUR 0.48 SEDOL #5481558 ISIN #NLO000009058	.02	.01	21,252.20	17,833.56 16 21	
850	LUBRIZOL CORP COM	.03	.02	25,867.63	25,925.00 30.50	\$884 3.41
600	ACERINOX SA ORD (ESP) SEDOL #5500118 ISIN #ES0132105331	.02	.02	18,716 25	21,944.73 36.57	
2,000	BANCO BILBAO VIZCAYA ORD (ESP) SEDOL #5501906 ISIN #ES0113211835	.02	.01	28,258 48	19,066.02 9.53	

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1,796	MAF BANCORP INC COM	.07	.04	55,393.06	61,064.00 34.00	\$1,078 1.76
83,700	MBNA CORP COM	1.76	1.17	1,004,905.92	1,591,974.00 19.02	\$23,436 1.47
1,200	MGE ENERGY INC COM	.04	.02	24,235.20	32,125.20 26.77	\$1,612 5.01
11,500	MGIC INVT CORP WIS COM	.52	.35	571,972.36	474,950.00 41.30	\$1,150 .24
700	DAIMLERCHRYSLER AG NPV ORD (EUR) SEDOL #5529027 ISIN #DE0007100000	.02	.02	26,124.47	21,329.06 30.47	
160	SWISSCOM AG REG ORD (CHF) SEDOL #5533976 ISIN #CH0008742519	.05	.03	40,834.02	46,016.89 287.61	
14,300	MPS GROUP INC COM	.09	.06	95,745.06	79,222.00 5.54	
5,905	HRO SOFTWARE INC COM	.08	.05	77,659.43	71,716.23 12.15	
3,300	MEDIOLANUM SPA ORD (ITL) SEDOL #5535198 ISIN #IT0001279501	.02	.01	18,950.45	16,936.76 5.13	
2,395	MTR GAMING GROUP INC COM	.02	.01	28,159.08	19,064.20 7.96	
800	MANHATTAN ASSOCS INC COM	.02	.01	20,207.95	18,928.00 23.66	
11,400	MANOR CARE INC COM	.23	.16	242,581.88	212,154.00 18.61	
200	CARREFOUR SUPERMARCHE ORD (FRF) SEDOL #5641567 ISIN #FR0000120172	.01	.01	9,023.39	8,904.71 44.52	

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600	MANTECH INTERNATIONAL CORP-A COM	.01	.01	14,389.70	11,442.00 19.07	
700	GAS NATURAL SDG-E ORD (ESP) SEDOL #5650422 ISIN #ES0116870314	.01	.01	12,993.41	13,221.82 18.89	
7,300	MARATHON OIL CORP COM	.17	.11	229,873.00	155,417.00 21.29	\$6,716 4.32
1,150	SIEMENS AG AKT REGD ORD (DEM) SEDOL #5727973 ISIN #DE0007236101	.05	.04	63,279.90	48,684.18 42.33	
350	WELLA AG ORD SEDOL #5728578	.02	.02	19,382.84	21,036.38 60.10	
4,340	AGUAS DE BARCELONA ORD (ESP) SEDOL #5729065 ISIN #ES0141330C19	.05	.03	61,690.26	43,550.77 10.03	
1,600	TELEFONICA S A ORD (ESP) SEDOL #5732524 ISIN #ES0178430E18	.02	.01	12,471.04	14,266.06 8.92	
7,350	MASCO CORP COM	.17	.11	179,655.25	154,717.50 21.05	\$4,116 2.66
790	DEUTSCHE BANK AG REG ORD SEDOL #5750355 ISIN #DE000514008	.04	.03	44,166.70	36,251.55 45.89	
800	BAYERISCHE MOTOREN WERKE AG ORD(DEM) SEDOL #5756029 ISIN #DE0005190003	.03	.02	29,137.11	24,208.82 30.26	
62,800	MAXIM INTEGRATED PRODS INC COM	2.29	1.53	1,145,508.37	2,074,912.00 33.04	\$5,024 .24
9,400	MAY DEPT STORES CO COM	.24	.16	341,744.00	216,012.00 22.98	\$8,930 4.13
500	MC CLATCHY CO HLDG CO CL A	.03	.02	17,092.50	28,365.00 56.73	\$200 .70

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4,000	PORTUGAL TELECOM SA-REG ORD (PTE) SEDOL #5817186 ISIN #PTPTC0AM0009	.03	.02	25,572.94	27,492.76 6.87	
3,300	DEUTSCHE TELEKOM AG-REG ORD (DEM) SEDOL #5842359 ISIN #DE0005557508	.05	.03	41,499.61	42,152.19 12.77	
600	MEDICIS PHARMACEUTICAL CORP CL A NEW	.03	.02	27,653.19	29,802.00 49.67	
41,100	MEDTRONIC INC COM	2.07	1.38	1,276,868.72	1,874,160.00 45.60	\$18,275 .54
1,050	ACCOR SA ORD (FRF) SEDOL #5852842 ISIN #FR0000120404	.04	.02	39,655.15	31,798.20 30.28	
20,100	MERCK & CO INC COM	1.26	.84	1,133,896.02	1,137,861.00 56.61	\$28,944 2.54
900	MERCURY GEN CORP NEW COM	.04	.02	37,422.70	33,822.00 37.58	\$1,080 3.19
350	MERIDIAN MED TECHNOLOGIES IN COM	.02	.01	11,103.13	15,540.00 44.40	
700	MERIT MED SYS INC COM	.02	.01	16,149.70	13,944.00 19.92	
11,600	METLIFE INC COM	.35	.23	283,498.20	313,664.00 27.04	\$2,436 .77
2,700	AEGON NV ORD (NLG) SEDOL #5927375 ISIN #NL0000301760	.04	.03	28,030.91	34,735.31 12.86	
20,075	MICROSOFT CORP COM	1.15	.76	1,119,716.85	1,037,877.50 51.70	
8,625	MICRON TECHNOLOGY INC COM	.09	.06	222,311.51	84,007.50 9.74	\$1,725 2.05
800	MID ATLANTIC MED SVCS INC COM	.03	.02	29,357.57	25,920.00 32.40	

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1,810	SANDVIK AB ORD (SEK) SEDOL #5963108 ISIN #SE0000667891	.04	.03	44,379.22	40,187.19 22.20	
300	SOCIETE GENERALE-A ORD (FRF) SEDOL #5966516 ISIN #FR0000130809	.02	.01	16,796.22	17,471.54 58.24	
4,000	MIDWAY GAMES INC COM	.02	.01	42,286.05	16,680.00 4.17	
1,100	AJINOMOTO CO INC ORD (JPY) SEDOL #6010906 ISIN #JP3119600009	.01	.01	12,144.55	11,499.20 10.45	
1,065	MINERALS TECHNOLOGIES INC COM	.05	.03	46,209.96	45,954.75 43.15	\$107 .23
15,200	MITSUBISHI TOKYO FINL GROUP INC COM	.09	.06	133,605.25	81,320.00 5.35	\$638 .78
1,150	BANYU PHARM CO LTD ORD (JPY) SEDOL #6077309 ISIN #JP3779400005	.01	.01	13,936.93	10,809.02 9.40	
20,000	MOLEX INC CL A	.44	.29	467,706.45	397,800.00 19.89	\$2,000 .50
5,600	CLP HLDGS LTD ORD (HKD) SEDOL #6097017 ISIN #HK0002007356	.02	.02	22,377.05	22,548.29 4.03	
35,000	HUANENG POWER INTL INC-H ORD (HKD) SEDOL #6099671 ISIN #CN0009115410	.03	.02	18,518.82	28,050.75 .80	
39	NTT MOBILE COMMUNICATIONS ORD (JPY) SEDOL #6129277 ISIN #JP3165650007	.08	.05	165,222.87	72,062.98 1,847.77	
2,895	MOORE LTD COM	.03	.02	29,820.91	26,344.50 9.10	\$579 2.19
10,200	HSBC HLDGS PLC \$.5 ORD (HKD) SEDOL #6158163 ISIN #GB0005405286	.12	.08	134,548.81	111,504.05 10.93	

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1,850	CANON INC (JPY) SEDOL #6172323 ISIN #JP3242800005	.08	.05	75,966.84	69,772.25 37.71	
5,000	MORGAN STANLEY COM (N/C FROM MORGAN STANLEY DEAN WITTER DISCOVER & CO)	.22	.15	247,646.26	199,600.00 39.92	\$4,600 2.30
25,000	CATHAY PACIFIC AIRWAYS ORD (HKD) SEDOL #6179755 ISIN #HK0293001514	.04	.03	33,971.29	34,141.75 1.37	
10,900	MOTOROLA INC COM	.10	.07	198,811.64	94,285.00 8.65	\$1,744 1.85
9,800	ORIGIN ENERGY LTD ORD (AUD) SEDOL #6214861 ISIN #AU00000000RG5	.02	.02	18,436.14	20,473.18 2.09	
900	MOVIE GALLERY INC COM	.01	.01	8,221.81	11,700.00 13.00	
8,806	MYKOLIS CORP COM	.07	.05	81,340.09	64,283.80 7.30	
1,050	NBTY INC COM	.02	.01	16,002.00	18,459.00 17.58	
500	NPS PHARMACEUTICALS INC COM	.01	.01	14,470.28	12,585.00 25.17	
8,700	NTT DOCOMO INC-SPON ADR	.18	.12	183,711.61	158,775.00 18.25	\$52 .03
830	NATIONAL AUSTRALIA BK LTD SPONSORED ADR	.08	.05	58,903.03	74,492.50 89.75	\$3,401 4.56
800	FAMILYMART LTD ORD (JPY) SEDOL #6331276 ISIN #JP3802600001	.02	.01	19,068.28	15,693.38 19.62	
900	FAST RETAILING CO LTD ORD (JPY) SEDOL #6332439 ISIN #JP3802300008	.04	.02	22,794.09	31,741.13 35.27	

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1,000	FUJI PHOTO FILM CO LTD (JPY) SEDOL #6356525 ISIN #JP3814000000	.04	.02	38,400.54	32,652.35 32.65	
1,158	NAVISTAR INTL CORP NEW COM	.03	.02	32,010.64	28,150.98 24.31	
11,400	NDCHEALTH CORP COM	.25	.17	210,372.94	226,860.00 19.90	\$1,824 .80
3,500	NESTLE S A SPONSORED ADR REPSTG REG SH	.20	.14	197,015.00	185,416.00 52.98	\$2,863 1.54
1,150	NETIQ CORP COM	.02	.01	16,927.78	14,202.50 12.35	
1,150	NETSCREEN TECHNOLOGIES INC COM	.02	.01	17,481.31	19,366.00 16.84	
400	NEUROCRINE BIOSCIENCES INC COM	.02	.01	19,170.00	18,264.00 45.66	
900	HONDA MOTOR CO LTD ORD (JPY) SEDOL #6435145 ISIN #JP3854600008	.04	.02	35,940.60	33,335.78 37.04	
3	JAPAN TOBACCO INC ORD (JPY) SEDOL #6474535 ISIN #JP3726800000	.02	.01	19,175.80	20,097.65 6,699.22	
600	KAO CORP ORD (JPY) SEDOL #6483809 ISIN #JP3205800000	.01	.01	14,571.75	13,187.50 21.98	
1,059	NEWFIELD EXPL CO COM	.04	.03	35,243.40	38,176.95 36.05	
900	99 CENTS ONLY STORES COM	.03	.02	21,286.35	24,174.00 26.86	
10,550	NOKIA CORP SPONSORED ADR	.18	.12	147,401.01	163,525.00 15.50	\$2,121 1.29

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2,600	MATSUSHITA ELECTRIC INDL CO ORD(JPY) SEDOL #6572707 ISIN #JP3866800000	.03	.02	30,536.20	25,666.26 9.87	
9,800	MITSUBISHI HEAVY INDS LTD ORD (JPY) SEDOL #659706 ISIN #JP3900000005	.03	.02	29,893.32	23,978.84 2.45	
1,250	MITSUMI ELECTRIC CO LTD ORD (JPY) SEDOL #6597409 ISIN #JP3904400003	.01	.01	20,302.93	11,400.90 9.12	
2,000	DENSO CORP ORD (JPY) SEDOL #6640381 ISIN #JP3551500006	.04	.02	30,369.91	32,854.84 16.43	
850	NISSIN FOOD PRODS CO LTD ORD (JPY) SEDOL #6641760 ISIN #JP3675600005	.02	.01	17,512.06	19,005.02 22.36	
12,000	OSAKA GAS CO LTD ORD (JPY) SEDOL #6661768 ISIN #JP3180400008	.03	.02	28,639.34	29,665.56 2.47	
1,450	NORTHROP GRUMMAN CORP COM	.16	.10	77,937.00	140,650.00 97.00	\$2,320 1.64
3,880	NOVARTIS AG SPONSORED ADR	.16	.10	165,890.08	142,512.40 36.73	\$1,769 1.24
7,900	OCCIDENTAL PETE CORP COM	.25	.17	230,233.00	224,755.00 28.45	\$8,216 3.65
3,548	ODYSSEY RE HOLDINGS CORP COM	.07	.05	60,815.82	62,799.60 17.70	\$355 .56
28,000	OFFICE DEPOT INC COM	.46	.30	378,445.20	413,280.00 14.76	
1,300	OFFSHORE LOGISTICS INC COM	.03	.02	22,832.29	28,496.00 21.92	
310	SMC CORP ORD (JPY) SEDOL #6763965 ISIN #JP3162600005	.03	.02	40,551.47	29,137.37 93.99	

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500	OHIO CAS CORP COM	.01		5,685.00	6,475.00 12.95	\$240 3.70
300	SEVEN ELEVEN JAPAN ORD (JPY) SEDOL #6797179 ISIN #JP3423000003	.01	.01	12,306.13	9,162.91 30.54	
800	SHIN-ETSU CHEMICAL CO ORD SEDOL #6804585 ISIN #JP3371200001	.03	.02	30,631.98	26,256.88 32.82	
2,447	OLIN CORP COM PAR \$1	.04	.03	42,152.01	38,050.85 15.55	\$1,958 5.14
5,900	SINGAPORE AIRLINES LTD ORD SEDOL #6811734 ISIN #SG1H95001506	.04	.03	35,650.34	34,695.54 5.88	
7,500	OMNICOM GROUP INC COM	.53	.36	448,865.00	484,500.00 64.60	\$6,000 1.23
550	O REILLY AUTOMOTIVE INC COM	.02	.01	14,360.63	13,909.50 25.29	
6,200	SWIRE PACIFIC LTD A ORD (HKD) SEDOL #6867748 ISIN #HK0019000162	.03	.02	29,256.12	23,692.12 3.82	
700	TAKEDA CHEMICAL INDUSTRIES (JPY) SEDOL #6870445 ISIN #JP3463000004	.03	.02	32,309.50	29,294.31 41.85	
11,700	TELECOM CORP OF NZ NPV ORD (NZD) SEDOL #6881436 ISIN #NZTELE0001S4	.03	.02	26,856.63	27,722.25 2.37	
10,700	TOKYO GAS CO LTD ORD (JPY) SEDOL #6895448 ISIN #JP3573000001	.04	.02	27,628.45	33,583.88 3.14	
4,500	TOYO INK MFG CO LTD ORD (JPY) SEDOL #6900104 ISIN #JP3606600009	.01	.01	14,425.35	12,187.67 2.71	
3,500	TOYOTA MOTOR CORP ORD (JPY) SEDOL #6900643 ISIN #JP3633400001	.10	.07	89,548.49	94,202.47 26.91	
1,041	OWEN & MINOR INC NEW	.02	.01	18,446.20	17,093.22 16.42	\$333 1.94

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15,300	OXFORD HEALTH PLANS INC COM	.62	.41	461,543.04	557,685.00 36.45	
6,000	P F CHANGS CHINA BISTRO INC COM	.24	.16	207,376.53	217,800.00 36.30	
14,000	PMC-SIERRA INC COM	.09	.06	557,295.20	77,840.00 5.56	
1,900	POSCO COM	.05	.03	37,670.40	46,987.00 24.73	\$825 1.75
25,400	PSS WORLD MEDICAL INC COM	.19	.13	183,141.46	173,736.00 6.84	
2,803	PACKAGING CORP OF AMERICA COM	.06	.04	49,945.73	51,126.72 18.24	
850	PANERA BREAD CO CL A	.03	.02	24,507.65	29,588.50 34.81	
900	PARTHUSCEVA INC COM	.01		6,536.04	5,319.00 5.91	
400	DEUTSCHE BOERSE AG ORD (DEM) SEDOL #7021963 ISIN WDE0005810055	.02	.01	15,368.70	15,888.34 39.72	
15,500	PATTERSON DENTAL CO COM	.75	.50	718,116.00	677,970.00 43.74	
1,000	PATTERSON UTI ENERGY INC COM	.03	.02	24,038.85	30,170.00 30.17	
1,652	PEABODY ENERGY CORP COM	.05	.04	42,473.42	48,287.96 29.23	\$661 1.36
3,400	PEDIATRIX MED GROUP COM	.15	.10	132,515.40	136,204.00 40.06	

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1,000	PENN NATL GAMING INC COM	.02	.01	10,848.97	15,860.00 15.86	
1,500	NOVO NORDISK A/S-B ORD (DKK) SEDOL #7077524 ISIN #DK0010280817	.05	.03	59,128.60	43,177.38 28.78	
2,850	AXA ORD (FRF) SEDOL #7088429 ISIN #FR0000120628	.04	.03	20,042.56	38,250.08 13.42	
1,990	NOVARTIS AG-REG SHS ORD (CHF) SEDOL #7103065 ISIN #CH0004458847	.08	.05	72,279.77	72,095.65 36.23	
800	HEINEKEN NV ORD (NLG) SEDOL #7108048 ISIN #NL0000009199	.03	.02	32,427.16	31,228.41 39.04	
890	ROCHE HLDG AG BASEL GENNUSSCH ORD (CHF) SEDOL #7110388 ISIN #CH0002241815	.07	.05	57,206.20	61,579.55 69.19	
500	NESTLE SA CHAM ET VEVEY ORD (CHF) SEDOL #7123870 ISIN #CH0002137682	.12	.08	22,093.67	105,204.04 210.41	
1,480	UBS AG - REGD - ORD SEDOL #7126114 ISIN #CH0012032030	.08	.05	25,931.74	71,420.98 48.26	
6,064	PEP BOYS MANNY MOE & JACK COM	.08	.05	96,973.02	70,342.40 11.60	\$1,637 2.32
1,656	PERFORMANCE FOOD GROUP CO COM	.06	.04	52,980.04	56,236.10 33.96	
2,300	ENI SPA ORD (ITL) SEDOL #7145056 ISIN #IT00003132476	.04	.03	31,174.15	36,422.98 15.84	
2,840	ING GROEP NV (EURO) SEDOL 7154182 ISIN NL0000303600	.05	.04	42,088.30	48,099.29 16.94	
900	PETSMART INC COM	.02	.01	13,103.67	15,417.00 17.13	

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30,000	PFIZER INC COM	1.01	.67	940,138.59	917,100.00 30.57	\$18,000 1.96
500	PHARMACEUTICAL PROD DEV INC COM	.02	.01	15,163.99	14,635.00 29.27	
550	PHARMACEUTICAL RESOURCES INC COM	.02	.01	12,447.50	16,390.00 29.80	
5,400	PHARMACIA CORP COM	.25	.17	200,690.60	225,720.00 41.80	\$2,916 1.29
700	CREDIT SUISSE GROUP ORD (CHF) SEDOL #7171589 ISIN #CH0012138530	.02	.01	14,387.79	15,080.44 21.54	
6,100	PHILADELPHIA CONS HLDG CORP COM	.24	.16	216,994.09	215,940.00 35.40	\$1,068 .49
170	THE SWATCH GROUP AG-B- ORD (CHF) SEDOL #7184725 ISIN #CH0012255151	.02	.01	19,257.64	14,039.17 82.58	
7,677	PHOENIX COMPANIES INC NEW COM	.06	.04	78,258.62	58,345.20 7.60	\$1,228 2.10
1,450	PHOTON DYNAMICS INC COM	.04	.02	28,636.76	33,060.00 22.80	
3,276	PHOTRONICS INC COM	.05	.03	45,309.34	44,881.20 13.70	
900	PIER 1 IMPORTS INC COM	.02	.01	13,309.65	17,037.00 18.93	\$216 1.26
2,350	PINNACLE SYS INC COM	.04	.02	24,483.04	31,983.50 13.61	
1,261	PIONEER NAT RES CO COM	.04	.02	23,126.62	31,840.25 25.25	\$126 .39

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3,069	PIONEER STANDARD ELECTRONICS COM	.03	.02	32,102.15	28,173.42 9.18	\$368 1.30
15,300	PITNEY BOWES INC COM	.55	.37	433,766.89	499,698.00 32.66	\$18,054 3.61
1,200	FORTIS (BEL) SEDOL 7266117 ISIN BE003801181	.02	.02	22,908.49	20,978.44 17.48	
1,200	PLEXUS CORP COM	.01	.01	14,753.64	10,536.00 8.78	
500	POLARIS INDUSTRIES INCORPORATED	.03	.02	17,436.25	29,300.00 58.60	\$560 1.91
1,150	POST PPTYS INC COM	.03	.02	42,199.91	27,485.00 23.90	\$3,588 13.05
10,550	POWER INTEGRATIONS INC COM	.20	.13	189,400.76	179,350.00 17.00	
3,900	PRAXAIR INC COM	.25	.17	173,085.64	225,303.00 57.77	\$2,964 1.31
2,500	PRECISION DRILLING CORP COM	.09	.06	90,451.04	81,350.00 32.54	
90	PREMCO INC COM			1,422.44	2,000.70 22.23	
600	PRIORITY HEALTHCARE CORP CL B	.02	.01	12,981.27	13,920.00 23.20	
2,000	PROGRESS SOFTWARE CORP COM	.03	.02	28,251.28	25,900.00 12.95	
1,709	PROVIDENT FINL GROUP INC COM	.05	.03	40,346.25	44,485.27 26.03	\$1,641 3.68

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1,250	PROVINCE HEALTHCARE CO COM	.01	.01	16,907.15	12,162.50 9.73	
2,730	PUGET ENERGY INC NEW COM	.07	.04	56,384.38	60,196.50 22.05	\$2,730 4.53
850	QUICKSILVER RESOURCES INC COM	.02	.01	18,278.57	19,065.50 22.43	
1,150	RADIO ONE INC CL A	.02	.01	18,130.85	16,813.00 14.62	
24,200	RADIOSHACK CORP COM	.50	.33	657,871.48	453,508.00 18.74	\$5,324 1.17
1,400	RAINBOW TECHNOLOGIES INC COM	.01	.01	23,557.92	10,038.00 7.17	
1,193	RAMCO-GERSHENSON PPTYS TR COM SH BEN INT	.03	.02	21,263.19	23,561.75 19.75	\$2,004 8.50
2,320	RARE HOSPITALITY INTL INC COM	.07	.05	51,545.68	64,078.40 27.62	
550	RAYMOND JAMES FINL INC COM	.02	.01	16,633.84	16,269.00 29.58	\$198 1.21
1,400	RAYONIER INC COM	.07	.05	60,149.24	63,350.00 45.25	\$2,016 3.18
1,400	RECKSON ASSOCS RLTY CORP COM	.03	.02	31,656.52	29,470.00 21.05	\$2,377 8.06
2,360	REEBOK INTL LTD COM	.08	.05	53,203.79	69,384.00 29.40	\$708 1.02
2,050	REED ELSEVIER PLC SPONSORED ADR	.08	.05	76,028.00	71,811.50 35.03	\$1,285 1.78

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450	RENAL CARE GROUP INC COM	.02	.01	14,766 36	14,238.00 31.64	
770	RIO TINTO PLC	.07	.05	59,097.27	61,238.10 79.53	\$2,110 3.44
25,800	ROADWAY CORP COM	1 05	.70	147,731.87	949,698 00 36.81	\$5,160 .54
500	ROCK-TENN CO CL A	.01		6,004.00	6,740.00 13.48	\$160 2.37
1,800	ROYAL DUTCH PETROLEUM CO N Y REGISTRY SH PAR N GLDR 1.25	.09	.06	87,203.10	79,236.00 44.02	\$2,417 3.05
3,033	RUBY TUESDAY INC COM	.06	.04	48,766.59	52,440.57 17.29	\$136 .25
1,260	RYANAIR HLDGS PLC SPONSORED ADR	.05	.04	44,049.60	49,341.60 39.16	
1,942	RYDER SYSTEM INC COM	.05	.03	43,159 18	43,578.48 22.44	\$1,165 2.67
734	RYLAND GROUP INC COM	.03	.02	27,317 48	24,478.90 33.35	\$59 .24
10,625	SBC COMMUNICATIONS INC COM	.32	.21	339,015.75	288,043.75 27.11	\$11,475 3.98
2,000	SCH MICROSYSTEMS INC COM	.01	.01	20,918 67	8,500.00 4.25	
15,600	SAFEWAY INC COM NEW	.40	.27	657,146.70	364,416.00 23.36	
140	SAMSUNG ELECTRS LTD GDR 95 COM144A	.02	.01	16,007 41	18,532 08 132 37	\$73 .39

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1,050	SANGSTAT MED CORP COM	.01	.01	19,876.64	11,865.00 11.30	
700	SAP AKTIENGESELLSCHAFT SPONSORED ADR	.02	.01	14,726.46	13,650.00 19.50	\$72 .52
3,000	SAPPI LTD -SPONSORED ADR SPNSR ADR NEW	.04	.03	29,652.01	39,660.00 13.22	\$840 2.11
250	SCHOOL SPECIALTY INC COM	.01		5,063.72	4,995.00 19.98	
85,300	CHARLES SCHWAB CORP NEW	1.02	.68	1,220,646.72	925,505.00 10.85	\$3,753 .40
750	SCIOS INC COM	.03	.02	21,851.82	24,435.00 32.58	
5,300	SEACOR SMIT INC COM	.26	.17	231,897.50	235,850.00 44.50	
15,500	SELECT MEDICAL CORP COM	.23	.15	209,290.52	209,095.00 13.49	
1,600	SELECTIVE INS GROUP INC	.04	.03	28,596.00	40,288.00 25.18	\$960 2.38
7,100	SEMTECH CORP COM	.09	.06	104,764.45	77,674.00 10.94	
850	SHUFFLE MASTER INC COM	.02	.01	16,598.97	16,243.50 19.11	
950	SICOR INC COM	.02	.01	16,355.15	15,057.50 15.85	
2,850	SILICON STORAGE TECHNOLOGY I COM	.01	.01	22,237.61	11,514.00 4.04	

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1,662	SINCLAIR BROADCAST GROUP INC CL A	.02	.01	17,899.67	19,329.06 11.63	\$1,135 5.87
4,706	SKY FINL GROUP INC COM	.10	.07	94,623.49	93,696.46 19.91	\$3,765 4.01
6,500	SKYWEST INC COM	.09	.06	156,768.74	84,955.00 13.07	\$520 .61
1,600	SKYWORKS SOLUTIONS INC COM	.02	.01	6,195.20	13,792.00 8.62	
1,569	SMITHFIELD FOODS CO COM	.03	.02	26,072.34	31,128.96 19.84	
600	SONOCO PRODS CO COM	.02	.01	14,621.70	13,758.00 22.93	\$504 3.66
5,730	SONY CORP AMERN SH NEW	.26	.17	489,487.33	236,706.30 41.31	\$986 .41
7,200	SOUTHWEST BANCORPORATION TEX COM	.23	.15	217,418.70	207,432.00 28.81	
1,875	SPARTECH CORP (NEW) COM	.04	.03	40,975.54	38,681.25 20.63	\$750 1.93
6,410	SPHERION CORP COM	.05	.03	52,588.23	42,947.00 6.70	
1,958	SPINNAKER EXPL CO COM	.05	.03	47,495.96	43,173.90 22.05	
2,858	STANDARD MICROSYSTEMS CORP COM	.06	.04	57,222.03	55,645.26 19.47	
14,800	STATE STR CORP COM	.64	.42	621,284.00	577,200.00 39.00	\$7,696 1.33

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6,900	STERICYCLE INC COM	.25	.16	158,276.88	223,415.10 32.38		
1,000	STERIS CORP COM	.03	.02	26,765.00	24,250.00 24.25		
1,350	STILWELL FINL INC COM	.02	.01	17,938.40	17,644.50 13.07	\$54	.30
3,670	SUEZ SPONSORED ADR	.07	.05	106,847.56	64,848.90 17.67	\$1,769	2.72
960	SUMMIT PROPERTIES INC COM	.02	.01	21,032.95	17,088.00 17.80	\$1,296	7.58
5,800	SUNTRUST BKS INC COM	.36	.24	333,649.01	330,136.00 56.92	\$9,976	3.02
28,550	SUPERIOR ENERGY SVCS INC COM	.26	.17	264,317.00	234,110.00 8.20		
1,030	SWISS REINS CO SPONSORED ADR	.07	.05	97,686.80	67,564.91 65.60	\$1,373	2.03
2,000	SYBASE INC COM	.03	.02	30,094.95	26,800.00 13.40		
16,600	SYLVAN LEARNING SYSTEMS COM	.30	.20	305,967.02	272,240.00 16.40		
1,450	SYPRIS SOLUTIONS INC COM	.02	.01	19,764.80	14,804.50 10.21	\$174	1.17
15,800	TJX COS INC NEW COM	.34	.23	266,375.92	308,416.00 19.52	\$1,896	.61
1,300	TAKE-TWO INTERACTIVE SOFTWARE COM	.03	.02	26,845.00	30,537.00 23.49		
700	TALISMAN ENERGY INC COM	.03	.02	25,055.65	25,319.00 36.17	\$267	1.05

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826	TECUMSEH PRODS CO CL A	.04	.03	36,750.43	36,451.38 44.13	\$1,057 2.90
800	TELECOM ITALIA SPA SP ADR	.07	.04	93,024.00	60,784.00 75.98	\$1,675 2.75
6,657	TELEFONICA S.A SPONSORED ADR	.20	.13	335,304.07	176,876.49 26.57	\$12,276 6.94
700	TELEFONOS DE MEXICO S A SPONSORED ADR RESPTG SH ORD L	.02	.02	21,965.72	22,386.00 31.98	\$779 3.48
2,700	TELETECH HOLDINGS INC COM	.02	.01	32,415.50	19,602.00 7.26	
7,200	TESCO PLC SPONSORED ADR	.07	.05	80,712.00	67,464.00 9.37	\$1,742 2.58
18,750	TEXTRON INC COM	.89	.59	897,997.86	806,062.50 42.99	\$24,375 3.02
4,300	3COM CORP COM	.02	.01	24,811.00	19,909.00 4.63	
1,700	THREE-FIVE SYSTEMS INC	.01	.01	29,474.50	10,965.00 6.45	
1,100	TIDEWATER INC COM	.04	.03	47,572.25	34,210.00 31.10	\$660 1.92
1,100	TIMBERLAND CO CL A	.04	.03	42,023.37	39,171.00 35.61	
600	TOO INC COM	.02	.01	15,111.25	14,112.00 23.52	
3,580	TOTAL FINA ELF S.A SPONSORED ADR COM (N/C FROM TOTAL FINA SA)	.28	.19	225,087.33	255,970.00 71.50	\$5,281 2.06
2,130	TOYOTA MTR CORP ADR 2 COM	.12	.08	110,411.30	112,890.00 53.00	\$916 .81

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1,140	TRIAD GUARANTY INC COM	.05	.03	37,878.80	42,020.40 36.86	
1,367	TRIUMPH GROUP INC NEW COM	.05	.03	51,596.55	43,661.98 31.94	
1,507	TRUSTMARK CORP COM	.04	.03	32,259.89	35,866.60 23.80	\$995 2.77
4,600	UCBH HOLDINGS INC COM	.22	.14	132,965.82	195,270.00 42.45	\$920 .47
674	UGI CORP NEW COM	.03	.02	25,277.28	25,200.86 37.39	\$1,112 4.41
6,600	UST INC COM	.24	.16	170,608.50	220,638.00 33.43	\$12,672 5.74
11,475	US BANCORP DEL COM NEW	.27	.18	231,144.37	243,499.50 21.22	\$8,951 3.67
2,500	ULTRA PETROLEUM CORP COM	.03	.02	21,806.64	24,750.00 9.90	
3,332	ULTRA TECH STEPPER INC COM	.04	.02	41,405.89	32,783.55 9.84	
758	UNILEVER N V N Y SHS NEW	.05	.03	44,268.81	46,776.18 61.71	\$928 1.98
6,600	UNION PAC CORP CO COM	.44	.29	354,122.02	395,142.00 59.87	\$6,072 1.53
3,725	UNITED DEFENSE INDS INC COM	.10	.06	80,225.77	86,792.50 23.30	
4,600	UNITED TECHNOLOGIES CORP COM	.31	.21	208,764.63	284,924.00 61.94	\$4,508 1.58

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2,200	VARCO INTL INC DEL COM	.04	.03	41,241.63	38,280.00 17.40		
450	VARIAN INC COM	.01	.01	14,125.38	12,910.50 28.69		
6,700	VARIAN SEMICONDUCTOR EQUIPMN COM	.18	.12	205,946.96	159,198.70 23.76		
991	VECTREN CORPORATION COM	.03	.02	23,233.37	22,793.00 23.00	\$1,090	4.78
2,993	VERITY INC COM	.04	.03	29,351.90	40,079.26 13.39		
9,200	VERIZON COMMUNICATIONS COM	.39	.26	421,506.98	356,500.00 38.75	\$14,168	3.97
30,000	VERITAS SOFTWARE CORP COM	.52	.34	1,042,500.00	468,600.00 15.62		
16,095	VODAFONE GROUP PLC NEW SPONSORED ADR	.32	.21	465,369.81	291,641.40 18.12	\$3,863	1.32
13,400	W-H ENERGY SERVICES INC COM	.22	.14	204,164.04	195,506.00 14.59		
2,380	WPP GROUP PLC SPNSRD ADR NEW	.10	.07	119,065.80	90,154.40 37.88	\$876	.97
4,783	WABTEC COM (N/C FROM WESTINGHOUSE AIR BRAKE)	.07	.05	62,382.30	67,153.32 14.04	\$191	.28
12,200	WACHOVIA CORP 2ND NEW COM	.49	.33	396,970.50	444,568.00 36.44	\$12,688	2.85
500	WADDELL & REED FINL INC CL A	.01	.01	8,928.00	9,835.00 19.67	\$265	2.69

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1,100	WALLACE COMPUTER SVCS INC COM	.03	.02	22,709.61	23,661.00 21.51	\$726 3.06
3,187	WASHINGTON FEDERAL INC COM	.09	.06	60,843.28	79,196.95 24.85	\$2,932 3.70
500	WASHINGTON REAL ESTATE INVT TR SH BEN INT	.01	.01	9,873.75	12,750.00 25.50	\$705 5.52
7,700	WASTE CONNECTIONS INC COM	.33	.22	263,155.13	297,297.00 38.61	
19,500	WATERS CORPORATION COM	.47	.31	516,457.84	424,710.00 21.78	
850	WEBEX INC COM	.01	.01	14,888.92	12,750.00 15.00	
900	WEBSense INC COM	.02	.01	19,072.59	19,224.90 21.36	
1,100	WEBSTER FINL CORP WATERBURY CONN COM	.04	.03	27,978.50	38,280.00 34.80	\$836 2.18
800	WEINGARTEN RLTY INVS SH BEN INT	.03	.02	22,351.47	29,488.00 36.86	\$1,776 6.02
5,600	WEYERHAEUSER CO COM	.30	.20	277,046.00	275,576.00 49.21	\$8,960 3.25
9,900	WHIRLPOOL CORP COM	.57	.38	417,142.00	516,978.00 52.22	\$13,464 2.60
1,480	WHITNEY HLDG CORP COM	.05	.04	42,357.07	49,328.40 33.33	\$1,776 3.60
375	WHOLE FOODS MKT INC COM	.02	.01	17,759.85	19,773.75 52.73	
9,900	WILLIAMS SONOMA INC COM	.30	.20	210,470.17	268,785.00 27.15	

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5,300	WILSON GREATBATCH TECHNOLOGIES COM	.17	.11	144,934.74	154,760.00 29.20		
400	WINNEBAGO INDS INC COM	.02	.01	15,341.50	15,692.00 39.23	\$80	.51
3,453	WOLVERINE WORLD WIDE INC COM	.06	.04	53,266.22	52,174.83 15.11	\$622	1.19
12,200	WRIGHT MED GROUP INC COM	.24	.16	228,023.08	212,999.80 17.46		
53,600	XILINX INC COM	1.22	.81	566,704.56	1,104,160.00 20.60		
2,252	YELLOW CORP COM	.06	.04	47,711.98	56,730.13 25.19	\$2,117	3.73
2,080	YORK INTL CORP COM NEW	.06	.04	65,767.04	53,185.60 25.57	\$1,248	2.34
20,600	YUM BRANDS INC COM	.55	.37	369,146.30	498,932.00 24.22		
2,450	ZORAN CORP COM	.04	.03	41,913.41	34,471.50 14.07		
	TOTAL COMMON STOCKS	100.00	66.58	\$96,312,009.97	\$90,628,091.03	\$1,204,632	1.32
	TOTAL EQUITIES	100.00	66.58	\$96,312,009.97	\$90,628,091.03	\$1,204,632	1.32
	BONDS						
	TREASURIES AND FEDERAL AGENCIES						
	TREASURY OBLIGATIONS						
250,000	UNITED STATES TREAS NTS DTD 08-15-98 5.50% DUE 08-15-28	.70	.20	\$260,796.49	\$270,157.50 108.06	\$13,750	5.09 4.94

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2,550,000	UNITED STATES TREAS NTS DTD 11-15-99 5.875% DUE 11-15-2004	7.13	2.03	2,747,963.27	2,754,000.00 108.00	\$149,813	5.44 1.52
50,000	UNITED STATES TREASURY NOTE DTD 05/15/02 4.375% DUE 05/15/07	.14	.04	50,616.01	53,687.50 107.38	\$2,188	4.07 2.58
	TOTAL TREASURY OBLIGATIONS	7.97	2.27	\$3,059,375.77	\$3,077,845.00	\$165,751	5.38
	FEDERAL AGENCIES						
165,000	FEDERAL HOME LOAN MTG CORP MULTICLASS MTG PARTN CTFS GTD DTD 03/11/02 4.875% DUE 03/15/07	.46	.13	\$175,162.12	\$178,303.95 108.06	\$8,044	4.51 2.82
295,000	FEDERAL HOME LOAN MTG CORP DTD 09-16-02 3.50% DUE 09-15-07	.78	.22	296,279.12	301,177.30 102.09	\$10,325	3.42 3.01
960,000	FEDERAL NATL MTG ASSN DTD 11-03-00 6.625% DUE 11-15-30	2.92	.83	1,064,049.63	1,126,204.80 117.31	\$63,600	5.64 5.41
3,285,000	FEDERAL NATL MTG ASSN DTD 02-25-02 3.875% DUE 03-15-05	8.89	2.52	3,384,768.72	3,431,806.65 104.47	\$127,294	3.70 1.79
670,000	UNITED STATES DEPT VETERANS AFFAIRS GTD REMIC PASS THRU CTFS VENDEE MTG TR 1999-3 CL 1-D DTD 10-1-99 6.5% DUE 6-15-2025	1.86	.53	621,059.57	716,484.60 106.94	\$43,550	6.07 4.63
	TOTAL FEDERAL AGENCIES	14.91	4.23	\$5,541,319.16	\$5,753,977.30	\$252,813	4.39
	MORTGAGE BACKED SECURITIES						
211,672.98	FEDERAL HOME LN MTG CORP PARTN CTFS POOL # C18271 DTD 11-1-98 7% DUE 11-1-2028	.58	.16	\$212,830.58	\$222,809.10 105.26	\$14,817	6.65 3.20
2,779,020.68	FEDERAL NATIONAL MTG ASSN GTD MTG PASS THRU CTF POOL #254147 DTD 12-01-01 6.50% DUE 01-01-32	7.50	2.13	2,771,204.69	2,894,878.05 104.17	\$180,636	6.24 3.46

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1,956,867.82	FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #254199 DTD 01-01-02 6.50% DUE 01-01-32	5.28	1.50	1,973,073.13	2,038,449.64 104.17	\$127,196 6.24 3.46
2,883,680.29	FEDERAL NATL MTG ASSN GTD MTG PASSTHRU CTFS POOL #357275 DTD 10/01/02 6.50% DUE 05/01/32	7.78	2.21	2,988,213.70	3,003,872.08 104.17	\$187,439 6.24 3.47
950,785.44	FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #360800 DTD 01-01-99 5.735% DUE 01-01-09	2.69	.76	937,006.48	1,037,069.22 109.08	\$54,528 5.25 3.95
739,426.49	FEDERAL NATL MTG ASSN POOL #484693 DTD 2-1-99 6.0% DUE 2-1-2029	1.99	.56	723,309.30	767,435.97 103.79	\$44,366 5.78 4.20
172,686.47	GNMA GTD PASS THRU CTF POOL #468370 DTD 7-1-99 6.50% DUE 7-15-2029	.47	.13	165,131.44	181,469.30 105.09	\$11,225 6.18 4.14
186,153.20	GNMA GTD PASS THRU CTF POOL #472939 DTD 5-1-99 6.50% DUE 5-15-2029	.51	.14	182,575.56	195,620.95 105.09	\$12,100 6.18 4.14
1,430,803.47	GNMA GTD PASS THRU CTF POOL #473950 DTD 6-1-98 6.50% DUE 5-15-28	3.90	1.11	1,422,587.53	1,504,046.30 105.12	\$93,002 6.18 4.12
250,405.02	GNMA GTD PASS THRU CTF PL #781029 DTD 5-1-99 6.50% DUE 5-15-2029	.68	.19	239,488.91	263,140.62 105.09	\$16,276 6.18 4.14
	TOTAL MORTGAGE BACKED SECURITIES	31.38	8.89	\$11,615,421.32	\$12,108,791.23	\$741,585 6.12
	TOTAL TREASURIES & FED AGENCIES	54.26	15.39	\$20,216,116.25	\$20,940,613.53	\$1,160,149 5.54
	CORPORATE BONDS					
	UTILITIES					
200,000	EMERSON ELEC CO NT DTD 3-15-99 5.85% DUE 3-15-09	57	.16	\$200,110.00	\$219,724.00 109.86	\$11,700 5.32 4.03
80,000	SBC COMMUNICATION NTS DTD 02-01-02 5.875% DUE 02-01-12	22	.06	80,749.60	86,407.20 108.01	\$4,700 5.43 4.77

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125,000	SBC COMMUNICATIONS INC DTD 08/19/02 5.875% DUE 08/15/12	.35	.10	126,067.70	134,980.00 107.98	\$7,344 5.44 4.82
20,000	SPRINT CAPITAL CORP DTD 03-14-02 8.375% DUE 03-15-12	.05	.01	19,970.60	19,900.00 99.50	\$1,675 8.41 8.45
125,000	VERIZON NEW JERSEY INC DTD 01-22-02 5.875% DUE 01-17-12	.34	.10	124,995.00	132,438.75 105.95	\$7,344 5.54 5.04
175,000	WISCONSIN ENERGY CORP DTD 11-20-01 5.50% DUE 12-01-08	.49	.14	174,412.00	188,825.00 107.90	\$9,625 5.09 3.98
	TOTAL UTILITIES	2.02	.57	\$726,304.90	\$782,274.95	\$42,388 5.41
	INDUSTRIAL					
300,000	ALCOA INC DTD 07-20-00 7.375% DUE 08-01-10	.92	.26	\$349,362.00	\$354,615.00 118.21	\$22,125 6.23 4.51
135,000	ANADARKO PETROLEUM CORP DTD 09/20/02 5.00% DUE 10/01/12	.35	.10	133,801.20	136,648.35 101.22	\$6,750 4.94 4.84
110,000	COCA-COLA ENTERPRISES INC NT DTD 08-15-01 6.125% DUE 08-15-11	.31	.09	109,651.30	121,559.90 110.51	\$6,738 5.54 4.63
130,000	COMCAST CABLE COMM INC SR NTS DTD 01-16-01 6.75% DUE 01-30-11	.35	.10	128,709.10	135,262.40 104.05	\$8,775 6.48 6.10
80,000	COMCAST CABLE COMMUNICATIONS INC DTD 06-04-01 7.125% DUE 06-15-13	.22	.06	80,856.80	85,140.80 106.43	\$5,700 6.69 6.27
200,000	CONOCO INC SR NTS DTD 4-20-99 6.95% DUE 4-15-2029	.59	.17	201,880.00	226,676.00 113.34	\$13,900 6.13 5.94
165,000	COX COMMUNICATIONS INC NT DTD 03-09-01 6.75% DUE 03-15-11	.46	.13	164,463.75	177,536.70 107.60	\$11,138 6.27 5.58
130,000	DISNEY WALT CO MED TERM NT DTD 06-20-02 6.20% DUE 06-20-14 BOOK ENTRY	.36	.10	130,683.80	139,484.80 107.30	\$8,060 5.77 5.34

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65,000	WALT DISNEY COMPANY DTD 12/19/02 5.875% DUE 12/15/17	17	05	64,426.05	66,004.25 101.55	\$3,819 5.78 5.71
445,000	DU PONT E I DE NEMOURS & CO NT DTD 10-20-99 6.875% DUE 10-15-2009	1 36	.39	431,512.05	523,529.15 117.65	\$30,594 5.84 3.89
295,000	GENERAL MOTORS DTD 01-11-01 7.2% DUE 01-15-11	.77	.22	298,000 15	296,236 05 100.42	\$21,240 7.17 7.12
185,000	HEWLETT-PACKARD CO DTD 6-09-00 7.15% DUE 6-15-05	.53	.15	193,535.90	203,335.35 109.91	\$13,228 6.50 2.93
150,000	ILLINOIS TOOL WORKS NTS DTD 02-24-99 5 75% DUE 03-01-09	.42	.12	138,105.00	163,290.00 108.86	\$8,625 5.28 4.10
155,000	IBM CORP DTD 11/27/02 5.875% DUE 11/29/32	40	11	151,369.90	153,372 50 98.95	\$9,106 5.93 5.95
110,000	KOHL'S CORPORATION DTD 11/21/02 6.00% DUE 01/15/33	.29	.08	108,660.75	110,584 10 100.53	\$6,600 5.96 5 96
145,000	KRAFT FOODS INC NT DTD 05/20/02 5.25% DUE 06/01/07	.41	.12	148,330.65	156,617.40 108.01	\$7,613 4.86 3.28
130,000	KROGER CO NT DTD 2-25-98 6 375% DUE 3-1-2008	.36	10	127,240 10	140,459.80 108.05	\$8,288 5 90 4.60
255,000	PROCTOR & GAMBLE - ESOP DTD 12-04-90 9.36% DUE 01-01-21 SERIES A	.91	.26	354,916.65	350,594 40 137.49	\$23,868 6.80 5.94
210,000	SAFEWAY INC DTD 08/12/02 5.80% DUE 08/15/12	.57	16	214,618 95	219,744.00 104.64	\$12,180 5.54 5.18
240,000	TARGET CORP NT DTD 03-26-01 5.50% DUE 04-01-07	.67	.19	246,014.40	259,123.20 107.97	\$13,200 5.09 3.46
115,000	TARGET CORP DTD 10/31/02 6.35% DUE 11/01/32	.31	.09	114,724.00	120,216.40 104.54	\$7,303 6.07 6.02

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125,000	UNILEVER CAPITAL CORP DTD 11/12/02 5.90% DUE 11/15/32	.33	.09	123,698.75	127,866.25 102.29	\$7,375 5.76 5.73
125,000	WEYERHAUSER CO DTD 09-15-02 6.75% DUE 03-15-12	.35	.10	130,682.50	136,292.50 109.03	\$8,438 6.19 5.48
	TOTAL INDUSTRIAL	11.41	3.24	\$4,145,243.75	\$4,404,189.30	\$264,663 6.00
	FINANCIAL					
20,000	ASSOCIATES CORP NORTH AMER SR NTS DTD 2-13-95 7.75% DUE 2-15-05	.06	.02	\$21,372.20	\$22,011.80 110.06	\$1,550 7.04 2.83
130,000	BB&T CORPORATION SUB NT DTD 08-03-01 6.50% DUE 08-01-11	.38	.11	129,322.70	146,825.90 112.94	\$8,450 5.75 4.65
155,000	BANK OF AMERICA CORP DTD 11/07/02 5.125% DUE 11/15/14	.41	.12	153,941.35	157,642.75 101.71	\$7,944 5.03 4.93
275,000	BANK ONE CORP DTD 08-08-01 6.00% DUE 08-01-08	.79	.22	274,741.50	303,435.00 110.34	\$16,500 5.43 3.91
220,000	BANKBOSTON N A SUB NT DTD 12-19-97 6.5% DUE 12-19-2007	.64	.18	214,352.60	245,251.60 111.48	\$14,300 5.83 3.93
200,000	BEAR STEARNS CO INC DTD 12/26/02 4.00% DUE 01/31/08	.52	.15	199,434.00	201,568.00 100.78	\$8,000 3.96 3.82
225,000	BOEING CAPITAL CORP DTD 09-27-00 7.375% DUE 09-27-10	.65	.18	224,763.75	251,052.75 111.58	\$16,594 6.61 5.51
175,000	CREDIT SUISSE FIRST BOSTON USA INC DTD 01-11-02 6.50% DUE 01-15-12	.48	.14	185,790.50	187,033.00 106.88	\$11,375 6.08 5.52
220,000	FIRST UN CORP NT DTD 11-5-99 6.95% DUE 11-1-2004	.62	.18	214,816.80	238,827.60 108.56	\$15,290 6.40 2.16
90,000	FIRST UNION NATL BANK DTD 08-18-00 7.80% DUE 08-18-10	.28	.08	93,316.50	108,652.50 120.73	\$7,020 6.46 4.55

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450,000	GEN ELEC CAP CORP MEDIUM TERM NTS BOOK-ENTRY DTD 11-16-00 6.875% DUE 11-15-2010	1.32	.38	450,990.00	510,984.00 113.55	\$30,938	6.05 4.78
300,000	GOLDMAN SACHS GROUP INC NT DTD 5-19-99 6.65% DUE 5-15-2009	.86	.24	301,530.00	330,678.00 110.23	\$19,950	6.03 4.76
260,000	HOUSEHOLD FIN CORP SR UNSUB NT DTD 02-05-99 5.875% DUE 02-01-09	.69	.20	231,831.60	266,866.60 102.64	\$15,275	5.72 5.35
20,000	HOUSEHOLD FINANCE CORP DTD 01-30-02 5.75% DUE 01-30-07	.05	.02	19,916.00	20,932.20 104.66	\$1,150	5.49 4.48
125,000	J P MORGAN CHASE & CO DTD 03-13-02 6.625% DUE 03-15-12	.35	.10	132,837.50	135,477.50 108.38	\$8,281	6.11 5.45
300,000	LEHMAN BROS HOLDINGS INC DTD 01-29-01 7.0% DUE 02-01-08	.88	.25	302,121.00	339,168.00 113.06	\$21,000	6.19 4.12
130,000	MELLON FUNDING CORP DTD 11/25/02 5.00% DUE 12/01/14	.34	.10	128,910.60	132,130.70 101.64	\$6,500	4.91 4.81
440,000	MORGAN STANLEY DEAN WITTER & CO DTD 06-09-00 8.0% DUE 06-15-10	1.35	.38	446,657.20	522,667.20 118.79	\$35,200	6.73 4.95
155,000	US BANK NA DTD 02-04-02 6.30% DUE 02-04-14	.45	.13	154,728.75	174,423.05 112.53	\$9,765	5.59 4.82
450,000	WELLS FARGO BANK SUB NTS DTD 2-06-2001 6.450% DUE 2-01-2011	1.31	.37	446,476.50	505,165.50 112.26	\$29,025	5.74 4.61
	TOTAL FINANCIAL	12.43	3.55	\$4,327,851.05	\$4,800,793.65	\$284,107	5.91
	OTHER						
750,000	AESOP FUNDING II LLC SER 2002-1A ASSET BKD NT CL A1 DTD 07-25-02 3.85% DUE 10-20-06	2.00	.57	\$749,643.00	\$772,657.35 103.02	\$28,875	3.73 3.29

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70,000	BRAZIL FEDERATIVE REP US\$GLOBAL BD DTD 08-17-00 11.00% DUE 08-17-40	.11	.03	51,835.00	43,575.00 62.25	\$7,700 17.67 17.67
65,000	CSX CORP DTD 03-08-02 6.30% DUE 03-15-12	.18	.05	64,798.50	71,260.80 109.63	\$4,095 5.74 4.98
450,000	DLJ COMML MTG CORP SER 1999-CG1 CL A1B DTD 3-1-99 6.46% DUE 1-10-2009	1.31	.37	454,130.86	506,731.50 112.61	\$29,070 5.73 4.06
380,000	DETROIT EDISON SECURITIZATION FUNDING LLC SER 2001-1 CL A6 DTD 03-09-01 6.62% DUE 03-01-16	1.12	.32	379,942.13	433,420.40 114.06	\$25,156 5.80 4.99
140,000	FIRST UNION-LEHMAN BROS BK-AMER COML MTG TR SER 1998-C2 PASSTHRU CTF CL A2 DTD 05-01-98 6.56% DUE 11-18-35	.41	.12	154,985.15	158,368.00 113.12	\$9,184 5.79 3.72
160,000	FORD MTR CO DEL BDS DTD 7-16-99 7.45% DUE 7-16-2031	.36	.10	151,457.60	139,179.20 86.99	\$11,920 8.56 8.68
76,905.959	GE CAPITAL MTG SERVICES INC REMIC MTG PASSTHRU CTF SER 1999-9 CL 2A1 DTD 04-01-99 6.75% DUE 04-25-29	.20	.06	74,658.86	76,305.32 99.22	\$5,191 6.80 7.96
306,306.741	GHACM HOME EQUITY LN TR SER 2001-HE2 LN BKD TERM NT CL II-A-4 DTD 06-01-01 6.37% DUE 09-25-31	.83	.23	306,306.75	318,804.06 104.08	\$19,512 6.12 2.41
700,000	JP MORGAN CHASE COMMERCIAL MTG SECS GROUP 2001-CIBC MTG PASSTHRU CTF CL A3 DTD 03-01-01 6.26% DUE 04-15-33	2.02	.57	691,359.38	779,471.00 111.35	\$43,820 5.62 4.54
230,000	LB-UBS COMMERCIAL MTG TR 2001-C2 COML MTG PASSTHRU CTF CLA2 DTD 05-11-01 6.653% DUE 11-15-27	.68	.19	231,149.68	262,252.90 114.02	\$15,302 5.83 4.60

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465,000	NELNET STUDENT LN CORP 2001-A ASSET BKD AUCTION CL A1 DTD 04-02-01 5.76% DUE 07-01-12	1.30	.37	464,856.32	502,557.72 108.08	\$26,784 5.33 3.51
230,000	NORFOLK SOUTHERN CORP NT DTD 4-26-99 6.2% DUE 4-15-2009	.66	.19	220,503.30	254,145.40 110.50	\$14,260 5.61 4.27
675,000	NORWEST ASSET SECURITIES CORP 1999-7 MTG PASSTHRU CTF CL A3 DTD 02-01-99 6.0% DUE 03-25-29	1.78	.51	595,687.50	686,650.50 101.73	\$40,500 5.89 3.24
360,000	PSE&G TRANSITION FUNDING LLC 2001-1 TRANSITION BD CL A8 DTD 01-31-01 6.89% DUE 12-15-17	1.09	.31	359,882.46	420,240.71 116.73	\$24,804 5.90 5.27
460,000	PECO ENERGY TRANSITION TR SER 2001-A TRANSITION BD CL A1 DTD 03-01-01 6.52% DUE 12-31-10	1.36	.39	460,000.00	525,918.00 114.33	\$29,992 5.70 4.24
595,000	PRUDENTIAL SECS SECD FING CORP COML MTG PASSTHRU CTF 1999-NRF1 CL A-2 DTD 3-1-99 6.48% DUE 1-15-2009	1.73	.49	563,501.17	669,256.00 112.48	\$38,556 5.76 3.99
384,416 723	SAXON ASSET SECS TR MTG LN ASSET BKD CTF SER 1999-3 CL AF-6 DTD 8-1-99 7.525% DUE 6-25-2014	1.09	.31	384,326.26	420,867.12 109.48	\$28,927 6.87 3.65
97,950.992	SYSTEMS 2001 ASSET TRUST PASS THRU CERTS SER 2001 CL G DTD 06-19-01 6.664% DUE 09-15-13 144A	.27	.08	97,950.99	105,561.78 107.77	\$6,527 6.18 5.21
375,141.916	US AIRWAYS 2000-3G PASSTHRU CTF DTD 11-02-00 7.89% DUE 03-01-19	1.02	.29	375,141.91	392,319.66 104.58	\$29,599 7.54 7.15

National City Bank

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125,000	UNION PACIFIC CORP DTD 01-17-02 6.125% DUE 01-15-12	36	.10	124,108.75	136,726.25 109.38	\$7,656 5.60
	TOTAL OTHER	19.88	5.65	\$6,956,225.57	\$7,676,268.67	\$447,430 5.82
	TOTAL CORPORATE BONDS	45.74	13.01	\$16,155,625.27	\$17,663,526.57	\$1,038,588 5.88

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SUMMARY OF NET GAINS AND LOSSES BY ACCOUNT

(Itemized List for Each Account Attached)

Account #33-A469-00-7 General Operating Account	5,645,588
Account # 33-A469-05-6 Investment Account Managed by Oak Associates	(4,966,424)
Account # 33-A469-11-4 Investment Account Managed by Systematic Financial Management	354,188
Account # 33-A469-12-2 Investment Account Managed by Westfield Capital Management	(749,254)
Account # 33-A469-13-0 Investment Account Managed by Armstrong Shaw Associates	(1,665,180)
Account # 33-A469-14-8 Investment Account Managed by State Street Global Advisors	(1,078,987)
Account # 33-A469-02-3 Investment Account ("Growth Equity") Managed by National City Bank	(2,368,462)
Account # 33-A469-03-1 Investment Account ("Value") Managed by National City Bank	(482,923)
Account # 33-A469-01-5 Investment Account ("Fixed") Managed by National City Bank	1,044,085
Account # 33-A469-08-0 Investment Account ("Small Cap Growth") Managed by National City Bank	(1,096,952)
Account # 33-A469-09-8 Investment Account ("Small Cap Value") Managed by National City Bank	140,845
Account # 33-A469-10-6 Investment Account ("International") Managed by National City Bank	(1,259,220)
PART IV, LINE 2 TOTAL	<u>(6,482,696)</u>

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ACCOUNT #33-A469-00-7 (GENERAL Account) 2002 SALES

<u>SECURITY</u>	<u>SHARES</u>	<u>SALE DATE</u>	<u>PROCEEDS</u>	<u>BASIS</u>	<u>GAIN/(LOSS)</u>
Roadway Corp	37,500	01/31/02	1,505,276 17	193,467 28	1,311,808 89
Roadway Corp	52,500	02/05/02	2,020,232 69	270,854 19	1,749,378 50
Roadway Corp	10,000	02/06/02	368,336 47	51,591 28	316,745 19
Roadway Corp	10,000	02/07/02	355,906 66	51,591 27	304,315 39
Roadway Corp	45,000	02/08/02	1,576,933 84	231,115 23	1,345,818 61
Roadway Corp	20,000	02/11/02	716,563 25	100,322 63	616,240 62
Aetna Securities Litigation		05/21/02	1,280 30	-	1,280 30
2002 TOTALS			<u>6,544,529.38</u>	<u>898,941.88</u>	<u>5,645,587.50</u>

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ACCOUNT #33-A469-05-6 (managed by OAK ASSOCIATES, LTD) 2002 SALES

<u>SECURITY</u>	<u>SHARES</u>	<u>SALE DATE</u>	<u>PROCEEDS</u>	<u>BASIS</u>	<u>GAIN/(LOSS)</u>
Citigroup, Inc	3,300	04/09/02	161,563 13	101,514 60	60,048 53
Citigroup, Inc	11,700	04/12/02	552,691 34	293,615 40	259,075 94
Foundry Networks Inc	54,600	04/09/02	333,017 21	2,352,952 60	(2,019,935 39)
3Com Litigation Settlement	N/A	04/19/02	11,388 85	-	11,388 85
Merck & Company, Inc	14,400	08/07/02	687,209 20	723,831 00	(36,621 80)
Travelers Property Casualty CI A	frac	09/04/02	2 01	1 24	0 77
Travelers Property Casualty CI B	frac	09/09/02	16 58	10 02	6 56
Ciena Corp	8,000	11/07/02	324,574 23	1,279,280 38	(954,706 15)
JDS Uniphase Corp	29,500	11/07/02	79,647 60	2,387,006 60	(2,307,359 00)
Travelers Property Casualty CI A	1,296	11/07/02	19,141 34	11,781 86	7,359 48
Travelers Property Casualty CI B	2,662	11/07/02	39,822 31	25,503 62	14,318 69
2002 TOTALS			<u>2,209,073.80</u>	<u>7,175,497.32</u>	<u>(4,966,423.52)</u>

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ACCOUNT #33-A469-11-4 (managed by SYSTEMATIC FINANCIAL MANAGEMENT) 2002 SALES

SECURITY	SHARES	SALE DATE	PROCEEDS	BASIS	GAIN/(LOSS)
BankNorth Group, Inc	6,000	01/23/02	138,644 12	103,985 00	34,659 12
Photon Dynamics Inc	750	02/15/02	31,950 20	15,067 02	16,883 18
McClatchy Holding Co	350	03/01/02	19,683 70	12,533 50	7,150 20
Abercrombie & Fitch Co	2,900	04/25/01	86,149 15	69,008 98	17,140 17
Ann Taylor Stores Corp	900	04/09/01	39,635 79	38,072 34	1,563 45
Applied Innovation Inc	500	04/09/02	2,119 93	5,258 05	(3,138 12)
Arvinmeritor Inc	2,200	04/09/02	64,786 94	74,107 00	(9,320 06)
Astoria Financial Corp	2,100	04/09/02	65,112 95	39,831 75	25,281 20
Colonial Bancgroup	1,000	04/09/02	14,929 54	12,042 00	2,887 54
Columbia Sportswear Co	100	04/09/02	3,645 89	3,115 81	530 08
Commscope Inc	1,800	04/09/02	30,383 08	44,058 06	(13,674 98)
Constellation Brands Inc Cl A	500	04/09/02	27,237 17	13,396 82	13,840 35
Dentsply International Inc	1,000	04/09/02	37,848 86	23,273 33	14,575 53
Ferro Corp	500	04/09/02	14,171 57	10,623 75	3,547 82
Forrester Research Inc	900	04/09/02	16,523 50	21,024 00	(4,500 50)
Gallagher Arthur J & Co	1,000	04/09/02	35,513 92	26,244 30	9,269 62
Glatfelter	500	04/09/02	8,914 73	5,592 50	3,322 23
Harris Corp	200	04/09/02	7,023 78	5,812 00	1,211 78
Idacorp Inc	500	04/09/02	20,099 39	24,664 80	(4,565 41)
Jack in the Box Inc	500	04/09/02	15,408 53	10,655 00	4,753 53
LTX Corp	500	04/09/02	12,574 62	11,592 50	982 12
Lafarge North America Inc	200	04/09/02	8,771 73	4,898 12	3,873 61
Lancaster Colony Corp	1,100	04/09/02	41,072 76	25,880 60	15,192 16
McClatchy Holding Co	200	04/09/02	11,769 64	7,162 00	4,607 64
Polaris Industries Inc	700	04/09/02	46,373 60	24,410 75	21,962 85
Reckson Associates Realty Corp	200	04/09/02	5,007 84	4,522 36	485 48
Sunoco Products Co	1,500	04/09/02	43,123 69	36,554 25	6,569 44
Sovereign Bancorp	2,000	04/09/02	28,539 13	15,574 45	12,964 68
Three-Five Systems Inc	1,000	04/09/02	14,379 56	31,185 00	(16,805 44)
United Defence Industries Inc	300	04/09/02	8,396 74	6,007 14	2,389 60
Washington Federal Inc	800	04/09/02	20,271 38	14,456 00	5,815 38
Washington Real Estate Invt Trust	1,700	04/09/02	49,690 52	34,314 50	15,376 02
Webster Financial Corp	500	04/09/02	18,849 43	12,901 90	5,947 53
Weingarten Realty Invs Shares	100	04/09/02	5,480 83	4,212 25	1,268 58
Polaris Industries Inc	350	04/29/02	26,403 31	12,205 37	14,197 94
Trigon Healthcare Inc	1,700	06/12/02	183,693 06	85,734 50	97,958 56
Constellation Brands Inc Cl A	1,700	08/12/02	50,647 25	22,774 60	27,872 65
Ferro Corp	1,150	08/02/02	32,410 74	24,434 63	7,976 11

Syncor International Corp	2,000	08/02/02	56,038 31	81,088 80	(25,050 49)
Dentsply International Inc	1,600	09/25/02	61,811 41	36,868 17	24,943 24
Cimarex Energy Co	frac	10/08/02	6 40	6 26	0 14
Tommy Hilfiger Corp	2,000	11/01/02	14,359 56	21,495 00	(7,135 44)
Tommy Hilfiger Corp	400	11/04/02	2,883 91	4,299 00	(1,415 09)
Tommy Hilfiger Corp	500	11/06/02	3,769 88	5,373 75	(1,603 87)
Elbit Sys Ltd	2,000	11/01/02	30,769 07	34,489 60	(3,720 53)
Elbit Sys Ltd	100	11/06/02	1,581 95	1,724 48	(142 53)
Elbit Sys Ltd	100	11/07/02	1,633 95	1,724 48	(90 53)
Orbotech Ltd	400	11/06/02	5,239 84	24,416 00	(19,176 16)
Abercrombie & Fitch Co	300	11/04/02	5,627 83	5,940 00	(312 17)
Abercrombie & Fitch Co	100	11/06/02	1,782 94	1,980 00	(197 06)
Albemarle Corp	1,900	11/01/02	53,901 37	44,745 00	9,156 37
Albemarle Corp	100	11/06/02	2,878 91	2,355 00	523 91
American Greetings Corp CI A	4,400	11/01/02	67,009 97	79,407 75	(12,397 78)
American Greetings Corp CI A	300	11/06/02	4,385 86	5,361 75	(975 89)
Ann Taylor Stores Corp	3,350	11/01/02	81,626 65	78,634 75	2,991 90
Ann Taylor Stores Corp	100	11/06/02	2,326 92	1,817 33	509 59
Arvinmeritor Inc	2,200	11/01/02	32,907 92	42,548 67	(9,640 75)
Arvinmeritor Inc	100	11/06/02	1,566 95	1,780 51	(213 56)
Astoria Financial Corp	2,400	11/01/02	64,367 97	45,520 44	18,847 53
Astoria Financial Corp	100	11/04/02	2,747 91	1,895 19	852 72
Atwood Oceanics Inc	800	11/01/02	24,431 26	35,812 00	(11,380 74)
Atwood Oceanics Inc	200	11/06/02	6,187 81	5,917 20	270 61
Boise Cascade Corp	800	11/01/02	19,083 42	22,715 12	(3,631 70)
Boise Cascade Corp	100	11/04/02	2,447 92	2,839 39	(391 47)
Boise Cascade Corp	250	11/06/02	6,022 31	7,098 47	(1,076 16)
CBL & Assoc Pptys Inc	2,500	11/01/02	92,512 21	63,450 00	29,062 21
CBL & Assoc Pptys Inc	100	11/06/02	3,788 88	2,531 00	1,257 88
Cimarex Energy Co	400	11/01/02	6,335 80	6,337 46	(1 66)
Cimarex Energy Co	350	11/06/02	5,421 33	5,545 28	(123 95)
Cohu Inc	2,200	11/01/02	34,912 94	42,717 62	(7,804 68)
Cohu Inc	100	11/04/02	1,698 94	1,941 71	(242 77)
Cohu Inc	200	11/06/02	3,223 90	3,883 42	(659 52)
Colonial BancGroup	5,300	11/01/02	63,750 18	63,457 95	292 23
Colonial BancGroup	100	11/04/02	1,235 96	1,168 50	67 46
Colonial BancGroup	100	11/06/02	1,192 96	1,168 50	24 46
Columbia Sportswear Co	1,850	11/01/02	75,039 29	56,938 94	18,100 35
Columbia Sportswear Co	150	11/06/02	6,029 81	3,618 50	2,411 31
Commscope Inc	500	11/06/02	4,269 87	12,238 35	(7,968 48)
Constellation Brands Inc CI A	2,300	11/01/02	57,337 26	30,795 72	26,541 54
Constellation Brands Inc CI A	100	11/06/02	2,297 93	1,331 19	966 74
Adolph Coors Co CI B	650	11/01/02	45,362 13	42,703 36	2,658 77
DSP Group Inc	400	11/01/02	6,155 81	8,845 04	(2,689 23)
DSP Group Inc	500	11/06/02	7,924 76	9,845 92	(1,921 16)
DSP Group Inc	100	11/06/02	1,586 95	1,969 18	(382 23)
Datascope Corp	1,700	11/01/02	42,429 87	57,052 00	(14,622 13)
Datascope Corp	300	11/06/02	8,135 75	10,068 00	(1,932 25)
Dentsply Intl Inc	1,000	11/01/02	38,073 85	23,040 00	15,033 85

Dentsply Intl Inc	600	11/04/02	22,602 33	13,824 00	8,778 33
Ditech Communications Corp	500	11/01/02	849 97	9,342 50	(8,492 53)
Ditech Communications Corp	1,000	11/04/02	1,951 04	18,685 00	(16,733 96)
Ditech Communications Corp	500	11/06/02	859 97	9,342 50	(8,482 53)
Dycom Inds Inc	2,800	11/01/02	30,727 11	47,099 08	(16,371 97)
Dycom Inds Inc	450	11/04/02	5,389 84	7,569 49	(2,179 65)
Dycom Inds Inc	100	11/06/02	1,165 96	1,682 11	(516 15)
Edwards Lifesciences Corp	500	11/01/02	12,764 61	13,813 00	(1,048 39)
Edwards Lifesciences Corp	200	11/04/02	5,171 84	5,525 20	(353 36)
Electronics Boutique Holdings	1,700	11/01/02	43,419 75	32,896 42	10,523 33
Electronics Boutique Holdings	200	11/04/02	5,359 83	3,262 00	2,097 83
Electronics Boutique Holdings	150	11/06/02	4,204 37	2,446 50	1,757 87
Ethan Allen Inc	2,200	11/01/02	70,639 86	60,293 20	10,346 66
Ethan Allen Inc	100	11/06/02	3,193 90	2,740 60	453 30
Ferro Corp	2,400	11/01/02	57,910 25	50,906 49	7,003 76
Forrester Research Inc	1,300	11/01/02	18,355 44	27,204 98	(8,849 54)
Forrester Research Inc	400	11/04/02	5,879 82	7,138 42	(1,258 60)
Forrester Research Inc	300	11/06/02	4,286 87	4,458 00	(171 13)
Arthur J Gallagher & Co	2,200	11/01/02	58,408 23	58,443 74	(35 51)
Genesis Microchip Inc	400	11/01/02	5,119 84	9,093 08	(3,973 24)
Genesis Microchip Inc	300	11/04/02	4,514 86	6,819 81	(2,304 95)
Genesis Microchip Inc	200	11/06/02	2,933 91	4,546 54	(1,612 63)
Glatfelter	4,700	11/01/02	60,351 34	51,969 50	8,381 84
Glatfelter	200	11/04/02	2,639 92	2,199 50	440 42
Glatfelter	100	11/06/02	1,304 96	1,099 75	205 21
Harris Corp	2,100	11/01/02	56,146 21	61,101 00	(4,954 79)
Harris Corp	100	11/06/02	2,694 91	2,906 00	(211 09)
Helmerich & Payne Inc	1,700	11/01/02	50,380 53	39,755 94	10,624 59
Helmerich & Payne Inc	150	11/06/02	4,354 36	3,507 88	846 48
Hon Industries Inc	2,700	11/01/02	69,511 02	72,387 00	(2,875 98)
Hooper Holmes Inc	2,000	11/01/02	12,899 60	16,995 00	(4,095 40)
Hooper Holmes Inc	500	11/04/02	3,329 89	4,248 75	(918 86)
Hooper Holmes Inc	900	11/06/02	5,837 85	7,647 75	(1,809 90)
Idacorp Inc	1,200	11/01/02	30,407 08	59,195 52	(28,788 44)
Idacorp Inc	200	11/06/02	5,173 84	9,865 92	(4,692 08)
Interstate Bakeries Corp	3,400	11/01/02	83,919 32	77,018 84	6,900 48
Interstate Bakeries Corp	10	11/04/02	3,733 38	3,397 89	335 49
Interstate Bakeries Corp	100	11/06/02	2,464 92	2,265 26	199 66
Jack in the Box Inc	22,500	11/01/02	54,648 35	52,312 50	2,335 85
Jack in the Box Inc	100	11/06/02	2,218 93	2,087 25	131 68
LTX Corp	500	11/01/02	3,229 90	11,592 50	(8,362 60)
LTX Corp	300	11/04/02	2,366 92	6,955 50	(4,588 58)
LTX Corp	400	11/06/02	2,975 91	9,274 00	(6,298 09)
LTX Corp	100	11/07/02	730 97	2,318 50	(1,587 53)
Labranche & Co	2,900	11/01/02	79,852 57	61,102 13	18,750 44
Labranche & Co	100	11/06/02	2,845 91	2,106 97	738 94
Lafarge North America Inc	150	11/06/02	4,660 35	3,673 59	986 76
Lafarge North America Inc	2,000	11/01/02	58,541 23	48,981 20	9,560 03
Lanacaster Colony Corp	1,200	11/01/02	44,302 66	27,944 52	16,358 14

Lanacaster Colony Corp	200	11/04/02	7,379 77	4,657 42	2,722 35
Lanacaster Colony Corp	250	11/06/02	9,284 72	5,821 77	3,462 95
Lennox International Inc	400	11/01/02	5,103 84	6,047 76	(943 92)
Lennox International Inc	400	11/04/02	5,171 84	6,047 76	(875 92)
Lennox International Inc	100	11/06/02	1,342 95	1,511 94	(168 99)
Lubrizol Corp	1,800	11/01/02	53,124 31	56,576 00	(3,451 69)
Lubrizol Corp	350	11/06/02	10,447 18	10,651 37	(204 19)
MGE Energy Inc	3,000	11/01/02	80,149 78	61,028 10	19,121 68
MGE Energy Inc	100	11/06/02	2,764 91	2,019 60	745 31
McClatchy Co Holding Co	1,450	11/01/02	89,198 27	51,924 50	37,273 77
Midway Games Inc	1,100	11/04/02	5,752 82	14,610 20	(8,857 38)
Midway Games Inc	2,000	11/06/02	9,979 69	26,564 00	(16,584 31)
Offshore Logistics Inc	4,000	11/01/02	86,624 99	74,317 59	12,307 40
Offshore Logistics Inc	100	11/04/02	2,274 93	1,756 33	518 60
Offshore Logistics Inc	100	11/06/02	2,189 93	1,756 33	433 60
Photon Dynamics Inc	1,000	11/01/02	23,302 29	20,015 20	3,287 09
Photon Dynamics Inc	200	11/06/02	5,085 84	4,003 04	1,082 80
Polaris Industries Inc	1,150	11/01/02	73,828 81	40,103 38	33,725 43
Polaris Industries Inc	100	11/06/02	6,523 80	3,487 25	3,036 55
Post Properties Inc	1,500	11/01/02	36,781 89	56,759 55	(19,977 66)
Post Properties Inc	200	11/04/02	4,991 84	7,567 94	(2,576 10)
Post Properties Inc	150	11/06/02	3,824 88	5,675 96	(1,851 08)
Progressive Software Corp	2,800	11/01/02	34,186 97	39,718 00	(5,531 03)
Progressive Software Corp	700	11/06/02	8,630 74	9,929 50	(1,298 76)
Rainbow Technologies Inc	1,400	11/01/02	8,732 09	23,714 74	(14,982 65)
Rainbow Technologies Inc	500	11/04/02	3,534 89	8,469 55	(4,934 66)
Rainbow Technologies Inc	1,100	11/06/02	8,029 75	18,633 01	(10,603 26)
Reckson Assoc Realty Corp	2,500	11/01/02	50,276 48	56,529 50	(6,253 02)
Reckson Assoc Realty Corp	300	11/06/02	6,221 81	6,783 54	(561 73)
Roadway Corp	850	11/01/02	34,399 99	28,687 50	5,712 49
Selective Ins Group Inc	3,500	11/01/02	79,574 65	67,402 00	12,172 65
Selective Ins Group Inc	100	11/06/02	2,380 92	1,787 25	593 67
Sky Financial Group Inc	100	11/06/02	1,917 94	2,251 00	(333 06)
Skyworks Solutions Inc	4,800	11/01/02	33,942 17	59,391 90	(25,449 73)
Skyworks Solutions Inc	1,000	11/04/02	8,629 74	3,872 00	4,757 74
Skyworks Solutions Inc	100	11/06/02	748 97	387 20	361 77
Sonoco Products Co	1,100	11/01/02	25,827 22	26,806 45	(979 23)
Sonoco Products Co	100	11/04/02	2,411 92	2,436 95	(25 03)
Sonoco Products Co	450	11/06/02	10,714 17	10,966 27	(252 10)
Sonoco Products Co	250	11/07/02	6,047 31	6,092 38	(45 07)
Sovereign Bancorp	6,500	11/01/02	93,536 07	47,735 35	45,800 72
Sovereign Bancorp	500	11/04/02	7,394 77	3,671 95	3,722 82
Sovereign Bancorp	1,000	11/06/02	14,461 56	7,343 90	7,117 66
Sybase Inc	3,600	11/01/02	46,598 43	88,983 32	(42,384 89)
Sybase Inc	100	11/04/02	1,333 95	1,520 34	(186 39)
Sybase Inc	300	11/06/02	4,018 88	4,561 02	(542 14)
Take Two Interactive Software	1,600	11/01/02	41,157 80	33,438 00	7,719 80
Take Two Interactive Software	100	11/06/02	2,771 91	2,065 00	706 91
Take Two Interactive Software	100	11/07/02	2,765 91	2,065 00	700 91

3Com Corp	4,300	11/01/02	18,016 45	24,811 00	(6,794 55)
3Com Corp	200	11/06/02	939 97	1,154 00	(214 03)
Three-Five Systems Inc	500	11/04/02	3,239 90	15,592 50	(12,352 60)
Three-Five Systems Inc	1,300	11/06/02	7,646 75	36,621 75	(28,975 00)
Tidewater Inc	1,200	11/01/02	35,196 97	54,037 50	(18,840 53)
Tidewater Inc	100	11/04/02	2,909 91	4,337 25	(1,427 34)
Tidewater Inc	100	11/06/02	2,934 91	4,337 25	(1,402 34)
Timberland Co	2,200	11/01/02	71,925 73	91,220 00	(19,294 27)
Timberland Co	200	11/06/02	6,621 80	8,212 00	(1,590 20)
United Defense Industries Inc	3,300	11/01/02	75,137 74	66,078 54	9,059 20
Wallace Computer Services Inc	1,900	11/04/02	36,198 84	40,432 00	(4,233 16)
Wallace Computer Services Inc	400	11/06/02	7,475 77	8,321 53	(845 76)
Washington Federal Inc	3,400	11/01/02	84,827 78	61,417 17	23,410 61
Washington Federal Inc	100	11/06/02	2,492 92	1,806 36	686 56
Wasington Real Estate Investment Tr	1,700	11/01/02	40,858 77	34,227 00	6,631 77
Wasington Real Estate Investment Tr	300	11/06/02	7,364 77	5,924 25	1,440 52
Webster Financial Corp	2,300	11/01/02	75,557 78	58,684 90	16,872 88
Webster Financial Corp	100	11/07/02	3,240 90	2,543 50	697 40
Weingarten Realty Invs	2,100	11/01/02	78,045 61	58,812 55	19,233 06
Weingarten Realty Invs	100	11/06/02	3,766 88	2,798 53	968 35
York International Corp	300	11/01/02	6,884 79	10,365 48	(3,480 69)
York International Corp	100	11/04/02	2,362 92	3,455 16	(1,092 24)
York International Corp	600	11/06/02	13,157 60	20,730 96	(7,573 36)
Zoran Corp	2,050	11/01/02	32,531 50	28,621 55	3,909 95
Zoran Corp	200	11/04/02	3,405 89	2,792 35	613 54
Skechers USA Inc	900	12/13/02	7,109 78	9,414 00	(2,304 22)
2002 TOTALS			<u>5,065,814.50</u>	<u>4,711,626 19</u>	<u>354,188.31</u>

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ACCOUNT #33-A469-12-2 (managed by WESTFIELD CAPITAL MANAGEMENT CO) 2002 SALES

SECURITY	SHARES	SALE DATE	PROCEEDS	BASIS	GAIN/(LOSS)
Renaissancere Holdings Ltd	300	01/08/02	26,295 68	21,167 82	5,127 86
Dianon Systems Inc	2,226	01/07/02	119,935 07	49,869 82	70,065 25
Information Holdings Inc	2,200	01/08/02	58,744 61	76,519 52	(17,774 91)
Varco International Inc	6,300	01/04/02	89,773 64	121,434 39	(31,660 75)
Albany Molecular Resh Inc	1,200	02/19/02	30,188 18	41,954 52	(11,766 34)
Forrester Research Inc	1,900	01/31/02	32,053 08	106,514 00	(74,460 92)
Six Flags Inc	6,000	02/05/02	83,938 73	110,235 00	(26,296 27)
Mediacom Communications Corp	6,400	03/08/02	102,556 54	127,216 64	(24,660 10)
Smartforce Pub Ltd	4,400	03/25/02	45,862 71	102,193 76	(56,331 05)
Williams Sonoma Inc	800	03/07/02	40,085 87	19,752 00	20,333 87
Wilson Greatbatch Technologies	2,100	03/21/02	51,017 05	40,026 00	10,991 05
UCBH Holdings Inc	800	04/08/02	29,991 09	13,351 00	16,640 09
Indymac Bancorp Inc	600	04/26/02	15,012 74	12,010 50	3,002 24
Indymac Bancorp Inc	3,900	05/15/02	96,288 09	82,757 75	13,530 34
Insight Communications Company Inc	4,900	05/21/02	78,475 05	86,849 56	(8,374 51)
Insight Communications Company Inc	900	05/24/02	14,742 18	15,951 96	(1,209 78)
Stericycle Inc	1,800	06/10/02	64,055 02	20,941 47	43,113 55
Renaissance Learning Inc	2,100	07/17/02	43,771 71	57,267 00	(13,495 29)
Administaff Inc	3,400	07/30/02	24,495 91	108,083 96	(83,588 05)
Albany Molecular Resh Inc	2,800	08/08/02	55,259 13	88,438 78	(33,179 65)
Borland Software Corp	6,100	07/31/02	51,388 51	105,009 67	(53,621 16)
Career Education Corp	1,800	08/08/02	75,471 72	30,625 87	44,845 85
Freemarkets Inc	5,100	08/19/02	29,100 73	118,209 92	(89,109 19)
Information Holdings Inc	2,600	08/20/02	50,257 26	68,349 76	(18,092 50)
Rehabcare Group Inc	5,000	08/06/02	99,110 50	146,090 45	(46,979 95)
Southwest Bancorporation	400	07/30/02	14,761 95	12,505 60	2,256 35
UCBH Holdings Inc	900	08/08/02	35,337 61	15,019 88	20,317 73
Arch Coal Inc	5,200	10/22/02	86,005 40	114,548 72	(28,543 32)
CEC Entertainment Inc	3,200	10/16/02	82,353 03	107,854 40	(25,501 37)
Cimerex Energy Co	1,913	10/17/02	27,064 69	35,583 34	(8,518 65)
Quintiles Transnational Corp	6,800	10/21/02	68,331 82	103,772 48	(35,440 66)
Silicon Valley Bancshares	4,000	10/23/02	71,097 05	111,833 30	(40,736 25)
THQ Inc	3,000	10/22/02	45,268 63	99,441 12	(54,172 49)
Wilson Greatbatch Technologies	1,200	10/18/02	34,127 81	22,872 00	11,255 81
Therma-Wave Inc	9,100	09/26/01	9,463 71	140,277 79	(130,814 08)
Cimerex Energy Co	frac	10/08/02	4 44	5 17	(0 73)
Converium Holding AG	4,700	11/07/02	102,644 90	118,560 00	(15,915 10)
Greater Bay Bancorp	3,900	10/30/02	58,498 23	101,634 00	(43,135 77)

Wilson Greatbatch Technologies	600	10/31/02	16,499 68	11,436 00	5,063 68
Ann Taylor Stores Corp	8,800	12/05/02	194,172 29	216,201 08	(22,028 79)
ExpressJet Holdings Inc	3,700	12/05/02	40,787 93	61,178 00	(20,390 07)
2002 TOTALS			<u>2,294,289.97</u>	<u>3,043,544.00</u>	<u>(749,254 03)</u>

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ACCOUNT #33-A469-13-0 (managed by ARMSTRONG SHAW ASSOCIATES) 2002 SALES

SECURITY	SHARES	SALE DATE	PROCEEDS	BASIS	GAIN/(LOSS)
Avaya Inc	35,600	01/10/02	372,947 09	496,869 52	(123,922 43)
Devon Energy Corp	2,600	01/15/02	100,331 19	136,344 00	(36,012 81)
Oxford Health Plans Inc	3,900	01/25/02	149,827 16	108,047 94	41,779 22
Allstate Corp	1,300	01/30/02	41,443 37	43,794 14	(2,350 77)
American Express Company	3,700	01/30/02	126,131 10	100,684 03	25,447 07
American Home Products Corp	3,600	01/30/02	228,560 56	191,320 92	37,239 64
Canadian National Railway Co	2,700	01/30/02	129,626 13	88,578 63	41,047 50
Canadian National Railway Co	10,500	02/22/02	513,345 69	344,472 45	168,873 24
Cendant Corp	10,400	01/30/02	152,253 70	136,572 08	15,681 62
Chubb Corp	1,100	01/30/02	72,653 90	81,033 59	(8,379 69)
Citigroup Inc	2,300	01/30/02	107,247 38	125,631 75	(18,384 37)
Comcast Corp	3,700	01/30/02	125,187 99	134,914 58	(9,726 59)
Devon Energy Corp	2,200	01/30/02	75,480 86	116,732 00	(41,251 14)
Du Pont de Nemours & Co	2,200	01/30/02	92,662 60	90,840 42	1,822 18
Emerson Electric Company	2,400	01/30/02	134,943 97	161,917 68	(26,973 71)
Exelon Corp	2,900	01/30/02	137,573 93	133,255 00	4,318 93
Freddie Mac	3,000	01/30/02	198,117 02	133,667 40	64,449 62
FleetBoston Financial Corp	500	01/30/02	16,144 75	19,059 20	(2,914 45)
Gannett Company Inc	1,000	01/30/02	66,469 00	53,955 80	12,513 20
John Hancock Financial Services Inc	1,400	01/30/02	52,430 19	51,188 34	1,241 85
IMS Health Inc	4,000	01/30/02	79,374 00	78,740 00	634 00
IBM Corp	1,000	01/30/02	102,618 45	57,780 00	44,838 45
J P Morgan Chase & Company	3,400	01/30/02	107,778 38	184,936 75	(77,158 37)
Kerr McGee Corp	2,500	01/30/02	126,876 09	163,645 55	(36,769 46)
Liberty Media Corp Ser A	13,500	01/30/02	176,037 34	287,122 05	(111,084 71)
MGIC Invst Corp Wis	1,900	01/30/02	124,239 13	114,252 13	9,987 00
Oxford Health Plans Inc	1,600	01/30/02	57,277 21	44,327 36	12,949 85
Pitney Bowes Inc	2,700	01/30/02	106,891 39	98,633 53	8,257 86
Radioshack Corp	5,800	01/30/02	177,245 33	177,248 00	(2 67)
Safeway Inc	2,900	01/30/02	115,186 26	128,316 30	(13,130 04)
Schering-Plough Corp	1,900	01/30/02	63,364 04	74,024 00	(10,659 96)
Sprint Corp	4,900	01/30/02	85,258 71	101,022 32	(15,763 61)
Staples Inc	8,500	01/30/02	153,449 89	114,854 55	38,595 34
Textron Inc	5,900	01/30/02	258,770 11	306,983 49	(48,213 38)
Tricon Global Restaurants	1,700	01/30/02	91,736 57	53,589 61	38,146 96
Whirlpool Corp	2,000	01/30/02	142,715 85	81,370 00	61,345 85
IBM Corp	6,900	03/08/02	731,226 18	510,181 17	221,045 01
Sprint Corp	33,400	03/05/02	490,641 95	688,601 12	(197,959 17)

Staples Inc	33,100	04/23/02	664,419 47	473,387 43	191,032 04
Wyeth Com	11,400	04/15/02	735,546 87	614,579 00	120,967 87
Devon Energy Corp	11,300	05/10/02	555,336 45	594,618 00	(39,281 55)
Schering-Plough Corp	12,200	05/20/02	318,138 34	472,947 00	(154,808 66)
El Paso Corp	21,400	06/03/02	467,077 28	857,248 46	(390,171 18)
Amdocs Ltd	29,900	08/08/02	242,436 79	595,390 49	(352,953 70)
Electronic Data Systems Corp	15,600	09/24/02	167,551 40	796,851 68	(629,300 28)
J P Morgan Chase & Company	25,200	09/18/02	477,273 58	984,138 38	(506,864 80)
Travelers Property Casualty CI A	frac	09/04/02	12 89	21 18	(8 29)
Travelers Property Casualty CI B	frac	09/09/02	4 95	7 94	(2 99)
Freddie Mac	1,700	10/28/02	104,650 88	113,090 46	(8,439 58)
HCA Inc	6,300	10/08/02	295,463 61	278,281 08	17,182 53
Merck & Co Inc	2,300	10/28/02	123,835 62	130,007 27	(6,171 65)
Oxford Health Plans Inc	2,000	10/17/02	85,992 80	55,409 20	30,583 60
E I DuPont De Nemours & Co	2,900	11/20/02	122,954 55	119,744 19	3,210 36
Emerson Electric Company	1,300	11/25/02	67,056 65	87,705 41	(20,648 76)
Exelon Corp	3,500	11/08/02	179,160 65	143,714 20	35,446 45
Liberty Media Corp rights	2,380	11/18/02	8,477 06	-	8,477 06
Textron Inc	2,200	11/05/02	91,413 62	116,320 38	(24,906 76)
Travelers Property Casualty CI A	653	11/20/02	9,259 26	8,262 08	997 18
Travelers Property Casualty CI B	1,343	11/20/02	19,272 13	17,927 59	1,344 54
American Express Company	1,700	12/26/02	62,545 19	46,260 23	16,284 96
Kerr McGee Corp	1,500	12/26/02	69,973 94	96,679 28	(26,705 34)
2002 TOTALS			<u>10,951,918.44</u>	<u>12,617,098.33</u>	<u>(1,665,179.89)</u>

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ACCOUNT #33-A469-14-8 (managed by STATE STREET GLOBAL ADVISORS) 2002 SALES

SECURITY	SHARES	SALE DATE	PROCEEDS	BASIS	GAIN/(LOSS)
Banco Santander Cent Hispano	10,700	01/11/02	83,565 73	112,652 81	(29,087 08)
Cable & Wireless Pub Ltd Co	3,725	01/11/02	52,940 02	98,282 50	(45,342 48)
HSBC Holdings PLC	1,360	01/11/02	77,750 03	51,370 00	26,380 03
ING Groep NV	3,300	01/11/02	80,816 77	105,955 41	(25,138 64)
AXA	700	08/14/01	21,370 28	26,227 25	(4,856 97)
AXA	700	02/20/02	(21,370 28)	(52,454 50)	31,084 22
Biovail Corp	3,600	02/11/02	156,453 64	134,153 46	22,300 18
Chartered Semiconductor Man	3,055	02/11/02	67,804 40	79,687 36	(11,882 96)
Elan PLC	4,200	02/11/02	60,185 09	215,597 00	(155,411 91)
Fujitsu Ltd	1,800	01/30/02	54,971 17	154,008 00	(99,036 83)
Hutchison Whampoa Ltd	1,310	02/11/02	56,578 05	92,584 25	(36,006 20)
Koninklijke Ahold NV	3,502	02/11/02	85,597 75	93,657 59	(8,059 84)
Nomura Holdings Inc	7,000	02/11/02	69,049 05	131,642 00	(62,592 95)
Vodafone Group PLC	1,800	02/11/02	36,359 45	67,927 50	(31,568 05)
Barclays PLC	350	03/12/02	43,203 35	35,686 52	7,516 83
Barclays PLC	450	03/25/02	55,682 16	45,882 68	9,799 48
HSBC Holdings PLC	400	03/25/02	23,139 65	12,466 67	10,672 98
Matsushita Electric Indl Ltd	7,600	03/12/02	100,926 47	195,893 42	(94,966 95)
NTT Docomo Inc	750	03/18/02	48,494 27	41,295 00	7,199 27
Royal Dutch Petroleum co	2,000	03/18/02	109,235 35	124,725 00	(15,489 65)
Vodafone Group PLC	1,400	03/18/02	27,733 58	52,832 50	(25,098 92)
Telefonica S A	frac	03/08/02	20 99	33 63	(12 64)
Alcatel	6,130	02/26/02	82,385 95	291,739 86	(209,353 91)
Diageo PLC	2,600	02/26/02	119,598 20	93,209 00	26,389 20
Suez	1,100	02/26/02	30,579 54	32,164 88	(1,585 34)
ASML Holdings NV	1,600	04/09/02	36,569 93	37,082 56	(512 63)
BP PLC	600	04/09/02	30,887 06	33,217 50	(2,330 44)
HSBC Holdings PLC	250	04/09/02	14,322 06	7,791 67	6,530 39
ING Groep NV	1,000	04/09/02	25,755 22	32,107 70	(6,352 48)
Unilever NV	300	04/09/02	17,090 48	14,309 22	2,781 26
Encana Corp	frac	04/11/02	8 97	9 56	(0 59)
AstraZeneca PLC	955	05/13/02	42,880 78	40,558 15	2,322 63
Hutchison Whampoa Ltd	1,420	04/25/02	61,682 94	100,358 50	(38,675 56)
Matsushita Electric Indl Ltd	4,700	05/06/02	62,019 32	114,246 13	(52,226 81)
Telefonica S A	frac	05/10/02	16 36	30 70	(14 34)
AXA	1,300	06/10/02	24,220 21	48,707 75	(24,487 54)
Banco Santander Cent Hispano	2,600	06/10/02	22,125 32	27,373 58	(5,248 26)
Barclays PLC	2,000	05/30/02	69,549 90	50,980 75	18,569 15
Cannon Inc	850	06/10/02	32,120 53	25,229 50	6,891 03
Honda Motor	700	06/10/02	14,984 51	12,916 75	2,067 76
MMO2 PLC	900	06/10/02	5,075 84	23,336 71	(18,260 87)

Sanofi-Synthelabo SA	1,050	05/14/02	65,341 50	68,050 50	(2,709 00)
Mitsubishi Tokyo Financial Group	7,500	06/07/02	56,926 27	90,918 75	(33,992 48)
Schlumberger Ltd	600	05/30/02	30,935 06	50,167 50	(19,232 44)
Unilever NV	600	05/30/02	48,988 52	35,773 05	13,215 47
Unilever NV	550	06/07/02	35,281 43	26,233 57	9,047 86
Endesa SA	2,100	07/01/02	29,609 10	44,029 23	(14,420 13)
NTT Docomo Inc	900	07/01/02	21,796 35	19,821 60	1,974 75
Rio Tinto Plc	300	07/01/02	22,361 32	23,024 91	(663 59)
BNP Paribas	2,500	08/19/01	60,973 16	59,667 75	1,305 41
BHP Billiton Ltd	8,000	08/29/02	4,513 36	-	4,513 36
Schlumberger Ltd	1,200	08/19/02	49,726 50	100,335 00	(50,608 50)
Ericsson L M Tel Co rights		09/23/02	7,869 40	4,744 50	3,124 90
Suez	1,050	09/04/02	21,998 30	30,702 84	(8,704 54)
Unilever NV	700	09/04/02	40,246 75	33,388 18	6,858 57
Banco Santander Cent Hispano	6,000	11/01/02	34,978 93	62,903 48	(27,924 55)
Banco Santander Cent Hispano	6,000	11/04/02	37,798 85	58,689 00	(20,890 15)
ASML Holdings NV	2,200	12/09/02	20,503 38	50,820 61	(30,317 23)
Flextronics International Ltd	2,300	12/11/02	21,922 94	47,030 10	(25,107 16)
Advantest Corp	1,850	12/09/02	20,682 37	40,234 73	(19,552 36)
Koninklijke Philips Electrs	1,400	12/09/02	26,107 25	63,595 00	(37,487 75)
Nokia Corp	1,600	12/09/02	28,815 12	33,136 00	(4,320 88)
2002 TOTALS			<u>2,669,755.95</u>	<u>3,748,742.82</u>	<u>(1,078,986.87)</u>

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PAGE 3. PART IV. CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

ACCOUNT #33-A469-02-3 ("GROWTH EQUITY" ACCOUNT managed by NATIONAL CITY BANK) 2002 SALES

SECURITY	SHARES	SALE DATE	PROCEEDS	BASIS	GAIN/(LOSS)
Kroger Co	2,225	01/24/02	45,545 06	53,796 72	(8,251 66)
QualComm Inc	1,150	01/11/02	53,212 69	43,699 28	9,513 41
Schering-Plough Corp	2,500	01/11/02	87,348 68	84,837 50	2,511 18
Calpine Corp	3,200	02/06/02	24,895 62	76,127 43	(51,231 81)
Calpine Corp	6,400	02/22/02	43,839 33	75,142 75	(31,303 42)
Capital One Financial Corp	1,425	02/05/02	62,898 55	90,902 60	(28,004 05)
Citrix Systems Inc	7,700	02/22/02	100,392 63	189,456 50	(89,063 87)
Microsoft Corp	300	02/05/02	18,572 72	23,718 75	(5,146 03)
J C Penney Co Inc	4,800	02/22/02	94,080 50	110,794 06	(16,713 56)
Sanmina Corp	3,100	02/22/02	31,076 41	71,486 00	(40,409 59)
Southwest Airlines Co	2,000	02/22/02	41,599 37	39,596 00	2,003 37
Sprint Corp	6,000	02/22/02	44,339 32	110,318 00	(65,978 68)
Concord EFS Inc	1,075	01/29/01	30,723 03	22,747 15	7,975 88
DST Systems Inc	225	01/29/01	9,695 10	12,449 90	(2,754 80)
General Electric Co	800	01/29/01	30,351 54	41,248 00	(10,896 46)
IBM Corp	500	03/19/02	53,734 19	52,655 00	1,079 19
Microsoft Corp	1,300	03/19/02	80,806 78	102,687 50	(21,880 72)
AOL Time Warner Inc	100	04/04/02	2,299 93	4,931 00	(2,631 07)
Adelphia Communications Corp	100	04/04/02	1,028 96	2,303 98	(1,275 02)
Adelphia Communications Corp	6,700	04/22/02	43,156 75	145,686 42	(102,529 67)
Altera Corp	100	04/04/02	2,194 93	2,937 50	(742 57)
American International Group Inc	100	04/04/02	7,255 78	9,974 75	(2,718 97)
American International Group Inc	1,200	04/24/02	83,565 48	113,916 54	(30,351 06)
Analog Devices Inc	1,400	04/10/02	56,754 28	49,622 63	7,131 65
Applied Materials Inc	100	04/04/02	5,362 83	4,387 50	975 33
Atmel Corp	300	04/04/02	2,807 91	2,856 00	(48 09)
Automatic Data Processing Inc	100	04/04/02	5,507 83	5,331 00	176 83
Bank New York Inc	100	04/04/02	3,910 88	5,231 00	(1,320 12)
Baxter International Inc	100	04/04/02	5,787 82	3,396 75	2,391 07
Bristol Myers Squibb Co	100	04/04/02	3,118 90	4,479 06	(1,360 16)
Cisco Systems Inc	300	04/04/02	4,952 85	19,827 75	(14,874 90)
Comcast Corp Cl A	100	04/04/02	3,042 90	4,208 00	(1,165 10)
Concord EFS Inc	100	04/04/02	3,321 90	1,284 38	2,037 52
Danaher Corp	100	04/04/02	7,003 78	6,513 00	490 78
Freddie Mac	100	04/04/02	6,628 80	6,847 00	(218 20)
Fortune Brands Inc	100	04/04/02	4,834 85	4,471 00	363 85
Genentech Inc	100	04/04/02	5,023 84	8,656 00	(3,632 16)
General Electric Co	300	04/04/02	11,123 66	14,999 25	(3,875 59)

General Electric Co	3,700	04/24/02	121,467 33	175,394 75	(53,927 42)
Home Depot Inc	100	04/04/02	4,793 85	4,831 00	(37 15)
Home Depot Inc	1,300	04/22/02	64,270 06	39,529 50	24,740 56
Intel Corp	200	04/04/02	6,051 81	11,423 19	(5,371 38)
IBM Corp	100	04/04/02	10,051 69	10,531 00	(479 31)
Johnson & Johnson	100	04/04/02	6,329 80	3,859 25	2,470 55
Laboratory Corp Amer Holdings	100	04/04/02	9,133 72	8,387 00	746 72
Lowe's Companies Inc	100	04/04/02	4,280 87	4,528 00	(247 13)
Merck & Company Inc	900	04/22/02	50,839 46	53,361 38	(2,521 92)
Merrill Lynch & Company, Inc	2,400	04/22/02	116,068 42	110,788 00	5,280 42
Microsoft Corp	200	04/04/02	11,251 66	15,775 00	(4,523 34)
Microsoft Corp	1,900	04/10/02	106,129 85	149,862 50	(43,732 65)
Microsoft Corp	925	04/23/02	50,147 74	63,221 09	(13,073 35)
Micron Technology Inc	100	04/04/02	3,062 90	3,986 00	(923 10)
Motorola Inc	200	04/04/02	2,819 91	3,095 38	(275 47)
North Fork Bancorporation Inc	100	04/04/02	3,461 89	3,369 00	92 89
Oracle Corp	200	04/04/02	2,461 92	5,687 50	(3,225 58)
Oracle Corp	4,800	04/10/02	56,451 10	110,565 62	(54,114 52)
Pepsico Inc	100	04/04/02	5,032 84	4,743 50	289 34
Pfizer Inc	400	04/04/02	15,707 52	16,592 75	(885 23)
Pfizer Inc	1,100	04/22/02	41,314 75	25,574 00	15,740 75
Pharmacia Corp	100	04/04/02	4,335 86	5,306 00	(970 14)
Southwest Airlines Co	100	04/04/02	1,864 94	1,906 00	(41 06)
Sun Microsystems Inc	200	04/04/02	1,783 94	10,868 75	(9,084 81)
Sun Microsystems Inc	5,300	04/10/02	42,244 49	82,447 44	(40,202 95)
Sungard Data Sys Inc	100	04/04/02	3,105 90	2,451 61	654 29
Teredyne Inc	100	04/04/02	3,776 88	3,403 00	373 88
Tyco International Ltd	100	04/04/02	3,158 90	2,603 00	555 90
Wal Mart Stores Inc	200	04/04/02	11,855 64	5,174 75	6,680 89
AOL Time Warner	3,000	04/29/02	53,788 37	107,974 00	(54,185 63)
IBM Corp	1,300	04/29/02	109,755 69	135,274 00	(25,518 31)
Merck & Company	1,700	05/24/02	96,506 09	100,631 62	(4,125 53)
Tyco International Ltd	5,400	04/29/02	98,230 05	146,256 00	(48,025 95)
Wal Mart Stores Inc	850	04/29/02	48,372 04	21,963 00	26,409 04
XL Cap Ltd	1,575	06/13/02	134,327 70	119,751 00	14,576 70
Comcast Corp Cl A	3,000	06/13/02	76,477 59	112,253 63	(35,776 04)
Danaher Corp	2,800	06/13/02	178,326 62	174,426 00	3,900 62
Gemstar-TV Guide International Inc	3,700	06/07/02	31,698 05	143,759 01	(112,060 96)
GenenTech Inc	2,500	06/07/02	81,222 55	149,086 50	(67,863 95)
Avon Products Inc	500	07/11/02	24,639 25	24,925 00	(285 75)
Sungard Data Sys Inc	2,600	07/11/02	57,908 31	64,114 25	(6,205 94)
Wyeth	3,300	07/18/02	98,490 14	193,453 02	(94,962 88)
Global Santa Fe Corp	3,050	08/22/02	72,709 80	103,594 47	(30,884 67)
Altera Corp	5,500	08/02/02	59,403 16	125,386 50	(65,983 34)
Anadarko Petroleum Corp	2,100	08/22/02	92,901 19	105,609 00	(12,707 81)
Applied Materials Inc	3,700	08/02/02	48,677 21	38,856 73	9,820 48
Atmel Corp	15,400	08/07/02	40,808 77	146,608 00	(105,799 23)
Bristol Myers Squibb Co	3,600	08/22/02	92,808 07	160,834 19	(68,026 12)
Cisco Systems Inc	3,200	08/02/02	37,192 80	39,795 58	(2,602 78)

Lowes Companies Inc	1,100	08/02/02	36,232 90	42,762 83	(6,529 93)
Micron Technology Inc	3,600	08/23/02	73,857 89	130,567 00	(56,709 11)
Teredyne Inc	3,700	08/23/02	56,393 32	118,824 00	(62,430 68)
Wal Mart Stores Inc	800	08/02/02	36,654 89	20,224 00	16,430 89
Monsanto Inc	frac	08/22/02	0 39	0 45	(0 06)
Analog Devices Inc	1,800	08/29/02	43,667 76	67,983 87	(24,316 11)
Automatic Data Processing Inc	3,200	09/05/02	116,604 48	140,358 50	(23,754 02)
Concord EFS Inc	3,825	09/06/02	55,126 15	72,598 63	(17,472 48)
Monsanto Co	870	08/29/02	15,642 12	13,998 12	1,644 00
Pfizer Inc	1,300	09/05/02	41,013 76	32,201 91	8,811 85
Ace Limited	2,900	10/17/02	100,452 97	88,827 00	11,625 97
Noble Corp	2,300	10/17/02	82,659 50	102,936 04	(20,276 54)
Willis Group Holdings Ltd	3,600	10/17/02	123,444 23	107,269 02	16,175 21
Abbott Labs	3,800	10/17/02	168,144 93	200,513 75	(32,368 82)
Adobe Systems Inc	5,500	10/17/02	126,731 03	136,116 04	(9,385 01)
Air Products & Chemicals Inc	2,300	10/17/02	103,373 83	115,109 94	(11,736 11)
Amgen Inc	3,000	10/17/02	152,725 40	173,496 72	(20,771 32)
Anheuser Busch Companies	2,450	10/17/02	131,683 53	128,217 00	3,466 53
Anthem Inc	1,800	10/17/02	127,508 15	115,246 00	12,262 15
Apache Corp	1,600	10/17/02	92,671 28	90,408 96	2,262 32
Applied Materials Inc	3,500	10/17/02	44,518 65	76,011 87	(31,493 22)
Autozone Inc	1,750	10/17/02	146,988 57	141,435 00	5,553 57
Avon Products Inc	1,900	10/17/02	87,407 43	92,973 00	(5,565 57)
Baxter International Inc	3,700	10/17/02	98,195 03	163,710 25	(65,515 22)
Carnival Corp	4,625	10/17/02	113,096 79	149,110 00	(36,013 21)
Cisco Systems Inc	13,000	10/17/02	138,445 83	308,034 12	(169,588 29)
DST Systems Inc	3,075	10/17/02	95,934 33	149,676 87	(53,742 54)
Family Dollar Stores Inc	4,075	10/17/02	121,410 14	142,365 70	(20,955 56)
Freddie Mac	2,200	10/17/02	135,163 92	146,718 00	(11,554 08)
First Date Corp	5,200	10/17/02	173,362 77	193,118 00	(19,755 23)
Fortune Brands Inc	2,875	10/17/02	149,421 89	120,272 00	29,149 89
Goldman Sachs Group Inc	1,525	10/17/02	110,040 68	130,641 50	(20,600 82)
Hilton Hotels Corp	7,000	10/17/02	79,029 70	98,135 80	(19,106 10)
Home Depot Inc	4,900	10/17/02	145,432 51	191,104 91	(45,672 40)
Johnson & Johnson	2,700	10/17/02	160,867 09	121,308 87	39,558 22
Laboratory Corp Amer Holdings	4,400	10/17/02	93,893 16	200,639 00	(106,745 84)
Estee Lauder Companies Inc	2,800	10/17/02	79,211 57	103,880 00	(24,668 43)
Lexmark Interntional Inc	3,300	10/17/02	184,337 39	173,654 00	10,683 39
Eli Lilly & Company	2,200	10/17/02	138,601 76	149,309 75	(10,707 99)
Lockheed Martin Corp	2,600	10/17/02	150,415 34	161,434 00	(11,018 66)
Lowes Companies Inc	2,000	10/17/02	85,227 43	86,701 16	(1,473 73)
Marriott International Inc	3,250	10/17/02	98,719 02	122,298 47	(23,579 45)
McGraw-Hill Companies Inc	1,925	10/17/02	119,542 16	122,019 25	(2,477 09)
Motorola Inc	9,500	10/17/02	75,332 71	134,669 50	(59,336 79)
New York Times Co Cl A	2,400	10/17/02	114,242 55	118,562 00	(4,319 45)
North Fork Bancorporation Inc	3,200	10/17/02	121,468 33	105,113 94	16,354 39
Oracle Corp	5,600	10/17/02	54,654 35	91,539 75	(36,885 40)
Pepsico Inc	4,300	10/17/02	187,517 34	196,618 50	(9,101 16)
Pfizer Inc	14,975	10/17/02	491,792 61	491,756 59	36 02

Pharmacia Corp	5,100	10/17/02	226,331 17	218,635 45	7,695 72
Southwest Airlines Co	7,700	10/17/02	109,259 69	137,351 00	(28,091 31)
Sungard Data Sys Inc	4,100	10/17/02	82,521 48	117,702 06	(35,180 58)
TJX Companies Inc	5,800	10/17/02	109,268 70	99,201 10	10,067 60
Target Corp	3,500	10/17/02	103,771 87	137,703 00	(33,931 13)
Texas Instruments Inc	3,600	10/17/02	61,522 14	98,975 69	(37,453 55)
Viacom Inc Cl B	3,425	10/17/02	152,297 27	153,367 25	(1,069 98)
Wal Mart Stores Inc	4,550	10/17/02	256,339 27	217,264 00	39,075 27
Yum Brands Inc	3,650	10/17/02	81,035 22	110,952 00	(29,916 78)
2002 TOTALS			<u>10,080,501.84</u>	<u>12,448,964.24</u>	<u>(2,368,462.40)</u>

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PAGE 3, PART IV, CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOMEACCOUNT #33-A469-03-1 ("VALUE" ACCOUNT managed by NATIONAL CITY BANK) 2002 SALES

<u>SECURITY</u>	<u>SHARES</u>	<u>SALE DATE</u>	<u>PROCEEDS</u>	<u>BASIS</u>	<u>GAIN/(LOSS)</u>
ChevronTexaco Corp	3,800	01/11/02	335,040 97	316,246 80	18,794 17
Exxon Mobil Corp	1,400	01/11/02	55,187 17	58,794 89	(3,607 72)
General Dynamics Corp	700	01/11/02	55,014 20	32,898 25	22,115 95
Northrop Grumman Corp	600	01/11/02	58,163 12	55,911 00	2,252 12
Phillips Petroleum Co	900	01/11/02	53,612 19	58,566 78	(4,954 59)
Prudential Financial Inc	1,925	01/11/02	59,674 10	52,937 50	6,736 60
AOL Time Warner Inc	1,800	01/31/02	46,781 29	95,166 00	(48,384 71)
AT&T Corp	2,000	01/31/02	34,519 48	66,498 75	(31,979 27)
Alcoa Inc	1,300	01/31/02	44,987 38	42,734 25	2,253 13
American International Group	900	01/31/02	65,762 01	56,833 44	8,928 57
Applied Materials Inc	1,600	01/31/02	68,750 96	81,396 00	(12,645 04)
Bank of America Corp	1,800	01/31/02	111,760 32	102,484 84	9,275 48
BellSouth Corp	1,200	01/31/02	47,555 28	57,021 00	(9,465 72)
Caterpillar Inc	1,300	01/31/02	64,531 03	72,628 00	(8,096 97)
ChevronTexaco Corp	900	01/31/02	74,851 87	71,608 42	3,243 45
Chubb Corp	1,000	01/31/02	66,419 00	77,419 39	(11,000 39)
Citigroup Inc	2,400	01/31/02	112,694 38	128,717 33	(16,022 95)
Clear Channel Communications Inc	900	01/31/02	41,075 38	56,022 75	(14,947 37)
Comcast Corp	1,200	01/31/02	42,635 36	54,000 00	(11,364 64)
Comerica Inc	1,400	01/31/02	78,104 82	74,858 00	3,246 82
Conagra Foods Inc	1,700	01/31/02	41,669 43	34,227 63	7,441 80
Conoco Inc	1,400	01/31/02	39,325 40	35,993 02	3,332 38
Deere & Company	1,200	01/31/02	51,515 22	52,632 00	(1,116 78)
Dominion Resources Inc	1,300	01/31/02	74,735 87	66,873 13	7,862 74
Exelon Corp	1,000	01/31/02	48,279 27	64,209 10	(15,929 83)
Exxon Mobil Corp	1,700	01/31/02	65,177 02	65,118 85	58 17
Freddie Mac	600	01/31/02	39,443 40	38,643 30	800 10
FleetBoston Financial Corp	1,800	01/31/02	60,065 09	72,607 14	(12,542 05)
Fortune Brands Inc	1,400	01/31/02	56,466 19	51,009 00	5,457 19
Gannett Company Inc	900	01/31/02	60,155 09	60,534 00	(378 91)
General Dynamics Corp	400	01/31/02	34,831 47	17,824 00	17,007 47
General Mills Inc	900	01/31/02	44,342 33	30,205 12	14,137 21
Hubbell Inc Cl B	1,300	01/31/02	38,816 37	50,934 25	(12,117 88)
IBM Corp	700	01/31/02	73,869 89	87,198 25	(13,328 36)
International Paper Company	1,000	01/31/02	42,159 36	33,750 00	8,409 36
International Paper Company	5,100	02/22/02	218,480 71	172,125 00	46,355 71
J P Morgan Chase & Company	2,100	01/31/02	70,012 94	86,226 00	(16,213 06)
J P Morgan Chase & Company	10,700	02/19/02	309,974 34	431,017 00	(121,042 66)
Johnson Controls Inc	700	01/31/02	58,946 11	41,382 32	17,563 79

Kimberly-Clark Corp	500	01/31/02	29,729 55	29,998 75	(269 20)
Knight Ridder Inc	800	01/31/02	49,439 25	46,414 00	3,025 25
Kroger Company	1,400	01/31/02	28,965 56	31,234 00	(2,268 44)
Lehman Brothers Holdings Inc	700	01/31/02	44,862 32	50,683 50	(5,821 18)
Lehman Brothers Holdings Inc	3,600	01/31/02	214,016 78	253,564 50	(39,547 72)
Lexmark International Inc	800	01/31/02	42,871 35	50,994 00	(8,122 65)
Marathon Oil Corp	1,400	01/31/02	39,101 41	45,374 00	(6,272 59)
Masco Corp	2,200	01/31/02	59,179 11	64,560 84	(5,381 73)
May Department Stores Company	1,800	01/31/02	64,439 03	68,904 00	(4,464 97)
Merck & Company, Inc	600	01/31/02	35,117 47	35,719 92	(602 45)
Merrill Lynch & Company Inc	1,100	01/31/02	54,548 18	68,953 50	(14,405 32)
Micron Technology Inc	1,300	01/31/02	42,821 35	34,125 00	8,696 35
Motorola Inc	2,100	01/31/02	27,908 57	38,303 16	(10,394 59)
Northrup Grumman Corp	400	01/31/02	43,515 34	31,961 50	11,553 84
Occidental Petroleum Corp	1,600	01/31/02	40,479 39	47,776 00	(7,296 61)
PNC Financial Services Group	1,100	01/31/02	62,688 05	65,473 65	(2,785 60)
Phillips Petroleum Co	800	01/31/02	46,575 30	52,059 36	(5,484 06)
Praxair Inc	700	01/31/02	40,347 39	31,181 08	9,166 31
SBC Communications Inc	1,000	01/31/02	36,689 44	38,700 00	(2,010 56)
St Paul Companies Inc	1,900	01/31/02	82,746 79	85,123 04	(2,376 25)
SouthTrust Corp	1,300	01/31/02	31,637 49	18,890 62	12,746 87
Suntrust Banks Inc	1,200	01/31/02	74,244 92	71,211 48	3,033 44
TJX Companies Inc	1,500	01/31/02	60,539 09	50,904 60	9,634 49
TRW Inc	1,500	01/31/02	61,634 07	85,667 40	(24,033 33)
TRW Inc	7,975	02/21/02	314,662 45	345,419 78	(30,757 33)
Talisman Energy Inc	1,200	01/31/02	42,455 36	47,028 60	(4,573 24)
Tenet Healthcare Corp	1,500	01/31/02	95,533 56	47,246 25	48,287 31
Tenet Healthcare Corp	3,400	02/19/02	201,752 97	98,535 25	103,217 72
Textron Inc	600	01/31/02	26,843 59	37,198 50	(10,354 91)
UST Inc	1,300	01/31/02	44,853 35	37,696 75	7,156 60
Union Pacific Corp	1,300	01/31/02	78,544 82	72,165 86	6,378 96
United Technologies Corp	900	01/31/02	59,624 10	55,954 12	3,669 98
Verizon Communications	1,800	01/31/02	82,870 75	91,263 93	(8,393 18)
Wachovia Corp	2,300	01/31/02	75,691 86	72,807 19	2,884 67
Weyerhaeuser Company	1,100	01/31/02	64,778 02	62,428 50	2,349 52
Xcel Energy Inc	1,600	01/31/02	41,151 38	41,896 00	(744 62)
Xcel Energy Inc	8,200	02/19/02	189,389 27	213,011 14	(23,621 87)
Minnesota Mining & Mfg Company	2,400	01/29/02	265,052 02	200,931 50	64,120 52
AOL Time Warner Inc	100	04/04/02	4,597 86	10,574 00	(5,976 14)
AT&T Corp	100	04/04/02	1,513 95	2,950 69	(1,436 74)
Alcoa Inc	100	04/04/02	3,625 89	3,287 25	338 64
American International Group	100	04/04/02	7,260 78	6,044 69	1,216 09
Applied Materials Inc	100	04/04/02	5,366 83	5,087 25	279 58
Bank of America Corp	100	04/04/02	6,843 79	5,693 60	1,150 19
BellSouth Corp	100	04/04/02	3,641 89	4,751 75	(1,109 86)
Bristol Myers Squibb Company	100	04/04/02	3,119 90	4,525 00	(1,405 10)
Caterpillar Inc	100	04/04/02	5,644 82	5,274 75	370 07
Citigroup Inc	100	04/04/02	4,838 85	5,250 26	(411 41)
Clear Channel Communications Inc	100	04/04/02	5,007 84	6,224 75	(1,216 91)
Comcast Corp	100	04/04/02	3,042 90	4,500 00	(1,457 10)

Comerica Inc	100	04/04/02	6,175 81	5,347 00	828 81
Conagra Foods Inc	100	04/04/02	2,556 92	2,013 39	543 53
Conoco Inc	100	04/04/02	2,854 91	2,348 36	506 55
Deere & Company	100	04/04/02	4,417 86	4,386 00	31 86
Dominion Resources Inc	100	04/04/02	6,570 80	4,487 25	2,083 55
Exelon Corp	100	04/04/02	5,204 84	6,420 91	(1,216 07)
Exxon Mobil Corp	100	04/04/02	4,340 86	2,944 65	1,396 21
Freddie Mac	100	04/04/02	6,628 80	6,440 55	188 25
FleetBoston Financial Corp	100	04/04/02	3,477 89	4,033 73	(555 84)
Fortune Brands Inc	100	04/04/02	4,834 85	3,643 50	1,191 35
General Dynamics Corp	100	04/04/02	9,423 71	4,456 00	4,967 71
Goldman Sachs Group Inc	100	04/04/02	8,652 73	7,856 00	796 73
Hubbell Inc Cl B	100	04/04/02	3,246 90	3,812 25	(565 35)
IBM Corp	1,000	04/04/02	85,497 42	116,872 50	(31,375 08)
Kimberly-Clark Corp	100	04/04/02	6,413 80	5,999 75	414 05
Kroger Company	100	04/04/02	2,198 93	2,231 00	(32 07)
Lexmark International Inc	100	04/04/02	5,390 83	6,374 25	(983 42)
Lockheed Martin Corp	100	04/04/02	5,899 82	5,650 00	249 82
Marathon Oil Corp	100	04/04/02	2,818 91	3,241 00	(422 09)
Masco Corp	100	04/04/02	2,652 91	2,931 13	(278 22)
May Department Stores Company	100	04/04/02	3,443 89	3,828 00	(384 11)
Meadwestvaco Corp	100	04/04/02	3,230 90	3,582 55	(351 65)
Merrill Lynch & Company Inc	300	04/04/02	15,950 51	18,805 50	(2,854 99)
Merrill Lynch & Company Inc	6,400	04/25/02	275,191 70	350,653 02	(75,461 32)
Micron Technology Inc	100	04/04/02	3,062 90	2,625 00	437 90
Morgan Stanley DW Discover & Co	500	04/04/02	28,001 15	25,194 90	2,806 25
Motorola Inc	100	04/04/02	1,410 95	1,823 96	(413 01)
Northrup Grumman Corp	100	04/04/02	11,356 65	7,943 50	3,413 15
PNC Financial Services Group	100	04/04/02	5,926 82	5,952 15	(25 33)
Pharmacia Corp	100	04/04/02	4,323 86	3,954 45	369 41
Praxair Inc	100	04/04/02	5,720 82	4,454 44	1,266 38
St Paul Companies Inc	100	04/04/02	4,688 85	4,701 00	(12 15)
TJX Companies Inc	100	04/04/02	3,843 88	3,393 64	450 24
Talisman Energy Inc	100	04/04/02	4,120 87	3,919 05	201 82
Tenet Healthcare Corp	500	04/04/02	33,057 00	14,030 00	19,027 00
UST Inc	100	04/04/02	3,752 88	2,899 75	853 13
Verizon Communications	100	04/04/02	4,501 86	4,784 63	(282 77)
Wachovia Corp	200	04/04/02	7,235 78	6,616 00	619 78
Monsanto Co	frac	08/22/02	3 26	2 82	0 44
AOL Time Warner Inc	9,500	09/16/02	119,483 58	466,313 00	(346,829 42)
Alcoa Inc	6,700	09/16/02	148,139 22	122,734 13	25,405 09
Bank of America Corp	3,000	09/16/02	205,700 80	166,278 34	39,422 46
Deere & Company	3,100	09/24/02	136,252 98	129,385 52	6,867 46
Dominion Resources Inc	1,275	09/16/02	66,731 48	50,157 75	16,573 73
Freddie Mac	3,100	09/16/02	189,311 29	199,657 05	(10,345 76)
Fortune Brands Inc	1,450	09/16/02	76,209 70	49,237 00	26,972 70
General Dynamics Corp	725	09/16/02	63,573 33	31,545 06	32,028 27
Kroger Company	7,500	09/24/02	108,546 46	166,087 50	(57,541 04)
Masco Corp	3,550	09/24/02	70,722 74	102,611 75	(31,889 01)
Monsanto Co	921	09/16/02	15,306 55	12,846 80	2,459 75

Northrop Gruman Corp	850	09/16/02	110,114 18	51,688 50	58,425 68
PNC Financial Services Group	5,900	09/16/02	261,563 30	306,962 65	(45,399 35)
St Paul Companies Inc	9,500	09/16/02	300,994 62	393,619 74	(92,625 12)
SouthTrust Corp	6,600	09/16/02	166,293 21	91,450 00	74,843 21
Talisman Energy Inc	6,300	09/24/02	244,484 91	238,635 51	5,849 40
Travelers Property Casualty CI A	528	09/16/02	7,360 09	11,416 29	(4,056 20)
Travelers Property Casualty CI B	1,085	09/16/02	15,373 98	24,724 56	(9,350 58)
ConocoPhillips	frac	09/13/02	51 65	63 77	(12 12)
Travelers Property Casualty CI A	frac	09/04/02	8 24	13 01	(4 77)
Travelers Property Casualty CI B	frac	09/09/02	14 91	23 02	(8 11)
Meadwestvaco Corp	400	10/22/02	8,085 75	14,330 20	(6,244 45)
Meadwestvaco Corp	7,200	10/22/02	145,233 29	248,451 30	(103,218 01)
General Dynamics Corp	1,675	11/01/02	131,801 77	71,106 94	60,694 83
Tenet Healthcare Corp	5,700	11/01/02	147,853 53	106,628 00	41,225 53
Comcast Corp CI A	frac	12/02/02	8 53	19 98	(11 45)
Del Monte Foods Company	frac	12/27/02	0 60	0 59	0 01
2002 TOTALS			<u>9,234,496.53</u>	<u>9,717,419.30</u>	<u>(482,922 77)</u>

GAR FOUNDATION
2002 990-PF
34-657710

PAGE 3, PART IV; CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

ACCOUNT #33-A469-01-5 ("FIXED" ACCOUNT managed by NATIONAL CITY BANK) 2002 SALES

REPORT RPT140 14-NATIONAL CITY BANK
SCHEDULE OF GAINS AND LOSSES FOR TAX PURPOSES TAX YEAR DEC31 07/29/03 PAGE 2
BEGINNING DATE: 12/31/2001
ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-01-5
ACCOUNT TYPE CHARITABLE TRUST
ACCOUNT TITLE GAR FDN NCD (FIXED) IR
FEDERAL LOSS CARRYOVER ST .00 LT
ADMINISTRATIVE OFFICER SS2
INVESTMENT OFFICER DLI
TAX OFFICER GMC

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
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SOLD 200000 FACE VALUE FLAGSHIP AUTO REC OWNER TR SER 1999-2 CL A3 DUE 11-18-2004 TRADED ON 01/08 @ \$103.625 MCDONALD & COMPANY SECURITIES INC	11/17/99	207,250.00	200,000.00	7,250.00	LT
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SOLD 115000 FACE VALUE FEDERAL NATL MTG ASSN DUE 11-15-10 TRADED ON 01/14 @ \$108.281 CREDIT SUISSE FIRST BOSTON CORP.	12/03/01	129,5			8- ST
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PRINCIPAL PAYMENT ON 148597.070 GMA GID PASS THRU CTF PL #434577 DUE 10-15-2029	09/20/99	10,5			3- LT
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PRINCIPAL PAYMENT ON 220794.190 GMA GID PASS THRU CTF POOL #468370 DUE 7-15-2029	09/15/99	3,8			5 LT
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PRINCIPAL PAYMENT ON 261882.650 GMA GID PASS THRU CTF POOL #472939 DUE 5-15-2029	05/21/99	5,7			2 LT
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PRINCIPAL PAYMENT ON 2117759.760 GMA GID PASS THRU CTF POOL #473950 DUE 6-15-2029	05/28/98	76,5			LT
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PRINCIPAL PAYMENT ON 239872.860 GMA GID PASS THRU CTF POOL #478962 DUE 6-15-2029	12/08/99	17,6			12 39- LT
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Fixed Account

ACCOUNT NUMBER 35-A469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IN TAX OFFICER GMC INVESTMENT OFFICER; DLI ADMINISTRATIVE OFFICER; S52
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
PRINCIPAL PAYMENT ON 1355943.910 GMA GTD PASS THRU CTF PL #499998 DTD 12-1-99 7 50/ DUE 12-15-2029	08/18/99	61,924 95	61,789 49	135 46	LT
PRINCIPAL PAYMENT ON 256492 880 GMA GTD PASS THRU CTF PL #481632 DTD 11-1-99 7.50/ DUE 11-15-2029	12/09/99	15,065.07	15,079.19	14 12-	LT
PRINCIPAL PAYMENT ON 668325 050 GMA GTD PASS THRU CTF PL #516397 DTD 12-1-99 7.50/ DUE 12-15-2029	12/03/99	81,125.35	81,074 65	50 70	LT
PRINCIPAL PAYMENT ON 377408 460 GMA GTD PASS THRU CTF PL #781029 DTD 5-1-99 6 50/ DUE 5-15-2029	07/28/99	8,667 50	8,289.65	377 85	LT
PRINCIPAL PAYMENT ON 367895 480 FEDERAL HOME LN MTG CORP PARTN CFS POOL # C18271 DTD 11-1-98 7% DUE 11-1-2028	05/11/99	5,921 92	5,954.31	32.39-	LT
SOLD 235000 FACE VALUE BANKBOSTON N A SUB NT DTD 12-19-97 6.5/ DUE 12-19-2007 TRADED ON 01/17 @ \$102,798 BEAR, STEARNS SECURITIES CORP.	12/19/00	241,575 30	229,849.55	11,725 75	LT
SOLD 150000 FACE VALUE FEDERAL NATL MTG ASSN DTD 11-03-00 6.625/ DUE 11-15-10 LEHMAN GOVERNMENT SECURITIES INC. TRADED ON 01/18 @ \$107 571	12/03/01	161,356 50	162,825.39	1,468 89-	ST
SOLD 1215000 FACE VALUE FEDERAL HOME LN MTG CORP DEB DTD 7-12-99 6 25/ DUE 7-15-2004 TRADED ON 01/22 @ \$106 277	11/20/01	1,291,127 35	1,298,702 34	7,574.99-	ST

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 35-4469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX OFFICER, GMC INVESTMENT OFFICER DLI ADMINISTRATIVE OFFICER, S22
 FEDERAL LOSS CARRYOVER 51 TAX IDENTIFICATION NUMBER 34-657710 TAX OFFICER, GMC INVESTMENT OFFICER DLI
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TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
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CORRESPONDENT SERVICES CORPORATION LESS COMH \$142.38					
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SOLD 121000 FACE VALUE FEDERAL NATL MTG ASSN DTD 11-03-00 @ 6.25% / DUE 11-15-10 TRADED ON 01/22 @ \$107.664	11/30/01	1,302,735.16	1,303,444.67	709 51 - ST	709 51 - ST
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SOLD 3000 FACE VALUE FEDERAL NATL MTG ASSN DTD 11-03-00 @ 6.25% / DUE 11-15-10 TRADED ON 01/23 @ \$107.07	11/26/01	32,121 10	32,276 94	155 84 - ST	155 84 - ST
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SOLD 3000 FACE VALUE FEDERAL NATL MTG ASSN DTD 12-08-00 @ 6.0% / DUE 12-15-05 TRADED ON 01/23 @ \$105.421	12/18/00	31,626 56	30,503 60	1,322 96 LT	1,322 96 LT
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SOLD 2000 FACE VALUE FEDERAL NATL MTG ASSN DTD 12-08-00 @ 6.0% / DUE 12-15-05 TRADED ON 01/23 @ \$105 25	12/18/00	21,050 00	20,202.40	847 60 LT	847 60 LT
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SOLD 9500 FACE VALUE FEDERAL NATL MTG ASSN DTD 11-03-00 @ 6.25% / DUE 11-15-10 TRADED ON 01/24 @ \$106 91	11/26/01	101,564 64	102,210.31	645 67 - ST	645 67 - ST
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SOLD 9500 FACE VALUE FEDERAL NATL MTG ASSN DTD 12-08-00 @ 6.0% / DUE 12-15-05 TRADED ON 01/24 @ \$105 218	12/18/00	99,957 81	95,961 40	3,996 41 LT	3,996 41 LT
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PRINCIPAL PAYMENT ON 3500000 000 FAR VALUE FEDERAL NATIONAL MTG ASSN 254147 DTD 12/01/01 @ 5.0% / DUE 01/01/32	12/07/01	8,575 35	8,551.23	24 12 ST	24 12 ST
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PRINCIPAL PAYMENT ON 964540 330 FAR VALUE FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #36800 DTD 01-01-99 @ 5.735% / DUE 01-01-09	03/30/01	1,113.08	1,096 95	16 13 ST	16 13 ST
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ACCOUNT NUMBER 33-469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX IDENTIFICATION NUMBER 34-6577710
 ADMINISTRATIVE OFFICER: S22 TAX OFFICER: GMC INVESTMENT OFFICER: DLI
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
PRINCIPAL PAYMENT ON 139096 100 FEDERAL NATL MTG ASSN POOL #412232 DTD 1-1-98 6 50% DUE 1-1-2028	12/01/98	5,043 35	5,083 79	40 44- LT	40.44- LT
PRINCIPAL PAYMENT ON 1065737 020 FEDERAL NATL MTG ASSN POOL #484693 DTD 2-1-99 6 0/ DUE 2-1-2029	02/22/99	29,152.22	28,516 79	635 43 LT	635.43 LT
PRINCIPAL PAYMENT ON 273653 330 FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #495062 DTD 06-01-99 6 5/ DUE 06-01-29	04/07/00	9,543.20	8,987 02	556 18 LT	556.18 LT
PRINCIPAL PAYMENT ON 282826 790 FEDERAL NATL MTG ASSN POOL #494724 DTD 5-1-99 6 50% DUE 5-1-2029	05/10/99	9,084 66	8,991.68	92 98 LT	92.98 LT
PRINCIPAL PAYMENT ON 181221.190 FEDERAL NATL MTG ASSN POOL #513370 DTD 8-1-99 6 50% DUE 8-1-2029	09/02/99	4,076 29	3,852.09	224 20 LT	224 20 LT
RECD PRINCIPAL PMT DUE 01/25/2002 GE CAPITAL MTG SERVICES INC REMIC 1997-2 ASSET BKD NT CL A-5 CHAMPION HOME EQUITY LN TR DTD 9-1-97 6 71/ DUE 9-25-2029	11/03/99	4,396 44	4,325.00	71 44 LT	71.44 LT
RECD PRINCIPAL PMT DUE 01/25/2002 GREENWICH CAPITAL MARKETS, INC TRADED ON 01/25 @ \$101.468 DTD 03-01-01 5 885% DUE 05-15-19 SER 2001-I CL AH2	10/24/00	16,192.17	15,719 06	473.11 LT	473 11 LT
SOLD 500000 FACE VALUE HOMEQ ASSET BACKED CERTIFICATES SER 2001-I CL AH2 TRADED ON 01/25 @ \$101.468 DTD 03-01-01 5 885% DUE 05-15-19	03/15/01	507,343 75	500,000 00	7,343 75 ST	7,343.75 ST
SOLD 135000 FACE VALUE FEDERAL NATL MTG ASSN DTD 12-08-00 6.0% DUE 12-15-05 TRADED ON 01/25 @ \$104 921 CHASE SECURITIES, INC.	12/18/00	141,644 53	136,366.20	5,278.33 LT	5,278.33 LT

ACCOUNT NUMBER 33-A469-01-5
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 ADMINISTRATIVE OFFICER: SS2
 INVESTMENT OFFICER: DLI
 00

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 145000 FACE VALUE FEDERAL NATL MTG ASSN DTD 11-03-00 @ 6.625% / DUE 11-15-10 TRADED ON 01/28 @ \$106.651 MORGAN STANLEY & CO, INCORPORATED	01/26/01	154,643.95	156,005.21	1,361.26 - ST	1,361.26 - ST
SOLD 240000 FACE VALUE FEDERAL NATL MTG ASSN DTD 12-08-00 @ 6.0% / DUE 12-15-05 TRADED ON 02/07 @ \$105.703 CHASE SECURITIES, INC	02/07/02	253,687.50	246,977.40	92.03 - ST 6,802.13 LT	92.03 - ST 6,802.13 LT
SOLD 500000 FACE VALUE FEDERAL NATL MTG ASSN MED TERM NT DTD 2-8-99 @ 5.125% / DUE 2-13-04 TRADED ON 02/13 @ \$103.406 CORRESPONDENT SERVICES CORPORATION	02/13/02	517,031.25	516,449.23	582.02 ST	582.02 ST
SOLD 125000 FACE VALUE FEDERAL NATL MTG ASSN DTD 11-03-00 @ 6.625% / DUE 11-15-10 CHASE SECURITIES, INC.	02/20/02	133,657.25	134,570.31	913.06 - ST	913.06 - ST
PRINCIPAL PAYMENT ON 138010.970 PAR VALUE GNMA GTD PASS THRU CTF PL #434577 DTD 10-1-99 @ 7.50% / DUE 10-15-2029	09/20/99	5,489.17	5,505.47	16.30 - LT	16.30 - LT
PRINCIPAL PAYMENT ON 216927.890 PAR VALUE GNMA GTD PASS THRU CTF POOL #468370 DTD 7-1-99 @ 6.50% / DUE 7-15-2029	09/15/99	234.16	223.92	10.24 LT	10.24 LT
PRINCIPAL PAYMENT ON 256147.420 PAR VALUE GNMA GTD PASS THRU CTF POOL #472939 DTD 5-1-99 @ 6.50% / DUE 5-15-2029	05/21/99	2,826.97	2,772.74	54.23 LT	54.23 LT
PRINCIPAL PAYMENT ON 2041204.020 PAR VALUE GNMA GTD PASS THRU CTF POOL #473950 DTD 6-1-98 @ 6.50% / DUE 5-15-28	05/28/98	52,414.77	52,113.80	300.97 LT	300.97 LT
PRINCIPAL PAYMENT ON 222250.320 PAR VALUE GNMA GTD PASS THRU CTF POOL #478962 DTD 12-1-99 @ 7.50% / DUE 12-15-29	12/08/99	14,266.86	14,276.88	10.02 - LT	10.02 - LT

ACCOUNT NUMBER 35-A469-01-5
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 ADMINISTRATIVE OFFICER: SS2
 ADMINISTRATIVE OFFICER: DLI
 INVESTMENT OFFICER: DLI
 00
 BEGINNING DATE, 12/31/2001
 ENDING DATE, 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
PRINCIPAL PAYMENT ON 108817 590 GNMA GTD PASS THRU CTF POOL #481632 DID 11-1-99 7.50% DUE 11-15-2029 PAR VALUE	11/17/99	9,067 10	9,099 68	32.58- LT	32.58- LT
PRINCIPAL PAYMENT ON 241427 810 GNMA GTD PASS THRU CTF PL #499998 DID 12-1-99 7.50% DUE 12-15-2029 PAR VALUE	12/09/99	8,846 36	8,854 65	8 29- LT	8 29- LT
PRINCIPAL PAYMENT ON 1294018.960 GNMA GTD PASS THRU CTF POOL #505842 DID 9-1-99 7.50% DUE 9-15-2029 PAR VALUE	08/18/99	18,698 36	18,657 46	40.90 LT	40.90 LT
PRINCIPAL PAYMENT ON 587199.700 GNMA GTD PASS THRU CTF PL #516397 DID 12-1-99 7 50/ DUE 12-15-2029 PAR VALUE	12/03/99	24,918 21	24,902 64	15 57 LT	15 57 LT
PRINCIPAL PAYMENT ON 368740 960 GNMA GTD PASS THRU CTF PL #781029 DID 5-1-99 6 50/ DUE 5-15-2029 PAR VALUE	07/28/99	9,507.75	9,093 27	414 48 LT	414 48 LT
PRINCIPAL PAYMENT ON 361973 560 FEDERAL HOME LM MTG CORP PARTN CTF5 POOL # C18271 DID 11-1-98 7% DUE 11-1-2028	05/11/99	18,717 24	18,819 60	102.36- LT	102.36- LT
SOLD 115000 FACE VALUE FEDERAL NATL MTG ASSN DID 12-08-00 6 0% DUE 12-15-05 TRADED ON 02/19 @ \$105.871 CHASE SECURITIES, INC	02/19/02	121,751 75	121,670.00	81.75 ST	81.75 ST
PRINCIPAL PAYMENT ON 3491424 650 FEDERAL NATIONAL MTG ASSN GTD MTG PASS THRU CTF POOL #254147 DID 12-01-01 6 50/ DUE 01-01-32	12/07/01	9,884.07	9,856 27	27.80 ST	27.80 ST
PRINCIPAL PAYMENT ON 2425000 000 FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #254199 DID 01-01-02 6 50/ DUE 01-01-32	01/22/02	6,884.16	6,941 17	57.01- ST	57.01- ST

ACCOUNT NUMBER 35-A469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX IDENTIFICATION NUMBER 34-6577710
 ADMINISTRATIVE OFFICER . S22 TAX OFFICER: GMC INVESTMENT OFFICER DLI
 ADMINISTRATIVE OFFICER DLI
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
PRINCIPAL PAYMENT ON 963427 250 FEDERAL MATL MTG ASSN GID MTG PASS THRU CTF POOL #360800 DTD 01-01-99 5.735/ DUE 01-01-09	03/30/01	1,119 00	1,102.78	16 22 ST	16.22 ST
PRINCIPAL PAYMENT ON 134052 750 FEDERAL MATL MTG ASSN POOL #412252 DTD 1-1-98 6.50/ DUE 1-1-2028	12/01/98	6,473 99	6,525.90	51.91- LT	51.91- LT
PRINCIPAL PAYMENT ON 1034584 800 FEDERAL MATL MTG ASSN POOL #484693 DTD 2-1-99 6.0/ DUE 2-1-2029	02/22/99	27,420.66	26,822 98	597.68 LT	597.68 LT
PRINCIPAL PAYMENT ON 264110 130 FEDERAL MATL MTG ASSN GID MTG PASS THRU CTF POOL #493062 DTD 06-01-99 6 5/ DUE 06-01-29	04/07/00	932 64	878.29	54 35 LT	54.35 LT
PRINCIPAL PAYMENT ON 273742.130 FEDERAL MATL MTG ASSN POOL #494724 DTD 5-1-99 6.50/ DUE 5-1-2029	05/10/99	12,258 08	12,132 63	125 45 LT	125 45 LT
PRINCIPAL PAYMENT ON 177144 900 FEDERAL MATL MTG ASSN POOL #513370 DTD 8-1-99 6.50/ DUE 8-1-2029	09/02/99	2,037 63	1,925.56	112.07 LT	112.07 LT
RECD PRINCIPAL PMT DUE 02/25/2002 CHAMPION HOME EQUITY LN TR 1997-2 ASSET BKD NT CL A-5 DTD 9-1-97 6 71/ DUE 9-25-2029	11/03/99	3,256.25	3,203 33	52.92 LT	52.92 LT
RECD PRINCIPAL PMT DUE 02/25/2002 GE CAPITAL MTG SERVICES INC REMIC DTD 04-01-99 6.75/ DUE 04-25-29	10/24/00	13,130 50	12,746 85	383 65 LT	383 65 LT
SOLD 550695 880 FACE VALUE GNMA GID PASS THRU CTF PL #516397 DTD 12-1-99 7 50/ DUE 12-15-2029 TRADED ON 02/27 2 \$104 906 BEAR, STEARNS SECURITIES CORP	12/03/99	577,714 40	550,351 69	27,362 71 LT	27,362 71 LT
SOLD 127086 430 FACE VALUE	09/20/99	133,381.18	127,463 70	5,917 48 LT	5,917 48 LT

ACCOUNT NUMBER 33-A469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 ADMINISTRATIVE OFFICER: SS2 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST 00 LT 00
 GAIN/LOSS STATE GAIN/LOSS

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
GNMA GTD PASS THRU CTF PL #434577 TRADED ON 02/28/02 @ \$104.953 DTD 10-1-99 7.50% DUE 10-15-2029 BEAR STEARNS & CO INC	02/28/02				
REC'D PRINCIPAL PMT DUE 03/01/2002 US AIRWAYS 2000-3G PASSTHRU CTF DUE 03-01-19	10/26/00	11,381 78	11,381 78		
SOLD 191097.244 FACE VALUE GNMA GTD PASS THRU CTF POOL #478962 DUE 12-1-99 7.50/ DUE 12-15-29 TRADED ON 03/04/02 @ \$104.687	12/08/99	200,054.93	191,231 61	8,823 32	LT
SOLD 93657 085 FACE VALUE GNMA GTD PASS THRU CTF POOL #481632 DUE 11-1-99 7.50/ DUE 11-15-2029 TRADED ON 03/04/02 @ \$104.687	11/17/99	98,047 26	93,993 67	4,053 59	LT
SOLD 216158 850 FACE VALUE GNMA GTD PASS THRU CTF PL #499998 DUE 12-1-99 7.50/ DUE 12-15-2029 TRADED ON 03/04/02 @ \$104.687	12/09/99	226,291 30	216,361.51	9,929 79	LT
SOLD 1274174.500 FACE VALUE GNMA GTD PASS THRU CTF POOL #505842 DUE 9-1-99 7.50/ DUE 9-15-2029 TRADED ON 03/04/02 @ \$104.687	08/18/99	1,333,901.43	1,271,387.25	62,514.18	LT
SOLD 60000 FACE VALUE FEDERAL NATL MTG ASSN DUE 11-15-10 @ 6.625/ TRADED ON 03/05/02 @ \$107.019 CREDIT SUISSE FIRST BOSTON CORP.	02/20/02	64,211.72	64,593 75	382.03-	ST
SOLD 20000 FACE VALUE FEDERAL NATL MTG ASSN DUE 11-15-10 @ 6.625/ TRADED ON 03/08/02 @ \$104.632	02/20/02	20,926.56	21,531 25	604.69-	ST
PRINCIPAL PAYMENT ON 216693.730 GNMA GTD PASS THRU CTF POOL #468370 DUE 7-1-99 6.50/ DUE 7-15-2029	09/15/99	3,747 94	3,583 97	163 97	LT

ACCOUNT NUMBER 33-A469-01-5
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR
 TAX IDENTIFICATION NUMBER 34-6577710
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER: SS2
 INVESTMENT OFFICER: DLI
 FEDERAL LOSS CARRYOVER ST

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
PRINCIPAL PAYMENT ON 253320.350 PAR VALUE GNMA GTD PASS THRU CTF POOL #472939 DTD 5-1-99 6.50/ DUE 5-15-2029	05/21/99	5,431 00	5,326 62	104 38 LT	104.38 LT
PRINCIPAL PAYMENT ON 1988789.250 PAR VALUE GNMA GTD PASS THRU CTF POOL #473950 DTD 6-1-98 6.50/ DUE 5-15-28	05/28/98	69,107 76	68,710 93	396 83 LT	396.83 LT
PRINCIPAL PAYMENT ON 6093.405 PAR VALUE GNMA GTD PASS THRU CTF POOL #481632 DTD 11-1-99 7.50/ DUE 11-15-2029	11/17/99	6,093 40	6,115 29	21.89- LT	21.89- LT
PRINCIPAL PAYMENT ON 16422.600 PAR VALUE GNMA GTD PASS THRU CTF PL #499998 DTD 12-1-99 7.50/ DUE 12-15-2029	12/09/99	16,422 60	16,438 00	15 40- LT	15 40- LT
PRINCIPAL PAYMENT ON 1146.100 PAR VALUE GNMA GTD PASS THRU CTF POOL #505842 DTD 9-1-99 7.50/ DUE 9-15-2029	08/18/99	1,146.09	1,143 58	2.51 LT	2 51 LT
PRINCIPAL PAYMENT ON 359233.210 PAR VALUE GNMA GTD PASS THRU CTF PL #781029 DTD 5-1-99 6.50/ DUE 5-15-2029	07/28/99	7,194.04	6,880 43	313 61 LT	313.61 LT
PRINCIPAL PAYMENT ON 343256 320 PAR VALUE FEDERAL HOME LN MTG CORP PARTN CIFS POOL # C18271 DTD 11-1-98 7% DUE 11-1-2028	05/11/99	20,342 48	20,453.73	111.25- LT	111.25- LT
RECD PRINCIPAL PMT DUE 03/15/2002 SYSTEMS 2001 ASSET TRUST PASS THRU CERTS SER 2001 CL G 144A DTD 06-19-01 6.664% DUE 09-15-13	06/04/01	2,914 06	2,914 06		
PRINCIPAL PMT3/15/02 GNMA GTD PASS THRU CTF POOL #478962 DTD 12-1-99 7.50% DUE 12-15-29	12/08/99	16,886 23	16,898 10	11.87- LT	11 87- LT
SOLD 60000 FACE VALUE FEDERAL NATL MTG ASSN DTD 11-03-00 6.625/ DUE 11-15-10	02/20/02	62,760 94	64,593.75	1,832.81- ST	1,832 81- ST

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-469-01-5
 ACCOUNT TYPE CHARITABLE TRUST
 FEDERAL LOSS CARRYOVER ST
 ADMINSTRATIVE OFFICER: SS2
 TAX OFFICER: GMC INVESTMENT OFFICER DLI
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TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 03/18 @ \$104.601 CHASE SECURITIES, INC.					
SOLD 1400000 FACE VALUE FEDERAL HOME LN MTG CORP DEB DID 7-12-99 @ 25/ DUE 7-15-2004	02/20/02	1,462,617 19	1,491,037 20	28,420 01- ST	28,420.01- ST
CORRESPONDENT SERVICES CORPORATION TRADED ON 03/21 @ \$104.472					
SOLD 2340000 FACE VALUE FEDERAL HOME LN MTG CORP DEB DID 02-15-01 @ 25/ DUE 02-15-04	03/04/02	2,395,209.38	2,421,899 42	26,690 04- ST	26,690.04- ST
CORRESPONDENT SERVICES CORPORATION TRADED ON 03/21 @ \$102.359					
SOLD 200000 FACE VALUE FEDERAL NATL MTG ASSN MED TERM NT DID 2-8-99 @ 125/ DUE 2-13-04	01/25/02	204,312.50	206,351 56	2,039.06- ST	2,039.06- ST
LEHMAN GOVERNMENT SECURITIES INC. TRADED ON 03/21 @ \$102.156					
SOLD 670000 FACE VALUE FEDERAL NATL MTG ASSN DID 11-03-00 @ 6.625/ DUE 11-15-10	02/20/02	695,229 69	712,247 64	17,017 95- ST	17,017.95- ST
CORRESPONDENT SERVICES CORPORATION TRADED ON 03/21 @ \$103.781					
SOLD 1170000 FACE VALUE FEDERAL NATL MTG ASSN DID 12-08-00 @ 0/ DUE 12-15-05	02/20/02	1,211,772 51	1,231,502 10	19,729 59- ST	19,729.59- ST
MORGAN STANLEY & CO., INCORPORATED TRADED ON 03/21 @ \$103.57					
PRINCIPAL PAYMENT ON 3481540 580 FEDERAL NATIONAL MTG ASSN GID MTG PASS THRU CTF POOL #254147 DID 12-01-01 @ 6.50/ DUE 01-01-32	12/07/01	15,054.59	15,012.25	42 34 ST	42.34 ST
PRINCIPAL PAYMENT ON 2418115 840 FEDERAL NATL MTG ASSN GID MTG PASS THRU CTF POOL #254199 DID 01-01-02 @ 50/ DUE 01-01-32	01/22/02	6,143 57	6,194 45	50 88- ST	50.88- ST
PRINCIPAL PAYMENT ON 962308 250 FEDERAL NATL MTG ASSN GID MTG PASS THRU CTF POOL #254199 DID 01-01-02 @ 50/ DUE 01-01-32	03/30/01	1,124 96	1,108 66	16 30 ST	16 30 ST

ACCOUNT NUMBER 33-A469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX IDENTIFICATION NUMBER 34-6577710 ST
 ADMINISTRATIVE OFFICER: S22 TAX OFFICER: GMC INVESTMENT OFFICER: DLI
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
PASS THRU CTF POOL #360800 DTD 01-01-99 5.735/ DUE 01-01-09					
PRINCIPAL PAYMENT ON 1227578 760 FEDERAL NATL MTG ASSN POOL #412232 DTD 1-1-98 6 50/ DUE 1-1-2028	12/01/98	3,361.82	3,388 77	26 95- LT	26.95- LT
PRINCIPAL PAYMENT ON 1007164 140 FEDERAL NATL MTG ASSN POOL #484693 DTD 2-1-99 6.0/ DUE 2-1-2029	02/22/99	21,113 06	20,652.86	460 20 LT	460.20 LT
PRINCIPAL PAYMENT ON 263177 490 FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #493062 DTD 06-01-99 6 5/ DUE 06-01-29	04/07/00	14,028 71	13,211.11	817.60 LT	817.60 LT
PRINCIPAL PAYMENT ON 261484.050 FEDERAL NATL MTG ASSN POOL #494724 DTD 5-1-99 6 50/ DUE 5-1-2029	05/10/99	3,290 58	3,256.90	33 68 LT	33 68 LT
PRINCIPAL PAYMENT ON 175107 270 FEDERAL NATL MTG ASSN POOL #513370 DTD 8-1-99 6 50/ DUE 8-1-2029	09/02/99	8,226.25	7,773.81	452 44 LT	452 44 LT
RECD PRINCIPAL PMT DUE 03/25/2002 CHAMPION HOME EQUITY LN TR 1997-2 ASSET BKD NT CL A-5 DTD 9-1-97 6.71/ DUE 9-25-2029	11/03/99	2,677.37	2,633.86	43 51 LT	43.51 LT
RECD PRINCIPAL PMT DUE 03/25/2002 GE CAPITAL MTG SERVICES INC REMIC DTD 04-01-99 6 75/ DUE 04-25-29	10/24/00	12,602 26	12,234 04	368 22 LT	368 22 LT
PRINCIPAL PAYMENT ON DTD 10-1-99 7.50/ DUE 10-15-2029 GMNA GTD PASS THRU CTF PL #434577	09/20/99	5,435.37	5,451 51	16.14- LT	16.14- LT
PRINCIPAL PAYMENT ON DTD 12-1-99 7 50/ DUE 12-15-2029 GMNA GTD PASS THRU CTF PL #516397	12/03/99	11,585.61	11,578.37	7 24 LT	7 24 LT

BEGINNING DATE, 12/31/2001

ENDING DATE, 12/31/2002

ACCOUNT NUMBER 33-4669-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX IDENTIFICATION NUMBER 34-6577710
 ADMINISTRATIVE OFFICER SSS2 TAX OFFICER, GMC INVESTMENT OFFICER, DLI
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
PRINCIPAL PAYMENT ON 322913.840 FEDERAL HOME LN MTG CORP PARTN CFS PAR VALUE POOL # C18271 DID 11-1-98 7/ DUE 11-1-2028	05/11/99	15,692 49	15,778 31	85 82- LT	85 82- LT
PRINCIPAL PAYMENT ON 212945.790 GMA GTD PASS THRU CTF POOL #468370 DID 7-1-99 6 50/ DUE 7-15-2029	09/15/99	231 89	221 74	10.15 LT	10.15 LT
PRINCIPAL PAYMENT ON 247889 350 GMA GTD PASS THRU CTF POOL #472939 DID 5-1-99 6 50/ DUE 5-15-2029	05/21/99	5,545 43	5,438 85	106 58 LT	106 58 LT
PRINCIPAL PAYMENT ON 1919681 490 GMA GTD PASS THRU CTF POOL #473950 DID 6-1-98 6 50/ DUE 5-15-28	05/28/98	2,756 31	2,740 48	15 83 LT	15 83 LT
PRINCIPAL PAYMENT ON 352039 170 PAR VALUE GMA GTD PASS THRU CTF PL #781029 DID 5-1-99 6 50/ DUE 5-15-2029	07/28/99	8,294.17	7,932.59	361 58 LT	361.58 LT
SOLD 900000 FACE VALUE UNITED STATES TREAS BDS DID 8-15-93 6.25/ DUE 8-15-23 BEAR, STEARNS SECURITIES CORP, TRADED ON 04/17 @ \$104 093	09/14/00	936,843 76	920,453 13	16,390.63 LT	16,390.63 LT
SOLD 590000 FACE VALUE FED HOME LN BANK DID 03-15-02 3 75/ DUE 04-15-04 TRADED ON 04/24 @ \$100 304 CHASE SECURITIES, INC.	03/21/02	591,797 65	586,473 83	5,323 82 ST	5,323 82 ST
SOLD 800000 FACE VALUE FEDERAL HOME LN MTG CORP DID 03-11-02 @ 875/ DUE 03-15-07 TRADED ON 04/24 @ \$99.722 MORGAN STANLEY & CO, INCORPORATED	03/21/02	797,781.60	782,812 80	14,968 80 ST	14,968 80 ST
SOLD 100000 FACE VALUE UNITED STATES TREAS BDS DID 8-15-93 6 25/ DUE 8-15-23 HERRILL LYNCH GOVERNMENT SECURITIES, TRADED ON 04/24 @ \$105 125	02/29/00	105,125 00	97,875 00	7,250 00 LT	7,250.00 LT

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX IDENTIFICATION NUMBER 34-6577710
 ADMINISTRATIVE OFFICER, SS2 TAX OFFICER - GMC INVESTMENT OFFICER DLI 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 400000 FACE VALUE UNITED STATES TREAS NTS DID 02-15-00 6.50% DUE 02-15-10 TRADED ON 04/24 @ \$109.07 CORRESPONDENT SERVICES CORPORATION LESS COM 631 25	02/27/02	436,250 01	443,000 01	6,750 00 - ST	6,750.00 - ST
PRINCIPAL PAYMENT ON 3466485.990 PAR VALUE FEDERAL NATIONAL MTG ASSN GTD MTG PASS THRU CTF POOL #254147 DID 12-01-01 6.50% DUE 01-01-32	12/07/01	23,964 74	23,897.34	67.40 ST	67.40 ST
PRINCIPAL PAYMENT ON 2411972 270 FEDERAL NATL MTG ASSN GTD MTG PAR VALUE PASS THRU CTF POOL #254199 DID 01-01-02 6.50% DUE 01-01-32	01/22/02	11,395 73	11,490.10	94.37 - ST	94.37 - ST
PRINCIPAL PAYMENT ON 96185 290 PAR VALUE FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #360800 DID 01-01-99 5.735% DUE 01-01-09	03/30/01	1,130.95	1,114.56	16.39 LT	16.39 LT
PRINCIPAL PAYMENT ON 124216 940 PAR VALUE FEDERAL NATL MTG ASSN POOL #412232 DID 1-1-98 6.50% DUE 1-1-2028	12/01/98	3,876.41	3,907.49	31.08 - LT	31.08 - LT
PRINCIPAL PAYMENT ON 986051 080 PAR VALUE FEDERAL NATL MTG ASSN POOL #484693 DID 2-1-99 6.0% DUE 2-1-2029	02/22/99	22,985.01	22,484.01	501.00 LT	501.00 LT
PRINCIPAL PAYMENT ON 249148.780 PAR VALUE FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #493062 DID 06-01-99 6.5% DUE 06-01-29	04/07/00	6,222 12	5,859.49	362.63 LT	362.63 LT
PRINCIPAL PAYMENT ON 258193.470 PAR VALUE FEDERAL NATL MTG ASSN POOL #494724 DID 5-1-99 6.50% DUE 5-1-2029	05/10/99	4,709 36	4,661.16	48.20 LT	48.20 LT
PRINCIPAL PAYMENT ON 166881 020 PAR VALUE FEDERAL NATL MTG ASSN POOL #513370	09/02/99	8,736 01	8,255.53	480.48 LT	480.48 LT

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ACCOUNT NUMBER 33-A469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX OFFICER GMC ADMINISTRATIVE OFFICER: SS2
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST
 FEDERAL LOSS CARRYOVER ST

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
DTD 0-1-99 6 50/ DUE 8-1-2029					
RECD PRINCIPAL PMT DUE 04/25/2002	11/03/99	3,074 20	3,024.25	49 95 LT	49.95 LT
CHAMPION HOME EQUITY LN TR 1997-2 ASSET BKD NT CL A-5	04/25/02				
RECD PRINCIPAL PMT DUE 04/25/2002	10/24/00	22,176 84	21,528 86	647 98 LT	647.98 LT
GE CAPITAL MFG SERVICES INC REMIC MTG PASTHRU CTF SER 1999-9 CL 2A1	04/25/02				
DTD 04-01-99 6 75/ DUE 04-25-29					
RECD PRINCIPAL PMT DUE 04/25/2002	06/23/00	26,378 27	24,647.19	1,731 08 LT	1,731.08 LT
RESIDENTIAL ASSET SECURITIES CORPORATION MTG PASS THRU CTF SER 1999-KS1 CL A18 DTD 03-01-99	04/30/02				
6.32/ DUE 04-25-30					
TRADED ON 05/02 @ \$103 156					
BEAR, STEARNS SECURITIES CORP.					
SOLD 375000 FACE VALUE	06/14/01	397,016 60	387,441.41	9,575 19 ST	9,575.19 ST
SEARS CR ACCOUNT MASTER TR II SER 1999-3 CL A DTD 11-23-99	05/07/02				
6.45/ DUE 11-15-2009					
TRADED ON 05/07 @ \$105 871					
BEAR, STEARNS SECURITIES CORP.					
SOLD 155000 FACE VALUE	01/18/02	68,975.00	159,784 85	90,809 85- ST	90,809.85- ST
WORLDCOM INC DTD 05-16-01 7 50/ DUE 05-15-11	05/09/02				
TRADED ON 05/09 @ \$44 50					
MORGAN STANLEY & CO , INCORPORATED					
SOLD 187715 319 FACE VALUE	11/03/99	194,901 30	184,664 94	10,236.36 LT	10,236.36 LT
CHAMPION HOME EQUITY LN TR 1997-2 ASSET BKD NT CL A-5	05/09/02				
DID 9-1-97 6.71/ DUE 9-25-2029					
TRADED ON 05/09 @ \$103 828					
MCDONALD & COMPANY SECURITIES INC.					
SOLD 100000 FACE VALUE	05/09/02	100,312.50	99,099.99	1,212 51 ST	1,212.51 ST
FEDERAL HOME LOAN MTG CORP DTD 01-14-02 5 75/ DUE 01-15-12	05/10/02				

ACCOUNT NUMBER 33-A669-01-5
 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE, 12/31/2001
 ENDING DATE: 12/31/2002
 ADMINISTRATIVE OFFICER, S22
 TAX IDENTIFICATION NUMBER 34-6577710
 TAX OFFICER, GMC INVESTMENT OFFICER, DLI
 FEDERAL LOSS CARRYOVER ST

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 05/10 @ \$100.312 MORGAN STANLEY & CO., INCORPORATED	03/21/02	180,393 75	176,132 88	4,260 87	ST 4,260 87
SOLD 180000 FACE VALUE FEDERAL HOME LN MTG CORP DTP 03-11-02 @ 875/ DUE 03-15-07	05/10/02				
CHASE SECURITIES, INC. TRADED ON 05/10 @ \$100 218					
PRINCIPAL PAYMENT ON 307221.350 PAR VALUE FEDERAL HOME LN MTG CORP PARTN CFS POOL # C18271 DTD 11-1-98 7/ DUE 11-1-2028	05/11/99	15,848.99	15,935.66	86 67-	LT 86.67-
PRINCIPAL PAYMENT ON 212713 900 PAR VALUE GNMA GTD PASS THRU CTF POOL #468370 DTD 7-1-99 6 50/ DUE 7-15-2029	09/15/99	237 76	227.36	10 40	LT 10 40
PRINCIPAL PAYMENT ON 242343 920 PAR VALUE GNMA GTD PASS THRU CTF POOL #472939 DTD 5-1-99 6.50/ DUE 5-15-2029	05/21/99	4,768 10	4,676 46	91 64	LT 91.64
PRINCIPAL PAYMENT ON 1916925 180 PAR VALUE GNMA GTD PASS THRU CTF POOL #473950 DTD 6-1-98 6 50/ DUE 5-15-28	05/28/98	2,782.20	2,766 22	15 98	LT 15 98
PRINCIPAL PAYMENT ON 343745 000 PAR VALUE GNMA GTD PASS THRU CTF PL #781029 DTD 5-1-99 6 50/ DUE 5-15-2029	07/28/99	8,046.65	7,695 87	350 78	LT 350.78
PRINCIPAL PAYMENT ON 3442521.250 PAR VALUE FEDERAL NATIONAL MTG ASSN GTD MTG PASS THRU CTF POOL #254147 DTD 12-01-01 6 50/ DUE 01-01-32	12/07/01	23,894 78	23,827 58	67 20	ST 67.20
PRINCIPAL PAYMENT ON 2400576.540 PAR VALUE FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #254199 DTD 01-01-02 6.50/ DUE 01-01-32	01/22/02	10,247 44	10,332 30	84 86-	ST 84.86-
PRINCIPAL PAYMENT ON 960052 340 PAR VALUE	03/30/01	1,136.96	1,120.48	16.48	LT 16.48

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX IDENTIFICATION NUMBER 34-6577710
 ADMINISTRATIVE OFFICER SSZ TAX OFFICER · GMC INVESTMENT OFFICER · DLL
 STATE ADMINISTRATIVE OFFICER SSZ FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #360800 DID 01-01-99 5 735/ DUE 01-01-09	12/01/98	3,145 76	3,170 98	25 22- LT	25.22- LT
PRINCIPAL PAYMENT ON 120340 530 FEDERAL NATL MTG ASSN POOL #412232 DID 1-1-98 6 50/ DUE 1-1-2028	05/28/02				
PRINCIPAL PAYMENT ON 963066 070 FEDERAL NATL MTG ASSN POOL #484693 DID 2-1-99 6 0/ DUE 2-1-2029	02/22/99	21,378 72	20,912 73	465 99 LT	465.99 LT
PRINCIPAL PAYMENT ON 242926 660 FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #493062 DID 06-01-99 6 5/ DUE 06-01-29	04/07/00	356 34	335 57	20 77 LT	20 77 LT
PRINCIPAL PAYMENT ON 253484 110 FEDERAL NATL MTG ASSN POOL #494724 DID 5-1-99 6.50/ DUE 5-1-2029	05/10/99	5,855.53	5,795 60	59 93 LT	59 93 LT
PRINCIPAL PAYMENT ON 158145 010 FEDERAL NATL MTG ASSN POOL #513370 DID 8-1-99 6.50/ DUE 8-1-2029	09/02/99	241.84	228 54	13 30 LT	13 30 LT
PRINCIPAL PAYMENT ON 943148 594 PAR VALUE FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #545471 DID 02/01/02 5 914/ DUE 02/01/12	04/24/02	844 63	850 37	5 74- ST	5 74- ST
PRINCIPAL PAYMENT ON 9525/2002 GE CAPITAL MTG SERVICES INC REMIC DID 04-01-99 6 75/ DUE 04-25-29	10/24/00	5,898.09	5,725.75	172.34 LT	172.34 LT
PRINCIPAL PAYMENT ON 9525/2002 CHAMPION HOME EQUITY LM TR DID 04-01-99 6 71/ DUE 9-25-2029	11/03/99	5,018 46	4,936 91	81.55 LT	81.55 LT
PRINCIPAL PAYMENT ON 9525/2002 RESIDENTIAL ASSET SECURITIES CORPORATION MTG PASS THRU CTF	06/23/00	19,413 94	18,139 90	1,274 04 LT	1,274.04 LT

ACCOUNT NUMBER 33-A469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX OFFICER: GNC INVESTMENT OFFICER: DL1
 ADMINISTRATIVE OFFICER: SS2 FEDERAL LOSS CARRYOVER ST .00 LT .00

TRANSACTION ACQUIRED/ NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	COST BASIS	FEDERAL	GAIN/LOSS	STATE
SER 1999-KS1 CL A18 DTD 03-01-99 6.32% DUE 04-25-30							
REC'D PRINCIPAL PMT DUE 05/25/2002 BANK OF AMERICA MORTGAGE SECURITIES INC 2001-C MTG PASS THRU CTF CL A3 DID 06-01-01 5.983% DUE 07-25-31	06/27/01	26,510.09	8.28-ST	26,518.37	8.28-ST		
PRINCIPAL PAYMENT ON 291372.360 FEDERAL HOME LNM MTG CORP PARTN CTF5 POOL # C18271 DID 11-1-98 7% DUE 11-1-2028	05/11/99	5,721.37	31 29- LT	5,752.66	31 29- LT		
PRINCIPAL PAYMENT ON 212476.140 GNMA GTD PASS THRU CTF POOL #468370 DID 7-1-99 6.50% DUE 7-15-2029	09/15/99	2,158.26	94.42 LT	2,063.84	94.42 LT		
PRINCIPAL PAYMENT ON 237575.820 GNMA GTD PASS THRU CTF POOL #472939 DID 5-1-99 6.50% DUE 5-15-2029	05/21/99	3,326.74	63.96 LT	3,262.78	63.96 LT		
PRINCIPAL PAYMENT ON 191442.980 GNMA GTD PASS THRU CTF POOL #473950 DID 6-1-98 6.50% DUE 5-15-28	05/28/98	20,747.85	119 14 LT	20,628.71	119 14 LT		
PRINCIPAL PAYMENT ON 335698.350 GNMA GTD PASS THRU CTF PL #781029 DID 5-1-99 6.50% DUE 5-15-2029	07/28/99	8,957.02	390.48 LT	8,566.54	390.48 LT		
REC'D PRINCIPAL PMT DUE 06/15/2002 SYSTEMS 2001 ASSET TRUST PASS THRU CERTS SER 2001 CL G DID 06-19-01 6.664% DUE 09-15-13 144A	06/04/01	3,043.14		3,043.14			
SOLD 955000 FACE VALUE UNITED STATES TREAS BDS DID 8-15-93 6.25% DUE 8-15-23 MORGAN STANLEY & CO, INCORPORATED TRADED ON 06/19 2 \$108.476	12/27/01	1,035,951.17	13,730 47 ST	970,064.84	52,155.86 LT	13,730.47 ST	52,155.86 LT
SOLD 850000 FACE VALUE UNITED STATES TREAS MTS	11/28/01	953,427.75	12,701 39 ST	938,092.38	2,633.98 LT	12,701.39 ST	2,633.98 LT

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 35-A469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002
 ADMINISTRATIVE OFFICER: SS2 TAX OFFICER: GMC INVESTMENT OFFICER: DLL
 FEDERAL LOSS CARRYOVER ST

ACQUIRED/ NET PROCEEDS OF SALE FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

TRANSACTION DESCRIPTION	ACQUIRED/	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
DTD 02-15-00 6 50% DUE 02-15-10 CORRESPONDENT SERVICES CORPORATION TRADED ON 06/19 @ \$112.175 LESS COMH \$66.59	06/17/02	1,232,717.19	1,227,582.42	5,134.77	ST 5,134.77
SOLD 1195000 FACE VALUE UNITED STATES TREASURY NOTE DTD 05-15-01 @ 6.25% DUE 05-15-06 TRADED ON 06/19 @ \$103.164 CORRESPONDENT SERVICES CORPORATION LESS COMH \$93.36	06/17/02	1,699,085.55	1,683,168.76	15,916.79	ST 15,916.79
SOLD 145000 FACE VALUE UNITED STATES TREASURY NOTE DTD 05/15/02 @ 375% DUE 05/15/07 TRADED ON 06/20 @ \$101.687 MERRILL LYNCH GOVERNMENT SECURITIES, SER 1999-3 ASSET BACKED CTF CL A-3F DTD 8-1-99 7 067/ DUE 11-25-24	06/19/02	147,446.87	147,254.30	192.57	ST 192.57
SOLD 700000 FACE VALUE EQCC HOME EQUITY LN TR DTD 8-1-99 7 067/ DUE 11-25-24 SER 1999-3 ASSET BACKED CTF CL A-3F TRADED ON 06/20 @ \$103.156 BANCAMERICA SECURITIES, INC.	06/20/02	722,093.75	719,906.25	2,187.50	LT 2,187.50
PRINCIPAL PAYMENT ON 3418626.470 FEDERAL NATIONAL MTG ASSN GTD MTG PAR VALUE DTD 12-01-01 6.50% DUE 01-01-32	12/07/01	25,825.87	25,753.23	72.64	ST 72.64
PRINCIPAL PAYMENT ON 2390329.100 FEDERAL NATL MTG ASSN GTD MTG PAR VALUE DTD 01-01-02 6 50% DUE 01-01-32	01/22/02	19,244.48	19,403.85	159.37	ST 159.37
PRINCIPAL PAYMENT ON 958915.380 FEDERAL NATL MTG ASSN GTD MTG PAR VALUE DTD 01-01-99 5 735/ DUE 01-01-09	03/30/01	1,143.01	1,126.45	16.56	LT 16.56

BEGINNING DATE: 12/31/2001

ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-01-5
 ACCOUNT TYPE CHARITABLE TRUST
 ACQUAINTANCE TITLE GAR FDN MCB (FIXED) IR
 TAX IDENTIFICATION NUMBER 34-6577710
 TAX OFFICER GMC INVESTMENT OFFICER - DLI
 ADMINISTRATIVE OFFICER - DLI
 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
PRINCIPAL PAYMENT ON 117194.770 FEDERAL NATL MTG ASSN POOL #412232 DID 1-1-98 6 50/ DUE 1-1-2028 PAR VALUE	12/01/98	2,211 08	2,228 81	17 73- LT	17 73- LT
PRINCIPAL PAYMENT ON 941687 350 FEDERAL NATL MTG ASSN POOL #484693 DID 2-1-99 6 0/ DUE 2-1-2029 PAR VALUE	02/22/99	13,602 40	13,305 91	296.49 LT	296.49 LT
PRINCIPAL PAYMENT ON 242570 320 FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #493062 DID 06-01-99 6.5% DUE 06-01-29 PAR VALUE	04/07/00	3,345 26	3,150 30	194 96 LT	194 96 LT
PRINCIPAL PAYMENT ON 247628 580 FEDERAL NATL MTG ASSN POOL #494724 DID 5-1-99 6 50/ DUE 5-1-2029 PAR VALUE	05/10/99	361 72	358 02	3 70 LT	3 70 LT
PRINCIPAL PAYMENT ON 157903 170 FEDERAL NATL MTG ASSN POOL #513370 DID 8-1-99 6 50/ DUE 8-1-2029 PAR VALUE	09/02/99	1,054.14	996 16	57 98 LT	57 98 LT
PRINCIPAL PAYMENT ON 942503 964 FEDERAL NATL MTG ASSN GTD MTG PAR VALUE	04/24/02	673 88	678 46	4 58- ST	4 58- ST
RECD PRINCIPAL PMT DUE 06/25/2002 BANK OF AMERICA MORTGAGE SECURITIES INC 2001-C MTG PASS THRU CTF CL A3 DID 06-01-01 5 983% DUE 07-25-31	06/21/01	52,060.94	52,060 68	26 LT	26 LT
RECD PRINCIPAL PMT DUE 06/25/2002 GE CAPITAL MTG SERVICES INC REMIC MTG PASS THRU CTF SER 1999-9 CL 2A1 DID 04-01-99 6.75/ DUE 04-25-29	10/24/00	6,478.01	6,288 73	189 28 LT	189.28 LT
SOLD 96808 FACE VALUE US AIRWAYS 2000-3G PASS THRU CTF DID 11-02-00 7.89/ DUE 03-01-19 TRADED ON 06/25 3 103 305 MORGAN STANLEY & CO , INCORPORATED	10/26/00	100,007 50	96,808 00	3,199 50 LT	3,199 50 LT

ACCOUNT NUMBER 33-A469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX OFFICER - GMC INVESTMENT OFFICER DL1
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER - SS2
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
SOLD 60000 FACE VALUE SPRINT CAP CORP NT DID 11-16-98 @ 125/ DUE 11-15-08 TRADED ON 06/28 @ 476 578 BEAR, STEARNS SECURITIES CORP.	01/23/02	45,946 80	58,644 00	12,697 20- ST	12,697.20- ST
SOLD 25000 FACE VALUE AOL TIME WARNER INC DID 04-19-01 @ 75/ DUE 04-15-11 TRADED ON 07/02 @ 483 151 BEAR, STEARNS SECURITIES CORP.	03/18/02	20,787 75	24,971 50	4,183 75- ST	4,183.75- ST
SOLD 135000 FACE VALUE GENERAL MILLS INC DID 02-21-02 @ 00/ DUE 02-15-12 TRADED ON 07/09 @ 4100 32 FIRST TENNESSEE SECURITIES CORP	02/13/02	135,432.00	134,551.80	880 20 ST	880 20 ST
PRINCIPAL PAYMENT ON 285650 990 FEDERAL HOME LN MTG CORP PARTN CIFS POOL # C18271 DID 11-1-98 77 DUE 11-1-2028	05/11/99	1,320 04	1,327.26	7 22- LT	7 22- LT
PRINCIPAL PAYMENT ON 210317 880 PAR VALUE GNMA GID PASS THRU CTF POOL #468370 DID 7-1-99 @ 50/ DUE 7-15-2029	09/15/99	262 46	250 98	11 48 LT	11.48 LT
PRINCIPAL PAYMENT ON 234249 100 PAR VALUE GNMA GID PASS THRU CTF POOL #472939 DID 5-1-99 @ 50/ DUE 5-15-2029	05/21/99	13,999 31	13,730 26	269 05 LT	269.05 LT
PRINCIPAL PAYMENT ON 1893395 130 PAR VALUE GNMA GID PASS THRU CTF POOL #473950 DID 6-1-98 @ 50/ DUE 5-15-28	05/28/98	133,095 39	132,331 13	764 26 LT	764 26 LT
PRINCIPAL PAYMENT ON 326741 350 PAR VALUE GNMA GID PASS THRU CTF PL #781029 DID 5-1-99 @ 50/ DUE 5-15-2029	07/28/99	9,275 25	8,870 90	404 35 LT	404 35 LT
SOLD 215000 FACE VALUE CITIGROUP INC SR NT DID 01-16-01 @ 50/ DUE 01-18-11 TRADED ON 07/16 @ 4105 164 BARCLAYS CAPITAL INC. FIXED INCOME	01/08/01	226,102.60	214,406 60	11,696 00 LT	11,696 00 LT

ACCOUNT NUMBER 33-469-01-5
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR
 TAX IDENTIFICATION NUMBER 34-657710
 TAX OFFICER: GMC
 ADMINISTRATIVE OFFICER: DLI
 INVESTMENT OFFICER: 00
 BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
SOLD 700000 FACE VALUE BANC OF AMERICA MFG INC 2001-1 MFG PASS THRU CTF CL A2 DID 6-1-01 @ 503% DUE 4-15-36 TRADED ON 07/16 @ \$106.546 BANCAMERICA SECURITIES, INC	06/12/01	745,828.13	703,500.00	42,328.13	LT
SOLD 35000 FACE VALUE AOL TIME WARNER INC DID 04-19-01 @ 75% DUE 04-15-11 TRADED ON 07/18 @ \$87.397 SALOMON BROTHERS INC.	03/18/02	30,588.95	34,960.10	4,371.15-	ST
SOLD 315000 FACE VALUE UNITED STATES TREASURY NOTE DID 05/15/02 @ 375% DUE 05/15/07 TRADED ON 07/18 @ \$102.414 MERRILL LYNCH GOVERNMENT SECURITIES,	06/19/02	322,604.30	319,897.26	2,707.04	ST
SOLD 705000 FACE VALUE UNITED STATES TREASURY NOTE DID 05/31/02 @ 25% DUE 05/31/04 TRADED ON 07/18 @ \$101.285 SALOMON BROTHERS INC	07/16/02	714,060.35	712,042.93	2,016.52	ST
SOLD 940776 994 FACE VALUE FEDERAL NATL MFG ASSN GTD MFG PASS THRU CTF POOL #545471 DID 02/01/02 @ 914% DUE 02/01/12 TRADED ON 07/19 @ \$104.871 MORGAN STANLEY & CO, INCORPORATED	04/24/02	986,603.12	947,171.34	39,431.78	ST
SOLD 230000 FACE VALUE GENERAL ELEC CAP CORP MEDIUM TERM MFG BOOK-ENTRY TRANCHE #TR 00454 DID 2-03-2000 @ 7.00% DUE 2-03-2003 TRADED ON 07/22 @ \$102.564 MCDONALD & COMPANY SECURITIES INC.	12/18/00	235,897.20	234,241.20	1,656.00	LT
SOLD 120000 FACE VALUE UNITED STATES TREAS MTS DID 02-15-02 @ 875% DUE 02-15-12 LEHMAN GOVERNMENT SECURITIES INC.	07/18/02	125,709.37	121,665.23	4,044.14	ST
PRINCIPAL PAYMENT ON 3392800.600 FAR VALUE FEDERAL NATIONAL MFG ASSN GTD MFG PASS THRU CTF POOL #254147	12/07/01	39,814.01	39,702.03	111.98	ST

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-4669-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX OFFICER. GMC INVESTMENT OFFICER. DLI
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST
 00 LT

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
DTD 12-01-01 6 50/ DUE 01-01-32 PRINCIPAL PAYMENT ON 2371084.620 FEDERAL NATL MTG ASSN GTD MTG PAR VALUE	01/22/02	26,496 67	26,716 10	219 43- ST	219.43- ST
DTD 01-01-02 6.50% DUE 01-01-32 PASS THRU CTF POOL #254199 FEDERAL NATL MTG ASSN GTD MTG PAR VALUE	07/25/02	1,149 10	1,132 45	16 65 LT	16 65 LT
PRINCIPAL PAYMENT ON 957772 370 FEDERAL NATL MTG ASSN GTD MTG PAR VALUE	03/30/01	1,149 10	1,132 45	16 65 LT	16 65 LT
DTD 01-01-99 5 735% DUE 01-01-09 PASS THRU CTF POOL #360800 FEDERAL NATL MTG ASSN GTD MTG PAR VALUE	07/25/02	819 40	825 97	6 57- LT	6 57- LT
PRINCIPAL PAYMENT ON 114983 690 FEDERAL NATL MTG ASSN POOL #412232 DUE 1-1-2028	12/01/98	819 40	825 97	6 57- LT	6 57- LT
PRINCIPAL PAYMENT ON 928084 950 PAR VALUE FEDERAL NATL MTG ASSN POOL #484693 DUE 2-1-2029	02/22/99	15,515 48	15,177.29	338.19 LT	338 19 LT
PRINCIPAL PAYMENT ON 239225.060 PAR VALUE FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #493062 DTD 06-01-99 6 5/ DUE 06-01-29	04/07/00	9,396.38	8,848.75	547 63 LT	547.63 LT
PRINCIPAL PAYMENT ON 247266.860 PAR VALUE FEDERAL NATL MTG ASSN POOL #494724 DUE 5-1-99 6 50/ DUE 5-1-2029	05/10/99	9,054 70	8,962 03	92.67 LT	92 67 LT
PRINCIPAL PAYMENT ON 156849 030 PAR VALUE FEDERAL NATL MTG ASSN POOL #513370 DUE 8-1-99 6 50/ DUE 8-1-2029	09/02/99	11,745 20	11,099.21	645 99 LT	645.99 LT
PRINCIPAL PAYMENT ON 941630 084 PAR VALUE FEDERAL NATL MTG ASSN GTD MTG DUE 02/01/02 5 914/ DUE 02/01/12	04/24/02	853.09	858 89	5 80- ST	5 80- ST
RECD PRINCIPAL PMT DUE 07/25/2002 BANK OF AMERICA MORTGAGE SECURITIES INC 2001-C MTG PASS	06/27/01	69,557 18	69,578 92	21.74- LT	21 74- LT

ACCOUNT NUMBER 33-A669-01-5
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR
 TAX IDENTIFICATION NUMBER 34-6577710
 TAX OFFICER, GMC INVESTMENT OFFICER: DLI
 ADMINISTRATIVE OFFICER: SS2
 BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

THRU CTF CL A3
 DTD 06-01-01 5 983% DUE 07-25-31

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
REC'D PRINCIPAL PMT DUE 07/25/2002 GE CAPITAL MTG SERVICES INC REMIC MTG PASSTHRU CTF SER 1999-9 CL 2A1 DID 04-01-99 6 75/ DUE 04-25-29	10/24/00	13,652.33	13,253.43	398.90	LT
SOLD 945000 FACE VALUE CHASE COML MTG SECS CORP 1999-2 COML MTG PASSTHRU CTF CL 2-A2 DID 11-1-99 7.198/ DUE 1-15-32 TRADED ON 07/30 @ \$110.664	04/24/02	1,045,775.39	1,017,757.62	28,017.77	ST
SOLD 300000 FACE VALUE GMC COMMERCIAL MORTGAGE SEC INC MTG PASSTHRU CTF SER 2001-C1 CL-A2 DID 04-01-01 6.465/ DUE 04-15-34 TRADED ON 07/30 @ \$106.125	05/10/02	318,375.00	309,843.75	8,531.25	ST
SOLD 80000 FACE VALUE FEDERAL HOME LOAN MTG CORP DID 01-14-02 5 75/ DUE 01-15-12 TRADED ON 08/07 @ \$105.824	03/21/02	84,659.36	77,665.60	6,993.76	ST
SOLD 105000 FACE VALUE UNITED STATES TREAS NTS DID 02-15-02 4 875/ DUE 02-15-12 TRADED ON 08/07 @ \$104.332	07/16/02	109,548.64	106,443.75	3,104.89	ST
SOLD 80000 FACE VALUE FEDERAL HOME LOAN MTG CORP DID 01-14-02 5 75/ DUE 01-15-12 TRADED ON 08/14 @ \$108.328	03/21/02	86,662.48	77,665.60	8,996.88	ST
PRINCIPAL PAYMENT ON 284330.950 MORGAN STANLEY & CO., INCORPORATED DID 01-14-02 5 75/ DUE 01-15-12 TRADED ON 08/14 @ \$108.328	05/11/99	15,691.57	15,777.38	85.81	LT
PRINCIPAL PAYMENT ON 210055.420 POOL # C18271 FEDERAL HOME LN MTG CORP PARTN CTF DID 11-1-98 7% DUE 11-1-2028	09/15/99	5,727.23	5,476.66	250.57	LT
GNMA GTD PASS THRU CTF POOL #468370 PAR VALUE	08/15/02				

ACCOUNT NUMBER 33-A469-01-5
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR
 TAX IDENTIFICATION NUMBER 34-657710
 FEDERAL LOSS CARRYOVER ST
 00 LT
 TAX OFFICER, GMC
 ADMINISTRATIVE OFFICER, DLI
 00
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
PRINCIPAL PAYMENT ON 220249.790 PAR VALUE FEDERAL NATIONAL MTG ASSN GTD MTG DTD 5-1-99 6.50/ DUE 5-15-2029	05/21/99	2,583.40	2,533.75	49 65 LT	49 65 LT
PRINCIPAL PAYMENT ON 1760299.740 PAR VALUE GNMA GTD PASS THRU CTF PL #781029 DTD 5-1-99 6.50/ DUE 5-15-2029	05/28/98	2,600.73	2,585.79	14 94 LT	14 94 LT
PRINCIPAL PAYMENT ON 317466.080 PAR VALUE GNMA GTD PASS THRU CTF PL #781029 DTD 5-1-99 6.50/ DUE 5-15-2029	07/28/99	10,159.95	9,717.03	442 92 LT	442.92 LT
PRINCIPAL PAYMENT ON 3352986.590 PAR VALUE FEDERAL NATIONAL MTG ASSN GTD MTG PASS THRU CTF POOL #254147 DTD 12-01-01 6.50/ DUE 01-01-32	12/07/01	62,615.94	62,439.83	176 11 ST	176 11 ST
PRINCIPAL PAYMENT ON 2344587.950 PAR VALUE FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #254199 DTD 01-01-02 6.50/ DUE 01-01-32	01/22/02	29,947.59	30,195.59	248 00- ST	248.00- ST
PRINCIPAL PAYMENT ON 956623.270 PAR VALUE FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #368800 DTD 01-01-99 5.735/ DUE 01-01-09	03/30/01	1,155.20	1,138.46	16.74 LT	16.74 LT
PRINCIPAL PAYMENT ON 114164.290 PAR VALUE FEDERAL NATL MTG ASSN POOL #412232 DTD 1-1-98 6.50/ DUE 1-1-2028	12/01/98	1,587.67	1,600.40	12 73- LT	12 73- LT
PRINCIPAL PAYMENT ON 912569.470 PAR VALUE FEDERAL NATL MTG ASSN POOL #484693 DTD 2-1-99 6.0/ DUE 2-1-2029	02/22/99	19,897.40	19,463.70	433.70 LT	433 70 LT
PRINCIPAL PAYMENT ON 229828.680 PAR VALUE FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #493062 DTD 06-01-99	04/07/00	11,248.84	10,593.25	655 59 LT	655 59 LT

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX OFFICER GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-657710 FEDERAL LOSS CARRYOVER ST
 ADMINISTRATIVE OFFICER DLI

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
PRINCIPAL PAYMENT ON 238212.160 FEDERAL NATL MTG ASSN POOL #494724 DTD 5-1-99 6 50/ DUE 5-1-2029	05/10/99	7,655 90	7,577 55	78.35 LT	78.35 LT
PRINCIPAL PAYMENT ON 145103.830 FEDERAL NATL MTG ASSN POOL #513370 DTD 8-1-99 6 50/ DUE 8-1-2029	09/02/99	4,595.90	4,343.12	252.78 LT	252.78 LT
RECD PRINCIPAL PMT DUE 08/25/2002 BANK OF AMERICA MORTGAGE SECURITIES INC 2001-C MTG PASS THRU CTF CL A3 DID 06-01-01 5 983% DUE 07-25-31	06/27/01	78,126 93	78,151 35	24 42- LT	24 42- LT
RECD PRINCIPAL PMT DUE 08/25/2002 BANK OF AMERICA MORTGAGE SECURITIES INC 2001-C MTG PASS THRU CTF CL A3 DID 04-01-99 6.75/ DUE 04-25-29	10/24/00	24,536.61	23,819 68	716.93 LT	716.93 LT
SOLD 180254.767 FACE VALUE BANK OF AMERICA MORTGAGE SECURITIES INC 2001-C MTG PASS THRU CTF CL A3 DID 06-01-01 5.983/ DUE 07-25-31 TRADED ON 08/29 29 2/ DUE 08/29 29 2/	06/21/01	180,705 41	180,253 87	451 54 LT	451.54 LT
SOLD 760000 FACE VALUE UNITED STATES TREASURY NOTE DID 05/31/02 3.25/ DUE 05/31/04 TRADED ON 09/05 2 102 406	06/19/02	778,287.50	766,293 75	11,993.75 ST	11,993.75 ST
SOLD 500000 FACE VALUE UNITED STATES TREAS NTS DID 02-15-02 4.875/ DUE 02-15-12 TRADED ON 09/13 2 107.414	07/16/02	537,070 31	506,544 92	30,525.39 ST	30,525.39 ST
PRINCIPAL PAYMENT ON 268639 380 FEDERAL HOME LN MTG CORP PARTN CFS POOL # C18271 DID 11-1-98 7/ DUE 11-1-2028	05/11/99	20,611 87	20,724.59	112.72- LT	112.72- LT

ACCOUNT NUMBER 33-A469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN MCB (FIXED) IR TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST 00 LT
 ADMINISTRATIVE OFFICER. S22 TAX OFFICER. GMC INVESTMENT OFFICER. DLI 00

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
PRINCIPAL PAYMENT ON 204328 190 GNMA GTD PASS THRU CTF POOL #468370 PAR VALUE	09/15/99	3,625 68	3,467 06	158 62 LT	158.62 LT
PRINCIPAL PAYMENT ON 217666 390 GNMA GTD PASS THRU CTF POOL #472939 PAR VALUE	05/21/99	5,015.41	4,919 02	96.39 LT	96 39 LT
PRINCIPAL PAYMENT ON 1757699.010 GNMA GTD PASS THRU CTF POOL #473950 PAR VALUE	05/28/98	118,102.71	117,424.55	678 16 LT	678.16 LT
PRINCIPAL PAYMENT ON 307306 130 GNMA GTD PASS THRU CTF PL #701029 PAR VALUE	07/28/99	11,476.53	10,976 23	500.30 LT	500 30 LT
REC'D PRINCIPAL PRT DUE 09/15/2002 SYSTEMS 2001 ASSET TRUST PASS THRU CERTS SER 2001 CL G 144A DTD 06-19-01 6 664/ DUE 09-15-13	06/04/01	3,087 00	3,087 00		
SOLD 5000 FACE VALUE FEDERAL HOME LOAN MTC CORP DTD 01-14-02 5.75/ DUE 01-15-12 TRADED ON 09/17 @ \$110.343	03/21/02	5,517 19	4,854 10	663 09 ST	663.09 ST
SOLD 135000 FACE VALUE MORGAN STANLEY & CO , INCORPORATED DTD 02-15-02 4 875/ DUE 02-15-12 TRADED ON 09/17 @ \$108 179	07/09/02	146,042 58	136,122.85	9,919 73 ST	9,919 73 ST
SOLD 160000 FACE VALUE MORGAN STANLEY & CO , INCORPORATED DTD 08-15-98 5 50/ DUE 08-15-28 TRADED ON 09/23 @ \$109 632	06/19/02	175,412.50	157,993 75	17,418 75 ST	17,418.75 ST
SOLD 160000 FACE VALUE MERRILL LYNCH GOVERNMENT SECURITIES, DTD 02-15-02 4 875/ DUE 02-15-12 TRADED ON 09/23 @ \$109 382	06/19/02	175,012 50	161,293 75	13,718.75 ST	13,718.75 ST

ACCOUNT NUMBER 33-A469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN MCB (FIXED) IR TAX IDENTIFICATION NUMBER 34-6577710
 ADMINISTRATIVE OFFICER DLI INVESTMENT OFFICER GMC
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 45000 FACE VALUE UNITED STATES TREAS MTS DID 02-15-02 @ 875/ DUE 02-15-12 TRADED ON 09/23 @ 6109 402 LEHMAN GOVERNMENT SECURITIES INC.	12/07/01	101,386 25	101,101 10	285.15 ST	285 15 ST
PRINCIPAL PAYMENT ON 3290370 650 PAR VALUE FEDERAL NATIONAL MTG ASSN GTD MTG PASS THRU CTF POOL #254147 DID 12-01-01 @ 50/ DUE 01-01-52	01/22/02	58,382 34	58,865.82	483.48- ST	483.48- ST
PRINCIPAL PAYMENT ON 955468 070 PAR VALUE FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #360800 DID 01-01-99 @ 735/ DUE 01-01-09	05/30/01	1,161 36	1,144.53	16 83 LT	16 83 LT
PRINCIPAL PAYMENT ON 112576 620 PAR VALUE FEDERAL NATL MTG ASSN POOL #412232 DID 1-1-98 @ 50/ DUE 1-1-2028	12/01/98	4,171 44	4,204.88	33 44- LT	33 44- LT
PRINCIPAL PAYMENT ON 892672 070 PAR VALUE FEDERAL NATL MTG ASSN POOL #484693 DID 2-1-99 @ 0/ DUE 2-1-2029	02/22/99	22,977 11	22,476.28	500 83 LT	500 83 LT
PRINCIPAL PAYMENT ON 218579 840 PAR VALUE FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #493062 DID 06-01-99 @ 5/ DUE 06-01-29	04/07/00	7,965 36	7,501 14	464 22 LT	464.22 LT
PRINCIPAL PAYMENT ON 230556 260 PAR VALUE FEDERAL NATL MTG ASSN POOL #494724 DID 5-1-99 @ 50/ DUE 5-1-2029	05/10/99	1,904 14	1,884 65	19 49 LT	19 49 LT
PRINCIPAL PAYMENT ON 140507 930 PAR VALUE FEDERAL NATL MTG ASSN POOL #513370 DID 8-1-99 @ 50% DUE 8-1-2029	09/02/99	10,859 17	10,261 91	597.26 LT	597.26 LT

ACCOUNT NUMBER 33-A469-01-5
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 TAX OFFICER
 GMC INVESTMENT OFFICER - DL1
 ADMINISTRATIVE OFFICER: SS2
 .00

BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
PRINCIPAL PAYMENT ON 880000.000 FEDERAL MATL MTG ASSN GTD MTG PASS THRU CTF POOL #545341 DTD 11-01-01 @ 50 / DUE 12-01-31	07/30/02	37,604 14	38,485 49	881.35- ST	881.35- ST
RECD PRINCIPAL PRT DUE 09/25/2002 GE CAPITAL MTG SERVICES INC REMIC MTG PASTHRU CTF SER 1999-9 CL 2A1 DTD 04-01-99 @ 75 / DUE 04-25-29	10/24/00	20,408 20	19,811.90	596.30 LT	596.30 LT
RECD PRINCIPAL PRT DUE 09/25/2002 BANK OF AMERICA MORTGAGE SECURITIES INC 2001-C MTG PASS THRU CTF CL A3 DTD 06-01-01 @ 5.983 / DUE 07-25-31	06/27/01	83,490 09	83,502.63	12.54- LT	12.54- LT
SOLD 450000 FACE VALUE UNITED STATES TREAS BDS DTD 8-15-93 @ 25 / DUE 8-15-23 TRADED ON 09/27 @ \$118.789 GREENWICH CAPITAL MARKETS, INC.	08/12/02	534,550.78	509,326 17	25,224.61 ST	25,224.61 ST
SOLD 2300000 FACE VALUE FEDERAL HOME LN BANK DTD 03-15-02 @ 75 / DUE 04-15-04 TRADED ON 10/07 @ \$102.781 CHASE SECURITIES, INC.	07/22/02	2,363,968.76	2,331,112 34	32,856.42 ST	32,856.42 ST
SOLD 1000000 FACE VALUE UNITED STATES TREASURY NOTE DTD 05/31/02 @ 25 / DUE 05/31/04 TRADED ON 10/07 @ \$102.546 MERRILL LYNCH GOVERNMENT SECURITIES,	06/19/02	1,025,468.75	1,008,281.26	17,187.49 ST	17,187.49 ST
SOLD 80000 FACE VALUE FEDERAL HOME LOAN MTG CORP DTD 01-14-02 @ 5.75 / DUE 01-15-12 TRADED ON 10/08 @ \$110.856 LEHMAN GOVERNMENT SECURITIES INC.	03/21/02	88,685.04	77,665.60	11,019.44 ST	11,019.44 ST
SOLD 240000 FACE VALUE TXU CORP NT DTD 06-15-01 @ 6.375 / DUE 06-15-06 TRADED ON 10/09 @ \$65.75 BEAR, STEARNS SECURITIES CORP	08/29/01	157,800.00	244,372.80	86,572.80- LT	86,572.80- LT
SOLD 125000 FACE VALUE UNITED STATES TREAS NTS	06/19/02	136,718.75	126,010.74	10,708.01 ST	10,708.01 ST

ACCOUNT NUMBER 33-4469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX OFFICER GMC INVESTMENT OFFICER: DLI
 TAX IDENTIFICATION NUMBER 54-657710
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER: SS2
 FEDERAL LOSS CARRYOVER ST

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
DTD 02-15-02 @ 875/ DUE 02-15-12 TRADED ON 10/11 @ \$109.375 MORGAN STANLEY & CO., INCORPORATED	05/11/99	18,058.03	18,156.79	98.76- LT	98.76- LT
PRINCIPAL PAYMENT ON 248027 510 PAR VALUE FEDERAL HOME LN MTG CORP PARTN CFS POOL # C18271 DTD 11-1-98 7/ DUE 11-1-2028	09/15/99	5,411.51	5,174.76	236.75 LT	236.75 LT
PRINCIPAL PAYMENT ON 212650.980 PAR VALUE GNMA GTD PASS THRU CTF POOL #472939 DTD 5-1-99 6.50/ DUE 7-15-2029	05/21/99	2,253.25	2,209.95	43.30 LT	43.30 LT
PRINCIPAL PAYMENT ON 1639596 300 PAR VALUE GNMA GTD PASS THRU CTF POOL #473950 DTD 6-1-98 6.50% DUE 5-15-28	05/28/98	2,424.12	2,410.20	13.92 LT	13.92 LT
PRINCIPAL PAYMENT ON 295829 600 PAR VALUE GNMA GTD PASS THRU CTF PL #781029 DTD 5-1-99 6.50/ DUE 5-15-2029	07/28/99	13,552.91	12,962.09	590.82 LT	590.82 LT
SOLD 4795000 FACE VALUE FEDERAL HOME LN BANK DTD 03-15-02 @ 75% DUE 04-15-04 TRADED ON 10/17 @ \$102.306 CORRESPONDENT SERVICES CORPORATION	05/09/02	4,905,603.43	4,776,413.73	129,189.70 ST	129,189.70 ST
SOLD 125000 FACE VALUE UNITED STATES TREAS NTS DTD 02-15-02 @ 875/ DUE 02-15-12 HERRILL LYNCH GOVERNMENT SECURITIES,	06/19/02	132,421.87	126,010.74	6,411.13 ST	6,411.13 ST
SOLD 130000 FACE VALUE UNITED STATES TREAS NTS DTD 02-15-02 @ 875/ DUE 02-15-12 TRADED ON 10/17 @ \$105.937 HERRILL LYNCH GOVERNMENT SECURITIES,	06/19/02	136,611.72	131,051.17	5,560.55 ST	5,560.55 ST
SOLD 195000 FACE VALUE MERRILL LYNCH GOVERNMENT SECURITIES, TRADED ON 10/21 @ \$105.085 DTD 02-15-02 @ 875/ DUE 02-15-12	06/19/02	198,854.30	196,614.84	2,239.46 ST	2,239.46 ST

ACCOUNT NUMBER 33-A469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN MCB (FIXED) IR TAX IDENTIFICATION NUMBER 34-6577710
 ADMINISTRATIVE OFFICER: S52 TAX OFFICER: GMC INVESTMENT OFFICER DLI
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
UNITED STATES TREASURY NOTE TRADED ON 10/24 @ \$101.976 DTD 05/31/02 3.25/ DUE 05/31/04	10/24/02				
SOLD 1025000 FACE VALUE FEDERAL NATL MTG ASSN DTD 02-25-02 3.875/ DUE 03-15-05 TRADED ON 10/24 @ \$103.019 MERRILL LYNCH GOVERNMENT SECURITIES,	10/24/02	1,055,950.20	1,055,657.75	292.45	ST
PRINCIPAL PAYMENT ON 3188984 400 FEDERAL NATIONAL MTG ASSN GTD MTG PASS THRU CTF POOL #254147 DTD 12-01-01 6.50/ DUE 01-01-32	12/07/01	113,366.40	113,047.56	318.84	ST
PRINCIPAL PAYMENT ON 2256258 020 FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #254199 DTD 01-01-02 6.50/ DUE 01-01-32	01/22/02	75,151.11	75,773.45	622.34	ST
PRINCIPAL PAYMENT ON 954306.710 FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #360800 DTD 01-01-99 5.735/ DUE 01-01-09	03/30/01	1,167.53	1,150.61	16.92	LT
PRINCIPAL PAYMENT ON 108405 180 FEDERAL NATL MTG ASSN POOL #412232 DTD 1-1-98 6.50/ DUE 1-1-2028	12/01/98	6,532.23	6,584.61	52.38	LT
PRINCIPAL PAYMENT ON 869694 960 FEDERAL NATL MTG ASSN POOL #484693 DTD 2-1-99 6.0/ DUE 2-1-2029	02/22/99	38,752.43	37,907.75	844.68	LT
PRINCIPAL PAYMENT ON 210614.480 FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #493062 DTD 06-01-99 6.5/ DUE 06-01-29	04/07/00	9,961.66	9,381.09	580.57	LT
PRINCIPAL PAYMENT ON 228652 120 FEDERAL NATL MTG ASSN POOL #494724 DTD 5-1-99 6.50/ DUE 5-1-2029	05/10/99	7,786.11	7,706.42	79.69	LT

ACCOUNT NUMBER 33-A469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX IDENTIFICATION NUMBER 34-6577710
 ADMINISTRATIVE OFFICER: S22 TAX OFFICER- GMC INVESTMENT OFFICER: DLI
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
PRINCIPAL PAYMENT ON 129648.760 PAR VALUE FEDERAL NATL MTG ASSN POOL #513370 DTD 8-1-99 6 50/ DUE 8-1-2029	09/02/99	7,857.72	7,425.54	432.18	432.18
PRINCIPAL PAYMENT ON 842395 860 PAR VALUE FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #545341 DTD 11-01-01 6.50/ DUE 12-01-31	07/30/02	48,880.32	50,025.95	1,145.63	1,145.63
REC'D PRINCIPAL PMT DUE 10/25/2002 GE CAPITAL MTG SERVICES INC REMIC MTG PASSTHRU CTF SER 1999-9 CL 2A1 DTD 04-01-99 6 75/ DUE 04-25-29	10/25/02	38,355.16	37,234.47	1,120.69	1,120.69
SOLD 115000 FACE VALUE FEDERAL NATL MTG ASSN DTD 11-03-00 6 625/ DUE 11-15-30 TRADED ON 10/28 @ \$111.789 MORGAN STANLEY & CO , INCORPORATED	01/25/01	128,557.47	119,487.30	9,070.17	9,070.17
REC'D PRINCIPAL PMT DUE 10/25/2002 SAXON ASSET SECS TR MTG LN ASSET BKD CTF SER 1999-3 CL AF-6 DTD 8-1-99 7 525/ DUE 6-25-2014	07/29/99	4,281.59	4,280.58	1.01	1.01
SOLD 105000 FACE VALUE UNITED STATES TREAS NTS DTD 02-15-02 4 875/ DUE 02-15-12 TRADED ON 10/31 @ \$107.367 GREENWICH CAPITAL MARKETS, INC.	06/19/02	112,735.55	105,849.03	6,886.52	6,886.52
SOLD 500000 FACE VALUE AMERICREDIT AUTOMOBILE RECEIVABLES TR SER 2002-A ASSET BKD NT CL A4 DTD 03-06-02 4 61/ DUE 01-12-09 TRADED ON 11/01 @ \$103.562 CHASE SECURITIES, INC	02/13/02	517,812.50	499,913.05	17,899.45	17,899.45
SOLD 200000 FACE VALUE HOUSEHOLD FIN CORP SR UNSUB NT DTD 02-05-99 5.875/ DUE 02-01-09 TRADED ON 11/01 @ \$86.229 DEUTSCHE BANK SECURITIES, INC	11/02/00	172,458.00	178,332.00	5,874.00	5,874.00
SOLD 380000 FACE VALUE ANRC AUTO OWNER TRUST SER 2001-A CL A4	09/21/01	391,578.13	379,968.51	11,609.62	11,609.62

ACCOUNT NUMBER 33-4469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX OFFICER GNC INVESTMENT OFFICER: DLI
 TAX IDENTIFICATION NUMBER 34-657710
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER: SS2
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
DTD 09-28-01 4.32/ DUE 06-16-08 TRADED ON 11/01 @ \$103 046 FIRST UNION CAPITAL MARKETS					
SOLD 200000 FACE VALUE	09/13/02	230,614 00	232,908 00	2,294 00- ST	2,294 00- ST
ALCOA INC DTD 07-20-00 7.375/ DUE 08-01-10 TRADED ON 11/01 @ \$115 307 MELTON BANK/CAPITAL MARKETS INVEST A					
SOLD 120000 FACE VALUE	02/19/02	126,741 60	119,362 80	7,378 80 ST	7,378.80 ST
ANADARKO PETROLEUM CORP DTD 02-22-02 5.375/ DUE 03-01-07 TRADED ON 11/01 @ \$105 618 DAIN RAUSCHER, INC					
SOLD 200000 FACE VALUE	10/09/01	219,420 00	210,858 00	8,562 00 LT	8,562.00 LT
BANC ONE CORP DTD 01-30-01 6.50/ DUE 02-01-06 TRADED ON 11/01 @ \$109 71 SPEAR, LEEDS & KELLOG					
SOLD 250000 FACE VALUE	05/15/01	270,662.50	250,347 50	20,315.00 LT	20,315 00 LT
BEAR STEARNS CO INC DTD 04-27-01 6.50/ DUE 05-01-06 TRADED ON 11/01 @ \$108 265 SPEAR, LEEDS & KELLOG					
SOLD 160000 FACE VALUE	01/31/01	171,633 60	161,504 00	10,129 60 LT	10,129 60 LT
CONOCO INC SR NTS DTD 4-20-99 6.95/ DUE 4-15-2029 TRADED ON 11/01 @ \$107.271 DAIN RAUSCHER, INC					
SOLD 760000 FACE VALUE	09/05/02	782,918 75	780,246 88	2,671 87 ST	2,671 87 ST
DAIMLER CHRYSLER AUTO TRUST 2001-D ASSET BKD NT CL 44 DTD 11-06-01 3.78/ DUE 02-06-07 TRADED ON 11/01 @ \$103 015 FIRST UNION CAPITAL MARKETS					
SOLD 300000 FACE VALUE	08/02/00	226,824.00	283,983 00	57,159 00- LT	57,159 00- LT
FORD MTR CO DEL BDS DTD 7-16-99 7.45/ DUE 7-16-2031 TRADED ON 11/01 @ \$75 608 DAIN RAUSCHER, INC.					
SOLD 120000 FACE VALUE	07/24/02	126,252.00	122,643.60	3,608.40 ST	3,608 40 ST
GENERAL ELEC CAP CORP 11/01/02					

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ACCOUNT NUMBER 33-A69-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX OFFICER, GMC INVESTMENT OFFICER DLI
 ADMINISTRATIVE OFFICER- SS2 FEDERAL LOSS CARRYOVER STATE

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
DTD 06/07/02 6.00% DUE 06/15/12 TRADED ON 11/01 @ \$105 21 CAPITAL INSTITUTIONAL SERVICES, INC.	10/26/01	155,976 70	164,218 30	8,241.60- LT	8,241 60- LT
SOLD 170000 FACE VALUE GENERAL MTRS ACCEPT CORP DTD 09-12-01 6.875% DUE 09-15-11 TRADED ON 11/01 @ \$91 751 HELLON BANK/CAPITAL MARKETS INVEST A	01/29/01	158,383.90	171,728 90	13,345 00- LT	13,345 00- LT
SOLD 170000 FACE VALUE GENERAL MOTORS DTD 01-11-01 7.2% DUE 01-15-11 TRADED ON 11/01 @ \$93 167 DAIN RAUSCHER, INC.	02/01/01	162,496 50	150,765 00	11,731 50 LT	11,731 50 LT
SOLD 150000 FACE VALUE GOLDMAN SACHS GROUP INC NT DTD 5-19-99 6.65% DUE 5-15-2009 TRADED ON 11/01 @ \$108 331 MELLON BANK, N A -CAPITAL MARKETS	12/03/01	114,910 40	109,411.50	5,498 90 ST	5,498 90 ST
SOLD 110000 FACE VALUE HEWLETT PACKARD CO NOTE DTD 12-6-01 5 75% DUE 12-15-06 TRADED ON 11/01 @ \$104 464 MELLON BANK, N.A -CAPITAL MARKETS	04/20/01	140,905 70	132,484 30	8,421 40 LT	8,421 40 LT
SOLD 130000 FACE VALUE KROGER CO DTD 6-25-99 7 25% DUE 6-1-09 TRADED ON 11/01 @ \$108 389 MCDONALD & COMPANY SECURITIES INC.	02/16/01	166,128 00	151,060 50	15,067 50 LT	15,067.50 LT
SOLD 150000 FACE VALUE LEHMAN BROS HOLDINGS INC DTD 01-29-01 7 0% DUE 02-01-08 TRADED ON 11/01 @ \$110.752 SPEAR, LEEDS & KELLOG	06/25/02	85,618 75	80,315 63	5,303 12 ST	5,303 12 ST
SOLD 80000 FACE VALUE UNITED STATES TREAS NTS DTD 02-15-02 4 875% DUE 02-15-12 TRADED ON 11/01 @ \$107 023 LEHMAN GOVERNMENT SECURITIES INC	10/29/02	2,694,489 25	2,687,165 06	7,324.19 ST	7,324 19 ST
SOLD 2604157 540 FACE VALUE FEDERAL NATL MTG ASSN GTD MTG	11/01/02				

ACCOUNT NUMBER 33-469-01-5
 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER. SS2
 TAX OFFICER GMC INVESTMENT OFFICER. DLI
 FEDERAL LOSS CARRYOVER ST

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
PASSIRRU CTF POOL #545691 DTD 05/01/02 6 50/ DUE 06/01/32 TRADED ON 11/01 @ \$103 468 BONY/COUNTRYWIDE SEC	07/30/02	758,568 60	750,774 30	7,794 30	7,794 30 ST
SOLD 733581 FACE VALUE FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #545341 DTD 11-01-01 6 50/ DUE 12-01-31 TRADED ON 11/01 @ \$103 406 BONY/COUNTRYWIDE SEC	11/01/02	758,568 60	750,774 30	7,794 30	7,794 30 ST
SOLD 210909 570 FACE VALUE FEDERAL NATL MTG ASSN POOL #494724 DTD 5-1-99 6 50/ DUE 5-1-2029 TRADED ON 11/01 @ \$103 343 BONY/COUNTRYWIDE SEC	05/10/99	217,961 85	208,751 05	9,210 80	9,210.80 LT
SOLD 88281.750 FACE VALUE FEDERAL NATL MTG ASSN POOL #412232 DTD 1-1-98 6 50/ DUE 1-1-2028 TRADED ON 11/01 @ \$103 312 BONY/COUNTRYWIDE SEC	12/01/98	91,206.08	88,990 26	2,215 82	2,215 82 LT
SOLD 186867 660 FACE VALUE FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #493062 DTD 06-01-99 TRADED ON 11/01 @ \$103 343 BONY/COUNTRYWIDE SEC	04/07/00	193,116 05	175,976.93	17,139.12	17,139 12 LT
SOLD 114400.480 FACE VALUE FEDERAL NATL MTG ASSN POOL #513370 DTD 8-1-99 6 50/ DUE 8-1-2029 TRADED ON 11/01 @ \$103 312 BONY/COUNTRYWIDE SEC	09/02/99	118,190 00	108,108 45	10,081 55	10,081 55 LT
RECD PRINCIPAL PMT DUE 10/29/2002 US AIRWAYS 2000-3G PASSIRRU CTF DTD 11-02-00 7 89/ DUE 03-01-19	10/26/00	7,249 62	7,249.62		
SOLD 600000 FACE VALUE FEDERAL NATL MTG ASSN DTD 02-25-02 3 875/ DUE 03-15-05	10/17/02	622,854 00	617,946 00	4,908.00	4,908 00 ST
SOLD 650000 FACE VALUE UNITED STATES TREAS BDS TRADED ON 11/04 @ \$103 809 LEHMAN GOVERNMENT SECURITIES INC.	08/12/02	739,578 13	713,175 40	26,402.73	26,402.73 ST

ACCOUNT NUMBER 33-4469-01-5
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR
 TAX IDENTIFICATION NUMBER 34-6577710
 TAX OFFICER: GMC INVESTMENT OFFICER - DLI
 ADMINISTRATIVE OFFICER, S52
 ENDING DATE: 12/31/2002
 BEGINNING DATE: 12/31/2001

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
DTD 8-15-93 6.25/ DUE 8-15-23 TRADED ON 11/04 @ \$113.781 GREENWICH CAPITAL MARKETS, INC.					
SOLD 300000 FACE VALUE	06/19/02	311,718.75	296,238.28	15,480.47	ST
UNITED STATES TREAS MTS DTD 08-15-98 5.50/ DUE 08-15-28 TRADED ON 11/04 @ \$103.906	11/04/02				
SOLD 350000 FACE VALUE	02/25/99	392,000.00	363,548.63	28,451.17	LT
CREDIT SUISSE FIRST BOSTON MTG SECS CORP COMB MTG PASSTHRU CTF 97-C1 CL A-1C DTD 6-1-97 7.24/ DUE 4-20-07	11/04/02				
LEHMAN GOVERNMENT SECURITIES INC. TRADED ON 11/04 @ \$112					
SOLD 795000 FACE VALUE	05/18/00	860,090.63	753,048.63	107,042.00	LT
PRUDENTIAL SECS SEC2 FIN CORP COMB MTG PASS THRU CTF 1998-C1 CL A-1A3 DTD 8-1-98 6.35/ DUE 9-15-2007	11/04/02				
LEHMAN GOVERNMENT SECURITIES INC. TRADED ON 11/04 @ \$108.187					
SOLD 120000 FACE VALUE	06/19/02	124,743.74	118,495.31	6,248.43	ST
UNITED STATES TREAS MTS DTD 08-15-98 5.50/ DUE 08-15-28	11/04/02				
MORGAN STANLEY & CO, INCORPORATED TRADED ON 11/04 @ \$103.953					
SOLD 75000 FACE VALUE	06/20/02	61,500.00	74,318.25	12,818.25	ST
TENET HEALTHCARE CORP DTD 06/25/02 5.00/ DUE 07/01/07 TRADED ON 11/07 @ \$82	11/07/02				
SALOMON BROTHERS INC.					
PRINCIPAL PAYMENT ON 229969 480 FEDERAL HOME LN MTG CORP PARTN CFS POOL # C18271 DTD 11-1-98 7% DUE 11-1-2028	05/11/99	8,595.80	8,642.81	47.01	LT
PRINCIPAL PAYMENT ON 195291.000 GMA GTD PASS THRU CTF POOL #468370 DTD 7-1-99 6.50/ DUE 7-15-2029	09/15/99	13,552.02	12,959.12	592.90	LT
PRINCIPAL PAYMENT ON 210397.730 PAR VALUE	05/21/99	21,041.14	20,636.75	404.39	LT
PRINCIPAL PAYMENT ON 210397.730 PAR VALUE	11/15/02				

ACCOUNT NUMBER 33-A469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX OFFICER - GMC INVESTMENT OFFICER - DLL
 TAX IDENTIFICATION NUMBER 34-657710 ST FEDERAL LOSS CARRYOVER
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ADMINISTRATIVE OFFICER - DLL
 ADMINISTRATIVE OFFICER - DLL

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
GNMA GTD PASS THRU CTF #472939 DTD 5-1-99 6.50% DUE 5-15-2029	05/28/98	142,898 01	142,077 46	820 55 LT	
PRINCIPAL PAYMENT ON 1637172.180 GNMA GTD PASS THRU CTF #473950 DTD 6-1-98 6.50% DUE 5-15-28	11/15/02				
PRINCIPAL PAYMENT ON 282276.690 PAR VALUE GNMA GTD PASS THRU CTF #781029 DTD 5-1-99 6.50% DUE 5-15-2029	07/28/99	16,050 42	15,350.73	699 69 LT	
SOLD 5000 FACE VALUE FEDERAL HOME LOAN MTG CORP DTD 01-14-02 5.75% DUE 01-15-12 TRADED ON 11/18 @ \$109 425 GREENWICH CAPITAL MARKETS, INC.	03/21/02	5,471 28	4,854 10	617 18 ST	617.18 ST
SOLD 55009 FACE VALUE FEDERAL NATL MTG ASSN DTD 11-03-00 6.625% DUE 11-15-30 TRADED ON 11/18 @ \$114 351 MORGAN STANLEY & CO, INCORPORATED	01/25/01	62,893 38	57,146 10	5,747.28 LT	5,747.28 LT
SOLD 155000 FACE VALUE UNITED STATES TREAS NTS DTD 08-15-98 5.50% DUE 08-15-28 TRADED ON 11/21 @ \$105.656 MORGAN STANLEY & CO., INCORPORATED	06/19/02	163,767 19	153,056 45	10,710.74 ST	10,710.74 ST
SOLD 140000 FACE VALUE BANK OF AMERICA CORP DTD 01-31-02 5.25% DUE 02-01-07 TRADED ON 11/21 @ \$106.178 BEAR, STEARNS SECURITIES CORP.	11/21/02	148,649 20	139,483.40	9,165.80 ST	9,165.80 ST
SOLD 55000 FACE VALUE UNITED STATES TREAS NTS DTD 08-15-98 5.50% DUE 08-15-28 TRADED ON 11/22 @ \$104 437 MORGAN STANLEY & CO., INCORPORATED	06/19/02	57,440.63	54,310.35	3,130.28 ST	3,130.28 ST
PRINCIPAL PAYMENT ON 3075618.000 FEDERAL NATIONAL MTG ASSN GTD MTG PASS THRU CTF #254147 DTD 12-01-01 6.50% DUE 01-01-32	12/07/01	149,947 04	149,525 31	421.73 ST	421.73 ST

ACCOUNT NUMBER 33-469-01-5
 ACCOUNT TYPE CHARITABLE TRUST
 TAX IDENTIFICATION NUMBER 34-657710
 BEGINNING DATE, 12/31/2001
 ENDING DATE, 12/31/2002
 ADMINISTRATIVE OFFICER: S22
 TAX OFFICER: GMC INVESTMENT OFFICER: DL1
 FEDERAL LOSS CARRYOVER ST .00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
PRINCIPAL PAYMENT ON 2181106.910 FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #254199 DID 01-01-02 6.50/ DUE 01-01-32	01/22/02	115,924 72	116,884 72	960 00- ST	960 00- ST
PRINCIPAL PAYMENT ON 3320000.000 FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #352275 DID 10/01/02 6 50/ DUE 10/01/32	10/07/02	263,805 67	273,368 63	9,562.96- ST	9,562.96- ST
PRINCIPAL PAYMENT ON 953139.160 FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #360800 DID 01-01-99 5.735/ DUE 01-01-09	03/30/01	1,173.75	1,156 74	17 01 LT	17.01 LT
PRINCIPAL PAYMENT ON FEDERAL NATL MTG ASSN GTD MTG PASS DID 1-1-98 6 50/ DUE 1-1-2028	12/01/98	13,591 21	13,699.51	108 30- LT	108.30- LT
PRINCIPAL PAYMENT ON 830942 530 FEDERAL NATL MTG ASSN POOL #484693 DID 2-1-99 6 0/ DUE 2-1-2029	02/22/99	50,152.19	49,059 03	1,093 16 LT	1,093.16 LT
PRINCIPAL PAYMENT ON FEDERAL NATL MTG ASSN GTD MTG PASS 6 5% DUE 06-01-29	04/07/00	13,785 16	12,981 76	803 40 LT	803.40 LT
PRINCIPAL PAYMENT ON FEDERAL NATL MTG ASSN POOL #494724 DID 5-1-99 6 50/ DUE 5-1-2029	05/10/99	9,956.45	9,854.54	101 91 LT	101 91 LT
PRINCIPAL PAYMENT ON FEDERAL NATL MTG ASSN POOL #513370 DID 8-1-99 6 50/ DUE 8-1-2029	09/02/99	7,390.55	6,984.08	406 47 LT	406.47 LT
PRINCIPAL PAYMENT ON FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #545341 DID 11-01-01 6.50/ DUE 12-01-31	07/30/02	59,934 22	61,339.26	1,405 04- ST	1,405 04- ST

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 35-A469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX OFFICER, GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
PRINCIPAL PAYMENT ON FEDERAL NATL MTG ASSN GTD MTG PAR VALUE FEDERAL NATL MTG ASSN GTD MTG PASSTRHU CTF POOL #545691 DID 05/01/02 6.50/ DUE 06/01/32	10/24/02	129,332.21	133,454.67	4,122.46- ST	4,122.46- ST
RECD PRINCIPAL PMT DUE 11/25/2002 GE CAPITAL MTG SERVICES INC REMIC MTG PASSTRHU CTF SER 1999-9 CL 2A1 DID 04-01-99 6.75/ DUE 04-25-29	10/24/00	42,617.95	41,372.23	1,245.22 LT	1,245.22 LT
RECD PRINCIPAL PMT DUE 11/25/2002 SAXON ASSET SECS TR MTG LN ASSET BKD CTF SER 1999-3 CL AF-6 DID 8-1-99 7.525/ DUE 6-25-2014	07/29/99	10,027.70	10,025.34	2.36 LT	2.36 LT
RECD PRINCIPAL PMT DUE 11/25/2002 GHMC HOME EQUITY LN TR SER 2001-HE2 LN BKD TERM MT CL II-A-4 DID 06-01-01 6.57/ DUE 09-25-31	06/19/01	58,520.53	58,520.52	.01 LT	.01 LT
PRINCIPAL PAYMENT ON 221373.680 PAR VALUE FEDERAL HOME LN MTG CORP PARTN CFS POOL # C18271 DID 11-1-98 7/ DUE 11-1-2028	05/11/99	9,700.70	9,753.75	53.05- LT	53.05- LT
PRINCIPAL PAYMENT ON 181738.980 PAR VALUE GNMA GTD PASS THRU CTF POOL #468370 DID 7-1-99 6.50/ DUE 7-15-2029	09/15/99	9,052.51	8,656.46	396.05 LT	396.05 LT
PRINCIPAL PAYMENT ON 189356.590 PAR VALUE GNMA GTD PASS THRU CTF POOL #472939 DID 5-1-99 6.50/ DUE 5-15-2029	05/21/99	3,203.39	3,141.82	61.57 LT	61.57 LT
PRINCIPAL PAYMENT ON 1494274.170 PAR VALUE GNMA GTD PASS THRU CTF POOL #473950 DID 6-1-98 6.50/ DUE 5-15-28	05/28/98	63,470.70	63,106.24	364.46 LT	364.46 LT
PRINCIPAL PAYMENT ON 266226.270 PAR VALUE GNMA GTD PASS THRU CTF PL #781029 DID 5-1-99 6.50/ DUE 5-15-2029	07/28/99	15,821.25	15,131.54	689.71 LT	689.71 LT
RECD PRINCIPAL PMT DUE 12/15/2002	06/04/01	3,197.41	3,197.41		

ACCOUNT NUMBER 33-A469-01-5 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB (FIXED) IR TAX IDENTIFICATION NUMBER 34-6577710
 ADMINISTRATIVE OFFICER S52 ADMINISTRATIVE OFFICER DLI TAX OFFICER GMC INVESTMENT OFFICER DLI
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SYSTEMS 2001 ASSET TRUST PASS THRU CERTS SER 2001 CL G DTD 06-19-01 @ 664% DUE 09-15-13 144A	12/16/02				
SOLD 65000 FACE VALUE FEDERAL NATL MTG ASSN DTD 11-03-00 @ 625/ DUE 11-15-30 TRADED ON 12/16 @ \$113 699 DEUTSCHE BANK SECURITIES, INC.	12/16/02	73,904 48	69,557.46	61 72- ST 4,408 74 LT	61.72- ST 4,408.74 LT
SOLD 200000 FACE VALUE BEAR STEARNS CO INC DTD 04-27-01 @ 50/ DUE 05-01-06 TRADED ON 12/18 @ \$109.356 BEAR, STEARNS SECURITIES CORP	05/15/01	218,712.00	200,278.00	18,434.00 LT	18,434.00 LT
SOLD 55000 FACE VALUE UNITED STATES TREAS BDS DTD 8-15-93 @ 25/ DUE 8-15-23 TRADED ON 12/19 @ \$115 617 DEUTSCHE BANK SECURITIES, INC	07/16/02	63,589 45	59,571 87	4,017.58 ST	4,017 58 ST
SOLD 46000 FACE VALUE UNITED STATES TREAS NTS DTD 08-15-98 5.50/ DUE 08-15-28 TRADED ON 12/19 @ \$106 156 DEUTSCHE BANK SECURITIES, INC.	12/16/02	488,318 75	480,933 59	7,385.16 ST	7,385.16 ST
SOLD 750000 FACE VALUE UNITED STATES TREASURY NOTE DTD 05/15/02 @ 375/ DUE 05/15/07 TRADED ON 12/19 @ \$106 656 DEUTSCHE BANK SECURITIES, INC	08/12/02	799,921.87	776,544 15	23,377.72 ST	23,377.72 ST
SOLD 265000 FACE VALUE FEDERAL HOME LOAN MTG CORP DTD 09-16-02 3 50/ DUE 09-15-07 TRADED ON 12/20 @ \$101.25 GREENWICH CAPITAL MARKETS, INC	12/16/02	268,312 50	266,751.08	1,561.42 ST	1,561 42 ST
SOLD 235000 FACE VALUE CITIGROUP INC SR NT DTD 01-16-01 @ 50/ DUE 01-18-11 TRADED ON 12/23 @ \$111 021 SALOMON BROTHERS INC	01/08/01	260,899.35	234,351.40	26,547 95 LT	26,547 95 LT
PRINCIPAL PAYMENT ON 2925670.960 PAR VALUE	12/07/01	146,650 28	146,237 83	412 45 LT	412.45 LT

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-01-5
ACCOUNT TYPE CHARITABLE TRUST

ACCOUNT TITLE GAR FDN NCB (FIXED) IR
TAX IDENTIFICATION NUMBER 34-6577710
FEDERAL LOSS CARRYOVER ST

ADMINISTRATIVE OFFICER SS2
INVESTMENT OFFICER DL1
00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
FEDERAL NATIONAL MTG ASSN GTD MTG PASS THRU CTF POOL #254147 DID 12-01-01 6 50/ DUL 01-01-32					
PRINCIPAL PAYMENT ON 2065182.190 PAR VALUE FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #254199 DID 01-01-02 6 50/ DUL 01-01-32	01/22/02 12/26/02	108,314.37	109,211.35	896.98- ST	896.98- ST
PRINCIPAL PAYMENT ON 3056194.330 PAR VALUE FEDERAL NATL MTG ASSN GTD MTG PASSTHRU CTFS POOL #357275 DTD 10/01/02 6 50% DUE 05/01/32	10/07/02 12/26/02	172,514.04	178,767.67	6,253.63- ST	6,253.63- ST
PRINCIPAL PAYMENT ON 951965.430 PAR VALUE FEDERAL NATL MTG ASSN GTD MTG PASS THRU CTF POOL #360800 DTD 01-01-99 5 735% DUE 01-01-09	03/30/01 12/26/02	1,179.99	1,162.89	17.10 LT	17.10 LT
PRINCIPAL PAYMENT ON 780790.340 PAR VALUE FEDERAL NATL MTG ASSN POOL #484693 DTD 2-1-99 6 0/ DUE 2-1-2029	02/22/99 12/26/02	41,363.85	40,462.25	901.60 LT	901.60 LT
RECD PRINCIPAL PMT DUE 12/25/2002 GE CAPITAL MTG SERVICES INC REMIC MTG PASSTHRU CTF SER 1999-9 CL 2A1 DTD 04-01-99 6.75% DUE 04-25-29	10/24/00 12/26/02	25,357.24	24,616.33	740.91 LT	740.91 LT
RECD PRINCIPAL PMT DUE 12/25/2002 GMACH HOME EQUITY LN TR SER 2001-HE2 LN BKD TERM NT CL II-A-4 DTD 06-01-01 6 37/ DUE 09-25-31	06/19/01 12/26/02	70,172.73	70,172.73		
RECD PRINCIPAL PMT DUE 12/25/2002 SAXON ASSET SECS TR MTG LN ASSET BKD CTF SER 1999-3 CL AF-6 DTD 8-1-99 7 525/ DUE 6-25-2014	07/29/99 12/26/02	11,273.99	11,271.34	2.65 LT	2.65 LT

SUMMARY Account # 33-A469-01-5 Investment Account ("Fixed") Managed by National City Bank

Total proceeds received	62,058,424.07
Total tax basis sold	<u>61,014,338.96</u>
Total net gain or (loss)	<u>1,044,085.11</u>

GAR FOUNDATION
2002 990-PF
34-6577710

PAGE 3, PART IV; CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

ACCOUNT #33-A469-08-0 (SMALL CAP GROWTH ACCOUNT managed by NATIONAL CITY BANK) 2002 SALES

REPORT RPT140 14-NATIONAL CITY BANK SCHEDULE OF GAINS AND LOSSES FOR TAX PURPOSES TAX YEAR DEC31 07/29/03 PAGE 66

BEGINNING DATE. 12/31/2001 ENDING DATE. 12/31/2002

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER: SS2
ACCOUNT TYPE CHARITABLE TRUST TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER: GMC INVESTMENT OFFICER DL1
FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
To reverse sale entry of 12/11/01: 100 shares of R & G Financial Corp. CLB	08/14/01 12/11/01 as of 01/03/02	(1,599.94)	(1,988.05)	388.11	388.11
SOLD 100 SHARES R & G FINANCIAL CORP CL B TRADED ON 12/11 @ \$16 DEUTSCHE BANC ALEX. BROWN INC LESS COMM \$6 & EXP \$ 06	08/14/01 12/11/01 as of 01/03/02			394.11- ST	394.11- ST
SOLD 100 SHARES ALLOY INC COM (N/C FROM ALLOY ONLINE INC) TRADED ON 01/02 @ \$21.55 DEUTSCHE BANC ALEX. BROWN INC. LESS COMM \$6 & EXP \$.04	06/08/01 01/02/02			900.15 ST	900.15 ST
SOLD 350 SHARES INTERVOICE-BRITE INC COM TRADED ON 01/02 @ \$12.127 DEUTSCHE BANC ALEX. BROWN INC. LESS COMM \$21 & EXP \$.07	12/06/01 01/02/02			1,579.19- ST	1,579.19- ST
SOLD 300 SHARES FAIR ISAAC & CO INC COM TRADED ON 01/03 @ \$50.948 DEUTSCHE BANC ALEX. BROWN INC. LESS COMM \$18 & EXP \$.23	05/25/01 01/03/02			247.15 ST	247.15 ST
SOLD 1050 SHARES MERCURY COMPUTER SYS COM TRADED ON 01/04 @ \$34.335 DEUTSCHE BANC ALEX. BROWN INC LESS COMM \$63 & EXP \$.55	09/08/00 01/04/02	35,989.04	28,233.87	7,755.17 LT	7,755.17 LT
SOLD 1050 SHARES SKYWEST INC COM TRADED ON 01/07 @ \$26.948 RAYMOND JAMES & ASSOCIATES, INC. LESS EXP \$.43	12/03/01 01/07/02	28,295.92	23,617.89	4,678.03 ST	4,678.03 ST

NCB

SC Growth

ACCOUNT NUMBER 33-A469-08-0
 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002
 FEDERAL LOSS CARRYOVER ST
 TAX IDENTIFICATION NUMBER 34-6577710
 GAIN GROWTH IR
 ADMINISTRATIVE OFFICER. SS2
 TAX OFFICER GMC
 INVESTMENT OFFICER. DL1
 STATE
 FEDERAL
 FEDERAL/STATE
 COST BASIS
 FEDERAL/STATE
 GAIN/LOSS
 STATE
 GAIN/LOSS

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 600 SHARES PIER 1 IMPORTS INC COM	12/06/01	11,185.21	9,669.35	1,515.86	1,515.86
TRADED ON 01/08 @ \$18.702 DEUTSCHE BANC ALEX. BROWN INC LESS COMH \$36 & EXP \$.17					
SOLD 550 SHARES BERKLEY H R CORP COM	10/26/01	27,487.70	29,714.76	2,227.06	2,227.06
TRADED ON 01/09 @ \$50.058 DEUTSCHE BANC ALEX. BROWN INC LESS COMH \$33 & EXP \$.42					
SOLD 50 SHARES BERKLEY H R CORP COM	10/18/01	2,578.67	2,612.79	34.12	34.12
TRADED ON 01/09 @ \$51.634 DEUTSCHE BANC ALEX. BROWN INC. LESS COMH \$3 & EXP \$.04					
SOLD 150 SHARES BERKLEY H R CORP COM	10/18/01	7,684.25	7,838.37	354.12	354.12
TRADED ON 01/10 @ \$49.955 DEUTSCHE BANC ALEX. BROWN INC. LESS COMH \$9 & EXP \$.12					
SOLD 700 SHARES METEGRITY INC COM	12/19/01	10,128.77	14,667.73	4,538.96	4,538.96
TRADED ON 01/14 @ \$14.529 DEUTSCHE BANC ALEX. BROWN INC. LESS COMH \$42 & EXP \$.16					
SOLD 400 SHARES ALLOY INC COM (N/C FROM ALLOY ONLINE INC)	06/08/01	8,365.87	4,995.24	3,370.63	3,370.63
TRADED ON 01/15 @ \$20.975 DEUTSCHE BANC ALEX. BROWN INC LESS COMH \$24 & EXP \$.13					
SOLD 550 SHARES METEGRITY INC COM	12/19/01	8,191.08	11,524.65	3,333.57	3,333.57
TRADED ON 01/15 @ \$14.953 DEUTSCHE BANC ALEX. BROWN INC. LESS COMH \$33 & EXP \$.13					
SOLD 700 SHARES PIER 1 IMPORTS INC COM	11/26/01	12,709.84	10,351.95	2,357.89	2,357.89

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDM NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER DLL
 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE, 12/31/2001 ENDING DATE, 12/31/2002

TRANSACTION	ACQUIRED/ SOLO	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 01/15 @ \$18 217 DEUTSCHE BANC ALEX. BROWN INC. LESS COM \$42 & EXP \$ 20	11/05/01	23,409 24	15,912 14	7,497 10	ST
SOLD 1600 SHARES DAK TECHNOLOGY INC COM TRADED ON 01/16 @ \$14.631 ADAMS, HARNNESS & HILL, INC. LESS EXP \$.36	01/16/02	23,409 24	15,912 14	7,497 10	ST
SOLD 450 SHARES WHOLE FOODS MKT INC COM TRADED ON 01/16 @ \$39 656 MIDWEST RESEARCH LESS EXP \$.27	11/22/00	17,845 24	12,297.87	5,547 37	LT
SOLD 200 SHARES ALLOY INC COM (N/C FROM ALLOY ONLINE INCI TRADED ON 01/17 @ \$21 11 LESS COM \$12 & EXP \$ 07 DEUTSCHE BANC ALEX. BROWN INC.	06/08/01	4,209.93	2,497 62	1,712.31	ST
SOLD 400 SHARES WHOLE FOODS MKT INC COM TRADED ON 01/17 @ \$40 007 MIDWEST RESEARCH LESS EXP \$ 25	11/22/00	16,002.95	10,888 79	5,114.16	LT
SOLD 200 SHARES ATI TECHNOLOGIES INC COM TRADED ON 01/22 @ \$13.564 MERRILL LYNCH, LESS EXP \$ 05	12/05/01	2,712 75	2,500 46	212 29	ST
SOLD 200 SHARES OAK TECHNOLOGY INC COM TRADED ON 01/22 @ \$14 605 CANTOR FITZGERALD & CO. LESS EXP \$ 05	08/15/01	2,920 97	1,910 98	1,009 99	ST
SOLD 900 SHARES ATI TECHNOLOGIES INC COM TRADED ON 01/23 @ \$12 661 MERRILL LYNCH, LESS EXP \$ 18	12/05/01	11,395 26	11,025 78	369.48	ST

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER - GNC ADMINISTRATIVE OFFICER - S22
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 400 SHARES INSIGHT ENTERPRISES INC TRADED ON 01/24 @ \$25.518 BAIRD, ROBERT W, & CO., INCORPORATE LESS EXP \$ 15	09/08/00	10,207.37	13,641.33	3,433.96- LT	3,433.96- LT
SOLD 200 SHARES OAK TECHNOLOGY INC COM TRADED ON 01/24 @ \$15.742 COMEN & CO. LESS EXP \$ 05	08/15/01	3,148.45	1,910.98	1,237.47 ST	1,237.47 ST
SOLD 100 SHARES OAK TECHNOLOGY INC COM TRADED ON 01/25 @ \$15.75 CANTOR FITZGERALD & CO. LESS EXP \$ 02	08/15/01	1,574.98	955.49	619.49 ST	619.49 ST
SOLD 200 SHARES BARRA INC TRADED ON 01/25 @ \$54.50 DEUTSCHE BANC ALEX. BROWN INC LESS COMH \$12 & EXP \$ 17	12/26/00	10,887.83	9,700.00	1,187.83 LT	1,187.83 LT
SOLD 100 SHARES INSIGHT ENTERPRISES INC TRADED ON 01/25 @ \$25.50 BAIRD, ROBERT W, & CO., INCORPORATE LESS EXP \$ 04	09/08/00	2,549.96	3,410.33	860.37- LT	860.37- LT
SOLD 500 SHARES AIRGATE PCS INC TRADED ON 01/25 @ \$26.257 SMITH BARNEY INC LESS EXP \$ 20	02/08/01	13,128.30	24,379.04	11,250.74- ST	11,250.74- ST
SOLD 100 SHARES AIRGATE PCS INC TRADED ON 01/28 @ \$25.70 SMITH BARNEY INC LESS EXP \$.04	02/06/01	2,569.96	4,721.00	2,151.04- ST	2,151.04- ST
SOLD 100 SHARES OAK TECHNOLOGY INC COM TRADED ON 01/29/02	08/15/01	1,555.52	955.49	600.03 ST	600.03 ST

ACCOUNT NUMBER 35-A669-08-0 ACCOUNT TYPE CHARITABLE TRUST
ACQUACOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER . GMC INVESTMENT OFFICER DLLI ADMINISTRATIVE OFFICER S22
FEDERAL LOSS CARRYOVER ST
BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS OF SALE FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

TRADED ON 01/29 @ \$15 555 LESS EXP \$.02 CANTOR FITZGERALD & CO.	08/15/01	2,339 59	1,433 23	906 36	ST	906 36	ST
SOLD 150 SHARES OAK TECHNOLOGY INC COM TRADED ON 01/30 @ \$15 597 CANTOR FITZGERALD & CO. LESS EXP \$ 04	01/30/02	6,980 89	16,523 50	9,542 61	ST	9,542.61-	ST
SOLD 350 SHARES AIRGATE PCS INC COM TRADED ON 01/31 @ \$19,945 SMITH BARNEY INC LESS EXP \$ 11	02/06/01	7,175 89	11,827.09	4,651.20-	ST	4,651 20-	ST
SOLD 400 SHARES BIORELIANCE CORP COM TRADED ON 01/31 @ \$18 DEUTSCHE BANC ALEX, BROWN INC. LESS COMH \$26 & EXP \$ 11	12/28/01	3,493 88	5,617 46	2,123 58-	ST	2,123.58-	ST
SOLD 200 SHARES BIORELIANCE CORP COM TRADED ON 01/31 @ \$17 529 DEUTSCHE BANC ALEX, BROWN INC LESS COMH \$12 & EXP \$.06	10/17/01	7,624 21	11,142 46	3,518 25-	LT	3,518 25-	LT
SOLD 700 SHARES THERMA-WAVE INC COM TRADED ON 02/05 @ \$10 951 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$42 & EXP \$ 12	01/17/01	4,733 92	8,426 19	3,692 27-	ST	3,692.27-	ST
SOLD 300 SHARES BIORELIANCE CORP COM TRADED ON 02/05 @ \$15 84 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$18 & EXP \$.08	10/17/01	1,578.97	2,808 73	1,229.76-	ST	1,229.76-	ST
SOLD 100 SHARES BIORELIANCE CORP COM TRADED ON 02/06 @ \$15 85	02/06/02						

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GMC ADMINISTRATIVE OFFICER. SS2
 TAX IDENTIFICATION NUMBER 34-6577710 ST FEDERAL LOSS CARRYOVER

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
DEUTSCHE BANC ALEX BROWN INC. LESS COM \$ 6 & EXP \$ 03	02/06/02	16,061 29	18,778 72	2,717.43- ST	
SOLD 1464 SHARES GENTA INC (NEW) TRADED ON 02/07 2 \$11.031	02/07/02				
DEUTSCHE BANC ALEX BROWN INC LESS COM \$87 84 & EXP \$.25	01/16/01	1,083 98	1,560 17	476 19- LT	
SOLD 100 SHARES THERMA-WAVE INC TRADED ON 02/07 2 \$10 90	02/07/02				
DEUTSCHE BANC ALEX BROWN INC. LESS COM \$ 6 & EXP \$ 02	02/06/02	6,749 13	6,656 00	113.13 ST	
SOLD 400 SHARES ALLOY INC COM (N/C FROM ALLOY ONLINE INC) TRADED ON 02/08 2 \$16 873	02/08/02				
KNIGHT SECURITIES BROADCOURT CAP LESS EXP \$ 11	10/18/01	2,998 75	5,614 34	2,615.59- ST	
SOLD 200 SHARES BIORELIANCE CORP TRADED ON 02/08 2 \$15.054	02/08/02				
DEUTSCHE BANC ALEX BROWN INC. LESS COM \$12 & EXP \$ 05	02/09/01	7,676 25	9,404 01	1,727 76- ST	
SOLD 450 SHARES BUCA INC TRADED ON 02/08 2 \$17 058	02/08/02				
MCDONALD & COMPANY SECURITIES INC LESS EXP \$ 12	02/06/02	22,782 61	24,207.15	1,424 54- ST	
SOLD 800 SHARES DIRECT FOCUS INC TRADED ON 02/08 2 \$28 538	02/08/02				
DEUTSCHE BANC ALEX BROWN INC. LESS COM \$48 & EXP \$ 35	09/08/00	4,235 13	6,820 67	2,585 54- LT	
SOLD 200 SHARES INSIGHT ENTERPRISES INC COM TRADED ON 02/08 2 \$21 236	02/08/02				
DEUTSCHE BANC ALEX BROWN INC					

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER - SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER DLLI
 FEDERAL LOSS CARRYOVER ST 00 LT 00
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COM \$12 & EXP \$ 07 SOLD 350 SHARES O REILLY AUTOMOTIVE INC	02/06/02	11,376 54	11,156 50	220 04	220 04
TRADED ON 02/08 @ \$32 564 DEUTSCHE BANC ALEX. BROWN INC. LESS COM \$21 & EXP \$ 18	02/06/02	23,951 64	19,919.79	4,031 85	4,031 85
SOLD 800 SHARES PENN NATL GAMING INC	02/06/02	23,951 64	19,919.79	4,031 85	4,031 85
TRADED ON 02/08 @ \$30 DEUTSCHE BANC ALEX. BROWN INC LESS COM \$48 & EXP \$ 36	02/08/02	4,255.93	6,240 68	1,984.75	1,984.75
SOLD 400 SHARES THERMA-WAVE INC	01/16/01	4,255.93	6,240 68	1,984.75	1,984.75
TRADED ON 02/06 @ \$18 70 DEUTSCHE BANC ALEX. BROWN INC. LESS COM \$24 & EXP \$ 07	02/08/02	5,154 31	4,566 81	587 50	587.50
SOLD 300 SHARES ALLOY INC COM (N/C FROM ALLOY ONLINE INC)	02/06/02	5,154 31	4,566 81	587 50	587.50
TRADED ON 02/11 @ \$17 181 KNIGHT SECURITIES BROADCOURT CAP LESS EXP \$.08	02/11/02	3,007.95	5,604 96	2,597.01	2,597.01
SOLD 200 SHARES BIORELANCE CORP COM	10/18/01	3,007.95	5,604 96	2,597.01	2,597.01
TRADED ON 02/11 @ \$15 10 DEUTSCHE BANC ALEX. BROWN INC LESS COM \$12 & EXP \$.05	02/11/02	16,395 04	19,593 41	3,198.37	3,198.37
SOLD 950 SHARES BUCA INC COM	02/09/01	16,395 04	19,593 41	3,198.37	3,198.37
TRADED ON 02/11 @ \$17 258 MCDONALD & COMPANY SECURITIES INC. LESS EXP \$.25	02/11/02	3,460 04	3,502 00	41 96	41.96
SOLD 200 SHARES C-COR NET CORP COM TRADED ON 02/11 @ \$17 36	02/06/02	3,460 04	3,502 00	41 96	41.96
DEUTSCHE BANC \$12 & EXP \$ 06 LESS COM \$12 & EXP \$ 06	02/11/02				

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-4669-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER - GMC INVESTMENT OFFICER: S22
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 200 SHARES C-CORP NET CORP COM TRADED ON 02/11 @ \$17.41 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$12 & EXP \$.06	02/06/02	3,469.94	3,502.00	32.06- ST	32.06- ST
SOLD 500 SHARES THERMA-WAVE INC TRADED ON 02/11 @ \$10.86 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$30 & EXP \$.09	01/16/01	5,400.16	7,800.85	2,400.69- LT	2,400.69- LT
SOLD 500 SHARES C-CORP NET CORP COM TRADED ON 02/12 @ \$17.066 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$30 & EXP \$.13	02/06/02	8,502.97	8,209.16	293.81 ST	293.81 ST
SOLD 100 SHARES DIANON SYS INC TRADED ON 02/12 @ \$60 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$6 & EXP \$.09	02/06/02	5,993.91	5,773.00	220.91 ST	220.91 ST
SOLD 650 SHARES THERMA-WAVE INC TRADED ON 02/12 @ \$10.956 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$39 & EXP \$ 11	01/09/02	7,082.68	9,654.71	2,572.03- ST	2,572.03- ST
SOLD 300 SHARES ATLANTIC COAST AIRLINES HLDS INC TRADED ON 02/12 @ \$26.452 RAYMOND JAMES & ASSOCIATES, INC. LESS EXP \$ 12	11/30/00	7,935.72	6,269.67	1,666.05 LT	1,666.05 LT
SOLD 350 SHARES C-CORP NET CORP COM TRADED ON 02/13 @ \$17.30 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$21 & EXP \$ 10	12/19/01	6,033.90	5,173.28	860.62 ST	860.62 ST
SOLD 150 SHARES DIANON SYS INC TRADED ON 02/13/02	02/06/02	9,484.74	8,659.50	825.24 ST	825.24 ST

BEGINNING DATE - 12/31/2001 ENDING DATE - 12/31/2002
 ACCOUNT NUMBER 35-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GMC ADMINISTRATIVE OFFICER - S52
 TAX IDENTIFICATION NUMBER 34-6577710 ST FEDERAL LOSS CARRYOVER .00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL STATE GAIN/LOSS	FEDERAL STATE GAIN/LOSS
TRADED ON 02/13 @ \$63.292 DEUTSCHE BANC ALEX. BROWN INC. LESS COMH \$9 & EXP \$.15	03/12/01	4,624 81	4,717.80	92 99- ST	92.99- ST
SOLD 400 SHARES THERMA-WAVE INC COM	02/13/02				
TRADED ON 02/13 @ \$11 622 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$24 & EXP \$ 07	02/06/02	25,919.61	45,279 97	19,360.36- ST	19,360.36- ST
SOLD 3200 SHARES FIRST CONSULTING GROUP INC COM	02/15/02				
TRADED ON 02/15 @ \$8 10 BAIRD, ROBERT W., & CO, INCORPORATE LESS EXP \$.39	11/27/01	2,720 29	8,954.33	6,234 04- ST	6,234.04- ST
SOLD 700 SHARES PROXIM INC COM	02/15/02				
TRADED ON 02/15 @ \$3 946 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$42 & EXP \$.05	08/22/01	5,745.91	9,764 35	4,018 44- ST	4,018.44- ST
SOLD 650 SHARES SPECTRALINK CORP COM	02/15/02				
TRADED ON 02/15 @ \$8.86 CANTOR FITZGERALD & CO. LESS EXP \$ 09	11/27/01	5,900 44	20,807 35	14,906 91- ST	14,906 91- ST
SOLD 1700 SHARES PROXIM INC COM	02/19/02				
TRADED ON 02/19 @ \$3 47 COMEN & CO LESS EXP \$ 09	06/05/01	5,447.91	4,985 16	462 75 ST	462 75 ST
SOLD 400 SHARES GENTA INC (NEW) TRADED ON 02/20 @ \$13.68 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$24 & EXP \$ 09	07/16/01	1,263 88	5,651 28	4,387 40- ST	4,387.40- ST
SOLD 600 SHARES LANTRONIX INC COM	02/20/02				
TRADED ON 02/20 @ \$2.166					

BEGINNING DATE - 12/31/2001 ENDING DATE - 12/31/2002

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GMC ADMINISTRATIVE OFFICER S52
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST

TRANSACTION ACQUIRED/ NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

DEUTSCHE BANC ALEX BROWN INC LESS COM \$36 & EXP \$ 02

SOLD 800 SHARES 11/26/01 2,959.95 9,764 08 6,804.13- ST 6,804.13- ST

COM TRADED ON 02/20 @ \$3.70 COWEN & CO LESS EXP \$.05

SOLD 3700 SHARES 08/29/01 17,305.74 43,284.36 25,978 62- ST 25,978 62- ST

COM REGENERATION TECH INC DEL TRADED ON 02/20 @ \$4.737

DEUTSCHE BANC ALEX BROWN INC LESS COM \$222 & EXP \$.27

SOLD 200 SHARES 01/09/01 5,133.72 3,949 04 1,184 68 LT 1,184 68 LT

COM COST PLUS INC CALIFORNIA TRADED ON 02/21 @ \$25 669

BLAIR, WILLIAM, & COMPANY LESS EXP \$ 08

SOLD 300 SHARES 01/09/01 7,727 76 5,923.56 1,804 20 LT 1,804 20 LT

COM TRADED ON 02/21 @ \$25 779 INVESTMENT TECHNOLOGY GROUP, INC LESS COM \$6 & EXP \$ 12

SOLD 2400 SHARES 07/16/01 5,032.72 20,676.16 15,643 44- ST 15,643 44- ST

COM TRADED ON 02/21 @ \$2.157 DEUTSCHE BANC ALEX BROWN INC. LESS COM \$144 & EXP \$.08

SOLD 850 SHARES 02/06/02 3,079 93 4,105 50 1,025 57- ST 1,025 57- ST

COM TRADED ON 02/21 @ \$3.623 COWEN & CO. LESS EXP \$ 05

SOLD 600 SHARES 07/17/01 1,318 29 4,789 50 3,471 21- ST 3,471 21- ST

COM LAINTRONIX INC TRADED ON 02/25 @ \$2 257

SCHEDULE OF GAINS AND LOSSES FOR TAX PURPOSES TAX YEAR DEC31 07/29/03 PAGE 76
 BEGINNING DATE: 12/31/2001
 ENDING DATE 12/31/2002
 ACCOUNT NUMBER 33-A469-08-0
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR
 ADMINISTRATIVE OFFICER: S22
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 00 LT
 TAX OFFICER: GMC
 INVESTMENT OFFICER DLI
 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
DEUTSCHE BANC ALEX BROWN INC. LESS COM \$36 & EXP \$ 03					
SOLD 1300 SHARES	02/20/02	19,345 39	16,613.31	2,732 08	ST 2,732 08
ALLOY INC (N/C FROM ALLOY ONLINE INC)					
TRADED ON 02/25/02	02/25/02				
TRADED ON 02/25 @ \$14 941					
DEUTSCHE BANC ALEX, BROWN INC.					
LESS COM \$78 & EXP \$ 30					
SOLD 200 SHARES	01/09/01	4,958 12	3,949.04	1,009 08	LT 1,009.08
COST PLUS INC CALIFORNIA					
TRADED ON 02/25 @ \$24 791	02/25/02				
BLAIR, WILLIAM, & COMPANY					
LESS EXP \$ 08					
SOLD 950 SHARES	06/07/01	14,295 29	10,820 41	3,474 88	ST 3,474.88
ALLOY INC					
COM (N/C FROM ALLOY ONLINE INC)					
TRADED ON 02/26 @ \$15 107	02/26/02				
DEUTSCHE BANC ALEX, BROWN INC.					
LESS COM \$57 & EXP \$ 22					
SOLD 400 SHARES	02/06/02	9,826 33	10,284.00	457 67-	ST 457.67-
COST PLUS INC CALIFORNIA					
TRADED ON 02/26/02	02/26/02				
BLAIR, WILLIAM, & COMPANY					
TRADED ON 02/26 @ \$24 566					
LESS EXP \$ 15					
SOLD 900 SHARES	01/17/02	1,910.76	6,863.67	4,952.91-	ST 4,952.91-
LANTRONIX INC					
TRADED ON 02/26 @ \$2 183	02/26/02				
DEUTSCHE BANC ALEX BROWN INC					
LESS COM \$54 & EXP \$ 03					
SOLD 1700 SHARES	02/06/02	3,564 67	9,810 56	6,245.89-	ST 6,245.89-
LANTRONIX INC					
TRADED ON 02/27 @ \$2.156	02/27/02				
DEUTSCHE BANC ALEX BROWN INC.					
LESS COM \$102 & EXP \$ 06					
SOLD 600 SHARES	02/06/02	1,262 98	2,946.00	1,683 02-	ST 1,683.02-
LANTRONIX INC					
TRADED ON 02/28 @ \$2.165	02/28/02				

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER, S22
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER, GMC INVESTMENT OFFICER; DLI
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
GERARD KLAUER, MATTISSON & COMPANY LESS COMH \$36 & EXP \$ 02	02/06/02	7,459.40	11,340 00	3,880.60- ST	3,880.60- ST
SOLD 450 SHARES AMERICAN HEALTHWAYS INC COM (N/C FROM AMERICAN HEALTHCORP INC) TRADED ON 03/04 2 \$16 636 DEUTSCHE BANC ALEX. BROWN INC LESS COMH \$27 & EXP \$.12	03/04/02	7,459.40	11,340 00	3,880.60- ST	3,880.60- ST
SOLD 350 SHARES PENN NATL GAMING INC COM TRADED ON 03/04 2 \$37.09 MERRILL LYNCH, LESS COMH \$21 & EXP \$.20	03/04/02	12,960 58	8,660 91	4,299 67 ST	4,299.67 ST
SOLD 800 SHARES AMERICAN HEALTHWAYS INC COM (N/C FROM AMERICAN HEALTHCORP INC) TRADED ON 03/05 2 \$16.141 DEUTSCHE BANC ALEX. BROWN INC LESS COMH \$48 & EXP \$ 20	03/05/02	12,864.76	15,624 02	2,759 26- ST	2,759.26- ST
SOLD 1650 SHARES GENESIS MICROCHIP INC DEL COM TRADED ON 03/05 2 \$28 217 FIRST UNION CAPITAL MARKETS LESS COMH \$82 50 & EXP \$ 70	03/05/02	46,475.35	62,543.63	16,068 28- ST	16,068.28- ST
SOLD 900 SHARES AMERICAN HEALTHWAYS INC COM (N/C FROM AMERICAN HEALTHCORP INC) TRADED ON 03/06 2 \$16 772 DEUTSCHE BANC ALEX. BROWN INC. LESS COMH \$54 & EXP \$ 23	06/05/01	15,040 66	16,570.75	1,530 09- ST	1,530.09- ST
SOLD 200 SHARES ASM INTL N V COM TRADED ON 03/15 2 \$22 835 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$12	01/17/01 03/15/02	4,555 00	3,101 20	1,453.80 LT	1,453 80 LT
SOLD 100 SHARES	02/20/02	5,293.92	5,106 00	187 92 ST	187 92 ST

BEGINNING DATE 12/31/2001
 ENDING DATE, 12/31/2002

SCHEDULE OF GAINS AND LOSSES FOR TAX PURPOSES TAX YEAR DECI31 07/29/03 PAGE 78

ACCOUNT NUMBER 33-A469-08-0
 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER S22
 ADMINISTRATIVE OFFICER DLI
 TAX OFFICER GMC
 FEDERAL LOSS CARRYOVER ST
 GAR FDN NCB SMALL CAP GROWTH IR
 TAX IDENTIFICATION NUMBER 34-657710
 .00 LT
 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
ACAMBIS PLC SPONSORED ADR TRADED ON 03/15 @ \$53 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$6 & EXP \$ 08	03/15/02				
SOLD 200 SHARES ACTIVISION INC NEW COM TRADED ON 03/15 @ \$29.74 DEUTSCHE BANC ALEX BROWN INC. LESS EXP \$ 09	02/02/01	5,947.91	2,697.56	3,250.35	LT
SOLD 100 SHARES ADVENT SOFTWARE INC TRADED ON 03/15 @ \$58.632 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$6 & EXP \$ 09	09/08/00	5,857.11	6,728.00	870.89	LT
SOLD 200 SHARES ALLIANCE GAMING CORP TRADED ON 03/15 @ \$30.76 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$12 & EXP \$.10	02/06/02	6,139.90	6,008.00	131.90	ST
SOLD 200 SHARES AMERIGROUP CORP TRADED ON 03/15 @ \$26.79 DEUTSCHE BANC ALEX BROWN INC LESS EXP \$ 09	02/20/02	5,357.91	4,624.70	733.21	ST
SOLD 200 SHARES APPLIED FILMS CORP TRADED ON 03/15 @ \$27.30 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$12 & EXP \$ 09	02/06/02	5,447.91	5,922.00	474.09	ST
SOLD 400 SHARES AXCELIS TECHNOLOGIES INC TRADED ON 03/15 @ \$13.05 DEUTSCHE BANC ALEX BROWN INC. LESS EXP \$ 08	01/04/02	5,219.92	6,335.04	1,115.12	ST
SOLD 1000 SHARES CARDIODYNAMICS INTL CORP TRADED ON 03/15/01 DEUTSCHE BANC ALEX BROWN INC	12/05/01	5,222.92	7,416.70	2,193.78	ST

BEGINNING DATE - 12/31/2001 ENDING DATE 12/31/2002

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER - SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER - GMC INVESTMENT OFFICER - DLI
 FEDERAL LOSS CARRYOVER ST 00 LT .00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
COM TRADED ON 03/15 @ \$5 283 DEUTSCHE BANC ALEX. BROWN INC. LESS COMH \$60 & EXP \$.08	11/28/00	4,845 92	3,318 75	1,527.17	LT
COM CORINTHIAN COLLEGES INC TRADED ON 03/15 @ \$48 52 DEUTSCHE BANC ALEX. BROWN INC. LESS COMH \$6 & EXP \$.08	03/15/02	5,587 91	5,142.00	445 91	ST
COM TRADED ON 03/15 @ \$27 94 COST PLUS INC CALIFORNIA DEUTSCHE BANC ALEX. BROWN INC. LESS EXP \$.09	02/06/02	5,227 92	2,706.17	2,521.75	LT
COM CITYC CORP COMH TRADED ON 03/15 @ \$26 14 DEUTSCHE BANC ALEX. BROWN INC. LESS EXP \$.08	09/08/00	4,023 89	4,823 89	284.03	ST
COM SOLD 200 SHARES ELCOR CORP COMH TRADED ON 03/15 @ \$25 60 DEUTSCHE BANC ALEX. BROWN INC. LESS COMH \$12 & EXP \$.08	10/29/01	5,486 91	4,714 39	772.52	LT
COM SOLD 100 SHARES ENTERCOM COMMUNICATIONS CORP TRADED ON 03/15 @ \$54 93 DEUTSCHE BANC ALEX. BROWN INC. LESS COMH \$6 & EXP \$.09	01/17/01	4,872 42	5,873 77	1,001.35	ST
COM SOLD 500 SHARES IDENTIX INC TRADED ON 03/15 @ \$9 805 DEUTSCHE BANC ALEX. BROWN INC. LESS COMH \$30 & EXP \$.08	01/22/02	4,795.92	6,378 12	1,582 20	LT
COM SOLD 200 SHARES INSIGHT ENTERPRISES INC TRADED ON 03/15 @ \$24 04	11/03/00				

ACCOUNT NUMBER 33-469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER - GMC
 TAX IDENTIFICATION NUMBER 34-657710 TAX OFFICER - DLI
 FEDERAL LOSS CARRYOVER ST 00 LT .00
 ADMINISTRATIVE OFFICER: S22
 INVESTMENT OFFICER: DLI
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL STATE GAIN/LOSS	STATE GAIN/LOSS
DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$12 & EXP \$.08	02/01/02	5,597.91	7,067.91	1,470.00 - ST	1,470.00 - ST
SOLD 300 SHARES INTRADO INC	03/15/02				
DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$18 & EXP \$.09	10/30/01	9,341.93	4,365.91	23.98 - ST	23.98 - ST
SOLD 100 SHARES MERCURY GEN CORP NEW COM	03/15/02				
DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$6 & EXP \$.07	12/11/01	5,243.92	6,386.59	1,142.67 - ST	1,142.67 - ST
SOLD 400 SHARES MIDWAY GAMES INC CGH	03/15/02				
DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$24 & EXP \$.08	01/16/01	4,122.93	6,312.58	2,189.65 - LT	2,189.65 - LT
SOLD 100 SHARES OSI PHARMACEUTICALS INC COM	03/15/02				
DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$6 & EXP \$.07	01/29/02	5,244.92	5,164.07	80.85 ST	80.85 ST
SOLD 500 SHARES OMNIVISION TECHNOLOGIES INC COM	02/06/02	4,167.93	6,230.00	2,062.07 - ST	2,062.07 - ST
DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$30 & EXP \$.08	02/06/02	5,149.92	5,962.00	812.08 - ST	812.08 - ST
SOLD 200 SHARES PHARMACEUTICAL RESOURCES INC COM	03/15/02				
DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$12 & EXP \$.07	02/06/02	5,149.92	5,962.00	812.08 - ST	812.08 - ST
SOLD 200 SHARES PRIORITY HEALTHCARE CORP CL B	03/15/02				
DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$12 & EXP \$.07	03/15/02				
SOLD 200 SHARES PRIORITY HEALTHCARE CORP CL B	03/15/02				

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GNC INVESTMENT OFFICER: DLI
 TAX IDENTIFICATION NUMBER 34-657710 ST 00 LT
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
DEUTSCHE BANC ALEX BROWN INC LESS COMM \$12 & EXP \$.08	01/10/02	4,561 53	6,292 00	1,730 47- ST	1,730 47- ST
SOLD 400 SHARES SCH MICROSYSTEMS INC COM TRADED ON 03/15 @ \$11 464 DEUTSCHE BANC ALEX BROWN INC LESS COMM \$24 & EXP \$ 07	03/15/02	4,561 53	6,292 00	1,730 47- ST	1,730 47- ST
SOLD 400 SHARES SONICWALL INC TRADED ON 03/15 @ \$13 45 COM DEUTSCHE BANC ALEX BROWN INC. LESS EXP \$.09	09/08/00	5,379.91	13,106.00	7,726 09- LT	7,726 09- LT
DEUTSCHE BANC ALEX BROWN INC TRADED ON 03/15 @ \$12.58 COM LESS EXP \$ 08	03/15/02	5,031 92	6,259.52	1,227.60- ST	1,227.60- ST
SOLD 600 SHARES THERAGENICS CORP TRADED ON 03/15 @ \$8 57 COM DEUTSCHE BANC ALEX BROWN INC LESS COMM \$36 & EXP \$ 08	06/12/01	5,105 92	7,471 14	2,365 22- ST	2,365 22- ST
SOLD 200 SHARES 100 INC TRADED ON 03/15 @ \$30 05 COM DEUTSCHE BANC ALEX BROWN INC LESS COMM \$12 & EXP \$ 10	09/08/00	5,997 90	4,783.58	1,214 32 LT	1,214 32 LT
SOLD 400 SHARES URLOGIX INC TRADED ON 03/15 @ \$14.94 COM DEUTSCHE BANC ALEX BROWN INC LESS COMM \$24 & EXP \$.09	05/11/01	5,951 91	10,359.00	4,407 09- ST	4,407 09- ST
SOLD 300 SHARES VIRAGE LOGIC CORPORATION COM TRADED ON 03/15 @ \$15.78 DEUTSCHE BANC ALEX BROWN INC	01/08/02	4,715 92	6,618 00	1,902 08- ST	1,902 08- ST

ACCOUNT NUMBER 33-A469-08-0
 ACCOUNT TYPE CHARITABLE TRUST
 FEDERAL LOSS CARRYOVER ST
 TAX IDENTIFICATION NUMBER 34-6577710
 TAX OFFICER: GMC INVESTMENT OFFICER - DLL
 ADMINISTRATIVE OFFICER: SS2
 ADMINISTRATIVE OFFICER: DLL
 BEGINNING DATE 12/31/2001
 ENDING DATE: 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COM \$18 & EXP \$ 08					
SOLD 400 SHARES	01/03/02	5,041 25	6,446 00	1,404.75- ST	1,404 75- ST
VISIONICS CORP DEL COM	03/15/02				
TRADED ON 03/15 @ \$12 99					
DEUTSCHE BANC ALEX BROWN INC					
LESS COM \$154 67 & EXP \$.08					
SOLD 1000 SHARES	01/02/02	5,051.92	6,994 90	1,942 98- ST	1,942.98- ST
VITRIA TECHNOLOGY INC COM	03/15/02				
TRADED ON 03/15 @ \$5 052					
DEUTSCHE BANC ALEX BROWN INC					
LESS EXP \$ 08					
SOLD 600 SHARES	11/30/01	4,911 94	5,816 16	904.22- ST	904 22- ST
WILD OATS MARKETS INC COM	03/15/02				
TRADED ON 03/15 @ \$8 246					
DEUTSCHE BANC ALEX BROWN INC.					
LESS COM \$36 & EXP \$ 08					
SOLD 100 SHARES	12/22/00	3,841.94	1,496 45	2,345 49 LT	2,345.49 LT
ZORAN CORP COM	03/15/02				
TRADED ON 03/15 @ \$38 42					
DEUTSCHE BANC ALEX BROWN INC					
LESS EXP \$ 06					
SOLD 300 SHARES	11/07/01	8,831 86	6,364.23	2,467.63 ST	2,467.63 ST
AMERIGROUP CORP COM	03/18/02				
TRADED ON 03/18 @ \$29 50					
DEUTSCHE BANC ALEX BROWN INC.					
LESS COM \$18 & EXP \$ 14					
SOLD 200 SHARES	02/20/02	4,257 93	3,582 00	675 93 ST	675 93 ST
PIER 1 IMPORTS INC COM	03/18/02				
TRADED ON 03/18 @ \$21 35					
DEUTSCHE BANC ALEX BROWN INC					
LESS COM \$12 & EXP \$ 07					
SOLD 3700 SHARES	02/06/02	44,365 29	43,713.76	651 53 ST	651 53 ST
ATI TECHNOLOGIES INC COM	03/20/02				
TRADED ON 03/20 @ \$12 04					
HERRILL LYNCH,					

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDM NCB SMALL CAP GROWTH IR TAX OFFICER - GNC ADMINISTRATIVE OFFICER S52
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$185 & EXP \$ 67					
SOLD 700 SHARES SPECTRALINK CORP	08/20/01	6,432.90	10,271.57	3,838.67- ST	3,838.67- ST
TRADED ON 03/22 @ \$9.25 COMH					
DEUTSCHE BANK ALEX BROWN INC.					
LESS COMH \$42 & EXP \$ 10					
SOLD 1400 SHARES SPECTRALINK CORP	02/06/02	13,240.02	16,996.07	3,756.05- ST	3,756.05- ST
TRADED ON 03/25 @ \$9.517 COMH					
DEUTSCHE BANK ALEX BROWN INC					
LESS COMH \$84 & EXP \$ 20					
SOLD 800 SHARES PIXELWORKS INC	04/20/01	10,315.68	17,496.00	7,180.32- ST	7,180.32- ST
TRADED ON 03/20 @ \$12.944 COMH					
KNIGHT SECURITIES BROADCOURT CAP					
LESS COMH \$40 & EXP \$ 16					
SOLD 2100 SHARES SONICMALL INC	02/20/02	28,390.10	38,573.30	2,060.68- ST	2,060.68- ST
TRADED ON 03/26 @ \$13.569 COMH					
MERRILL LYNCH,					
LESS COMH \$105 & EXP \$ 43					
SOLD 500 SHARES PIXELWORKS INC	04/20/01	6,172.00	10,935.00	4,763.00- ST	4,763.00- ST
TRADED ON 03/27 @ \$12.394 COMH					
KNIGHT SECURITIES BROADCOURT CAP					
LESS COMH \$25 & EXP \$ 10					
SOLD 2000 SHARES TARD PHARMACEUTICAL INDS LTD	02/20/02	56,525.60	55,224.78	1,300.82 ST	1,300.82 ST
TRADED ON 03/28 @ \$28.322 ORD					
DEUTSCHE BANK ALEX BROWN INC					
LESS COMH \$120					
SOLD 400 SHARES PIXELWORKS INC	04/20/01	5,022.32	8,748.00	3,725.68- ST	3,725.68- ST
TRADED ON 03/28 @ \$12.606 COMH					
KNIGHT SECURITIES BROADCOURT CAP					

BEGINNING DATE - 12/31/2001
 ENDING DATE - 12/31/2002
 ACCOUNT NUMBER 35-A469-08-0
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 TAX OFFICER: GNC
 INVESTMENT OFFICER DLI
 ADMINISTRATIVE OFFICER S22
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TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$20 & EXP \$.08 SOLD 600 SHARES PRIORITY HEALTHCARE CORP CL B TRADED ON 03/28 @ \$26.14 DEUTSCHE BANC ALEX. BROWN INC. LESS COMH \$36 & EXP \$ 24	02/06/02	15,647.76	17,886.00	2,238 24- ST	2,238.24- ST
SOLD 1650 SHARES ATLANTIC COAST AIRLINES HLDGS INC COMH TRADED ON 04/01 @ \$22.69 RAYMOND JAMES & ASSOCIATES, INC. LESS COMH \$82 50 & EXP \$1 14	02/06/02	37,651.70	35,857 49	1,255 85- ST	1,255.85- ST
SOLD 150 SHARES MATRIXONE INC COMH TRADED ON 04/01 @ \$8.80 DEUTSCHE BANC ALEX. BROWN INC. LESS COMH \$9 & EXP \$ 04	01/29/02	1,310.96	2,414 81	1,103 85- ST	1,103 85- ST
SOLD 3200 SHARES MATRIXONE INC COMH TRADED ON 04/01 @ \$8 50 LESS COMH \$192 & EXP \$ 82 DEUTSCHE BANC ALEX. BROWN INC	03/08/02	27,007 18	44,736 28	17,729 10- ST	17,729.10- ST
SOLD 600 SHARES PIXELWORKS INC COMH TRADED ON 04/01 @ \$12 595 KNIGHT SECURITIES BROADCOURT CAP LESS COMH \$30 & EXP \$.23	04/20/01	7,527.13	13,122.00	5,594 87- ST	5,594 87- ST
SOLD 1250 SHARES PRIORITY HEALTHCARE CORP CL B TRADED ON 04/01 @ \$26 573 DEUTSCHE BANC ALEX. BROWN INC LESS COMH \$75 & EXP \$1	02/06/02	33,140 75	35,047 82	1,907 07- ST	1,907 07- ST
SOLD 400 SHARES VISIONICS CORP DEL COMH TRADED ON 04/01 @ \$11 252 DEUTSCHE BANC ALEX. BROWN INC.	01/03/02	4,476.82	6,446.00	1,969 18- ST	1,969.18- ST

ACCOUNT NUMBER 33-A469-08-0
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST 00 LT
 TAX OFFICER GMC INVESTMENT OFFICER DLI
 ADMINISTRATIVE OFFICER: SS2
 00
 BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$24 & EXP \$ 14					
SOLD 300 SHARES	02/06/02	3,536.23	4,927 00	1,390 77- ST	1,390.77- ST
PIXELWORKS INC	04/02/02				
TRADED ON 04/02 @ \$11 837					
KNIGHT SECURITIES BROADCOURT CAP					
LESS COMH \$15 & EXP \$ 11					
SOLD 400 SHARES	01/03/02	4,340 82	6,446 00	2,105 18- ST	2,105.18- ST
VISIONICS CORP DEL	04/02/02				
TRADED ON 04/02 @ \$10 912					
DEUTSCHE BANC ALEX BROWN INC					
LESS COMH \$24 & EXP \$ 14					
SOLD 2100 SHARES	12/20/01	26,301 49	29,887 42	3,585.93- ST	3,585 93- ST
C-COR NET CORP COM	04/03/02				
TRADED ON 04/03 @ \$12 584					
DEUTSCHE BANC ALEX BROWN INC.					
LESS COMH \$126 & EXP \$ 80					
SOLD 700 SHARES	02/20/02	7,171 77	8,785.00	1,613 23- ST	1,613 23- ST
PIXELWORKS INC	04/03/02				
TRADED ON 04/03 @ \$10 295					
KNIGHT SECURITIES BROADCOURT CAP					
LESS COMH \$35 & EXP \$ 22					
SOLD 950 SHARES	01/03/02	9,653 13	15,158 05	5,504.92- ST	5,504 92- ST
VISIONICS CORP DEL	04/03/02				
TRADED ON 04/03 @ \$10 221					
DEUTSCHE BANC ALEX BROWN INC					
LESS COMH \$57 & EXP \$ 30					
SOLD 6950 SHARES	02/20/02	15,132 46	40,388.60	25,256 14- ST	25,256 14- ST
VITRIA TECHNOLOGY INC	04/05/02				
TRADED ON 04/05 @ \$2 227					
CREDIT SUISSE FIRST BOSTON CORP.					
LESS COMH \$347 50 & EXP \$ 47					
SOLD 600 SHARES	10/04/01	17,633 88	18,594 00	960 12- ST	960.12- ST
O REILLY AUTOMOTIVE INC	04/09/02				
TRADED ON 04/09 @ \$29 45					
DEUTSCHE BANC SECURITIES, INC.					
LESS COMH \$36 & EXP \$ 54					

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 35-469-08-0 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER, GNC
 FEDERAL LOSS CARRYOVER ST .00 LT
 ADMINISTRATIVE OFFICER SS2 ADMINISTRATIVE OFFICER DLI
 FEDERAL LOSS CARRYOVER ST .00 LT

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 600 SHARES O REILLY AUTOMOTIVE INC TRADED ON 04/10 @ \$29.137 DEUTSCHE BANK SECURITIES, INC LESS COMH \$36 & EXP \$.53	10/04/01	17,445 73	18,594 00	1,148 27- ST	1,148 27- ST
SOLD 1000 SHARES RESPIRONICS INC COM TRADED ON 04/16 @ \$32.647 COMEN & CO LESS COMH \$50 & EXP \$.99	04/09/01	32,596 31	29,113.20	3,483 11 LT	3,483 11 LT
SOLD 550 SHARES RESPIRONICS INC COM TRADED ON 04/17 @ \$32.109 COMEN & CO LESS COMH \$27 50 & EXP \$ 54	02/20/02	17,632 13	17,162 50	469.63 ST	469.63 ST
SOLD 1100 SHARES CAREER EDUCATION CORP TRADED ON 04/18 @ \$39.63 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$66 & EXP \$1.32	02/06/02	43,525 68	11,695 62	32,249 74 ST	32,249 74 ST
SOLD 1350 SHARES CORINTHIAN COLLEGES INC TRADED ON 04/18 @ \$50.401 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$81 & EXP \$2.05	02/20/02	67,958 98	48,529 00	2,227 49 ST	2,227 49 ST
SOLD 1950 SHARES ASPEN TECHNOLOGY INC COM TRADED ON 04/24 @ \$15.043 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$117 & EXP \$.89	03/25/02	29,215 96	44,912 12	15,696 16- ST	15,696 16- ST
SOLD 10 SHARES JETBLUE AIRWAYS CORP TRADED ON 04/25 @ \$44.94 DEUTSCHE BANK SECURITIES, INC LESS EXP \$.02	04/11/02	449 38	270 00	179 38 ST	179.38 ST
SOLD 100 SHARES APPLIED FILMS CORP TRADED ON 04/25/02	02/06/02	2,568 92	2,961.00	392.08- ST	392.08- ST

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

ACCOUNT NUMBER 35-469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER, GMC INVESTMENT OFFICER - DLI
 FEDERAL LOSS CARRYOVER ST .00 LT .00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 04/25 04/25/02 SOLD 100 SHARES CARDIODYNAMICS INTL CORP COM	12/05/01	392 98	738.90	345.92- ST	345.92- ST
TRADED ON 04/25 04/25/02 SOLD 100 SHARES DEUTSCHE BANK SECURITIES, INC LESS COM \$6 & EXP \$.08	12/05/01	384 90	738 90	354 00- ST	354.00- ST
TRADED ON 04/25 04/25/02 SOLD 100 SHARES DEUTSCHE BANK SECURITIES, INC LESS COM \$6 & EXP \$.02	12/05/01	384 90	738 90	354 00- ST	354.00- ST
TRADED ON 04/25 04/25/02 SOLD 400 SHARES DIRECT FOCUS INC COM	02/06/02	16,516 58	11,206 99	5,309.59 ST	5,309.59 ST
TRADED ON 04/25 04/25/02 SOLD 200 SHARES DEUTSCHE BANK SECURITIES, INC LESS COM \$24 & EXP \$.50	02/20/02	5,017 84	5,737 00	719.16- ST	719.16- ST
TRADED ON 04/26 04/26/02 SOLD 100 SHARES APPLIED FILMS CORP COM	02/20/02	2,508 92	2,408 00	100 92 ST	100.92 ST
TRADED ON 04/26 04/26/02 SOLD 300 SHARES DEUTSCHE BANK SECURITIES, INC LESS COM \$6 & EXP \$.08	12/05/01	1,131 98	2,216 70	1,084.72- ST	1,084.72- ST
TRADED ON 04/26 04/26/02 SOLD 100 SHARES APPLIED FILMS CORP COM	07/13/01	2,500 07	2,040 00	460 07 ST	460 07 ST

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER, GMC
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 04/29 @ \$25.061 DEUTSCHE BANK SECURITIES, INC LESS COMH \$6 & EXP \$ 08	12/05/01	1,272.72	2,955.60	1,682.88 - ST	
SOLD 400 SHARES CARDIODYNAMICS INTL CORP COM	04/29/02				
TRADED ON 04/29 @ \$3.261 DEUTSCHE BANK SECURITIES, INC LESS COMH \$24 & EXP \$ 04	07/13/01	624.42	510.00	114.42 ST	
SOLD 25 SHARES APPLIED FILMS CORP COM	04/30/02				
TRADED ON 04/30 @ \$25.037 DEUTSCHE BANK SECURITIES, INC LESS COMH \$1.50 & EXP \$ 02	12/05/01	1,266.20	2,955.60	1,689.40 - ST	
SOLD 400 SHARES CARDIODYNAMICS INTL CORP COM	04/30/02				
TRADED ON 04/30 @ \$3.225 DEUTSCHE BANK SECURITIES, INC LESS COMH \$24 & EXP \$ 04	02/20/02	17,148.71	26,011.34	8,862.63 - ST	
SOLD 900 SHARES INTEGRA LIFESCIENCES CORP COM NEW	04/30/02				
TRADED ON 04/30 @ \$19.114 DEUTSCHE BANK SECURITIES, INC LESS COMH \$54 & EXP \$ 52	02/06/02	18,568.14	10,404.00	8,164.14 ST	
SOLD 900 SHARES MOVIE GALLERY INC COM	04/30/02				
TRADED ON 04/30 @ \$20.681 KNIGHT SECURITIES BROADCOURT CAP LESS COMH \$45 & EXP \$ 57	02/06/02	26,459.14	18,657.50	7,801.64 ST	
SOLD 650 SHARES HUGHS SUPPLY INC COM	04/30/02				
TRADED ON 04/30 @ \$40.767 DEUTSCHE BANK SECURITIES, INC LESS COMH \$39 & EXP \$.80	02/06/02	6,969.79	7,530.00	560.21 - ST	
SOLD 500 SHARES OAK TECHNOLOGY INC COM TRADED ON 04/30 @ \$13.94	04/30/02				

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER: GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710 ST
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
DEUTSCHE BANK SECURITIES, INC. LESS EXP \$ 21					
SOLD 450 SHARES	02/06/02	10,718.67	7,947.00	2,771.67	ST
PIER 1 IMPORTS INC					
TRADED ON 04/30 2 \$23.88	04/30/02				
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$27 & EXP \$.35					
SOLD 25 SHARES	07/13/01	611.61	510.00	101.61	ST
APPLIED FILMS CORP					
TRADED ON 05/01 2 \$24.525	05/01/02				
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$1.50 & EXP \$.02					
SOLD 200 SHARES	12/05/01	605.52	1,477.80	872.28	ST
CARDIODYNAMICS INTL CORP					
TRADED ON 05/01 2 \$3.087	05/01/02				
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$12 & EXP \$.02					
SOLD 1700 SHARES	06/19/01	32,896.72	32,730.32	166.40	ST
INTEGRA LIFESCIENCES CORP					
TRADED ON 05/01 2 \$19.411	05/01/02				
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$102 & EXP \$1					
SOLD 1600 SHARES	12/07/01	19,054.30	24,440.44	5,386.14	ST
MIDWAY GAMES INC					
TRADED ON 05/01 2 \$11.969	05/01/02				
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$96 & EXP \$ 58					
SOLD 800 SHARES	02/06/02	15,743.68	8,493.59	7,250.09	ST
MOVIE GALLERY INC					
TRADED ON 05/01 2 \$19.73	05/01/02				
KNIGHT SECURITIES BROADCAST CAP					
LESS COMH \$40 & EXP \$ 48					
SOLD 200 SHARES	12/05/01	590.30	1,477.80	887.50	ST
CARDIODYNAMICS INTL CORP					
TRADED ON 05/02 2 \$3.011	05/02/02				

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GNC ADMINISTRATIVE OFFICER: SS2
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST
 00 LT
 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
DEUTSCHE BANK SECURITIES, INC LESS COMH \$12 & EXP \$ 02	06/18/01	3,895 54	3,844 92	50 62	ST 50.62
SOLD 200 SHARES INTEGRA LIFESCIENCES CORP COM NEW	05/02/02				
TRADED ON 05/02 @ \$19.538 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$12 & EXP \$ 12	07/12/01	11,800 86	5,930 12	5,870 74	ST 5,870.74
SOLD 600 SHARES MOVIE GALLERY INC COM	05/02/02				
TRADED ON 05/02 @ \$19 718 KNIGHT SECURITIES BROADCOURT CAP LESS COMH \$30 & EXP \$ 36	03/13/02	18,124.60	31,253.90	13,129.30	ST 13,129.30
SOLD 1150 SHARES ADMINISTRATF INC COM	05/03/02				
TRADED ON 05/03 @ \$15 821 DEUTSCHE BANK SECURITIES, INC LESS COMH \$69 & EXP \$.55	12/05/01	4,997 84	12,172.95	7,175.11	ST 7,175.11
SOLD 1700 SHARES CARDIODYNAMICS INTL CORP COM	05/03/02				
TRADED ON 05/03 @ \$3 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$102 & EXP \$ 16	11/20/01	4,335 86	2,668 16	1,667.70	ST 1,667.70
SOLD 100 SHARES DIRECT FOCUS INC COM	05/03/02				
TRADED ON 05/03 @ \$43 42 DEUTSCHE BANK SECURITIES, INC LESS COMH \$ 6 & EXP \$ 14	02/20/02	5,664 90	5,028 00	636.90	ST 636.90
SOLD 300 SHARES FINISH LINE INC CL A TRADED ON 05/03 @ \$18 943	05/03/02				
DEUTSCHE BANK SECURITIES, INC LESS COMH \$18 & EXP \$ 18	07/12/01	28,648 81	13,722 33	14,926 48	ST 14,926.48
SOLD 1450 SHARES MOVIE GALLERY INC COM	05/03/02				
TRADED ON 05/03 @ \$19 808 KNIGHT SECURITIES BROADCOURT CAP					

ACCOUNT NUMBER 33-469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GNC INVESTMENT OFFICER: DLI
 TAX IDENTIFICATION NUMBER 34-657710
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 900 SHARES HUGHES SUPPLY INC COM	07/05/01	32,447.71	21,460.44	10,987.27	10,987.27
TRADED ON 05/08/02 @ \$36.14 DEUTSCHE BANK SECURITIES, INC LESS COM \$54 & EXP \$ 98	05/08/02				
SOLD 2000 SHARES WILD OATS MARKETS INC COM	02/20/02	28,644.73	18,154.23	10,490.50	10,490.50
TRADED ON 05/08 @ \$14.382 DEUTSCHE BANK SECURITIES, INC. LESS COM \$120 & EXP \$.87	05/17/02				
SOLD 500 SHARES ACTION PERFORMANCE COS INC COM	02/28/02	11,749.14	11,925.64	176.50-	176.50-
TRADED ON 05/17 @ \$39.225 DEUTSCHE BANK SECURITIES, INC. LESS COM \$18 & EXP \$.36	05/17/02				
SOLD 250 SHARES ACTION PERFORMANCE COS INC COM	02/21/02	9,849.05	9,669.45	179.60	179.60
TRADED ON 05/17 @ \$39.457 DEUTSCHE BANK SECURITIES, INC. LESS COM \$15 & EXP \$ 30	05/17/02				
SOLD 100 SHARES AMERICAN WOODMARK CORP COM	02/20/02	6,813.79	5,859.00	954.79	954.79
TRADED ON 05/20 @ \$68.20 DEUTSCHE BANK SECURITIES, INC LESS COM \$6 & EXP \$ 21	05/20/02				
SOLD 250 SHARES AMERICGROUP CORP COM	11/07/01	6,442.30	5,303.53	1,138.77	1,138.77
TRADED ON 05/20 @ \$25.77 DEUTSCHE BANK SECURITIES, INC. LESS EXP \$ 20	05/20/02				
SOLD 100 SHARES BIORELIANCE CORP COM	02/06/02	2,503.92	1,606.00	897.92	897.92
TRADED ON 05/20 @ \$25.10 DEUTSCHE BANK SECURITIES, INC. LESS COM \$6 & EXP \$ 08	05/20/02				
SOLD 250 SHARES C H ROBINSON WORLDWIDE INC COM	09/08/00	8,514.74	7,351.41	1,163.33	1,163.33

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER. SS2
 ACCOUNT TYPE CHARITABLE TRUST TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER. DLI
 BEGINNING DATE. 12/31/2001 ENDING DATE: 12/31/2002

FEDERAL LOSS CARRYOVER ST 00
 FEDERAL STATE GAIN/LOSS FEDERAL STATE GAIN/LOSS

DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 05/20 @ \$39.06 DEUTSCHE BANK SECURITIES, INC. LESS EXP \$ 26	01/09/02	3,828.88	5,051.00	1,222.12-	1,222.12- ST
SOLD 100 SHARES DUPONT PHOTOMASKS INC COM	05/20/02	3,828.88	5,051.00	1,222.12-	1,222.12- ST
TRADED ON 05/20 @ \$38.35 DEUTSCHE BANK SECURITIES, INC. LESS COM \$6 & EXP \$.12	05/21/01	4,916.85	6,319.67	741.58-	741.58- ST
SOLD 300 SHARES EPIQ SYS INC COM (N/C FROM ELECTRONIC PROCESSING INC)	05/20/02	4,916.85	6,319.67	741.58-	741.58- ST
TRADED ON 05/20 @ \$16.45 DEUTSCHE BANK SECURITIES, INC. LESS COM \$18 & EXP \$ 15	04/30/02	7,334.77	7,186.96	147.81	147.81 ST
SOLD 150 SHARES MERCURY GEN CORP NEW COM	05/20/02	7,334.77	7,186.96	147.81	147.81 ST
TRADED ON 05/20 @ \$48.96 DEUTSCHE BANK SECURITIES, INC. LESS COM \$9 & EXP \$ 23	12/31/01	12,557.62	9,285.74	3,271.88	3,271.88 ST
SOLD 1050 SHARES OMNIVISION TECHNOLOGIES INC COM	05/20/02	12,557.62	9,285.74	3,271.88	3,271.88 ST
TRADED ON 05/20 @ \$12.02 DEUTSCHE BANK SECURITIES, INC. LESS COM \$63 & EXP \$ 38	05/21/01	6,894.79	3,811.00	3,083.79	3,083.79 ST
SOLD 100 SHARES PANERA BREAD CO CL A	05/20/02	6,894.79	3,811.00	3,083.79	3,083.79 ST
TRADED ON 05/20 @ \$69.01 DEUTSCHE BANK SECURITIES, INC. LESS COM \$6 & EXP \$ 21	05/07/01	4,393.86	3,636.07	757.79	757.79 LT
SOLD 200 SHARES PHARMACEUTICAL RESOURCES INC COM	05/20/02	4,393.86	3,636.07	757.79	757.79 LT
TRADED ON 05/20 @ \$22.03 DEUTSCHE BANK SECURITIES, INC. LESS COM \$12 & EXP \$ 14	04/09/02	3,452.89	3,789.90	337.01-	337.01- ST
SOLD 150 SHARES QUICKSILVER INC COM	05/20/02	3,452.89	3,789.90	337.01-	337.01- ST



BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-A469-08-0
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR
 ADMINISTRATIVE OFFICER SS2
 TAX IDENTIFICATION NUMBER 34-6577710
 TAX OFFICER: GMC
 INVESTMENT OFFICER DLI
 FEDERAL LOSS CARRYOVER ST 00 LT .00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 05/20 2 \$23 08 DEUTSCHE BANK SECURITIES, INC LESS COMH \$9 & EXP \$ 11					
SOLD 400 SHARES TELETECH HOLDINGS INC COMH	01/28/02	4,791.85	6,259.52	1,467.67	ST
TRADED ON 05/20 2 \$11 98 DEUTSCHE BANK SECURITIES, INC LESS EXP \$ 15					
SOLD 550 SHARES THERAGENICS CORP COMH	06/12/01	4,680 35	6,776.52	2,096 17	ST
TRADED ON 05/20 2 \$8.57 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$33 & EXP \$ 15					
SOLD 150 SHARES TOD INC COMH	09/08/00	5,045 84	3,587.68	1,458 16	LT
TRADED ON 05/20 2 \$33 70 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$9 & EXP \$.16					
SOLD 200 SHARES U S FREIGHTWAYS CORP COMH COMH	01/05/01	7,065 78	7,305 42	239 64	LT
TRADED ON 05/20 2 \$35.33 DEUTSCHE BANK SECURITIES, INC. LESS EXP \$ 22					
SOLD 300 SHARES UROLOGIX INC COMH	05/10/01	4,049.87	7,731 00	3,681 13	LT
TRADED ON 05/20 2 \$13.56 DEUTSCHE BANK SECURITIES, INC LESS COMH \$18 & EXP \$ 13					
SOLD 250 SHARES VERITAS DGC INC COM (NEW) COMH	09/08/00	4,507.36	7,218 45	2,911.09	LT
TRADED ON 05/20 2 \$17 29 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$15 & EXP \$.14					
SOLD 200 SHARES WINNEBAGO INDS INC COMH	01/28/02	9,745 70	8,434 02	1,311 68	ST
TRADED ON 05/20 2 \$48 79 DEUTSCHE BANK SECURITIES, INC.					

BEGINNING DATE: 12/31/2001

ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GMC ADMINISTRATIVE OFFICER. DLI
 TAX IDENTIFICATION NUMBER 34-657710 ST FEDERAL LOSS CARRYOVER

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$12 & EXP \$ 30					
SOLD 200 SHARES	05/14/01	3,469 13	4,646 85	1,177.72- LT	1,177.72- LT
BUCA INC					
TRADED ON 05/23 @ \$17.406	05/23/02				
COMH					
MC DONALD & COMPANY SECURITIES INC.					
LESS COMH \$12 & EXP \$.11					
SOLD 550 SHARES	05/02/02	9,328 26	10,441 75	1,113 49- ST	1,113 49- ST
GYMBOREE CORP					
TRADED ON 05/23 @ \$17.021	05/23/02				
COMH					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$33 & EXP \$ 29					
SOLD 250 SHARES	05/25/01	8,751 43	5,214 38	1,400 57 ST	1,400 57 ST
PENN NATL GAMING INC					
TRADED ON 05/23 @ \$35.066	05/23/02				
COMH					
BEAR, STEARNS SECURITIES CORP					
LESS COMH \$15 & EXP \$ 27					
SOLD 300 SHARES	02/06/02	6,367 51	4,867 27	1,500.24 ST	1,500 24 ST
PIER 1 IMPORTS INC					
TRADED ON 05/23 @ \$21.285	05/23/02				
COMH					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$18 & EXP \$ 20					
SOLD 350 SHARES	04/09/02	7,678.80	8,843 10	1,164 30- ST	1,164.30- ST
QUICKSILVER INC COMH					
TRADED ON 05/23 @ \$22	05/23/02				
COMH					
DEUTSCHE BANK SECURITIES, INC					
LESS COMH \$21 & EXP \$ 24					
SOLD 300 SHARES	05/14/01	5,155 67	6,168 69	1,013 02- LT	1,013 02- LT
BUCA INC					
TRADED ON 05/24 @ \$17.246	05/24/02				
COMH					
DEUTSCHE BANK SECURITIES, INC					
LESS COMH \$18 & EXP \$.16					
SOLD 500 SHARES	07/13/01	8,469.74	10,200 00	1,730 26- ST	1,730.26- ST
APPLIED FILMS CORP					
TRADED ON 05/29 @ \$17	05/29/02				
COMH					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$30 & EXP \$ 26					

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER . GMC INVESTMENT OFFICER . DLI
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 200 SHARES APPLIED FILMS CORP TRADED ON 05/29/02 COM LESS COMH \$12 & EXP \$ 11	07/13/01	3,385 83	4,080 00	694 17- ST	694 17- ST
SOLD 1400 SHARES MIDWAY GAMES INC TRADED ON 05/29/02 COM LESS COMH \$12 & EXP \$ 11	04/30/02	14,217.96	17,868 11	3,650.15- ST	3,650 15- ST
SOLD 1350 SHARES PDF SOLUTIONS INC TRADED ON 05/29/02 COM LESS COMH \$84 & EXP \$ 44	02/06/02	13,837 08	26,942 85	13,105 77- ST	13,105 77- ST
SOLD 200 SHARES APPLIED FILMS CORP TRADED ON 05/30/02 COM LESS COMH \$67.50 & EXP \$ 42	07/13/01	3,281 12	4,080 00	798 88- ST	798 88- ST
SOLD 400 SHARES MIDWAY GAMES INC TRADED ON 05/30/02 COM LESS COMH \$12 & EXP \$ 10	02/06/02	4,054 79	4,364 00	309 21- ST	309 21- ST
SOLD 3300 SHARES SEACHANGE INTL INC TRADED ON 05/30/02 COM LESS COMH \$24 & EXP \$ 13	05/15/02	29,055 94	42,824 65	13,768 71- ST	13,768.71- ST
SOLD 300 SHARES APPLIED FILMS CORP TRADED ON 05/31/02 COM LESS COMH \$198 & EXP \$ 89	07/17/01	4,856 85	5,910 84	1,053.99- ST	1,053.99- ST
SOLD 250 SHARES DEUTSCHE BANK SECURITIES, INC. TRADED ON 05/31 & EXP \$ 15 LESS COMH \$18 & EXP \$ 15	11/07/01	7,242 91	5,303 52	1,939 39 ST	1,939 39 ST

ACCOUNT NUMBER 35-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GMC ADMINISTRATIVE OFFICER. SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER LT
 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
AMERIGROUP CORP TRADED ON 06/03 @ \$29.03 CANTOR FITZGERALD & CO. LESS COMH \$15 & EXP \$ 22	11/07/01	7,249.78	5,303.53	1,946.25	ST
AMERIGROUP CORP TRADED ON 06/04 @ \$29.05 CANTOR FITZGERALD & CO. LESS COMH \$12.50 & EXP \$.22	06/04/02	7,249.78	5,303.53	1,946.25	ST
SOLD 900 SHARES ADVENT SOFTWARE INC TRADED ON 06/04 @ \$36.367 BANC/AMERICA SECUR LLC, LESS COMH \$54 & EXP \$ 99	02/20/02	32,675.94	55,016.00	3,756.02	ST
ADVENT SOFTWARE INC TRADED ON 06/04 @ \$36.367 BANC/AMERICA SECUR LLC, LESS COMH \$54 & EXP \$ 99	06/04/02	32,675.94	55,016.00	3,756.02	ST
SOLD 200 SHARES CARDIODYNAMICS INTL CORP TRADED ON 06/05 @ \$3.124 DEUTSCHE BANK SECURITIES, INC LESS COMH \$12 & EXP \$ 02	11/30/01	612.94	1,411.14	798.20	ST
CARDIODYNAMICS INTL CORP TRADED ON 06/05 @ \$3.124 DEUTSCHE BANK SECURITIES, INC LESS COMH \$12 & EXP \$ 02	06/05/02	612.94	1,411.14	798.20	ST
SOLD 3300 SHARES GLOBAL INDUSTRIES TRADED ON 06/05 @ \$6.354 DEUTSCHE BANK SECURITIES, INC LESS COMH \$198 & EXP \$ 64	03/22/02	20,770.22	30,709.20	9,938.98	ST
GLOBAL INDUSTRIES TRADED ON 06/05 @ \$6.354 DEUTSCHE BANK SECURITIES, INC LESS COMH \$198 & EXP \$ 64	06/05/02	20,770.22	30,709.20	9,938.98	ST
SOLD 700 SHARES CARDIODYNAMICS INTL CORP TRADED ON 06/06 @ \$3.143 DEUTSCHE BANK SECURITIES, INC LESS COMH \$42 & EXP \$ 07	12/17/01	2,158.17	4,758.53	2,600.36	ST
CARDIODYNAMICS INTL CORP TRADED ON 06/06 @ \$3.143 DEUTSCHE BANK SECURITIES, INC LESS COMH \$42 & EXP \$ 07	06/06/02	2,158.17	4,758.53	2,600.36	ST
SOLD 3450 SHARES CITYC CORP COM TRADED ON 06/06 @ \$11.861 PIPER JAFFRAY INC. LESS COMH \$172.50 & EXP \$1.24	02/20/02	40,749.13	53,745.01	8,869.11	ST
CITYC CORP COM TRADED ON 06/06 @ \$11.861 PIPER JAFFRAY INC. LESS COMH \$172.50 & EXP \$1.24	06/06/02	40,749.13	53,745.01	8,869.11	ST
SOLD 500 SHARES VERITAS DGC INC COM (NEW)	09/08/00	6,969.98	14,436.90	7,466.92	LT

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER - GNC INVESTMENT OFFICER, DLLI
 TAX IDENTIFICATION NUMBER 34-657710 ST
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

FEDERAL LOSS CARRYOVER
 FEDERAL TAX OFFICER - GNC INVESTMENT OFFICER, DLLI
 FEDERAL LOSS CARRYOVER
 FEDERAL TAX OFFICER - GNC INVESTMENT OFFICER, DLLI

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 06/06 A \$14 LESS COM \$30 & EXP \$ 22 DEUTSCHE BANK SECURITIES, INC.	12/13/01	1,786 26	3,758 29	1,972 03- ST	1,972.03- ST
SOLD 600 SHARES CARDIODYNAMICS INTL CORP COM	06/07/02				
TRADED ON 06/07 A \$3 037 DEUTSCHE BANK SECURITIES, INC.					
LESS COM \$36 & EXP \$ 06					
SOLD 200 SHARES CARDIODYNAMICS INTL CORP COM	12/16/01	624 94	1,248 53	623 59- ST	623 59- ST
TRADED ON 06/10 A \$3 184 DEUTSCHE BANK SECURITIES, INC.					
LESS COM \$12 & EXP \$.02					
SOLD 300 SHARES CARDIODYNAMICS INTL CORP COM	02/06/02	937 02	1,735 82	798.80- ST	798.80- ST
TRADED ON 06/10 A \$3 184 DEUTSCHE BANK SECURITIES, INC.					
LESS COM \$18 & EXP \$.03					
SOLD 300 SHARES CARDIODYNAMICS INTL CORP COM	02/06/02	928 83	1,668 87	740 04- ST	740.04- ST
TRADED ON 06/11 A \$3 156 DEUTSCHE BANK SECURITIES, INC.					
LESS COM \$18 & EXP \$ 03					
SOLD 700 SHARES NUMERICAL TECHNOLOGIES INC COM	01/02/02	2,891.61	24,304 99	21,413 38- ST	21,413 38- ST
TRADED ON 06/11 A \$4 181 CANTOR FITZGERALD & CO LESS COM \$35 & EXP \$ 09					
SOLD 2500 SHARES ACCELIS TECHNOLOGIES INC COM	04/30/02	24,815.74	38,643 50	13,827 76- ST	13,827.76- ST
TRADED ON 06/12 A \$9 976 BANC/AMERICA SECUR LLC, LESS COM \$125 & EXP \$ 76					
SOLD 200 SHARES CARDIODYNAMICS INTL CORP COM	02/06/02	608 52	1,112.58	504 06- ST	504.06- ST

BEGINNING DATE - 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER, S22
 TAX IDENTIFICATION NUMBER 34-657710 TAX OFFICER GMC INVESTMENT OFFICER DLL
 FEDERAL LOSS CARRYOVER ST 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 06/12 @ \$3 102 DEUSCHE BANK SECURITIES, INC LESS COMH \$12 & EXP \$.02	11/07/01	2,814.33	2,121.41	692.92	692.92
SOLD 100 SHARES AMERIGROUP CORP COM	06/13/02				
TRADED ON 06/13 @ \$28.204 CANTOR FITZGERALD & CO. LESS COMH \$6 & EXP \$.09	04/30/02	11,583.48	14,453.50	2,870.02	2,870.02
SOLD 1150 SHARES AXCELIS TECHNOLOGIES INC COM	06/13/02				
TRADED ON 06/13 @ \$10.122 BANCA/AMERICA SECUR LLC, LESS COMH \$57.50 & EXP \$.36	02/06/02	5,411.73	4,218.41	1,193.32	1,193.32
SOLD 200 SHARES AMERIGROUP CORP COM	06/14/02				
TRADED ON 06/14 @ \$27.119 CANTOR FITZGERALD & CO LESS COMH \$12 & EXP \$.17	02/06/02	1,828.50	3,337.74	1,509.24	1,509.24
SOLD 600 SHARES CARDIODYNAMICS INTL CORP COM	06/14/02				
TRADED ON 06/14 @ \$3.107 DEUSCHE BANK SECURITIES, INC. LESS COMH \$36 & EXP \$.06	02/06/02	1,278.60	2,225.16	946.56	946.56
SOLD 400 SHARES CARDIODYNAMICS INTL CORP COM	06/17/02				
TRADED ON 06/17 @ \$3.256 DEUSCHE BANK SECURITIES, INC. LESS COMH \$24 & EXP \$.04	12/19/01	394.98	3,451.61	3,056.63	3,056.63
SOLD 100 SHARES NUMERICAL TECHNOLOGIES INC COM	06/17/02				
TRADED ON 06/17 @ \$4 CANTOR FITZGERALD & CO LESS COMH \$5 & EXP \$.02	02/06/02	4,232.54	3,145.50	1,087.04	1,087.04
SOLD 150 SHARES AMERIGROUP CORP COM	06/18/02				

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER: GMC ADMINISTRATIVE OFFICER: SS2
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 06/18 @ \$28 277 CANTOR FITZGERALD & CO LESS COMH \$9 & EXP \$ 13	02/20/02	1,700 39	2,654.15	953 76- ST	953.76- ST
SOLD 500 SHARES CARDIODYNAMICS INTL CORP COMH	06/18/02				
TRADED ON 06/18 @ \$3.46 DEUTSCHE BANK SECURITIES, INC LESS COMH \$30 & EXP \$ 06	12/19/01	791 57	6,903 22	6,111 65- ST	6,111.65- ST
SOLD 200 SHARES NUMERICAL TECHNOLOGIES INC COMH	06/18/02				
TRADED ON 06/18 @ \$4 008 CANTOR FITZGERALD & CO LESS COMH \$10 & EXP \$ 03	02/20/02	678 21	1,056 00	377.79- ST	377 79- ST
SOLD 200 SHARES CARDIODYNAMICS INTL CORP COMH	06/19/02				
TRADED ON 06/19 @ \$3 451 DEUTSCHE BANK SECURITIES, INC LESS COMH \$12 & EXP \$.03	02/20/02	344 37	528 00	183.63- ST	183 63- ST
SOLD 100 SHARES CARDIODYNAMICS INTL CORP COMH	06/20/02				
TRADED ON 06/20 @ \$3 503 DEUTSCHE BANK SECURITIES, INC LESS COMH \$6 & EXP \$ 02	05/24/01	4,307.87	3,376 98	930.89 LT	930 89 LT
SOLD 150 SHARES ACTIVISION INC NEW COMH TRADED ON 06/25 @ \$28 72 DEUTSCHE BANK SECURITIES, INC LESS EXP \$ 13	12/20/01	4,437 36	7,208 75	2,771 39- ST	2,771 39- ST
SOLD 1250 SHARES CARDIAC SCIENCE INC COMH NEW TRADED ON 06/25 @ \$3.61 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$75 & EXP \$ 14	01/17/01	6,640.29	7,071 59	431 30- LT	431.30- LT
SOLD 150 SHARES ENTERCOM COMMUNICATIONS CORP COMH TRADED ON 06/25 @ \$44 33	06/25/02				

ACCOUNT NUMBER 33-A469-08-0
 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002
 FEDERAL LOSS CARRYOVER ST
 TAX IDENTIFICATION NUMBER 34-657710
 GAR FDN NCB SMALL CAP GROWTH IR
 TAX OFFICER: GMC
 ADMINISTRATIVE OFFICER: S22
 INVESTMENT OFFICER: DL3
 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 950 SHARES NUMERICAL TECHNOLOGIES INC TRADED ON 06/25/02 CANTOR FITZGERALD & CO. LESS COMM \$47.50 & EXP \$.09	02/06/02	2,792.25	14,704.10	11,911.85- ST	11,911.85- ST
SOLD 150 SHARES PENN NATL GAMING INC TRADED ON 06/25/02 DEUTSCHE BANK SECURITIES, INC. LESS EXP \$.16	05/21/01	5,122.34	3,114.37	2,007.97 LT	2,007.97 LT
SOLD 250 SHARES PIER 1 IMPORTS INC TRADED ON 06/25/02 CORN LESS COMM \$15 & EXP \$ 17	11/26/01	5,384.83	3,697.13	1,687.70 ST	1,687.70 ST
SOLD 350 SHARES VIRAGE LOGIC CORPORATION TRADED ON 06/25/02 CORN LESS COMM \$36 & EXP \$ 11	01/14/02	4,444.86	7,674.61	3,229.75- ST	3,229.75- ST
RECD CASH IN LIEU FOR FRACTIONAL SHS IDENTIX INC TRADED ON 07/02/02	01/02/02	2.97	7.82	4.85- ST	4.85- ST
SOLD 1800 SHARES CONCURRENT COMPUTER CORP (NEW) TRADED ON 07/02 @ \$3.776 RAYMOND JAMES & ASSOCIATES, INC. LESS COMM \$54 & EXP \$.21	04/26/02	6,743.49	12,723.66	5,980.17- ST	5,980.17- ST
SOLD 1200 SHARES CONCURRENT COMPUTER CORP (NEW) TRADED ON 07/03 @ \$2.946 RAYMOND JAMES & ASSOCIATES, INC. LESS COMM \$36 & EXP \$ 11	04/26/02	3,499.69	8,482.44	4,982.75- ST	4,982.75- ST
SOLD 100 SHARES A C MOORE ARTS & CRAFTS INC TRADED ON 07/09/02	05/07/02	4,534.86	4,297.99	236.87 ST	236.87 ST

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GMC INVESTMENT OFFICER - DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

FEDERAL LOSS CARRYOVER ST
 FEDERAL/STATE COST BASIS
 FEDERAL GAIN/LOSS
 STATE GAIN/LOSS

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 350 SHARES ALLIANCE GAMING CORP TRADED ON 07/09/02 @ \$12.01 COM NEW DEUTSCHE BANK SECURITIES, INC LESS EXP \$ 13	05/21/01	4,203.37	2,504.50	1,698.87	LT
SOLD 125 SHARES AMERIGROUP CORP TRADED ON 07/09/02 @ \$25.42 COM DEUTSCHE BANK SECURITIES, INC LESS EXP \$ 13	02/06/02	3,177.40	2,621.25	556.15	ST
SOLD 150 SHARES CORPORATE EXECUTIVE BOARD CO TRADED ON 07/09/02 @ \$30.61 COM DEUTSCHE BANK SECURITIES, INC LESS EXP \$ 14	09/08/00	4,591.36	5,198.10	604.74	LT
SOLD 150 SHARES COST PLUS INC CALIFORNIA TRADED ON 07/09/02 @ \$28.33 COM DEUTSCHE BANK SECURITIES, INC LESS EXP \$ 13	06/25/02	4,249.37	4,812.00	562.63	ST
SOLD 350 SHARES EPIQ SYS INC COM (N/C FROM ELECTRONIC PROCESSING INC) TRADED ON 07/09/02 @ \$14.16 DEUTSCHE BANK SECURITIES, INC LESS EXP \$ 15	05/17/01	4,955.85	7,053.00	2,097.15	LT
SOLD 175 SHARES ELCOR CORP COM TRADED ON 07/09/02 @ \$26.47 DEUTSCHE BANK SECURITIES, INC LESS COMM \$10.50 & EXP \$ 14	06/25/02	4,621.61	4,840.13	218.52	ST
SOLD 200 SHARES FINISH LINE INC CL A TRADED ON 07/09/02 @ \$19.00	02/06/02	3,387.89	3,306.00	81.89	ST

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE CAR FDN SMALL CAP GROWTH IR
 TAX IDENTIFICATION NUMBER 34-6577710
 ADMINISTRATIVE OFFICER: SS2 TAX OFFICER: GMC INVESTMENT OFFICER: DLI
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 07/09 @ \$16.94 DEUTSCHE BANK SECURITIES, INC. LESS EXP \$.11	05/09/02	4,201.37	4,821.56	620.19- ST	
SOLD 150 SHARES HARLAND JOHN H CO COM TRADED ON 07/09 @ \$28.07	07/09/02				
LESS COMH \$9 & EXP \$ 13					
SOLD 125 SHARES HARMAN INTL INDS INC NEW COM TRADED ON 07/09 @ \$46.65	04/30/02	5,823.57	7,044.88	1,221.31- ST	
DEUTSCHE BANK SECURITIES, INC. TRADED ON 07/09 @ \$7.50 & EXP \$ 18	07/09/02				
LESS COMH \$7.50 & EXP \$ 18					
SOLD 535 SHARES IDENTIX INC TRADED ON 07/09 @ \$6.36	01/02/02	3,402.49	6,247.04	2,844.55- ST	
DEUTSCHE BANK SECURITIES, INC. TRADED ON 07/09 @ \$25.23	07/09/02				
LESS EXP \$ 12					
SOLD 150 SHARES ITRON INC COM TRADED ON 07/09 @ \$7.52	05/16/02	3,784.38	4,962.17	1,177.79- ST	
DEUTSCHE BANK SECURITIES, INC. TRADED ON 07/09 @ \$7.52	07/09/02				
LESS COMH \$30 & EXP \$ 12					
SOLD 500 SHARES MFS GROUP INC TRADED ON 07/09 @ \$46.65	03/22/02	3,729.88	4,284.30	554.42- ST	
DEUTSCHE BANK SECURITIES, INC. TRADED ON 07/09 @ \$46.65	07/09/02				
LESS COMH \$6 & EXP \$ 15					
SOLD 100 SHARES MERCURY GEN CORP NEW TRADED ON 07/09 @ \$34.104	06/25/02	4,658.85	4,671.00	12.15- ST	
DEUTSCHE BANK SECURITIES, INC. TRADED ON 07/09 @ \$34.104	07/09/02				
LESS COMH \$6 & EXP \$ 11					
SOLD 100 SHARES MERIDIAN MED TECHNOLOGIES IN COM TRADED ON 07/09 @ \$34.104	04/30/02	3,404.29	3,932.00	527.71- ST	
DEUTSCHE BANK SECURITIES, INC. TRADED ON 07/09 @ \$34.104	07/09/02				
LESS COMH \$6 & EXP \$ 11					

ACCOUNT NUMBER 53-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER: GMC ADMINISTRATIVE OFFICER: S52
 TAX IDENTIFICATION NUMBER 34-657710 ST 00 LT 00
 FEDERAL LOSS CARRYOVER
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 300 SHARES OMNIVISION TECHNOLOGIES INC COM	06/25/02	4,160 87	4,226 82	65 95- ST	65 95- ST
TRADED ON 07/09 a \$13 93 LESS COM \$18 & EXP \$ 13 DEUTSCHE BANK SECURITIES, INC.	05/04/01	3,559.39	2,688.14	871 25 LT	871 25 LT
SOLD 150 SHARES PHARMACEUTICAL RESOURCES INC COM	07/09/02				
TRADED ON 07/09 a \$23 79 LESS COM \$9 & EXP \$.11 DEUTSCHE BANK SECURITIES, INC.	06/11/01	4,058.87	6,696 20	2,637.33- LT	2,637.33- LT
SOLD 550 SHARES THERAGENICS CORP COM	07/09/02				
TRADED ON 07/09 a \$7 44 LESS COM \$33 & EXP \$ 13 DEUTSCHE BANK SECURITIES, INC.	11/27/00	4,247 87	2,362 12	1,885.75 LT	1,885.75 LT
SOLD 150 SHARES TOO INC COM	07/09/02				
TRADED ON 07/09 a \$28 38 LESS COM \$9 & EXP \$ 13 DEUTSCHE BANK SECURITIES, INC.	01/17/01	3,831 63	3,274 21	557.42 LT	557.42 LT
SOLD 225 SHARES ASM INTL N V COM	07/09/02				
TRADED ON 07/09 a \$17 03 LESS EXP \$.12 DEUTSCHE BANK SECURITIES, INC.	07/02/01	2,484 42	2,297 50	186 92 LT	186 92 LT
SOLD 50 SHARES AMERICAN ITALIAN PASTA CO CL A	07/09/02				
TRADED ON 07/09 a \$49 75 LESS COM \$3 & EXP \$ 08 DEUTSCHE BANK SECURITIES, INC.	05/15/02	2,987.91	5,472 27	2,484 36- ST	2,484.36- ST
SOLD 450 SHARES SILICON STORAGE TECHNOLOGY I COM	07/09/02				
TRADED ON 07/09 a \$6 64 LESS EXP \$ 09 DEUTSCHE BANK SECURITIES, INC.					

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 35-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GWC INVESTMENT OFFICER: DLI
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
SOLD 400 SHARES TELETECH HOLDINGS INC COM	01/28/02	3,123 90	6,259 52	3,135 62 - ST	3,135 62 - ST
TRADED ON 07/09 A \$7.81 DEUTSCHE BANK SECURITIES, INC. LESS EXP \$ 10	07/09/02				
SOLD 300 SHARES WILD OATS MARKETS INC COM	06/25/02	3,872 88	4,411 00	538 12 - ST	538 12 - ST
TRADED ON 07/09 A \$12.91 DEUTSCHE BANK SECURITIES, INC. LESS EXP \$.12	07/09/02				
SOLD 200 SHARES ZORAN CORP COM	12/22/00	3,929 88	1,995 27	1,934.61 LT	1,934.61 LT
TRADED ON 07/09 A \$19.65 DEUTSCHE BANK SECURITIES, INC. LESS EXP \$ 12	07/09/02				
SOLD 1100 SHARES BUCA INC COM	02/06/02	14,745 05	20,877 26	1,321 35- ST	1,321 35- ST 4,810 86- LT
TRADED ON 07/10 A \$13.465 SCOTT & STRINGFELLOW INVESTMENT CORP LESS COMH \$66 & EXP \$.45	07/10/02				
SOLD 100 SHARES CORPORATE EXECUTIVE BOARD CO COM	09/08/00	2,965 59	3,464 07	498.48 - LT	498 48 - LT
TRADED ON 07/10 A \$29.716 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$6 & EXP \$ 09	07/10/02				
SOLD 2350 SHARES IONA TECHNOLOGIES PLC SPONSORED ADR	05/16/02	6,794 58	43,559.09	36,764.51 - ST	36,764 51 - ST
TRADED ON 07/10 A \$2.951 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$141 & EXP \$ 21	07/10/02				
SOLD 400 SHARES POWER INTEGRATIONS INC COM	03/07/02	6,451.80	7,539.52	1,087.72 - ST	1,087.72 - ST
TRADED ON 07/10 A \$16.19 ADAMS, HARKNESS & HILL, INC LESS COMH \$24 & EXP \$ 20	07/10/02				

ACCOUNT NUMBER 33-4669-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER - GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 300 SHARES UROLOGIX INC COM	05/10/01	1,719 45	7,731 00	6,011 55- LT	6,011 55- LT
TRADED ON 07/10 @ \$5 781 LESS COMH \$15 & EXP \$.06 UBS WARBURG LLC	09/08/00	15,791 73	19,052.36	3,260 63- LT	3,260 63- LT
SOLD 550 SHARES CORPORATE EXECUTIVE BOARD CO COM	07/11/02				
TRADED ON 07/11 @ \$28.773 DEUTSCHE BANK SECURITIES, INC LESS COMH \$33 & EXP \$ 48	03/07/02	10,990 78	13,137.88	2,147.10- ST	2,147 10- ST
SOLD 700 SHARES POWER INTEGRATIONS INC COM	07/11/02				
TRADED ON 07/11 @ \$15.761 ADAMS, HARKNESS & HILL, INC. LESS COMH \$42 & EXP \$ 34	06/25/02	11,556 64	46,415 42	34,858.78- ST	34,858.78- ST
SOLD 2800 SHARES UROLOGIX INC COM	07/11/02				
TRADED ON 07/11 @ \$4.177 UBS WARBURG LLC LESS COMH \$140 & EXP \$.36	04/26/02	4,735 05	10,603.05	5,868 00- ST	5,868 00- ST
SOLD 1500 SHARES CONCURRENT COMPUTER CORP (NEW) COM	07/15/02				
TRADED ON 07/15 @ \$3 186 RAYMOND JAMES & ASSOCIATES, INC LESS COMH \$45 & EXP \$ 15	06/25/02	11,036.54	14,530.00	3,493 46- ST	3,493 46- ST
SOLD 250 SHARES AMERICAN WOODMARK CORP COM	07/16/02				
TRADED ON 07/16 @ \$44 197 KNIGHT SECURITIES BROADCOURT CAP LESS COMH \$12 50 & EXP \$ 34	04/26/02	6,058 78	12,016 79	5,958 01- ST	5,958 01- ST
SOLD 1700 SHARES CONCURRENT COMPUTER CORP (NEW) COM	07/16/02				
TRADED ON 07/16 @ \$3 594 RAYMOND JAMES & ASSOCIATES, INC. LESS COMH \$51 & EXP \$.19	02/20/02	7,472.02	7,391.00	81 02 ST	81 02 ST
SOLD 300 SHARES COST PLUS INC CALIFORNIA COM	07/16/02				

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 07/16 a \$24,967 JEFFRIES & COMPANY, INC. LESS COMH \$18 & EXP \$.23	10/26/01	2,263 39	2,404 53	141.14- ST	141.14- ST
SOLD 100 SHARES ELCOR CORP COM TRADED ON 07/16 a \$22.694 DEUTSCHE BANK SECURITIES, INC	07/16/02	2,263 39	2,404 53	141.14- ST	141.14- ST
TRADED ON 07/16 a \$22.694 DEUTSCHE BANK SECURITIES, INC LESS COMH \$6 & EXP \$.07	04/15/02	10,045.42	11,523 16	1,477.74- ST	1,477.74- ST
SOLD 225 SHARES HARMAN INTL INDS INC NEW COM TRADED ON 07/16 a \$44.707 DEUTSCHE BANK SECURITIES, INC LESS COMH \$13.50 & EXP \$.31	07/16/02	10,045.42	11,523 16	1,477.74- ST	1,477.74- ST
SOLD 200 SHARES HUGHS SUPPLY INC TRADED ON 07/16 a \$37.355 DEUTSCHE BANK SECURITIES, INC LESS COMH \$12 & EXP \$.23	07/02/01	7,458.83	4,730 92	2,727.91 LT	2,727.91 LT
TRADED ON 07/16 a \$16.629 DEUTSCHE BANK SECURITIES, INC LESS COMH \$36 & EXP \$ 31	11/26/01	9,941.27	8,873 10	1,068.17 ST	1,068.17 ST
SOLD 600 SHARES PIER 1 IMPORTS INC TRADED ON 07/16 a \$39.712 DEUTSCHE BANK SECURITIES, INC LESS COMH \$39 & EXP \$.78	07/16/02	25,773 28	27,437 49	1,664.21- ST	1,664.21- ST
SOLD 650 SHARES WINNEBAGO INDS INC TRADED ON 07/16 a \$39.712 DEUTSCHE BANK SECURITIES, INC LESS COMH \$39 & EXP \$.78	06/25/02	25,773 28	27,437 49	1,664.21- ST	1,664.21- ST
SOLD 600 SHARES ELCOR CORP COM TRADED ON 07/17 a \$21.583 DEUTSCHE BANK SECURITIES, INC LESS COMH \$36 & EXP \$ 39	10/26/01	12,913 89	14,302 99	1,389.10- ST	1,389.10- ST
SOLD 100 SHARES WINNEBAGO INDS INC TRADED ON 07/17 a \$36.935 DEUTSCHE BANK SECURITIES, INC LESS COMH \$6 & EXP \$ 12	01/29/02	3,667 43	4,160.46	473.03- ST	473.03- ST

ACCOUNT NUMBER 33-4469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SHALL CAP GROWTH IR ADMINISTRATIVE OFFICER - S52
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER - DLJ
 FEDERAL LOSS CARRYOVER ST 00 LT .00

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 600 SHARES AMERICAN WOODMARK CORP COM TRADED ON 07/18 @ \$42.90 JONES & ASSOCIATES LESS COMH \$30 & EXP \$ 78	08/07/01	25,709.22	28,394.02	2,684.80 - ST	2,684.80 - ST
SOLD 1100 SHARES BUCA INC TRADED ON 07/18 @ \$9.417 PIPER JAFFRAY INC. LESS COMH \$66 & EXP \$.32	10/25/01	527.36	583.39	56.03 - ST	56.03 - ST
SOLD 25 SHARES ELCOR CORP COM TRADED ON 07/18 @ \$21.55 DEUTSCHE BANK SECURITIES, INC LESS COMH \$1.50 & EXP \$.02	07/18/02				
SOLD 1000 SHARES ZORAN CORP TRADED ON 07/18 @ \$17.937 BANCA/AMERICA SECUR LLC, LESS COMH \$50 & EXP \$ 54	05/09/02	3,393.09	4,624.96	1,231.87 - ST	1,231.87 - ST
SOLD 200 SHARES ZORAN CORP TRADED ON 07/19 @ \$17.016 BANCA/AMERICA SECUR, LLC, LESS COMH \$10 & EXP \$.11	08/06/01	15,031.90	16,357.61	1,325.71 - ST	1,325.71 - ST
SOLD 350 SHARES AMERICAN WOODMARK CORP COM TRADED ON 07/23 @ \$43 JONES & ASSOCIATES LESS COMH \$17.50 & EXP \$.46	04/30/02	17,647.94	33,781.13	16,133.19 - ST	16,133.19 - ST
SOLD 500 SHARES COST PLUS INC CALIFORNIA TRADED ON 07/31 @ \$11.08 MERRILL LYNCH, LESS COMH \$80 & EXP \$ 54	12/13/01	10,185.69	11,011.97	826.28 - ST	826.28 - ST

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER, GMC INVESTMENT OFFICER, DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

FEDERAL LOSS CARRYOVER ST 00 LT
 ADMINISTRATIVE OFFICER SS2 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 08/05 @ \$20.432 BLAIR, WILLIAM, & COMPANY LESS COMH \$30 & EXP \$ 31					
SOLD 1375 SHARES SICOR INC COMH	06/28/02	20,837.91	25,141.23	4,303.32- ST	4,303.32- ST
TRADED ON 08/05 @ \$15.205 COHEN & CO. LESS COMH \$68.75 & EXP \$.63					
SOLD 2325 SHARES VERITAS DGC INC (NEW) COMH	07/23/02	25,547.25	44,676.47	7,503.49- ST	7,503.49- ST
TRADED ON 08/05 @ \$11.048 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$139.50 & EXP \$.78					
SOLD 1300 SHARES HANOVER COMPRESSOR CO COMH	04/16/02	9,861.50	25,893.14	16,031.64- ST	16,031.64- ST
TRADED ON 08/05 @ \$7.646 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$78 & EXP \$.30					
SOLD 550 SHARES HANOVER COMPRESSOR CO COMH	04/30/02	4,367.74	10,617.23	6,249.49- ST	6,249.49- ST
TRADED ON 08/06 @ \$8.001 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$33 & EXP \$ 14					
SOLD 100 SHARES CAL DIVE INTL INC COMH	09/08/00	1,749.94	2,950.00	1,200.06- LT	1,200.06- LT
TRADED ON 08/12 @ \$17.52 INVESTMENT TECHNOLOGY GROUP, INC. LESS COMH \$2 & EXP \$.06					
SOLD 100 SHARES CAL DIVE INTL INC COMH	09/08/00	1,727.94	2,950.00	1,222.06- LT	1,222.06- LT
TRADED ON 08/12 @ \$17.33 MORGAN STANLEY & CO., INCORPORATED LESS COMH \$5 & EXP \$.06					
SOLD 950 SHARES CAL DIVE INTL INC COMH	02/06/02	16,452.65	26,242.50	1,262.86- ST	1,262.86- ST
TRADED ON 08/12 @ \$17.349					

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ACCOUNT NUMBER 33-4469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER - SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER - DL1
 FEDERAL LOSS CARRYOVER ST 00
 00

TRANSACTION ACQUIRED/ NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL STATE GAIN/LOSS

B-TRADE SERVICES LLC							
LESS COMM \$28.50 & EXP \$1.50							
SOLD 100 SHARES	05/21/01	9,086	31	4,300.00	213	69	LT
DIANON SYS INC	08/26/02						
TRADED ON 08/26 @ \$40.926							
FIRST UNION CAPITAL MARKETS							
LESS COMM \$6 & EXP \$ 13							
SOLD 200 SHARES	12/05/01	1,282	00	3,722.34	2,440	34	ST
HI / FN INC	08/26/02						
TRADED ON 08/26 @ \$6.46							
MERRILL LYNCH,							
LESS COMM \$10 & EXP \$ 04							
SOLD 1800 SHARES	08/15/01	9,602.70		17,198.82	7,596	12	LT
OAK TECHNOLOGY INC COM	08/26/02						
TRADED ON 08/26 @ \$5.355							
INVESTMENT TECHNOLOGY GROUP, INC.							
LESS COMM \$36 & EXP \$ 30							
SOLD 200 SHARES	08/15/01	1,073	90	1,910.98	837	08	LT
OAK TECHNOLOGY INC COM	08/26/02						
TRADED ON 08/26 @ \$5.419							
MERRILL LYNCH,							
LESS COMM \$10 & EXP \$1.04							
SOLD 2300 SHARES	07/23/02	21,964	33	41,430.69	19,466	36	ST
VIRAGE LOGIC CORPORATION	08/26/02						
TRADED ON 08/26 @ \$9.60							
ADAMS, HARKNESS & HILL, INC							
LESS COMM \$115 & EXP \$ 67							
SOLD 100 SHARES	07/23/02	962	97	1,048.00	85	03	ST
VIRAGE LOGIC CORPORATION	08/26/02						
TRADED ON 08/26 @ \$9.66							
B-TRADE SERVICES LLC							
LESS COMM \$3 & EXP \$ 03							
SOLD 100 SHARES	08/03/01	1,765	98	5,085.06	3,319	08	LT
BROOKS-PRI AUTOMATION INC	08/28/02						
TRADED ON 08/28 @ \$17.69							
B-TRADE SERVICES LLC							
LESS COMM \$3 & EXP \$1.06							

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST 00 LT .00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 1000 SHARES BROOKS-PRI AUTOMATION INC COM TRADED ON 08/29/02 @ \$17.138 B-TRADE SERVICES LLC LESS COMH \$30 & EXP \$.52	02/06/02	17,107.68	41,238.38	7,190.58- ST	7,190.58- ST
SOLD 150 SHARES DIANON SYS INC COM TRADED ON 08/29/02 @ \$40.83 FIRST UNION CAPITAL MARKETS LESS COMH \$9 & EXP \$ 19	05/22/01	6,115.33	6,370.46	255.13- LT	255.13- LT
SOLD 300 SHARES HI / FM INC COM TRADED ON 08/29/02 @ \$5.449 MERRILL LYNCH, LESS COMH \$15 & EXP \$ 05	12/05/01	1,619.89	5,583.51	3,963.62- ST	3,963.62- ST
SOLD 100 SHARES DIANON SYS INC COM TRADED ON 08/30/02 @ \$40.75 FIRST UNION CAPITAL MARKETS LESS COMH \$6 & EXP \$ 13	05/17/01	4,068.87	4,229.63	160.76- LT	160.76- LT
SOLD 300 SHARES HI / FM INC COM TRADED ON 08/30/02 @ \$5.55 MERRILL LYNCH, LESS COMH \$15 & EXP \$ 06	12/11/01	1,649.94	5,509.51	3,859.57- ST	3,859.57- ST
SOLD 500 SHARES AMERICAN ITALIAN PASTA CO CL A TRADED ON 09/03 @ \$36.481 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$30 & EXP \$.55	07/02/01	18,210.30	22,975.00	4,764.70- LT	4,764.70- LT
SOLD 225 SHARES EPIC SYS INC COM (M/C FROM ELECTRONIC PROCESSING INC) TRADED ON 09/03 @ \$18.947 SOUNDVIEW FIN GROUP LESS COMH \$13.50 & EXP \$.13	05/22/01	4,249.47	4,412.34	162.87- LT	162.87- LT

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

ACCOUNT NUMBER 33-4469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER - GMC INVESTMENT OFFICER - DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 300 SHARES HI / FN INC TRADED ON 09/03 @ \$5 325 LESS COMH \$15 & EXP \$.05 MERRILL LYNCH, SOLD 100 SHARES MERIDIAN MED TECHNOLOGIES IN 04/02/02 2,953.02 3,776 12 ST 823 10- ST 823 10- ST	12/13/01 1,582 72	5,351 83	3,769 11- ST	3,769 11- ST	
SOLD 450 SHARES OSI PHARMACEUTICALS INC TRADED ON 09/03 @ \$15 124 GERARD KLAUER, MATISON & COMPANY LESS COMH \$27 & EXP \$ 21 SOLD 1500 SHARES OMNISION TECHNOLOGIES INC 07/23/02 12,975.80 18,540 40 ST 5,564 60- ST 5,564 60- ST	02/20/02 6,778.59	24,745 24	3,547 97- ST	14,418.68- LT	3,547.97- ST
SOLD 575 SHARES PANERA BREAD CO 05/21/01 15,572.72 9,956.72 LT 5,616.00 LT 5,616 00 LT	09/03/02 11,473.84	11,210.08	263 76 ST	263 76 ST	
SOLD 700 SHARES PETSMART INC 05/02/02 11,473.84 11,210.08 ST 263 76 ST 263 76 ST	11/27/00 13,180 73	9,054 82	4,125 91 LT	4,125.91 LT	
SOLD 575 SHARES TOO INC 11/27/00 13,180 73 9,054 82 LT 4,125 91 LT 4,125.91 LT					
TRADED ON 09/03 @ \$22 983 DEUTSCHE BANK SECURITIES, INC LESS COMH \$34.50 & EXP \$ 40					
TRADED ON 09/03 @ \$16 451 BEAR, STEARNS SECURITIES CORP LESS COMH \$42 & EXP \$ 35					
TRADED ON 09/03 @ \$27 143 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$34 50 & EXP \$ 47					
TRADED ON 09/03 @ \$8 71 DEUTSCHE BANK SECURITIES, INC LESS COMH \$90 & EXP \$ 40					
SOLD 575 SHARES CL A PANERA BREAD CO 05/21/01 15,572.72 9,956.72 LT 5,616.00 LT 5,616 00 LT					

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX IDENTIFICATION NUMBER 34-6577710
 ADMINISTRATIVE OFFICER, SS2 TAX OFFICER, GMC INVESTMENT OFFICER, DLJ
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL/STATE GAIN/LOSS	STATE GAIN/LOSS
SOLD 675 SHARES U S FREIGHTWAYS CORP COM TRADED ON 09/03 @ \$28.621 WEDEN & COMPANY LESS COMH \$40.50 & EXP \$ 59	02/15/01	19,278.09	29,426.69	5,148.60- LT	5,148.60- LT
SOLD 100 SHARES SPRIS SOLUTIONS INC TRADED ON 09/03 @ \$13.583 MERRILL LYNCH, LESS COMH \$5 & EXP \$.05	03/28/02	1,353.26	1,494.61	141.35- ST	141.35- ST
SOLD 225 SHARES MERIDIAN MED TECHNOLOGIES IN TRADED ON 09/04 @ \$24.109 CANTOR FITZGERALD & CO LESS COMH \$11.25 & EXP \$ 17	04/02/02	5,413.22	8,496.27	3,083.05- ST	3,083.05- ST
SOLD 475 SHARES MERIDIAN MED TECHNOLOGIES IN TRADED ON 09/04 @ \$24.109 CANTOR FITZGERALD & CO. LESS COMH \$23.75 & EXP \$.35	09/02/02	11,427.91	17,433.20	6,005.29- ST	6,005.29- ST
SOLD 100 SHARES SPRIS SOLUTIONS INC TRADED ON 09/04 @ \$12.564 MERRILL LYNCH, LESS COMH \$5 & EXP \$.04	03/28/02	1,251.38	1,494.61	243.23- ST	243.23- ST
SOLD 100 SHARES ACMABIS PLC SPONSORED ADR TRADED ON 09/04 @ \$37.794 BEAR, STEARNS SECURITIES CORP. LESS COMH \$6 & EXP \$ 12	02/06/02	3,773.33	5,006.00	1,232.67- ST	1,232.67- ST
SOLD 200 SHARES AMERICAN ITALIAN PASTA CO CL A TRADED ON 09/04 @ \$35.204 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$12 & EXP \$.22	07/02/01	7,028.62	9,190.00	2,161.38- LT	2,161.38- LT
SOLD 500 SHARES TRADED ON 12/20/01	12/20/01	730.97	2,883.50	2,152.53- ST	2,152.53- ST

ACCOUNT NUMBER 33-4469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDM MCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER - S52
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER, GMC INVESTMENT OFFICER - DL1
 FEDERAL LOSS CARRYOVER ST 00 LT .00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
CARDIAC SCIENCE INC COM NEW TRADED ON 09/04 @ \$1.502 CANTOR FITZGERALD & CO LESS COMH \$20 & EXP \$.03	12/19/01	145.99	550.13	412.14	ST
CARDIAC SCIENCE INC COM NEW TRADED ON 09/04 @ \$1.50 CANTOR FITZGERALD & CO LESS COMH \$4 & EXP \$.01	09/04/02	145.99	550.13	412.14	ST
SOLD 100 SHARES EPIQ SYS INC COM (N/C FROM ELECTRONIC PROCESSING INC) TRADED ON 09/04 @ \$17.974 SOUNDVIEW FIN GROUP LESS COMH \$6 & EXP \$.06	05/22/01	1,791.37	1,903.33	111.96	LT
SOLD 200 SHARES HI / FN INC 12/13/01	09/04/02	1,030.50	3,554.98	2,524.48	ST
TRADED ON 09/04 @ \$5.202 MERRILL LYNCH, LESS COMH \$10 & EXP \$.04	12/27/01	11,334.35	11,413.22	78.87	ST
SOLD 1300 SHARES OMNIVISION TECHNOLOGIES INC COM TRADED ON 09/04 @ \$8.769 SMITH BARNEY INC LESS COMH \$65 & EXP \$.35	09/04/02	11,334.35	11,413.22	78.87	ST
SOLD 100 SHARES SCM MICROSYSTEMS INC COM TRADED ON 09/04 @ \$6.978 INVESTMENT TECHNOLOGY GROUP, INC. LESS COMH \$2 & EXP \$.03	01/02/02	695.79	1,498.73	802.94	ST
SOLD 600 SHARES THERASENSE INC COM TRADED ON 09/04 @ \$16.048 PIPER JAFFRAY INC. LESS COMH \$30 & EXP \$.29	05/21/02	9,598.87	11,526.00	1,927.13	ST
SOLD 100 SHARES TRADED ON 03/28/02	03/28/02	1,145.36	1,494.61	349.25	ST

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER, GMC ADMINISTRATIVE OFFICER; S52
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST .00 LT .00

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

SYPRIS SOLUTIONS INC	09/05/02									TRADED ON 09/05 @ \$11.504 MERRILL LYNCH, LESS COMH \$5 & EXP \$.04
SOLD 4425 SHARES CARDIAC SCIENCE INC	01/17/02	6,460.30	22,518.60	16,058.30	ST	16,058.30	ST			TRADED ON 09/05 @ \$1.50 CANTOR FITZGERALD & CO LESS COMH \$177 & EXP \$.20
SOLD 100 SHARES HI / FN INC	12/13/01	510.10	1,777.49	1,267.39	ST	1,267.39	ST			TRADED ON 09/05 @ \$5.151 MERRILL LYNCH, LESS COMH \$5 & EXP \$.02
SOLD 400 SHARES OMNIVISION TECHNOLOGIES INC	12/27/01	3,374.45	3,478.65	104.20	ST	104.20	ST			TRADED ON 09/05 @ \$8.486 SMITH BARNEY INC LESS COMH \$20 & EXP \$ 11
SOLD 300 SHARES SCM MICROSYSTEMS INC COM	01/02/02	1,969.47	4,446.96	2,477.49	ST	2,477.49	ST			TRADED ON 09/05 @ \$6.585 INVESTMENT TECHNOLOGY GROUP, INC. LESS COMH \$6 & EXP \$.06
SOLD 500 SHARES WEST MARINE INC COM	04/18/02	5,837.67	11,630.00	5,792.33	ST	5,792.33	ST			TRADED ON 09/05 @ \$11.735 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$30 & EXP \$.18
SOLD 50 SHARES ACMABIS PLC	02/06/02	1,858.63	2,503.00	644.37	ST	644.37	ST			SPONSORED ADR TRADED ON 09/05 @ \$37.233 BEAR, STEARNS SECURITIES CORP. LESS COMH \$3 & EXP \$.06
SOLD 500 SHARES WEST MARINE INC COM	04/19/02	5,662.02	11,556.15	5,894.13	ST	5,894.13	ST			TRADED ON 09/06 @ \$11.384

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-A469-08-0
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 00 LT
 00
 ADMINISTRATIVE OFFICER: SS2
 INVESTMENT OFFICER: DLI

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 600 SHARES SYRIS SOLUTIONS INC TRADED ON 09/06 @ \$10.289 MERRILL LYNCH, LESS COMH \$30 & EXP \$ 19	03/28/02	6,143 63	8,967 66	2,824.03- ST	2,824.03- ST
SOLD 400 SHARES EPIQ SYS INC COM (N/C FROM ELECTRONIC PROCESSING INC) TRADED ON 09/06 @ \$17 553 SOUNDVIEW FIN GROUP LESS COMH \$24 & EXP \$ 22	05/25/01	6,997 06	7,554 67	557 61- LT	557.61- LT
SOLD 500 SHARES HI / FN INC TRADED ON 09/06 @ \$5.184 MERRILL LYNCH, LESS COMH \$25 & EXP \$ 08	02/06/02	4,368 76	4,329 10	39.66 ST	39 66 ST
SOLD 800 SHARES WEST MARINE INC COM TRADED ON 09/09 @ \$11 661 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$40 & EXP \$.29	09/22/02	9,289.15	18,073 34	8,784 19- ST	8,784.19- ST
SOLD 200 SHARES EPIQ SYS INC COM (N/C FROM ELECTRONIC PROCESSING INC) TRADED ON 09/09 @ \$17 438 SOUNDVIEW FIN GROUP LESS COMH \$12 & EXP \$ 11	05/25/01	3,475 57	3,645 33	169.76- LT	169.76- LT
SOLD 550 SHARES OMNIVISION TECHNOLOGIES INC COM TRADED ON 09/06 @ \$8 787 SHIH BARNEY INC LESS COMH \$25 & EXP \$ 14	09/06/02	4,329 10	4,329 10	39.66 ST	39 66 ST
SOLD 550 SHARES SYRIS SOLUTIONS INC TRADED ON 09/09 @ \$17 438 SOUNDVIEW FIN GROUP LESS COMH \$12 & EXP \$ 11	03/28/02	5,610 99	8,073.17	2,462 18- ST	2,462 18- ST

ACCOUNT NUMBER 33-4469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN MCB SMALL CAP GROWTH IR TAX OFFICER. GMC INVESTMENT OFFICER. DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST 00 LT 00

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS OF SALE FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

TRADED ON 09/10 @ \$10 252	MERRILL LYNCH,						
LESS COMH \$27.50 & EXP \$1.17							
SOLD 105 SHARES	ACABIS PLC	02/06/02	3,921.91	5,256.30	1,334.39	ST	1,334.39
SPONSORED ADR		09/10/02					
TRADED ON 09/10 @ \$37.412	BEAR, STEARNS SECURITIES CORP						
LESS COMH \$6.50 & EXP \$1.12							
SOLD 300 SHARES	CARDIAC SCIENCE INC	12/12/01	416.98	1,449.00	1,032.02	ST	1,032.02
COM NEW		09/10/02					
TRADED ON 09/10 @ \$1.45	DEUTSCHE BANK SECURITIES, INC.						
LESS COMH \$18 & EXP \$ 02							
SOLD 400 SHARES	METRO ONE TELECOMMUNICATIONS	02/06/02	4,938.93	7,958.72	926.27	ST	926.27
COM		09/10/02					
TRADED ON 09/10 @ \$12.407	GOLDMAN, SACHS & CO.						
LESS COMH \$24 & EXP \$1.15							
SOLD 100 SHARES	SCH MICROSYSTEMS INC COM	12/20/01	671.24	1,435.62	764.38	ST	764.38
TRADED ON 09/10 @ \$6.762	BANC/AMERICA SECURITIES, LLC	09/10/02					
LESS COMH \$5 & EXP \$1.03							
SOLD 200 SHARES	WEST MARINE INC COM	04/22/02	2,328.54	4,412.48	2,083.94	ST	2,083.94
TRADED ON 09/10 @ \$11.703	DEUTSCHE BANK SECURITIES, INC.	09/10/02					
LESS COMH \$12 & EXP \$ 08							
SOLD 900 SHARES	THE RASSENSE INC	05/31/02	13,428.76	16,784.65	3,355.89	ST	3,355.89
COM		09/10/02					
TRADED ON 09/10 @ \$14.981	PIPER JAFFRAY INC.						
LESS COMH \$54 & EXP \$1.41							
SOLD 800 SHARES	CARDIAC SCIENCE INC	12/12/01	1,046.28	3,864.00	2,817.72	ST	2,817.72
COM NEW		09/11/02					
TRADED ON 09/11 @ \$1.367	DEUTSCHE BANK SECURITIES, INC.						

ACCOUNT NUMBER 33-469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER, GMC
 ADMINISTRATIVE OFFICER- SS2 INVESTMENT OFFICER- DL1
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$48 & EXP \$ 04 SOLD 100 SHARES ACHABIS PLC SPONSORED ADR TRADED ON 09/11 @ \$40.086 BEAR, STEARNS SECURITIES CORP. LESS COMH \$6 & EXP \$ 13	02/06/02	4,002.49	5,006.00	1,003.51 - ST	1,003.51 - ST
SOLD 250 SHARES DIANON SYS INC COM TRADED ON 09/11 @ \$40.12 PIPER JAFFRAY INC LESS COMH \$15 & EXP \$ 31	05/01/01	10,014.84	10,117.29	102.45- LT	102.45- LT
SOLD 100 SHARES SCM MICROSYSTEMS INC COM TRADED ON 09/11 @ \$7.005 BANCA/AMERICA SECURITIES, LLC. LESS COMH \$5 & EXP \$ 03	12/20/01	695.55	1,426.75	731.20- ST	731.20- ST
SOLD 300 SHARES THERASENSE INC COM TRADED ON 09/11 @ \$14.792 PIPER JAFFRAY INC LESS COMH \$18 & EXP \$ 14	06/25/02	4,419.52	5,279.53	860.01- ST	860.01- ST
SOLD 300 SHARES GREATER BAY BANCORP COM TRADED ON 09/12 @ \$22.775 SMITH BARNEY INC LESS COMH \$15 & EXP \$ 21	08/06/02	6,817.38	6,847.44	30.06- ST	30.06- ST
SOLD 70 SHARES ACHABIS PLC SPONSORED ADR TRADED ON 09/12 @ \$38.261 BEAR, STEARNS SECURITIES CORP LESS COMH \$4.20 & EXP \$ 09	02/06/02	2,675.42	3,504.20	828.78- ST	828.78- ST
SOLD 100 SHARES CARDIAC SCIENCE INC COM NEW TRADED ON 09/12 @ \$1.343 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$6 & EXP \$ 01	12/12/01	128.29	483.00	354.71- ST	354.71- ST

ACCOUNT NUMBER 33-A669-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 FEDERAL LOSS CARRYOVER ST .00 LT .00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 100 SHARES SCM MICROSYSTEMS INC COM TRADED ON 09/12 @ \$7.098 BANC/AMERICA SECURITIES, LLC LESS COMH \$5 & EXP \$.03	12/20/01	704 82	1,426 75	721.93- ST	721.93- ST
SOLD 200 SHARES CARDIAC SCIENCE INC COM NEW TRADED ON 09/13 @ \$1.316 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$12 & EXP \$.01	12/12/01	251 37	966 00	714 63- ST	714 63- ST
SOLD 650 SHARES GREATER BAY BANCORP COM TRADED ON 09/13 @ \$21.871 SMITH BARNEY INC LESS COMH \$32.50 & EXP \$.43	08/06/02	14,183 29	14,836 12	652.83- ST	652.83- ST
SOLD 7400 SHARES CARDIAC SCIENCE INC COM NEW TRADED ON 09/16 @ \$1.25 DEUTSCHE BANK SECURITIES, INC LESS COMH \$444 & EXP \$ 28	07/23/02	8,805 72	29,425 40	20,619 68- ST	20,619 68- ST
SOLD 25 SHARES SCM MICROSYSTEMS INC COM TRADED ON 09/17 @ \$6.15 B-TRADE SERVICES LLC LESS COMH \$ 75 & EXP \$.01	12/20/01	153 00	356 69	203 69- ST	203 69- ST
SOLD 100 SHARES SCM MICROSYSTEMS INC COM TRADED ON 09/18 @ \$5.79 INVESTMENT TECHNOLOGY GROUP, INC. LESS COMH \$2 & EXP \$.02	12/20/01	577 00	1,420.94	843.94- ST	843.94- ST
SOLD 60 SHARES SCM MICROSYSTEMS INC COM TRADED ON 09/19 @ \$5.569 B-TRADE SERVICES LLC LESS COMH \$1.80 & EXP \$.02	02/01/02	332 34	845 82	513 48- ST	513 48- ST
SOLD 100 SHARES SCM MICROSYSTEMS INC COM TRADED ON 09/20 @ \$5.74 INVESTMENT TECHNOLOGY GROUP, INC.	02/04/02	571 98	1,401 64	829.66- ST	829.66- ST

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER DLI
 FEDERAL LOSS CARRYOVER ST 00 LT .00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COM \$2 & EXP \$ 02 SOLD 300 SHARES SCM MICROSYSTEMS INC COM TRADED ON 09/20 @ \$5.711 B-TRADE SERVICES LLC LESS COM \$9 & EXP \$ 06	02/05/02	1,704.27	4,178.10	2,473.83- ST	2,473.83- ST
SOLD 200 SHARES SCM MICROSYSTEMS INC COM TRADED ON 09/23 @ \$5.15 B-TRADE SERVICES LLC LESS COM \$6 & EXP \$ 04	02/06/02	1,023.96	2,770.00	1,746.04- ST	1,746.04- ST
SOLD 300 SHARES SCM MICROSYSTEMS INC COM TRADED ON 09/24 @ \$4.78 B-TRADE SERVICES LLC LESS COM \$9 & EXP \$ 05	02/06/02	1,425.01	4,155.00	2,729.99- ST	2,729.99- ST
SOLD 2950 SHARES OMNIVISION TECHNOLOGIES INC COM TRADED ON 09/24 @ \$7.166 LESS COM \$177 & EXP \$ 64 DEUTSCHE BANK SECURITIES, INC.	09/19/02	20,964.13	24,754.18	3,790.05- ST	3,790.05- ST
SOLD 400 SHARES SCM MICROSYSTEMS INC COM TRADED ON 09/25 @ \$4.688 B-TRADE SERVICES LLC LESS COM \$12 & EXP \$ 06	02/06/02	1,863.14	5,529.20	3,666.06- ST	3,666.06- ST
SOLD 200 SHARES SCM MICROSYSTEMS INC COM TRADED ON 09/26 @ \$4.667 B-TRADE SERVICES LLC LESS COM \$6 & EXP \$ 03	02/06/02	927.55	2,754.00	1,826.45- ST	1,826.45- ST
SOLD 825 SHARES FIDELITY NATIONAL SOLTNS INC COM TRADED ON 09/27 @ \$15.056 JEFFRIES & COMPANY, INC LESS COM \$49.50 & EXP \$.58	09/19/02	12,371.65	21,378.17	9,006.52- ST	9,006.52- ST
SOLD 800 SHARES PHARMACEUTICAL RESOURCES INC COM 05/04/01	09/27/02	22,732.67	13,924.58	8,808.09 LT	8,808.09 LT

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER · GMC INVESTMENT OFFICER · DLI
 FEDERAL LOSS CARRYOVER ST .00 LT

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 09/27 @ \$28.476 DEUTSCHE BANK SECURITIES, INC LESS COMH \$48 & EXP \$.69	06/25/02	27,582.91	34,945.32	7,362.41- ST	7,362.41- ST
SOLD 1250 SHARES UNITED SURGICAL PARTNERS COM TRADED ON 09/30 @ \$22.127 PIPER JAFFRAY INC LESS COMH \$75 & EXP \$.84	02/06/02	376.35	1,377.00	1,000.65- ST	1,000.65- ST
SOLD 100 SHARES SCM MICROSYSTEMS INC COM TRADED ON 10/01 @ \$3.793 B-TRADE SERVICES LLC LESS COMH \$3 & EXP \$.02	02/06/02	742.60	2,905.55	2,162.95- ST	2,162.95- ST
SOLD 215 SHARES SCM MICROSYSTEMS INC COM TRADED ON 10/04 @ \$3.454 B-TRADE SERVICES LLC LESS COMH \$6.45 & EXP \$.03	12/12/01	6,375.40	14,756.27	8,380.87- ST	8,380.87- ST
SOLD 1400 SHARES IDENTIX INC COM TRADED ON 10/08 @ \$4.604 JEFFRIES & COMPANY, INC. LESS COMH \$70 & EXP \$.20	05/09/02	8,776.97	27,220.13	7,040.28- ST	7,040.28- ST
SOLD 975 SHARES INSIGHT ENTERPRISES INC COM TRADED ON 10/08 @ \$9.062 RAYMOND JAMES & ASSOCIATES, INC. LESS COMH \$58.50 & EXP \$.27	07/23/02	1,696.26	3,376.40	1,680.14- ST	1,680.14- ST
SOLD 800 SHARES LEXAR MEDIA INC COM TRADED ON 10/08 @ \$2.15 J.P. MORGAN SECURITIES, INC. (DTC) LESS COMH \$24 & EXP \$.06	07/23/02	2,331.13	15,374.21	9,360.43- ST	9,360.43- ST
SOLD 1700 SHARES OAK TECHNOLOGY INC COM TRADED ON 10/08 @ \$1.401 WEEDEN & COMPANY LESS COMH \$51 & EXP \$.08					

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ACCOUNT NUMBER 35-469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER S52
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER, DLL
 FEDERAL LOSS CARRYOVER ST .00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 300 SHARES THERAGENICS CORP COM	06/11/01 10/08/02	1,189 94	3,652.47	2,462 53- LT	2,462 53- LT
SOLD 1200 SHARES MEDICAL STAFFING NETWK HLDGS COM	06/25/02 10/08/02	11,435 29	30,189.06	18,753.77- ST	18,753.77- ST
TRADED ON 10/08 @ \$9.589 DEUTSCHE BANK SECURITIES, INC LESS COMM \$18 & EXP \$ 04					
SOLD 1200 SHARES MEDICAL STAFFING NETWK HLDGS COM	06/25/02 10/08/02	11,435 29	30,189.06	18,753.77- ST	18,753.77- ST
TRADED ON 10/08 @ \$9.589 DEUTSCHE BANK SECURITIES, INC LESS COMM \$72 & EXP \$ 35					
SOLD 700 SHARES LEXAR MEDIA INC COM	07/23/02 10/09/02	1,434.95	2,888 08	1,453 13- ST	1,453 13- ST
TRADED ON 10/09 @ \$2.07 INVESTMENT TECHNOLOGY GROUP, INC. LESS COMM \$14 & EXP \$ 05					
SOLD 2700 SHARES LEXAR MEDIA INC COM	06/28/02 10/09/02	5,410 90	11,070 00	5,659 10- ST	5,659 10- ST
TRADED ON 10/09 @ \$2.034 J P. MORGAN SECURITIES, INC. (DTC) LESS COMM \$81 & EXP \$ 17					
SOLD 350 SHARES MEDICAL STAFFING NETWK HLDGS COM	05/01/02 10/09/02	3,382 15	8,694 98	5,312 83- ST	5,312 83- ST
TRADED ON 10/09 @ \$9.723 DEUTSCHE BANK SECURITIES, INC. LESS COMM \$21 & EXP \$ 11					
SOLD 500 SHARES SYPRIS SOLUTIONS INC COM	03/21/02 10/09/02	5,062 34	7,250 00	2,187 66- ST	2,187 66- ST
TRADED ON 10/09 @ \$10.185 NEEDHAM & COMPANY LESS COMM \$30 & EXP \$ 16					
SOLD 2125 SHARES THERAGENICS CORP COM	06/11/01 10/09/02	7,947 25	23,452.36	15,505 11- LT	15,505 11- LT
TRADED ON 10/09 @ \$3.80 DEUTSCHE BANK SECURITIES, INC. LESS COMM \$127 50 & EXP \$ 25					

ACCOUNT NUMBER 33-469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN SMALL CAP GROWTH IR TAX OFFICER GMC INVESTMENT OFFICER - DL1
 TAX IDENTIFICATION NUMBER 34-6577710 ST
 FEDERAL LOSS CARRYOVER
 BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 200 SHARES ITRON INC COM TRADED ON 10/09 @ \$16.732	05/16/02	3,334 41	6,616 22	3,281 81 - ST	3,281.81 - ST
FIRST UNION CAPITAL MARKETS LESS COMH \$12 & EXP \$ 11					
SOLD 1025 SHARES ALLIANCE GAMING CORP TRADED ON 10/10 @ \$13 358	05/18/01	13,630.03	7,297 36	6,332 67 LT	6,332.67 LT
SCHWAB, CHARLES, & CO, INC LESS COMH \$61 50 & EXP \$.42					
SOLD 300 SHARES AMERICAN ITALIAN PASTA CO CL A TRADED ON 10/10 @ \$33.364	08/17/01	9,991.07	13,696 00	3,704 93 - LT	3,704.93 - LT
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$18 & EXP \$ 31					
SOLD 200 SHARES ELKCORP TRADED ON 10/10 @ \$15 463	10/25/01	3,080 64	4,667 12	1,586 48 - ST	1,586.48 - ST
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$12 & EXP \$ 10					
SOLD 625 SHARES PENN NATL GAMING INC COM TRADED ON 10/10 @ \$17 75	05/21/01	11,056 41	6,488 28	4,568 13 LT	4,568.13 LT
CANTOR FITZGERALD & CO LESS COMH \$37 50 & EXP \$ 34					
SOLD 200 SHARES SCH MICROSYSTEMS INC COM TRADED ON 10/10 @ \$4.219	01/30/02	833.87	2,659 00	1,825 13 - ST	1,825.13 - ST
CANTOR FITZGERALD & CO LESS COMH \$10 & EXP \$ 03					
SOLD 625 SHARES SHUFFLE MASTER INC COM TRADED ON 10/10 @ \$18 433	03/28/02	11,482.90	13,137 19	1,654 29 - ST	1,654.29 - ST
VAN KASPER & COMPANY LESS COMH \$37.50 & EXP \$ 35					
SOLD 200 SHARES MINNEBAGO INDS INC TRADED ON 10/10/02	02/20/02	7,659 22	8,246 62	587 40 - ST	587.40 - ST

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER. SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER. GMC INVESTMENT OFFICER. DLJ
 FEDERAL LOSS CARRYOVER ST 00 LT 00
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 10/10 @ \$38.357 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$12 & EXP \$ 24	05/16/02	4,503.34	9,097.30	4,593.96- ST	4,593.96- ST
SOLD 275 SHARES ITRON INC COM TRADED ON 10/10 @ \$16.426	10/10/02				
FIRST UNION CAPITAL MARKETS LESS COMH \$13.75 & EXP \$ 14					
SOLD 1000 SHARES PEISMART INC COM	09/19/02	16,903.58	16,371.76	531.82 ST	531.82 ST
TRADED ON 10/10 @ \$16.964 BEAR, STEARNS SECURITIES CORP LESS COMH \$60 & EXP \$ 52					
SOLD 1400 SHARES WULFSLIVER INC COM TRADED ON 10/10 @ \$18.852	04/30/02	26,309.12	35,074.51	8,765.39- ST	8,765.39- ST
DEUTSCHE BANK SECURITIES, INC LESS COMH \$84 & EXP \$.80					
SOLD 500 SHARES TOD INC COM	06/25/02	10,329.68	12,378.31	2,908.21- ST	2,908.21- ST
TRADED ON 10/10 @ \$20.72 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$30 & EXP \$.32	10/10/02				
SOLD 400 SHARES ELKCORP COM	10/25/01	6,312.00	9,242.29	2,930.29- ST	2,930.29- ST
TRADED ON 10/11 @ \$15.84 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$24 & EXP \$ 20	10/11/02				
SOLD 500 SHARES C H ROBINSON WORLDWIDE INC COM	09/08/00	13,472.94	14,702.83	1,229.89- LT	1,229.89- LT
TRADED ON 10/11 @ \$27.006 BLAIR, WILLIAM, & COMPANY LESS COMH \$30 & EXP \$ 41	10/11/02				
SOLD 200 SHARES SCM MICROSYSTEMS INC COM TRADED ON 10/11 @ \$4.974	06/25/02	984.81	2,618.00	1,633.19- ST	1,633.19- ST
CANTOR FITZGERALD & CO	10/11/02				

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-08-0
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR
 ADMINISTRATIVE OFFICER: S52
 TAX IDENTIFICATION NUMBER 34-6577710
 TAX OFFICER GMC
 FEDERAL LOSS CARRYOVER ST
 00 LT
 INVESTMENT OFFICER DLI
 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$10 & EXP \$.03					
SOLD 100 SHARES ELKCORP TRADED ON 10/14 @ \$16.007 COM LESS COMH \$6 & EXP \$.05	02/06/02	1,594.66	2,257.00	662.34	662.34
SOLD 100 SHARES ELKCORP TRADED ON 10/14 @ \$16.574 COM LESS COMH \$18 & EXP \$.15	10/15/02	4,954.29	6,771.00	1,816.71	1,816.71
SOLD 400 SHARES SCH MICROSYSTEMS INC COM TRADED ON 10/15 @ \$5.652 CANTOR FITZGERALD & CO LESS COMH \$20 & EXP \$.07	06/25/02	2,232.73	5,080.14	2,847.41	2,847.41
SOLD 3500 SHARES THRAGENICS CORP TRADED ON 10/17 @ \$3.75 COM LESS COMH \$210 & EXP \$.40	07/23/02	12,915.65	29,129.87	13,949.65	13,949.65
SOLD 1300 SHARES C H ROBINSON WORLDWIDE INC COM TRADED ON 10/17 @ \$27.348 LESS COMH \$78 & EXP \$1.08	07/23/02	35,474.10	38,138.17	1,287.45	1,287.45
SOLD 800 SHARES HARMONY GOLD MINING COMPANY LTD SPONSORED ADR TRADED ON 10/17 @ \$12.864 CIBC WORLD MARKETS CORP LESS COMH \$48 & EXP \$.31	09/19/02	10,243.29	11,140.48	897.19	897.19

ACCOUNT NUMBER 33-4469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER: GMC ADMINISTRATIVE OFFICER: S22
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 200 SHARES JARDEN CORP TRADED ON 10/17 a \$23.009 LESS COMH \$12 & EXP \$ 14 DEUTSCHE BANK SECURITIES, INC	10/17/02	4,589.66	5,150.43	560.77- ST	560.77- ST
SOLD 1000 SHARES TRADED ON 10/17 a \$30.417 HORGAN STANLEY & CO, INCORPORATED LESS COMH \$60 & EXP \$.92	10/17/02	30,356.08	33,646.13	2,185.45- ST	1,104.60- LT
SOLD 100 SHARES SPONSORED ADR TRADED ON 10/21 a \$37.02 BEAR, STEARNS SECURITIES CORP. LESS COMH \$6 & EXP \$ 12	10/17/01	3,695.88	3,714.60	18.72- LT	18.72- LT
SOLD 150 SHARES ACAMBIS PLC SPONSORED ADR TRADED ON 10/22 a \$37.937 BEAR, STEARNS SECURITIES CORP LESS COMH \$9 & EXP \$ 18	10/17/01	5,681.40	5,571.90	109.50 LT	109.50 LT
SOLD 650 SHARES INTERGRATED SILICON SOLUTION COM TRADED ON 11/06 a \$3.45 B-TRADE SERVICES LLC LESS COMH \$19.50 & EXP \$.07	12/07/01	2,222.93	8,715.00	6,492.07- ST	6,492.07- ST
SOLD 4300 SHARES LEXAR MEDIA INC TRADED ON 11/06 a \$4.86 J.P. MORGAN SECURITIES, INC (DTC) LESS COMH \$215 & EXP \$ 63	09/19/02	20,685.38	17,452.28	3,233.10 ST	3,233.10 ST
SOLD 500 SHARES WILD OATS MARKETS INC TRADED ON 11/06 a \$10.004 MCDONALD & COMPANY SECURITIES INC. LESS COMH \$25 & EXP \$.16	08/22/01	4,977.19	4,297.05	680.14 LT	680.14 LT
SOLD 144 SHARES ASH INTL N V TRADED ON 11/06/02	01/11/01	1,943.28	1,820.75	122.53 LT	122.53 LT

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST .00 LT
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
COM CANTOR FITZGERALD & CO TRADED ON 11/06 @ \$13 51 LESS COMH \$2 16 & EXP \$.06	05/07/02	2,795 83	3,610 31	814 48- ST	814 48- ST
SOLD 168 SHARES A C MOORE ARTS & CRAFTS INC COM TRADED ON 11/06 @ \$16 657 CANTOR FITZGERALD & CO LESS COMH \$2 52 & EXP \$.09	06/12/02	20,699.44	16,789.00	3,910.44 ST	3,910 44 ST
COM TRADED ON 11/06 @ \$25 106 CANTOR FITZGERALD & CO. LESS COMH \$12 38 & EXP \$ 63	05/26/01	26,314 26	18,513 38	7,800 88 LT	7,800.88 LT
SOLD 1175 SHARES ACTIVISION INC NEW COM TRADED ON 11/06 @ \$22 41 CANTOR FITZGERALD & CO LESS COMH \$17 63 & EXP \$ 80	07/23/02	13,899 76	22,133 90	8,234 14- ST	8,234.14- ST
SOLD 625 SHARES ACTION PERFORMANCE COS INC COM TRADED ON 11/06 @ \$22 255 CANTOR FITZGERALD & CO LESS COMH \$9 38 & EXP \$.42	02/06/02	14,215.82	7,829.11	383 51 ST	383.51 ST
SOLD 850 SHARES ALLIANCE GAMING CORP COM NEW TRADED ON 11/06 @ \$16 74 CANTOR FITZGERALD & CO LESS COMH \$12 75 & EXP \$ 43	11/09/01	3,904 43	2,511 30	1,393 13 ST	1,393 13 ST
SOLD 100 SHARES AXCAN PHARMA INC COM TRADED ON 11/06 @ \$11 394	04/22/02	1,134 42	1,405 70	271 28- ST	271 28- ST

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-4469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER - SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER DLI
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION ACQUIRED/ NET PROCEEDS OF SALE FEDERAL/STATE FEDERAL STATE GAIN/LOSS

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE	GAIN/LOSS
BANC OF AMERICA SECURITIES LLC LESS COMH \$5 & EXP \$ 04						
SOLD 200 SHARES BIOSITE INC COM (N/C FROM BIOSITE DIAGNO) TRADED ON 11/06 @ \$32.829 CANTOR FITZGERALD & CO LESS COMH \$3 & EXP \$ 20	09/18/02	6,562.78	6,032.64	530.14	ST	530.14
SOLD 200 SHARES BROOKLINE BANCORP INC COM TRADED ON 11/06 @ \$11.40 CANTOR FITZGERALD & CO. LESS COMH \$3 & EXP \$.07	09/03/02	2,276.97	2,498.94	221.97	ST	221.97
SOLD 144 SHARES CLARIFS STORES INC COM TRADED ON 11/06 @ \$24.92 CANTOR FITZGERALD & CO LESS COMH \$2.16 & EXP \$ 11	06/28/02	3,586.21	3,313.12	273.09	ST	273.09
SOLD 275 SHARES COGNIZANT TECHNOLOGY SOLUTION CL A TRADED ON 11/06 @ \$73.301 CANTOR FITZGERALD & CO LESS COMH \$4.13 & EXP \$ 61	10/09/02	20,153.12	14,382.83	5,770.29	ST	5,770.29
SOLD 600 SHARES COORSTEK INC COM TRADED ON 11/06 @ \$15.98 CANTOR FITZGERALD & CO LESS COMH \$9 & EXP \$ 29	07/23/02	9,578.71	19,285.08	9,706.37	ST	9,706.37
SOLD 120 SHARES DUPONT PHOTOMASKS INC COM TRADED ON 11/06 @ \$24.285 CANTOR FITZGERALD & CO LESS COMH \$1.80 & EXP \$.09	01/11/02	2,912.42	6,048.20	3,135.78	ST	3,135.78
SOLD 100 SHARES EPIQ SYS INC COM (N/C FROM ELECTRONIC PROCESSING INC) TRADED ON 11/06 @ \$17.057	05/23/01	1,704.14	1,804.67	100.53	LT	100.53

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER, GMC ADMINISTRATIVE OFFICER S52
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST .00 LT
 TAX OFFICER, GMC INVESTMENT OFFICER, DLI

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 200 SHARES CANTOR FITZGERALD & CO. LESS COM \$1.50 & EXP \$.06	02/20/02	3,176 50	4,413 50	1,237 00 - ST	1,237.00 - ST
SOLD 200 SHARES ELKCORP TRADED ON 11/06 @ \$15.898 CANTOR FITZGERALD & CO. LESS COM \$3 & EXP \$.10	11/06/02	3,176 50	4,413 50	1,237 00 - ST	1,237.00 - ST
SOLD 375 SHARES ENTERCOM COMMUNICATIONS CORP TRADED ON 11/06 @ \$52.125 CANTOR FITZGERALD & CO. LESS COM \$5.63 & EXP \$.59	01/17/01	19,540 81	17,678 96	1,861.85 LT	1,861.85 LT
SOLD 34 SHARES EON LABS INC TRADED ON 11/06 @ \$24.078 CANTOR FITZGERALD & CO. LESS COM \$.51 & EXP \$.03	09/19/02	818 12	758 54	59 58 ST	59 58 ST
SOLD 126 SHARES FINISH LINE INC CL A TRADED ON 11/06 @ \$8.335 CANTOR FITZGERALD & CO. LESS COM \$1.86 & EXP \$.04	02/06/02	1,031.73	2,049 72	1,017 99 - ST	1,017 99 - ST
SOLD 126 SHARES GENIA INC (NEW) TRADED ON 11/06 @ \$9.444 CANTOR FITZGERALD & CO. LESS COM \$1.89 & EXP \$.04	06/05/01	1,188 05	1,570.33	382.28 - LT	382.28 - LT
SOLD 900 SHARES GHBOREE CORP TRADED ON 11/06 @ \$18.753 CANTOR FITZGERALD & CO. LESS COM \$13.50 & EXP \$.51	11/06/02	16,864 14	16,836 64	27 50 ST	27 50 ST
SOLD 204 SHARES HARLAND JOHN H CO COM TRADED ON 11/06 @ \$19.50 CANTOR FITZGERALD & CO. LESS COM \$3.06 & EXP \$.12	05/09/02	3,974 82	6,557 31	2,582 49 - ST	2,582.49 - ST

ACCOUNT NUMBER 33-4469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN MCB SMALL CAP GROWTH IR TAX OFFICER GMC INVESTMENT OFFICER, DLI
 TAX IDENTIFICATION NUMBER 34-657710 ST
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 225 SHARES HARMAN INTL INDS INC NEW COM TRADED ON 11/06 @ \$59.00 CANTOR FITZGERALD & CO. LESS COMH \$3.38 & EXP \$.40	04/01/02	13,271.60	11,420.48	1,851.12	1,851.12
SOLD 1000 SHARES HARMONY GOLD MINING COMPANY LTD SPONSORED ADR TRADED ON 11/06 @ \$14.597 CANTOR FITZGERALD & CO LESS COMH \$15 & EXP \$.44	08/22/02	14,581.56	12,430.96	2,150.60	2,150.60
SOLD 70 SHARES HEARST-ARGYLE TELEVISION INC COM TRADED ON 11/06 @ \$22 CANTOR FITZGERALD & CO LESS COMH \$1.05 & EXP \$.05	03/20/02	1,538.90	1,750.65	211.75	211.75
SOLD 485 SHARES HOLLYWOOD ENTERTAINMENT TRADED ON 11/06 @ \$18.144 CANTOR FITZGERALD & CO LESS COMH \$7.28 & EXP \$.27	10/10/02	8,792.48	9,188.47	395.99	395.99
SOLD 150 SHARES HOTELS.COM CL A TRADED ON 11/06 @ \$63.418 CANTOR FITZGERALD & CO LESS COMH \$2.25 & EXP \$.29	09/27/02	9,510.22	7,708.95	1,801.27	1,801.27
SOLD 225 SHARES HUGHES SUPPLY INC COM TRADED ON 11/06 @ \$33.36 CANTOR FITZGERALD & CO LESS COMH \$3.38 & EXP \$.23	07/10/01	7,502.41	5,309.15	2,193.26	2,193.26
SOLD 200 SHARES HUNT JB TRANS SVCS INC COM TRADED ON 11/06 @ \$28.182 CANTOR FITZGERALD & CO. LESS COMH \$3 & EXP \$.17	10/17/02	5,633.29	5,645.28	11.99	11.99
SOLD 225 SHARES HYPERION SOLUTIONS CORP COM TRADED ON 11/06/02	09/10/02	6,235.91	5,249.54	986.37	986.37

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GMC INVESTMENT OFFICER DL1
 TAX IDENTIFICATION NUMBER 34-6577710 ST
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

TRADED ON 11/06 @ \$27 731							
LESS COMH \$3 38 & EXP \$ 19							
SOLD 1800 SHARES	01/28/02	11,262.07	18,107 81	6,845.74- ST	6,845 74- ST		
IDENTIX INC COM	11/06/02						
TRADED ON 11/06 @ \$6.306							
GOLDMAN, SACHS & CO							
LESS COMH \$90 & EXP \$ 35							
SOLD 100 SHARES	10/29/01	834 12	1,705.60	871 48- LT	871 48- LT		
INSIGHT ENTERPRISES INC COM	11/06/02						
TRADED ON 11/06 @ \$8 356							
CANTOR FITZGERALD & CO							
LESS COMH \$1.50 & EXP \$.03							
SOLD 400 SHARES	09/04/02	7,395 57	6,573.27	822 30 ST	822.30 ST		
INFORMARH CORP COM	11/06/02						
TRADED ON 11/06 @ \$18 504							
CANTOR FITZGERALD & CO							
LESS COMH \$6 & EXP \$.23							
SOLD 131 SHARES	10/08/01	1,346 00	2,447 72	1,101 72- LT	1,101 72- LT		
ISIS PHARMACEUTICALS COM	11/06/02						
TRADED ON 11/06 @ \$10 29							
CANTOR FITZGERALD & CO							
LESS COMH \$1 97 & EXP \$ 05							
SOLD 400 SHARES	06/03/02	9,185 00	11,794.89	2,609.89- ST	2,609.89- ST		
ITRON INC COM	11/06/02						
TRADED ON 11/06 @ \$22 978							
CANTOR FITZGERALD & CO							
LESS COMH \$6 & EXP \$.28							
SOLD 350 SHARES	09/05/02	7,998.97	8,491 00	492 03- ST	492.03- ST		
J ILL GROUP INC COM	11/06/02						
TRADED ON 11/06 @ \$22.869							
CANTOR FITZGERALD & CO							
LESS COMH \$5.25 & EXP \$.25							
SOLD 157 SHARES	07/02/01	2,608.17	5,879 56	3,271 39- LT	3,271.39- LT		
KOS PHARMACEUTICALS INC COM	11/06/02						
TRADED ON 11/06 @ \$16 628							
CANTOR FITZGERALD & CO							
LESS COMH \$2 36 & EXP \$ 08							

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER, GNC ADMINISTRATIVE OFFICER, SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER, GNC INVESTMENT OFFICER DLI
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 246 SHARES MSP GROUP INC COM TRADED ON 11/06 @ \$5 55 CANTOR FITZGERALD & CO. LESS COMH \$3 69 & EXP \$ 05	03/22/02	1,361 56	2,107 88	746 32- ST	746.32- ST
SOLD 143 SHARES MERIDIAN MED TECHNOLOGIES IN COM TRADED ON 11/06 @ \$44 05 CANTOR FITZGERALD & CO LESS COMH \$2 15 & EXP \$.19	03/28/02	6,296 81	5,159 91	1,136 90 ST	1,136 90 ST
SOLD 184 SHARES MOVIE GALLERY INC COM TRADED ON 11/06 @ \$17.177 CANTOR FITZGERALD & CO LESS COMH \$2 76 & EXP \$.10	07/11/01	3,157 87	1,728.96	1,428.91 LT	1,428.91 LT
SOLD 225 SHARES NBTY INC COM TRADED ON 11/06 @ \$14 626 CANTOR FITZGERALD & CO LESS COMH \$3 38 & EXP \$.10	05/08/02	3,287.57	3,799 21	511 64- ST	511 64- ST
SOLD 100 SHARES 99 CENTS ONLY STORES COM TRADED ON 11/06 @ \$27 34 CANTOR FITZGERALD & CO LESS COMH \$1.50 & EXP \$.09	10/10/02	2,732 41	2,365 15	367 26 ST	367 26 ST
SOLD 1600 SHARES OPTIMAL ROBOTICS CORP CL A NEW TRADED ON 11/06 @ \$6 867 RAYMOND JAMES & ASSOCIATES, INC LESS COMH \$80 & EXP \$ 34	03/07/02	10,907.34	44,857.00	33,949 66- ST	33,949 66- ST
SOLD 950 SHARES PANERA BREAD CO CL A TRADED ON 11/06 @ \$33.723 CANTOR FITZGERALD & CO. LESS COMH \$14 25 & EXP \$.97	05/10/01	32,021 92	15,569 17	16,452 75 LT	16,452 75 LT

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN MCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER - S52
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER - GHC INVESTMENT OFFICER: DLI
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION DESCRIPTION ACQUIRED/ NET PROCEEDS OF SALE FEDERAL/STATE FEDERAL GAIN/LOSS STATE GAIN/LOSS

09/19/02	22,197.09	20,057.89	2,139.20	ST	2,139.20	ST	SOLD 725 SHARES PATTERSON UTI ENERGY INC COM
11/06/02				ST		ST	TRADED ON 11/06 @ \$30.632 CANTOR FITZGERALD & CO LESS COM \$10.88 & EXP \$.67
05/01/02	22,013.59	17,238.67	4,774.92	ST	4,774.92	ST	SOLD 1152 SHARES PETSMAST INC COM
11/06/02				ST		ST	TRADED ON 11/06 @ \$19.124 CANTOR FITZGERALD & CO LESS COM \$17.28 & EXP \$.67
05/01/01	477.61	310.04	167.57	LT	167.57	LT	SOLD 18 SHARES PHARMACEUTICAL RESOURCES INC COM
11/06/02				ST		ST	TRADED ON 11/06 @ \$26.55 CANTOR FITZGERALD & CO. LESS COM \$.27 & EXP \$.02
09/25/02	6,390.84	7,027.37	636.53	ST	636.53	ST	SOLD 350 SHARES SANGSTAT MED CORP COM
11/06/02				ST		ST	TRADED ON 11/06 @ \$18.275 CANTOR FITZGERALD & CO LESS COM \$5.25 & EXP \$.20
10/10/02	13,408.27	13,644.57	236.30	ST	236.30	ST	SOLD 300 SHARES SCHOLASTIC CORP COM
11/06/02				ST		ST	TRADED ON 11/06 @ \$44.71 CANTOR FITZGERALD & CO LESS COM \$4.50 & EXP \$.41
07/31/02	16,969.68	17,018.51	48.83	ST	48.83	ST	SOLD 550 SHARES SCIOS INC COM
11/06/02				ST		ST	TRADED ON 11/06 @ \$30.869 CANTOR FITZGERALD & CO. LESS COM \$8.25 & EXP \$.52
03/28/02	1,770.56	1,702.58	67.98	ST	67.98	ST	SOLD 81 SHARES SHUFFLE MASTER INC COM
11/06/02				ST		ST	TRADED ON 11/06 @ \$21.874 CANTOR FITZGERALD & CO LESS COM \$1.21 & EXP \$.06
03/07/02	499.14	1,023.67	524.53	ST	524.53	ST	SOLD 92 SHARES SILICON STORAGE TECHNOLOGY I COM

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

ADMINISTRATIVE OFFICER - S52

TAX OFFICER - GHC INVESTMENT OFFICER: DLI

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER - GMC ADMINISTRATIVE OFFICER; SS2
 ACCOUNT TYPE CHARITABLE TRUST TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER - GMC INVESTMENT OFFICER DLI
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 400 SHARES CANTOR FITZGERALD & CO. TRADED ON 11/06 @ \$5.44 LESS COMH \$1 38 & EXP \$ 02	10/30/01	7,931.16	7,501.20	629.96	LT 629.96
SOLD 400 SHARES SKYMEST INC COM TRADED ON 11/06 @ \$19.843 CANTOR FITZGERALD & CO. LESS COMH \$6 & EXP \$ 24	11/06/02	7,646.42	3,868.15	1,221.73	ST 1,221.73
SOLD 100 SHARES SOUTHWEST BANCORPORATION TEX COM TRADED ON 11/06 @ \$26.48 CANTOR FITZGERALD & CO LESS COMH \$1 50 & EXP \$ 08	03/05/02	3,881.04	4,559.85	678.81	ST 678.81
SOLD 450 SHARES SUPERIOR EMERKY SVCS INC COM TRADED ON 11/06 @ \$8.639 CANTOR FITZGERALD & CO LESS COMH \$6 75 & EXP \$ 12	01/28/02	147.00	375.57	228.57	ST 228.57
SOLD 24 SHARES TELETECH HOLDINGS INC COM TRADED ON 11/06 @ \$6.14 CANTOR FITZGERALD & CO. LESS COMH \$ 36 & EXP \$.01	05/14/02	865.02	954.95	89.93	ST 89.93
SOLD 100 SHARES ULTRA PETROLEUM CORP COM TRADED ON 11/06 @ \$8.665 CANTOR FITZGERALD & CO. LESS COMH \$1 50 & EXP \$.03	08/29/02	1,279.84	3,279.88	2,000.04	ST 2,000.04
SOLD 400 SHARES VITALWORKS INC COM TRADED ON 11/06 @ \$3.259 DEUTSCHE BANK SECURITIES, INC LESS COMH \$24 & EXP \$ 04	05/09/02	2,012.74	2,841.71	828.97	ST 828.97
SOLD 125 SHARES ZORAN CORP COM					

ACCOUNT NUMBER 33-469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-657710
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

FEDERAL LOSS CARRYOVER ST
 FEDERAL/STATE COST BASIS
 FEDERAL GAIN/LOSS
 STATE GAIN/LOSS

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 11/06 @ \$16.17 CANTOR FITZGERALD & CO LESS COMH \$1.88 & EXP \$.07	04/22/02	1,135.96	1,405.70	269.74 - ST	269.74 - ST
SOLD 100 SHARES AXCAN PHARMA INC TRADED ON 11/07 @ \$11.41	11/07/02	1,135.96	1,405.70	269.74 - ST	269.74 - ST
BANC/AMERICA SECURITIES LLC LESS COMH \$5 & EXP \$.04	12/07/01	1,030.97	3,996.00	2,965.03 - ST	2,965.03 - ST
SOLD 300 SHARES INTEGRATED SILICON SOLUTION COM TRADED ON 11/07 @ \$3.466 B-TRADE SERVICES LLC LESS COMH \$9 & EXP \$.04	11/07/02	1,030.97	3,996.00	2,965.03 - ST	2,965.03 - ST
SOLD 500 SHARES LEXAR MEDIA INC TRADED ON 11/07 @ \$4.655 COM J. P. MORGAN SECURITIES, INC (DTC) LESS COMH \$25 & EXP \$.08	06/27/02	2,302.42	1,978.95	323.47 ST	323.47 ST
SOLD 300 SHARES MILD OATS MARKETS INC TRADED ON 11/07 @ \$9.188 COM MCDONALD & COMPANY SECURITIES INC. LESS COMH \$15 & EXP \$.09	11/07/02	2,741.55	2,285.64	455.91 LT	455.91 LT
SOLD 325 SHARES ASM INTL N V TRADED ON 11/07 @ \$12.372 CANTOR FITZGERALD & CO LESS COMH \$4.88 & EXP \$.13	01/11/01	4,016.12	4,109.33	93.21 - LT	93.21 - LT
SOLD 518 SHARES A C MOORE ARTS & CRAFTS INC TRADED ON 11/07 @ \$14.471 COM CANTOR FITZGERALD & CO. LESS COMH \$7.77 & EXP \$.23	09/19/02	7,488.13	10,246.14	2,758.01 - ST	2,758.01 - ST
SOLD 29 SHARES AMERICAN MED SEC GROUP INC TRADED ON 11/07 @ \$12.905 COM	06/11/02	373.81	651.49	277.68 - ST	277.68 - ST

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER, GMC
 TAX IDENTIFICATION NUMBER 34-6577710
 BEGINNING DATE - 12/31/2001
 ENDING DATE - 12/31/2002
 ADMINISTRATIVE OFFICER - SS2
 INVESTMENT OFFICER - DLI
 FEDERAL LOSS CARRYOVER ST

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 975 SHARES AMERIGROUP CORP TRADED ON 11/07/02 CANTOR FITZGERALD & CO. LESS COMH \$.44 & EXP \$ 02	09/19/02	29,411 44	23,201 61	6,209.83	6,209.83
SOLD 600 SHARES BIOSITE INC COM (N/C FROM BIOSITE DIAGNO) TRADED ON 11/07/02 CANTOR FITZGERALD & CO. LESS COMH \$14 63 & EXP \$ 89	09/25/02	19,404.73	17,980 94	1,423 79	1,423 79
SOLD 100 SHARES BRIGHT HORIZON FAMILY SOLUTI COM TRADED ON 11/07/02 CANTOR FITZGERALD & CO. LESS COMH \$9 & EXP \$ 59	07/01/02	2,787 16	3,226 90	439 74-	439 74-
SOLD 659 SHARES CLAIRES STORES INC COM TRADED ON 11/07/02 CANTOR FITZGERALD & CO. LESS COMH \$9 89 & EXP \$ 49	06/28/02	15,947 63	15,162 14	785.49	785 49
SOLD 386 SHARES DUPONT PHOTOMASKS INC COM TRADED ON 11/07/02 CANTOR FITZGERALD & CO. LESS COMH \$5 79 & EXP \$.28	02/06/02	9,124 68	18,346.64	9,221.96-	9,221.96-
SOLD 600 SHARES EPIQ SYS INC COM (N/C FROM ELECTRONIC PROCESSING INC) TRADED ON 11/07/02 CANTOR FITZGERALD & CO. LESS COMH \$9 & EXP \$ 31	02/20/02	10,171 31	10,588 21	339 70- LT	339 70- LT
SOLD 119 SHARES EAST WEST BANCORP INC COM TRADED ON 11/07/02 CANTOR FITZGERALD & CO. LESS COMH \$9 & EXP \$ 31	04/15/02	3,954 70	4,191.88	237.18- ST	237 18- ST

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GMC INVESTMENT OFFICER, DLI
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
CANTOR FITZGERALD & CO LESS COMH \$1.79 & EXP \$.12	09/19/02	15,201.53	12,387.99	2,893.54	ST
SOLD 634 SHARES EON LABS INC COMH	11/07/02				
TRADED ON 11/07 @ \$26.119 CANTOR FITZGERALD & CO. LESS COMH \$9.51 & EXP \$.47	02/15/02	7,658.34	15,755.48	8,097.14	ST
SOLD 962 SHARES FINISH LINE INC CL A TRADED ON 11/07 @ \$7.976 CANTOR FITZGERALD & CO.	11/07/02				
LESS COMH \$14.43 & EXP \$.24	06/05/01	12,208.90	16,433.61	4,224.71	LT
TRADED ON 11/07 @ \$9.236 GENTA INC (NEM) CANTOR FITZGERALD & CO	05/10/02	12,378.17	20,664.32	8,286.15	ST
SOLD 648 SHARES HARLAND JOHN H CO COMH TRADED ON 11/07 @ \$19.117 CANTOR FITZGERALD & CO	11/07/02				
LESS COMH \$19.86 & EXP \$.37	03/20/02	6,657.02	7,599.58	942.56	ST
SOLD 305 SHARES HEARST-ARGYLE TELEVISION INC COMH	11/07/02				
TRADED ON 11/07 @ \$21.842 CANTOR FITZGERALD & CO LESS COMH \$4.58 & EXP \$.21	10/10/02	2,815.73	3,125.98	310.25	ST
SOLD 165 SHARES HOLLYWOOD ENTERTAINMENT TRADED ON 11/07 @ \$17.08 CANTOR FITZGERALD & CO	11/07/02				
LESS COMH \$2.48 & EXP \$.09	02/20/02	13,271.53	17,822.62	4,551.09	ST
SOLD 2200 SHARES IDENTIX INC COMH	11/07/02				
TRADED ON 11/07 @ \$6.082 GOLDMAN, SACHS & CO LESS COMH \$110 & EXP \$.41	06/25/02	7,848.46	19,917.01	6,617.23	ST
SOLD 1000 SHARES					

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER - GNC INVESTMENT OFFICER; DLI
 TAX IDENTIFICATION NUMBER 34-6577710 STATE
 BEGINNING DATE - 12/31/2001 ENDING DATE - 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
INSIGHT ENTERPRISES INC TRADED ON 11/07/02 @ \$7,863 CANTOR FITZGERALD & CO LESS COMH \$15 & EXP \$.24	11/07/02	5,451.32	5,451.32	LT	5,451.32
SOLD 731 SHARES ISIS PHARMACEUTICALS COM TRADED ON 11/07 @ \$10.185 CANTOR FITZGERALD & CO. LESS COMH \$10.97 & EXP \$.23	11/07/02	7,434.25	13,319.78	LT	5,885.53
SOLD 400 SHARES J2 GLOBAL COMMUNICATIONS INC COM NEW TRADED ON 11/07 @ \$26.473 CANTOR FITZGERALD & CO. LESS COMH \$6 & EXP \$ 32	11/07/02	10,582.88	9,581.12	ST	1,001.76
SOLD 922 SHARES MPS GROUP INC COM TRADED ON 11/07 @ \$5.219 CANTOR FITZGERALD & CO LESS COMH \$13.83 & EXP \$.15	03/22/02	4,798.58	7,773.88	ST	2,975.30
SOLD 219 SHARES MRO SOFTWARE INC COM TRADED ON 11/07 @ \$11.915 CANTOR FITZGERALD & CO LESS COMH \$3.28 & EXP \$.08	11/22/02	2,606.11	6,205.06	ST	3,598.95
SOLD 468 SHARES MERCURY GEN CORP NEW COM TRADED ON 11/07 @ \$39.699 CANTOR FITZGERALD & CO. LESS COMH \$7.02 & EXP \$.56	10/30/01	18,571.79	19,621.28	LT	1,049.49
SOLD 482 SHARES MERIDIAN MED TECHNOLOGIES IN COM TRADED ON 11/07 @ \$44.048 CANTOR FITZGERALD & CO LESS COMH \$7.23 & EXP \$.64	04/01/02	21,223.65	17,359.91	ST	3,863.74
SOLD 965 SHARES MOVIE GALLERY INC COM TRADED ON 11/07/02	07/11/01	15,933.59	7,957.31	LT	7,976.28

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A669-08-0 ACCOUNT TYPE CHARITABLE TRUST ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER: SS2 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST 00 LT 00

ADMINISTRATIVE OFFICER: SS2 INVESTMENT OFFICER: DLI

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
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COM CANTOR FITZGERALD & CO TRADED ON 11/07 @ \$16.527 LESS COMH \$14.98 & EXP \$.49	05/31/02	21,676.34	24,723.45	3,047.11 - ST	3,047.11 - ST
SOLD 1469 SHARES NBTV INC	11/07/02				
COM TRADED ON 11/07 @ \$14.771 CANTOR FITZGERALD & CO LESS COMH \$22.04 & EXP \$.66	09/19/02	8,287.42	8,311.14	23.72 - ST	23.72 - ST
SOLD 800 SHARES NU SKIN ASIA INC	11/07/02				
CL A TRADED ON 11/07 @ \$10.419 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$48 & EXP \$.26	09/19/02	11,192.51	21,001.64	9,898.93 - ST	9,898.93 - ST
SOLD 1650 SHARES OPTIMAL ROBOTICS CORP	11/07/02				
CL A NEW TRADED ON 11/07 @ \$6.779 RAYMOND JAMES & ASSOCIATES, INC. LESS COMH \$82.50 & EXP \$.34	04/30/02	2,780.40	2,209.36	571.04 ST	571.04 ST
SOLD 148 SHARES PETSMART INC	11/07/02				
COM TRADED ON 11/07 @ \$18.802 CANTOR FITZGERALD & CO LESS COMH \$2.22 & EXP \$.09	02/06/02	8,545.43	8,254.43	916.84 - ST	916.84 - ST
SOLD 324 SHARES PHARMACEUTICAL RESOURCES INC	11/07/02				
COM TRADED ON 11/07 @ \$26.39 CANTOR FITZGERALD & CO LESS COMH \$4.86 & EXP \$.26	04/01/02	11,213.08	11,242.82	29.74 - ST	29.74 - ST
SOLD 544 SHARES SHUFFLE MASTER INC	11/07/02				
COM TRADED ON 11/07 @ \$20.627 CANTOR FITZGERALD & CO LESS COMH \$8.16 & EXP \$.34	03/07/02	1,780.96	3,838.74	2,057.78 - ST	2,057.78 - ST
SOLD 345 SHARES SILICON STORAGE TECHNOLOGY I	11/07/02				

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ACCOUNT NUMBER 33-4469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER: S22
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER- DLI
 FEDERAL LOSS CARRYOVER \$0.00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 71 SHARES SUPERIOR ENERGY SVCS INC TRADED ON 11/07/02 LESS COMH \$5.18 & EXP \$.06	03/06/02	602.79	712 91	110 12- ST	110 12- ST
SOLD 901 SHARES TELETECH HOLDINGS INC TRADED ON 11/07/02 LESS COMH \$1 07 & EXP \$.02	01/29/02	5,549.63	13,929 83	8,380 20- ST	8,380.20- ST
SOLD 1150 SHARES ULTRA PETROLEUM CORP TRADED ON 11/07/02 LESS COMH \$13 51 & EXP \$.17	05/14/02	9,874 52	10,916 51	1,041 99- ST	1,041 99- ST
SOLD 250 SHARES VITALWORKS INC TRADED ON 11/07/02 LESS COMH \$17.25 & EXP \$ 30	08/29/02	797.67	2,049 92	1,252 25- ST	1,252 25- ST
SOLD 314 SHARES KOS PHARMACEUTICALS INC TRADED ON 11/07/02 LESS COMH \$15 & EXP \$ 03	07/02/01	5,913 92	11,686.64	5,772.72- LT	5,772 72- LT
SOLD 50 SHARES NU SKIN ASIA INC TRADED ON 11/08/02 LESS COMH \$4 71 & EXP \$ 18	07/31/02	518 13	454 93	63 20 ST	63 20 ST
SOLD 1000 SHARES NU SKIN ASIA INC TRADED ON 11/08/02 LESS COMH \$3 & EXP \$ 02	07/31/02	10,043.49	8,889 09	1,154 40 ST	1,154.40 ST

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER, GMC INVESTMENT OFFICER, DLI
 TAX IDENTIFICATION NUMBER 34-657710 ST
 FEDERAL LOSS CARRYOVER 00 LT
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

CL A
 TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

DEUTSCHE BANK SECURITIES, INC	TRADED ON 11/08 @ \$10.103						
LESS COMH \$60 & EXP \$.31							
SOLD 600 SHARES	08/29/02	1,883.94	4,919.82	3,035.88	ST	3,035.88	ST
VITALWORKS INC							
COMH							
TRADED ON 11/08 @ \$3.20	11/08/02						
DEUTSCHE BANK SECURITIES, INC.							
LESS COMH \$36 & EXP \$.06							
SOLD 100 SHARES	04/22/02	1,134.96	1,405.70	270.74	ST	270.74	ST
AXCAN PHARMA INC							
COMH							
TRADED ON 11/08 @ \$11.40	11/08/02						
BANC/AMERICA SECURITIES LLC							
LESS COMH \$5 & EXP \$.04							
SOLD 100 SHARES	12/07/01	347.31	1,332.00	984.69	ST	984.69	ST
INTEGRATED SILICON SOLUTION COM							
TRADED ON 11/08 @ \$3.503	11/08/02						
B-TRADE SERVICES LLC							
LESS COMH \$3 & EXP \$.02							
SOLD 800 SHARES	06/27/02	3,500.53	3,166.32	334.21	ST	334.21	ST
LEXAR MEDIA INC							
COMH							
TRADED ON 11/08 @ \$4.425	11/08/02						
JEFFRIES & COMPANY, INC.							
LESS COMH \$40 & EXP \$.11							
SOLD 300 SHARES	06/27/02	1,320.55	1,187.37	133.18	ST	133.18	ST
LEXAR MEDIA INC							
COMH							
TRADED ON 11/08 @ \$4.452	11/08/02						
J P MORGAN SECURITIES, INC (DTC)							
LESS COMH \$15 & EXP \$.05							
SOLD 300 SHARES	10/02/01	2,597.32	2,285.64	311.68	LT	311.68	LT
WILD OATS MARKETS INC							
COMH							
TRADED ON 11/08 @ \$8.708	11/08/02						
JEFFRIES & COMPANY, INC							
LESS COMH \$15 & EXP \$.08							
SOLD 631 SHARES	01/11/01	7,267.95	7,978.43	710.48	LT	710.48	LT
ASM INTL N V							
COMH							

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER S52
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST 00 LT 00
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER DL1 INVESTMENT OFFICER S52

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 11/08 @ \$11.53 CANTOR FITZGERALD & CO. LESS COMH \$9.47 & EXP \$ 22	09/19/02	7,589.49	8,699.82	1,110.33- ST	1,110.33- ST
SOLD 514 SHARES A C MOORE ARTS & CRAFTS INC COM	11/08/02				
TRADED ON 11/08 @ \$14.781 CANTOR FITZGERALD & CO. LESS COMH \$7.71 & EXP \$ 23	06/11/02	4,400.40	8,334.51	3,934.11- ST	3,934.11- ST
SOLD 371 SHARES AMERICAN MED SEC GROUP INC COM	11/08/02				
TRADED ON 11/08 @ \$11.876 CANTOR FITZGERALD & CO. LESS COMH \$5.57 & EXP \$.14	02/06/02	5,871.99	3,896.90	1,975.09 ST	1,975.09 ST
SOLD 195 SHARES AMERIGROUP CORP COM	11/08/02				
TRADED ON 11/08 @ \$30.128 CANTOR FITZGERALD & CO. LESS COMH \$2.93 & EXP \$.18	09/30/02	12,720.41	11,553.41	1,167.00 ST	1,167.00 ST
SOLD 400 SHARES BIOSITE INC COM (N/C FROM BIOSITE DIAGNO)	11/08/02				
TRADED ON 11/08 @ \$31.817 CANTOR FITZGERALD & CO. LESS COMH \$6 & EXP \$.39	07/02/02	9,370.43	10,802.40	1,431.97- ST	1,431.97- ST
SOLD 337 SHARES BRIGHT HORIZON FAMILY SOLUTI COM	11/08/02				
TRADED ON 11/08 @ \$27.821 CANTOR FITZGERALD & CO. LESS COMH \$5.06 & EXP \$ 29	06/28/02	4,125.48	3,957.34	168.14 ST	168.14 ST
SOLD 172 SHARES CLAIRES STORES INC COM TRADED ON 11/08 @ \$24.001 CANTOR FITZGERALD & CO. LESS COMH \$2.58 & EXP \$ 13	11/08/02				
SOLD 144 SHARES DUPONT PHOTOMASKS INC COM	12/06/01	3,303.00	6,296.14	2,993.14- ST	2,993.14- ST
TRADED ON 11/08 @ \$22.953	11/08/02				

ACCOUNT NUMBER 33-4669-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER S22
 TAX IDENTIFICATION NUMBER 34-657710 TAX OFFICER GMC INVESTMENT OFFICER-DLI
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 300 SHARES EPIQ SYS INC COM (N/C FROM ELECTRONIC PROCESSING TRADED ON 11/08/02	02/20/02	4,936.83	5,954.50	1,017.67 - ST	
SOLD 156 SHARES EAST WEST BANCORP INC COM TRADED ON 11/08/02	04/15/02	4,870.90	5,495.24	624.34 - ST	
SOLD 82 SHARES EON LABS INC COM TRADED ON 11/08/02	08/27/02	1,930.79	1,549.00	381.79 ST	
SOLD 364 SHARES FINISH LINE INC CL A CANTOR FITZGERALD & CO TRADED ON 11/08/02	02/15/02	2,877.73	5,096.80	3,019.07 - ST	
SOLD 1048 SHARES HARLAND JOHN H CO COM CANTOR FITZGERALD & CO TRADED ON 11/08/02	09/19/02	19,980.35	30,800.11	10,819.76 - ST	
SOLD 600 SHARES INSIGHT ENTERPRISES INC COM TRADED ON 11/08/02	07/23/02	4,568.86	11,929.75	7,360.89 - ST	
SOLD 138 SHARES ISIS PHARMACEUTICALS COM CANTOR FITZGERALD & CO TRADED ON 11/08/02	10/05/01	1,407.00	2,483.99	1,076.99 - LT	

CANTOR FITZGERALD & CO
 LESS COM \$2.16 & EXP \$.10
 CANTOR FITZGERALD & CO
 TRADED ON 11/08/02 \$16.471
 CANTOR FITZGERALD & CO
 LESS COM \$4.50 & EXP \$.15
 SOLD 156 SHARES
 EAST WEST BANCORP INC
 COM
 TRADED ON 11/08/02
 CANTOR FITZGERALD & CO
 LESS COM \$2.34 & EXP \$.15
 SOLD 82 SHARES
 EON LABS INC
 COM
 TRADED ON 11/08/02 \$23.561
 CANTOR FITZGERALD & CO
 LESS COM \$1.23 & EXP \$.06
 SOLD 364 SHARES
 FINISH LINE INC CL A
 CANTOR FITZGERALD & CO
 TRADED ON 11/08/02 \$7.921
 CANTOR FITZGERALD & CO
 LESS COM \$5.46 & EXP \$.09
 SOLD 1048 SHARES
 HARLAND JOHN H CO COM
 CANTOR FITZGERALD & CO
 TRADED ON 11/08/02 \$19.08
 CANTOR FITZGERALD & CO
 LESS COM \$15.72 & EXP \$.61
 SOLD 600 SHARES
 INSIGHT ENTERPRISES INC
 COM
 TRADED ON 11/08/02 \$7.63
 CANTOR FITZGERALD & CO
 LESS COM \$9 & EXP \$.14
 SOLD 138 SHARES
 ISIS PHARMACEUTICALS COM
 CANTOR FITZGERALD & CO
 TRADED ON 11/08/02 \$10.211
 CANTOR FITZGERALD & CO
 LESS COM \$2.07 & EXP \$.05

ACCOUNT NUMBER 33-4669-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER - GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 100 SHARES J2 GLOBAL COMMUNICATIONS INC COM NEW TRADED ON 11/08 @ \$27.033 LESS COMH \$1.50 & EXP \$.09 CANTOR FITZGERALD & CO.	11/08/02	2,701.71	2,395.28	306.43 ST	306.43 ST
SOLD 529 SHARES KOS PHARMACEUTICALS INC COM TRADED ON 11/08 @ \$19.226 CANTOR FITZGERALD & CO. LESS COMH \$7.94 & EXP \$ 31	03/20/02	9,629.74	7,392.66	2,762.92- ST	2,762.92- ST
SOLD 882 SHARES MPS GROUP INC COM TRADED ON 11/08 @ \$5.264 CANTOR FITZGERALD & CO. LESS COMH \$13.23 & EXP \$ 14	01/22/02	1,082.96	2,578.36	1,495.40- ST	1,495.40- ST
SOLD 91 SHARES MRO SOFTWARE INC COM TRADED ON 11/08 @ \$11.916 CANTOR FITZGERALD & CO LESS COMH \$1.37 & EXP \$.04	10/18/01	3,245.53	3,399.29	153.76- LT	153.76- LT
SOLD 82 SHARES MERCURY GEN CORP NEW COM TRADED ON 11/08 @ \$39.595 CANTOR FITZGERALD & CO LESS COMH \$1.23 & EXP \$.10	07/06/01	2,524.36	1,198.70	1,325.66 LT	1,325.66 LT
SOLD 151 SHARES MOVIE GALLERY INC COM TRADED ON 11/08 @ \$16.733 CANTOR FITZGERALD & CO LESS COMH \$2.27 & EXP \$.08	05/31/02	3,759.52	4,251.96	492.44- ST	492.44- ST
SOLD 256 SHARES NBHY INC COM TRADED ON 11/08 @ \$14.701 CANTOR FITZGERALD & CO LESS COMH \$3.84 & EXP \$.12					

ACCOUNT NUMBER 35-469-08-0 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR ADMINISTRATIVE OFFICER- S22
 ACCOUNT TYPE CHARITABLE TRUST TAX IDENTIFICATION NUMBER 34-657710 TAX OFFICER GHC INVESTMENT OFFICER: DLI
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 158 SHARES PHARMACEUTICAL RESOURCES INC TRADED ON 11/08 @ \$26 48 LESS COMH \$2.37 & EXP \$ 13 CANTOR FITZGERALD & CO.	10/17/02	5,565.88	5,376 05	189 83 ST	189.83 ST
SOLD 250 SHARES QUICKSILVER RESOURCES INC TRADED ON 11/08 @ \$22 279 CANTOR FITZGERALD & CO LESS COMH \$3 75 & EXP \$ 17	11/08/02	5,536.28	1,544 50	8 22- ST	8.22- ST
SOLD 75 SHARES SHUFFLE MASTER INC TRADED ON 11/08 @ \$20 484 CANTOR FITZGERALD & CO. LESS EXP \$.05	03/07/02	6,148.72	12,225 73	6,077.01- ST	6,077 01- ST
SOLD 1288 SHARES SILICON STORAGE TECHNOLOGY I TRADED ON 11/08 @ \$4.789 CANTOR FITZGERALD & CO LESS COMH \$19 32 & EXP \$ 19	03/06/02	242 57	284 84	42 27- ST	42.27- ST
SOLD 29 SHARES SUPERIOR ENERGY SVCS INC TRADED ON 11/08 @ \$8.38 CANTOR FITZGERALD & CO LESS COMH \$ 44 & EXP \$ 01	07/02/02	3,783 16	4,423 53	640.37- ST	640.37- ST
SOLD 138 SHARES BRIGHT HORIZON FAMILY SOLUTI COM TRADED ON 11/11 @ \$27 43 CANTOR FITZGERALD & CO LESS COMH \$2 07 & EXP \$ 12	12/07/01	685.83	2,664 00	1,978 17- ST	1,978 17- ST
SOLD 200 SHARES INTERGRATED SILICON SOLUTION COM TRADED ON 11/11 @ \$3.459 B-TRADE SERVICES LLC LESS COMH \$6 & EXP \$ 03	06/27/02	2,698 69	2,770 53	71 84- ST	71.84- ST
SOLD 700 SHARES					

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-4469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER - GNC ADMINISTRATIVE OFFICER: S22
 TAX IDENTIFICATION NUMBER 34-657710 TAX OFFICER - GNC INVESTMENT OFFICER: DLI
 FEDERAL LOSS CARRYOVER ST .00 LT .00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LEKAR MEDIA INC COM TRADED ON 11/11 @ \$3 905 J P MORGAN SECURITIES, INC. (DTC) LESS COM \$35 & EXP \$ 09	11/11/02				
SOLD 300 SHARES WILD OATS MARKETS INC COM TRADED ON 11/11 @ \$8.70 JEFFRIES & COMPANY, INC LESS COM \$15 & EXP \$.07	10/02/01	2,594.93	2,285 64	309 29	LT
SOLD 190 SHARES HRO SOFTWARE INC COM TRADED ON 11/11 @ \$11 151 CANTOR FITZGERALD & CO LESS COM \$2 85 & EXP \$ 07	01/22/02	2,115.68	5,383.38	3,267.50	ST
SOLD 950 SHARES NU SKIN ASIA INC CL A TRADED ON 11/11 @ \$9 812 LEHMAN BROTHERS INC LESS COM \$47 50 & EXP \$ 29	07/26/02	9,273.61	8,075 00	1,198 61	ST
SOLD 200 SHARES SILICON STORAGE TECHNOLOGY I COM TRADED ON 11/11 @ \$4 385 CANTOR FITZGERALD & CO LESS COM \$3 & EXP \$.03	03/07/02	874 13	2,225 36	1,351 23	ST
SOLD 650 SHARES STRATOS LIGHTWAVE INC COM NEW TRADED ON 11/11 @ \$6 833 WEEDEN & COMPANY LESS COM \$32 50 & EXP \$ 14	11/08/02	4,409 07	4,229 66	179 41	ST
SOLD 1200 SHARES VITALWORKS INC COM TRADED ON 11/11 @ \$3.056 DEUTSCHE BANK SECURITIES, INC LESS COM \$72 & EXP \$ 12	11/11/02	3,595 44	9,716 25	6,120 81	ST
SOLD 150 SHARES	08/28/02	440 98	1,208.58	767.60	ST

ACCOUNT NUMBER 33-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER - GNC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 36-6577710 ST
 FEDERAL LOSS CARRYOVER 00 LT
 BEGINNING DATE - 12/31/2001 ENDING DATE - 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
VITALWORKS INC COM TRADED ON 11/12 @ \$3 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$9 & EXP \$ 02	11/12/02	3,303 08	4,212 46	909.38- ST	909.38- ST
SOLD 500 SHARES AXCAN PHARMA INC TRADED ON 11/12 @ \$11.06 BANCA/AMERICA SECURITIES LLC LESS COMH \$15 & EXP \$ 10	04/25/02	3,303 08	4,212 46	909.38- ST	909.38- ST
SOLD 300 SHARES INTEGRATED SILICON SOLUTION COM TRADED ON 11/12 @ \$3.552 B-TRADE SERVICES LLC LESS COMH \$9 & EXP \$.04	12/07/01	996 68	3,996.00	2,999.32- ST	2,999.32- ST
SOLD 400 SHARES LEXAR MEDIA INC TRADED ON 11/12 @ \$3.975 J P MORGAN SECURITIES, INC. (DTC) LESS COMH \$20 & EXP \$ 05	06/27/02	1,569 95	1,563 16	13 21- ST	13 21- ST
SOLD 100 SHARES WILD OATS MARKETS INC COM TRADED ON 11/12 @ \$9.002 JEFFRIES & COMPANY, INC. LESS COMH \$5 & EXP \$.03	10/02/01	895 23	761 88	133 35 LT	133 35 LT
SOLD 125 SHARES INTEGRATED SILICON SOLUTION COM TRADED ON 11/13 @ \$3 323 B-TRADE SERVICES LLC LESS COMH \$3.75 & EXP \$.02	02/06/02	411 62	1,538 25	1,126 63- ST	1,126 63- ST
SOLD 1600 SHARES LEXAR MEDIA INC COM TRADED ON 11/13 @ \$4 J P MORGAN SECURITIES, INC. (DTC) LESS COMH \$80 & EXP \$ 20	06/27/02	6,319.80	6,332.64	12 84- ST	12.84- ST
SOLD 300 SHARES WILD OATS MARKETS INC COM TRADED ON 11/13/02	10/02/01	2,527 78	2,285 64	242 14 LT	242 14 LT

ACCOUNT NUMBER 33-4469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-657710
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 11/13 a \$8.476 JEFFRIES & COMPANY, INC LESS COMH \$15 & EXP \$ 08	SOLD 450 SHARES	1,300 06	3,618 09	2,318 03- ST	2,318.03- ST
TRADED ON 11/13 a \$2.949 DEUTSCHE BANK SECURITIES, INC LESS COMH \$27 & EXP \$ 04	SOLD 700 SHARES WILD OATS MARKETS INC	6,026.81	6,068 52	438 00- ST	438.08- ST
TRADED ON 11/14 a \$8.66 JEFFRIES & COMPANY, INC LESS COMH \$35 & EXP \$.19	SOLD 100 SHARES AXCAN PHARMA INC	1,101.46	1,403 38	301 92- ST	301 92- ST
TRADED ON 11/14 a \$11 065 BANC/AMERICA SECURITIES LLC LESS COMH \$5 & EXP \$ 04	SOLD 425 SHARES INTERGRATED SILICON SOLUTION COM	1,400 75	4,942 75	3,542 00- ST	3,542.00- ST
TRADED ON 11/14 a \$3 326 B-TRADE SERVICES LLC LESS COMH \$12 75 & EXP \$ 05	SOLD 1200 SHARES VITALWORKS INC	3,430 69	9,532.51	6,101 82- ST	6,101.82- ST
TRADED ON 11/14 a \$2 919 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$72 & EXP \$ 11	SOLD 100 SHARES AXCAN PHARMA INC	1,108 27	1,403.38	295 11- ST	295.11- ST
TRADED ON 11/15 a \$11 133 BANC/AMERICA SECURITIES LLC LESS COMH \$5 & EXP \$ 04	SOLD 100 SHARES AXCAN PHARMA INC	1,104 96	1,403 38	298 42- ST	298.42- ST
TRADED ON 11/18 a \$11 10 COM					

ACCOUNT NUMBER 35-A469-08-0 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR TAX OFFICER. GMC INVESTMENT OFFICER. DLI
 TAX IDENTIFICATION NUMBER 34-6577710 ST
 FEDERAL LOSS CARRYOVER 00 LT
 00

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL STATE GAIN/LOSS

308.41- ST	308.41- ST	1,403 38	1,094 97	04/25/02	11/21/02	SOLD 100 SHARES AFCAN PHARMA INC COM	TRADED ON 11/21 @ \$11	LESS COMH \$5 & EXP \$ 04	BANC/AMERICA SECURITIES LLC
981 64- ST	981 64- ST	4,210 14	3,228.50	04/25/02	11/22/02	SOLD 300 SHARES AFCAN PHARMA INC COM	TRADED ON 11/22 @ \$10.812	LESS COMH \$15 & EXP \$ 10	BANC/AMERICA SECURITIES LLC
629 38- ST	629 38- ST	2,816 63	2,187 25	04/29/02	11/25/02	SOLD 201 SHARES AFCAN PHARMA INC COM	TRADED ON 11/25 @ \$10.932	LESS COMH \$10 05 & EXP \$ 07	BANC/AMERICA SECURITIES LLC
848 11- ST	848 11- ST	4,119 90	3,271 79	04/29/02	11/27/02	SOLD 300 SHARES AFCAN PHARMA INC COM	TRADED ON 11/27 @ \$10.956	LESS COMH \$15 & EXP \$ 10	BANC/AMERICA SECURITIES LLC
288.59- ST	288.59- ST	1,634 46	1,345.87	04/02/02	11/29/02	SOLD 124 SHARES AFCAN PHARMA INC COM	TRADED ON 11/29 @ \$10 904	LESS COMH \$6 20 & EXP \$ 05	BANC/AMERICA SECURITIES LLC
270.34- ST	270.34- ST	8,289.63	8,019 29	05/01/02	12/23/02	SOLD 450 SHARES GYMBOREE CORP COM	TRADED ON 12/23 @ \$17 871	LESS COMH \$22.50 & EXP \$ 25	GERARD KLAUER, MATTISSON & COMPANY
47 21 ST	47 21 ST	7,870 88	7,918 09	11/07/02	12/23/02	SOLD 350 SHARES HOT TOPIC INC COM	TRADED ON 12/23 @ \$22 673		

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

ADMINISTRATIVE OFFICER: SS2
 TAX OFFICER: GMC

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-08-0
 ACCOUNT TYPE CHARITABLE TRUST

ACCOUNT TITLE GAR FDN NCB SMALL CAP GROWTH IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST

TAX OFFICER: GMC
 00 LT

ADMINISTRATIVE OFFICER: SS2
 INVESTMENT OFFICER: DL1
 .00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
BANC/AMERICA SECURITIES LLC LESS COMM \$17 50 & EXP \$ 24					
Additional 2002 sales: See itemized list on next page		108,018.67	110,143.87	(2,125.20)	(2,125.20)

SUMMARY Account # 33-A469-08-0 Investment Account ("Small Cap Growth") Managed by National City Bank

Total proceeds received	4,869,559 73
Total tax basis sold	<u>5,966,511 73</u>
Total net gain or (loss)	<u>(1,096,952 00)</u>

GAR FOUNDATION
2002 990-PF
34-6577710

ACCOUNT #33-A469-08-0 (SMALL CAP GROWTH ACCOUNT managed by NATIONAL CITY BANK)

SCHEDULE OF ADDITIONAL 2002 SALES

<u>SECURITY</u>	<u>SHARES</u>	<u>SALE DATE</u>	<u>PROCEEDS</u>	<u>BASIS</u>	<u>GAIN/(LOSS)</u>
Elcor Corp	200	01/02/02	5,654 13	4,828 84	825 29
Genesis Microchip	200	01/02/02	13,599 62	6,545 22	7,054 40
Intervice-Brite Inc	700	01/02/02	8,882 70	12,364 59	(3,481 89)
Penn National Gaming Inc	450	01/02/02	12,644 35	9,900 00	2,744 35
Barra Inc	200	01/02/02	9,657 59	9,700 00	(42 41)
Plexus Corp	400	01/02/02	10,518 32	13,571 72	(3,053 40)
Barra Inc	200	01/03/02	9,705 19	9,700 00	5 19
Elcor Corp	400	01/03/02	11,475 65	9,657 68	1,817 97
Intervice-Brite Inc	500	01/03/02	6,319 78	8,831 85	(2,512 07)
Plexus Corp	650	01/03/02	17,013 38	21,673 88	(4,660 50)
Intervice-Brite Inc	200	01/04/03	2,547 96	3,370 09	(822 13)
TOTAL ADDITIONAL SALES			108,018.67	110,143.87	(2,125.20)

GAR FOUNDATION
2002 990-PF
34-6577710

PAGE 3, PART IV; CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

ACCOUNT #33-A469-09-8 (SMALL CAP VALUE ACCOUNT managed by NATIONAL CITY BANK) 2002 SALES

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ACCOUNT NUMBER 33-A469-09-8
ACCOUNT TYPE CHARITABLE TRUST
ACQUAINTANCE FEDERAL LOSS CARRYOVER ST
FEDERAL LOSS CARRYOVER ST
BEGINNING DATE: 12/31/2001
ENDING DATE: 12/31/2002
ADMINISTRATIVE OFFICER: S22
TAX OFFICER: GMC
INVESTMENT OFFICER: DLT
CAP VALUE IR
FEDERAL COST BASIS

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 2629 SHARES SOLUTIA INC	12/31/01	25,852 30	34,735 85	8,883.55 - ST	8,883 55 - ST
TRADED ON 01/03 A \$9.912 DEUTSCHE BANC ALEX BROWN INC. LESS COMM \$157 44 & EXP \$ 40	01/03/02				
SOLD 1460 SHARES ROYAL CARIBBEAN CRUISES LTD COM	10/26/01	26,636 71	13,303 52		
TRADED ON 01/04 A \$18 304 DEUTSCHE BANC ALEX BROWN INC. LESS COMM \$87.60 & EXP \$.41	01/04/02				
SOLD 1100 SHARES VERITY INC COM	12/31/01	21,665 82	19,750 62		
TRADED ON 01/07 A \$19 756 DEUTSCHE BANC ALEX BROWN INC LESS COMM \$66 & EXP \$ 33	01/07/02				
SOLD 550 SHARES VERITY INC COM	12/17/01	10,834 06	8,928 96		
TRADED ON 01/08 A \$19 758 DEUTSCHE BANC ALEX BROWN INC LESS COMM \$33 & EXP \$ 17	01/08/02				
SOLD 800 SHARES FAIRCHILD SEMICONDUCTOR INTL	12/31/01	24,124 11	14,799.32		
TRADED ON 01/09 A \$30 215 DEUTSCHE BANC ALEX BROWN INC LESS COMM \$48 & EXP \$ 37	01/09/02				
SOLD 200 SHARES RENT WAY INC	07/11/01	1,224.82	1,708 63		
TRADED ON 01/09 A \$6 184 DEUTSCHE BANC ALEX BROWN INC LESS COMM \$12 & EXP \$ 02	01/09/02				

NCB
S C Value

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 35-A669-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR ADMINISTRATIVE OFFICER S52
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER DL1
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 100 SHARES HYPERION SOLUTIONS CORP COM TRADED ON 01/10 A \$21 927 LESS COMH \$6 & EXP \$ 04 DEUTSCHE BANC ALEX. BROWN INC.	11/30/01	2,186 66	1,912 24	274 42 ST	274 42 ST
SOLD 3650 SHARES UCAR INTERNATIONAL INC COM TRADED ON 01/10 A \$12 011 LESS COMH \$219 & EXP \$.66 DEUTSCHE BANC ALEX. BROWN INC.	09/18/01	43,621 22	38,494 70	5,126 52 ST	5,126 52 ST
SOLD 1100 SHARES PACKAGING CORP OF AMERICA COM TRADED ON 01/11 A \$19 10 DEUTSCHE BANC ALEX. BROWN INC LESS COMH \$55 & EXP \$ 32	09/08/00	20,955 56	13,886 18	7,069 38 LT	7,069 38 LT
SOLD 1450 SHARES HYPERION SOLUTIONS CORP COM TRADED ON 01/14 A \$20 439 LESS COMH \$87 & EXP \$ 45 DEUTSCHE BANC ALEX. BROWN INC.	11/27/01	29,550 26	23,448 40	6,101 86 ST	6,101 86 ST
SOLD 100 SHARES RENT MAY INC COM TRADED ON 01/14 A \$6 18 LESS COMH \$6 & EXP \$ 01 DEUTSCHE BANC ALEX. BROWN INC.	07/05/01	611 99	823 22	211 23- ST	211 23- ST
SOLD 500 SHARES ARTESYN TECHNOLOGIES INC COM TRADED ON 01/15 A \$10 86 SMITH BARNEY INC. LESS COMH \$30 & EXP \$ 08	12/31/01	5,399 92	4,753 90	646 02 ST	646 02 ST
SOLD 100 SHARES ARTESYN TECHNOLOGIES INC COM TRADED ON 01/15 A \$10 75 BAIRD, ROBERT M., & CO., INCORPORATE LESS COMH \$6 & EXP \$.02	12/31/01	1,068 98	946 49	122 49 ST	122 49 ST

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER, GMC ADMINISTRATIVE OFFICER: SS2
 TAX IDENTIFICATION NUMBER 34-657710 ST FEDERAL LOSS CARRYOVER

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 450 SHARES OAK TECHNOLOGY INC COM TRADED ON 01/15 @ \$14 694 ADAMS, HARKNESS & HILL, INC LESS EXP \$ 10	10/12/01 01/15/02	6,612 25	3,457 95	3,154.30	3,154.30
SOLD 350 SHARES KUCLIKE & SOFFA INDS TRADED ON 01/15 @ \$18 737 DEUTSCHE BANC ALEX BROWN INC LESS COMM \$21 & EXP \$ 10	08/28/01 01/15/02	6,536.92	5,177.02	1,359.90	1,359.90
SOLD 1000 SHARES RENT MAY INC TRADED ON 01/15 @ \$18 737 DEUTSCHE BANC ALEX BROWN INC LESS COMM \$21 & EXP \$ 10	04/18/01 01/15/02	6,383 80	7,105 73	721.93-	721.93-
SOLD 400 SHARES RENT MAY INC TRADED ON 01/15 @ \$6.501 DEUTSCHE BANC ALEX BROWN INC. LESS COMM \$24 & EXP \$ 04	10/29/01 01/15/02	2,576.48	2,814 40	237.92-	237.92-
SOLD 200 SHARES WASHINGTON FEDERAL INC COM TRADED ON 01/15 @ \$27 15 DEUTSCHE BANC ALEX BROWN INC. LESS COMM \$12 & EXP \$ 09	09/08/00 01/15/02	5,417.91	3,660.80	1,557.11	1,557.11
SOLD 1100 SHARES ARTESYN TECHNOLOGIES INC TRADED ON 01/16 @ \$10 524 BAIRD, ROBERT M., & CO, INCORPORATE LESS EXP \$ 18	12/28/01 01/16/02	11,577 21	10,071.08	1,506 13	1,506 13
SOLD 700 SHARES FAIRCHILD SEMICONDUCTOR INTL CL A TRADED ON 01/16 @ \$25.76 DEUTSCHE BANC ALEX BROWN INC. LESS COMM \$42 & EXP \$ 28	09/25/01 01/16/02	17,989.72	9,029 28	8,960.44	8,960 44
SOLD 350 SHARES RENT MAY INC TRADED ON 01/01 2,154.14	11/01/01 01/16/02	2,154.14	2,420.70	266.56-	266.56-

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER: S22
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 .00 LT
 .00
 ADMINISTRATION OFFICER: DL1
 INVESTMENT OFFICER: DL1

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
COM TRADED ON 01/16 a \$6.214 DEUTSCHE BANC ALEX. BROWN INC. LESS COM \$21 & EXP \$ 04	11/01/01	937 68	1,024.69	87.01 - ST	87.01 - ST
COM TRADED ON 01/16 a \$6.311 DEUTSCHE BANC ALEX. BROWN INC. LESS COM \$9 & EXP \$ 02	11/30/01	6,577.84	4,976.83	1,601.01 ST	1,601.01 ST
COM TRADED ON 01/17 a \$10.524 BAIRD, ROBERT W., & CO, INCORPORATE LESS EXP \$ 10	04/09/01	23,359.59	11,037.06	12,322.53 ST	12,322.53 ST
CL A TRADED ON 01/17 a \$26.015 DEUTSCHE BANC ALEX. BROWN INC LESS COM \$54 & EXP \$.36	10/30/01	601.99	648.99	47.00 - ST	47.00 - ST
COM TRADED ON 01/17 a \$6.08 DEUTSCHE BANC ALEX. BROWN INC. LESS COM \$6 & EXP \$.01	10/12/01	603.28	622.00	18.72 - ST	18.72 - ST
COM TRADED ON 01/17 a \$6.092 DEUTSCHE BANC ALEX. BROWN INC. LESS COM \$6 & EXP \$.01	09/08/00	5,587.91	3,860.80	1,527.11 LT	1,527.11 LT
SOLD 200 SHARES WASHINGTON FEDERAL INC COM TRADED ON 01/17 a \$27 DEUTSCHE BANC ALEX. BROWN INC LESS COM \$12 & EXP \$.09	04/09/01	16,638.83	7,944.51	8,694.32 ST	8,694.32 ST
CL A FAIRCHILD SEMICONDUCTOR INTL SOLD 650 SHARES	01/18/02				

ACCOUNT NUMBER 33-A469-09-8
 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER S52
 TAX OFFICER GMC INVESTMENT OFFICER, DLI
 FEDERAL LOSS CARRYOVER ST
 TAX IDENTIFICATION NUMBER 34-6577710
 GAR FDN NCB SMALL CAP VALUE IR
 00 LT
 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 100 SHARES RENT MAY INC TRADED ON 01/22 @ \$6.004 COM LESS COMM \$6 & EXP \$ 01	10/12/01	594 42	604 80	10 38- ST	10 38- ST
SOLD 300 SHARES WASHINGTON FEDERAL INC COM TRADED ON 01/22 @ \$26.943 DEUTSCHE BANC ALEX BROWN INC LESS COMM \$18 & EXP \$ 13	09/08/00	8,064.83	5,791 20	2,273 63 LT	2,273 63 LT
SOLD 450 SHARES BAY VIEW CAP CORP DEL COM TRADED ON 01/22 @ \$7 344 DEUTSCHE BANC ALEX BROWN INC LESS COMM \$27 & EXP \$.05	11/30/01	3,278 07	3,261 24	16 83 ST	16 83 ST
SOLD 600 SHARES OAK TECHNOLOGY INC COM TRADED ON 01/22 @ \$14 605 CANTOR FITZGERALD & CO LESS EXP \$.14	09/24/01	8,762 92	4,214 10	4,548.82 ST	4,548 82 ST
SOLD 400 SHARES BAY VIEW CAP CORP DEL COM TRADED ON 01/23 @ \$7 30 DEUTSCHE BANC ALEX BROWN INC LESS COMM \$24 & EXP \$ 05	11/27/01	2,896.27	2,829 61	66 66 ST	66 66 ST
SOLD 700 SHARES OAK TECHNOLOGY INC COM TRADED ON 01/24 @ \$15.742 COHEN & CO. LESS EXP \$ 17	09/24/01	11,019 58	4,916 45	6,103 13 ST	6,103 13 ST
SOLD 600 SHARES BAY VIEW CAP CORP DEL COM TRADED ON 01/24 @ \$7.211 DEUTSCHE BANC ALEX BROWN INC. LESS COMM \$36 & EXP \$.07	10/31/01	4,290 83	4,207 00	83.83 ST	83 83 ST
SOLD 550 SHARES DEVELOPERS DIVERSIFIED REALTY CORP 09/08/00	01/24/02	10,259 43	8,187 41	2,072.02 LT	2,072.02 LT

BEGINNING DATE: 12/31/2001 ENDING DATE 12/31/2002

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER: GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710 ST FEDERAL LOSS CARRYOVER 00

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS OF SALE FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

COM	TRADED ON 01/29 @ \$18 713						
DEUTSCHE BANC ALEX BROWN INC							
LESS COMH \$33 & EXP \$ 16							
SOLD 100 SHARES	03/26/01	561 27	578 62	17.35- ST	17 35- ST		
RENT MAY INC	01/24/02						
COM	TRADED ON 01/29 @ \$5 672						
DEUTSCHE BANC ALEX BROWN INC							
LESS COMH \$6 & EXP \$.01							
SOLD 300 SHARES	09/08/00	6,685.60	6,984.00	298 40- LT	298 40- LT		
SUMMIT PROPERTIES INC COM	01/24/02						
TRADED ON 01/24 @ \$22 345							
DEUTSCHE BANC ALEX BROWN INC							
LESS COMH \$18 & EXP \$ 11							
SOLD 300 SHARES	06/13/01	4,458.20	4,916 71	458 51- ST	458.51- ST		
WOLVERINE WORLD WIDE INC	01/24/02						
COM	TRADED ON 01/24 @ \$14 92						
DEUTSCHE BANC ALEX BROWN INC.							
LESS COMH \$18 & EXP \$ 07							
SOLD 300 SHARES	09/24/01	4,724 91	2,107 05	2,617 86 ST	2,617.86 ST		
OAK TECHNOLOGY INC COM	01/25/02						
TRADED ON 01/25 @ \$15 75							
CANTOR FITZGERALD & CO.							
LESS EXP \$ 09							
SOLD 400 SHARES	10/12/01	2,854 59	2,804.00	50 59 ST	50 59 ST		
BAY VIEW CAP CORP DEL COM	01/25/02						
TRADED ON 01/25 @ \$7 196							
DEUTSCHE BANC ALEX BROWN INC.							
LESS COMH \$24 & EXP \$ 05							
SOLD 950 SHARES	09/08/00	21,082 84	22,116 00	1,033 16- LT	1,033.16- LT		
SUMMIT PROPERTIES INC COM	01/25/02						
TRADED ON 01/25 @ \$22 252							
DEUTSCHE BANC ALEX BROWN INC							
LESS COMH \$57 & EXP \$ 32							
SOLD 100 SHARES	02/16/01	1,483 97	1,636 96	152 99- ST	152 99- ST		
WOLVERINE WORLD WIDE INC	01/25/02						
COM	TRADED ON 01/25 @ \$14 90						
DEUTSCHE BANC ALEX BROWN INC							
LESS COMH \$6 & EXP \$ 03							

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER, GMC ADMINISTRATIVE OFFICER, S52
 TAX IDENTIFICATION NUMBER 34-6577710 ST FEDERAL LOSS CARRYOVER
 00 LT TAX OFFICER, S52 ADMINISTRATIVE OFFICER, DLI INVESTMENT OFFICER, S52
 00 STATE GAIN/LOSS

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 500 SHARES BAY VIEW CAP CORP DEL COM TRADED ON 01/28 @ \$7.00 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$30 & EXP \$5.06	10/12/01	3,470.69	3,501.67	30.98-ST	30.98-ST
SOLD 150 SHARES WOLVERINE WORLD WIDE INC TRADED ON 01/28 @ \$15.04 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$9 & EXP \$5.04	06/26/01	2,247.23	2,412.21	164.98-ST	164.98-ST
SOLD 200 SHARES OAK TECHNOLOGY INC COM TRADED ON 01/29 @ \$15.55 CANTOR FITZGERALD & CO LESS EXP \$5	09/27/01	3,111.03	1,383.70	1,727.33-ST	1,727.33-ST
SOLD 490 SHARES MTR GAMING GROUP INC TRADED ON 01/29 @ \$16.14 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$24 & EXP \$10	05/22/01	6,433.18	4,167.00	2,266.18-ST	2,266.18-ST
SOLD 500 SHARES OAK TECHNOLOGY INC COM TRADED ON 01/30 @ \$15.97 CANTOR FITZGERALD & CO. LESS EXP \$12	09/27/01	7,798.63	3,391.19	4,407.44-ST	4,407.44-ST
SOLD 700 SHARES BAY VIEW CAP CORP DEL COM TRADED ON 01/30 @ \$6.90 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$42 & EXP \$8	09/19/01	4,788.90	4,899.93	111.03-ST	111.03-ST
SOLD 200 SHARES MTR GAMING GROUP INC TRADED ON 01/30 @ \$15.81 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$12 & EXP \$5	05/22/01	3,150.07	1,931.26	1,218.81-ST	1,218.81-ST
SOLD 2000 SHARES DILLARD'S INC TRADED ON 01/31 @ \$14.413	08/29/01	28,705.56	32,836.79	4,131.23-ST	4,131.23-ST

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 00 LT
 00
 ADMINISTRATIVE OFFICER S22
 INVESTMENT OFFICER DL1

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

DEUTSCHE BANC ALEX BROWN INC	LESS COMH \$120 & EXP \$ 44	03/26/01	578 99	578 05	94 ST	94 ST
SOLD 100 SHARES	RENT WAY INC	01/31/02				
TRADED ON 01/31 @ \$5 85	DEUTSCHE BANC ALEX BROWN INC					
LESS COMH \$6 & EXP \$ 01	SOLD 500 SHARES	01/29/01	18,673 77	9,482 71	9,191 06 LT	9,191.06 LT
PERFORMANCE FOOD GROUP CO	COM	02/01/02				
TRADED ON 02/01 @ \$37 348	FIRST UNION CAPITAL MARKETS					
LESS EXP \$ 28	SOLD 400 SHARES	01/31/02	5,617 15	6,042 45	425 30- ST	425.30- ST
ATLAS AIR WORLDWIDE HLDGS INC	COM (N/C FROM ATLAS AIR INC COM)	02/01/02				
TRADED ON 02/01 @ \$14 103	DEUTSCHE BANC ALEX BROWN INC					
LESS COMH \$24 & EXP \$ 09	SOLD 500 SHARES	11/08/01	6,472 20	7,193 26	721 06- ST	721 06- ST
ATLAS AIR WORLDWIDE HLDGS INC	COM (N/C FROM ATLAS AIR INC COM)	02/04/02				
TRADED ON 02/04 @ \$13 006	DEUTSCHE BANC ALEX BROWN INC					
LESS COMH \$30 & EXP \$ 10	SOLD 500 SHARES	11/01/01	3,344 95	3,481 81	136 86- ST	136.86- ST
BAV VIEM CAP CORP DEL COM	TRADED ON 02/04 @ \$6 75	02/04/02				
DEUTSCHE BANC ALEX BROWN INC	LESS COMH \$30 & EXP \$ 05	01/31/02	631 97	707 51	75 54- ST	75 54- ST
CASELLA WASTE SYS INC	CL A	02/04/02				
TRADED ON 02/04 @ \$12 699	DEUTSCHE BANC ALEX BROWN INC					
LESS COMH \$3 & EXP \$ 01	SOLD 100 SHARES	03/26/01	580 99	578 05	2 94 ST	2 94 ST
RENT WAY INC	COM	02/04/02				
TRADED ON 02/04 @ \$5 87	DEUTSCHE BANC ALEX BROWN INC					

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-4669-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER: GMC INVESTMENT OFFICER: DL1
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 200 SHARES ATLAS AIR WORLDWIDE HLDGS INC COM (N/C FROM ATLAS AIR INC COM) TRADED ON 02/05 A \$12.148 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$12 & EXP \$ 04	10/29/01	2,417.68	2,814.90	397.22- ST	397.22- ST
SOLD 400 SHARES BAY VIEW CAP CORP DEL COM TRADED ON 02/05 A \$6.761 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$24 & EXP \$ 05	09/28/01	2,680.43	2,738.87	58.44- ST	58.44- ST
SOLD 100 SHARES ASTEC INDUSTRIES INC COM TRADED ON 02/06 A \$11.898 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$6 & EXP \$.92	11/27/01	1,183.87	1,467.09	283.22- ST	283.22- ST
SOLD 350 SHARES BAY VIEW CAP CORP DEL COM TRADED ON 02/06 A \$6.524 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$21 & EXP \$ 04	09/26/01	2,262.40	2,389.94	127.54- ST	127.54- ST
SOLD 50 SHARES CASELLA WASTE SYS INC CL A TRADED ON 02/06 A \$12.75 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$3 & EXP \$ 01	01/30/02	634.49	695.93	61.44- ST	61.44- ST
SOLD 400 SHARES LAFARGE NORTH AMERICA INC (N/C FROM LAFARGE CORP COM) TRADED ON 02/06 A \$39.787 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$24 & EXP \$ 24	02/06/01	15,890.88	11,681.50	483.18 ST	483.18 ST
SOLD 1006 SHARES PFF BANCORP INC TRADED ON 02/06 A \$28 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$60.36 & EXP \$ 43	01/31/02	28,107.21	22,832.94	678.53 ST	678.53 ST
SOLD 100 SHARES RENT MAY INC	03/26/01	546.49	578.05	31.56- ST	31.56- ST

ACCOUNT NUMBER 33-4469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER: GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

FEDERAL LOSS CARRYOVER ST 00 LT
 FEDERAL LOSS CARRYOVER ST 00 LT
 FEDERAL INVESTMENT OFFICER DLI 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
COM TRADED ON 02/06 @ \$5.525 DEUTSCHE BANC ALEX. BROWN INC. LESS COMH \$6 & EXP \$.01					
SOLD 700 SHARES JLG INDUSTRIES INC TRADED ON 02/06 @ \$11.25	11/13/01	7,832.88	7,222.97	610.41	610.41
LESS COMH \$42 & EXP \$ 12 DEUTSCHE BANC ALEX. BROWN INC.					
SOLD 100 SHARES ARKANSAS BEST CORP DEL COM TRADED ON 02/07 @ \$25.475	09/08/00	2,547.50	1,443.75	1,103.75	1,103.75
LESS EXP \$.04 MERRILL LYNCH,					
SOLD 1000 SHARES AGCO CORP TRADED ON 02/07/02	10/12/01	16,289.75	9,898.54	6,391.21	6,391.21
COM TRADED ON 02/07 @ \$16.35 DEUTSCHE BANC ALEX. BROWN INC. LESS COMH \$60 & EXP \$.25					
SOLD 100 SHARES ASTEC INDUSTRIES INC COM TRADED ON 02/07 @ \$11.698	12/27/01	1,163.80	1,462.95	299.15	299.15
LESS COMH \$6 & EXP \$ 02 DEUTSCHE BANC ALEX. BROWN INC					
SOLD 50 SHARES CASTELA WASTE SYS INC CL A TRADED ON 02/07 @ \$12.65	08/08/01	629.49	671.50	42.01	42.01
LESS COMH \$3 & EXP \$.01 DEUTSCHE BANC ALEX. BROWN INC.					
SOLD 100 SHARES LAFARGE NORTH AMERICA INC (N/C FROM LAFARGE CORP COM) TRADED ON 02/07 @ \$39.534	02/05/01	3,947.35	2,908.09	1,039.26	1,039.26
LESS COMH \$6 & EXP \$ 06 DEUTSCHE BANC ALEX. BROWN INC.					
SOLD 200 SHARES UNOVA INC COM TRADED ON 02/07 @ \$5.66	06/07/01	1,119.98	1,349.78	229.80	229.80
DEUTSCHE BANC ALEX. BROWN INC.					

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDM NCB SMALL CAP VALUE IR TAX OFFICER: GMC ADMINISTRATIVE OFFICER- SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER: GMC INVESTMENT OFFICER- DLI
 FEDERAL LOSS CARRYOVER ST .00 LT .00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$12 & EXP \$ 02					
SOLD 800 SHARES	09/08/00	19,799 70	11,550.00	8,249 70 LT	8,249.70 LT
ARKANSAS BEST CORP DEL COM					
TRADED ON 02/08 @ \$24 75	02/08/02				
JEFFRIES & COMPANY, INC					
LESS EXP \$ 30					
SOLD 1550 SHARES	01/31/02	22,583 16	23,868 63	1,285 47- ST	1,285.47- ST
KUCLICKE & SOFFA INDS					
TRADED ON 02/08 @ \$14 57	02/08/02				
MERRILL LYNCH,					
LESS EXP \$ 34					
SOLD 700 SHARES	12/31/01	8,047.00	9,748 73	1,701.73- ST	1,701.73- ST
ASTEC INDUSTRIES INC COM					
TRADED ON 02/08 @ \$11.555	02/08/02				
DEUTSCHE BANK ALEX BROWN INC.					
LESS COMH \$42 & EXP \$ 13					
SOLD 850 SHARES	01/31/02	15,139 89	12,674 98	2,464 91 ST	2,464 91 ST
HAVERLY FURNITURE INC					
TRADED ON 02/08 @ \$17.871	02/08/02				
DEUTSCHE BANK ALEX BROWN INC					
LESS COMH \$51 & EXP \$ 23					
SOLD 200 SHARES	02/05/01	7,781 78	5,583 58	2,198 20 LT	2,198 20 LT
LARGE NORTH AMERICA INC					
(N/C FROM LARGE CORP COM)					
TRADED ON 02/08 @ \$38.969	02/08/02				
DEUTSCHE BANK ALEX BROWN INC					
LESS COMH \$12 & EXP \$ 12					
SOLD 100 SHARES	03/26/01	555 52	578 05	22 53- ST	22 53- ST
RENT MAY INC					
TRADED ON 02/08 @ \$5.615	02/08/02				
DEUTSCHE BANK ALEX BROWN INC					
LESS COMH \$6 & EXP \$.01					
SOLD 925 SHARES	10/12/01	13,946.39	11,763 96	2,182 43 ST	2,182 43 ST
KUCLICKE & SOFFA INDS					
TRADED ON 02/11 @ \$15 077	02/11/02				
INC COM					
MERRILL LYNCH,					
LESS EXP \$ 21					

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-4669-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER. GMC INVESTMENT OFFICER. DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST .00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 200 SHARES ASTEC INDUSTRIES INC COM TRADED ON 02/11 02/11 @ \$11.548 DEUTSCHE BANC ALEX. BROWN INC LESS COMH \$12 & EXP \$.04	11/07/01	2,297 66	2,606 36	308 70- ST	308.70- ST
SOLD 300 SHARES ASTEC INDUSTRIES INC COM TRADED ON 02/11 02/11 @ \$11.505 DEUTSCHE BANC ALEX. BROWN INC LESS COMH \$18 & EXP \$.06	11/07/01	3,433 44	3,909 54	476 10- ST	476.10- ST
SOLD 2200 SHARES DILLARD'S INC TRADED ON 02/11 02/11 @ \$16.265 DEUTSCHE BANC ALEX. BROWN INC LESS COMH \$132 & EXP \$ 54	11/30/01	35,651 12	36,982 56	1,331.44- ST	1,331.44- ST
SOLD 25 SHARES LAFARGE NORTH AMERICA INC (N/C FROM LAFARGE CORP COM) TRADED ON 02/11 02/11 @ \$38.905 DEUTSCHE BANC ALEX. BROWN INC LESS COMH \$1.50 & EXP \$.02	01/26/01	071 13	693 10	288 03 LT	288.03 LT
SOLD 400 SHARES ARDEN RLTY INC COM TRADED ON 02/12 02/12 @ \$25.811 DEUTSCHE BANC ALEX. BROWN INC LESS COMH \$24 & EXP \$.16	09/08/00	10,300.24	10,399 52	99.28- LT	99.28- LT
SOLD 200 SHARES ASTEC INDUSTRIES INC COM TRADED ON 02/12 02/12 @ \$11.459 DEUTSCHE BANC ALEX. BROWN INC LESS COMH \$12 & EXP \$.04	11/07/01	2,279.90	2,606 36	326 46- ST	326.46- ST
SOLD 850 SHARES DILLARD'S INC TRADED ON 02/12 02/12 @ \$16.277 DEUTSCHE BANC ALEX. BROWN INC. LESS COMH \$51 & EXP \$ 21	11/08/01	13,784 84	11,848 79	1,936 05 ST	1,936.05 ST
SOLD 100 SHARES RENT WAY INC TRADED ON 02/12 02/12 @ \$5.672 COM	03/26/01	561 22	578 05	16 83- ST	16.83- ST

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR ADMINISTRATIVE OFFICER: SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER: GMC INVESTMENT OFFICER, DLI
 FEDERAL LOSS CARRYOVER ST .00 LT .00

TRANSACTION DESCRIPTION ACQUIRED/ NET PROCEEDS OF SALE COST BASIS FEDERAL/STATE FEDERAL GAIN/LOSS STATE GAIN/LOSS

01/31/02	16,100 75	12,341 50	3,759 25	ST	3,759 25	ST	
SOLD 375 SHARES ANN TAYLOR STORES CORP COM TRADED ON 02/13 @ \$42 996 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$22.50 & EXP \$.25							
09/08/00	5,115 56	5,199 76	84 20	LT	84 20	LT	
SOLD 200 SHARES ARDEN RLTY INC COM TRADED ON 02/13 @ \$25 638 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$12 & EXP \$ 08							
11/07/01	1,143 98	1,303 18	159 20	ST	159 20	ST	
SOLD 100 SHARES ASTEC INDUSTRIES INC COM TRADED ON 02/13 @ \$11 50 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$6 & EXP \$.02							
09/08/00	1,270 82	1,299 94	29 12	LT	29 12	LT	
SOLD 50 SHARES ARDEN RLTY INC COM TRADED ON 02/14 @ \$25 476 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$3 & EXP \$.02							
11/07/01	2,614 71	3,257 95	643 24	ST	643 24	ST	
SOLD 250 SHARES ASTEC INDUSTRIES INC COM TRADED ON 02/14 @ \$10 519 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$15 & EXP \$.04							
08/31/01	13,509.88	10,990 12	2,519.76	ST	2,519.76	ST	
SOLD 1100 SHARES SAPPI LTD -SPONSORED ADR SPNSR ADR NEW TRADED ON 02/14 @ \$12 341 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$66 & EXP \$ 21							
05/25/01	6,095.55	4,914 55	1,181.00	ST	1,181.00	ST	
SOLD 500 SHARES SAPPI LTD -SPONSORED ADR SPNSR ADR NEW TRADED ON 02/15 @ \$12 251 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$30 & EXP \$ 10							
06/29/01	6,774 97	8,037 09	1,262 12	ST	1,262 12	ST	
SOLD 1200 SHARES UNOVA INC 02/15/02							

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-09-8
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR
 TAX IDENTIFICATION NUMBER 34-657710
 FEDERAL LOSS CARRYOVER ST
 TAX OFFICER GNC
 ADMINISTRATIVE OFFICER: SS2
 ADMINISTRATIVE OFFICER: DLI
 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
COM TRADED ON 02/15 @ \$5.705 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$72 & EXP \$ 11	03/26/01	548 99	578 05	29.06- ST	29.06- ST
SOLD 100 SHARES RENT MAY INC	02/19/02				
TRADED ON 02/19 @ \$5 55 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$6 & EXP \$.01	06/13/01	2,776 05	3,259 82	483.77- ST	483.77- ST
UNOVA INC TRADED ON 02/19 @ \$5 612 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$30 & EXP \$ 05	05/13/01	5,100 55	4,900 32	1,200 23 ST	1,200 23 ST
SAPPI LTD -SPONSORED ADR SPNSR ADR NEH TRADED ON 02/19 @ \$12 261 DEUTSCHE BANC ALEX BROWN INC	02/19/02				
SOLD 500 SHARES SAPPI LTD -SPONSORED ADR SPNSR ADR NEH TRADED ON 02/19 @ \$12 261 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$30 & EXP \$ 10	03/26/01	549.93	578 05	28.12- ST	28.12- ST
SOLD 100 SHARES RENT MAY INC	02/20/02				
TRADED ON 02/20 @ \$5 559 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$6 & EXP \$ 01	06/13/01	4,268 04	3,597 91	870.13 ST	870.13 ST
SOLD 350 SHARES SAPPI LTD -SPONSORED ADR SPNSR ADR NEH TRADED ON 02/20 @ \$12 254 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$21 & EXP \$ 07	01/31/02	20,842.89	19,694 25	1,148 64 ST	1,148 64 ST
SOLD 1000 SHARES MENTOR GRAPHICS CORP TRADED ON 02/21 @ \$20.843 COMH LESS EXP \$ 31	11/01/01	10,317 84	14,748.25	4,430.41- ST	4,430.41- ST
SOLD 1100 SHARES ATLAS AIR WORLDWIDE HLDGS INC	02/21/02				

ACCOUNT NUMBER 33-A469-09-8
 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE 12/31/2001
 ENDING DATE: 12/31/2002
 FEDERAL LOSS CARRYOVER ST
 TAX IDENTIFICATION NUMBER 34-6577710
 TAX OFFICER: GMC
 ADMINISTRATIVE OFFICER, DLI
 INVESTMENT OFFICER, DLI
 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
COM (N/C FROM ATLAS AIR INC COM) TRADED ON 02/21 @ \$9.44 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$66 & EXP \$ 16	06/13/01	1,098 84	1,302.00	203 16- ST	203 16- ST
SOLD 200 SHARES UNOVA INC	02/21/02				
TRADED ON 02/21 @ \$5.54 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$12 & EXP \$ 02	06/13/01	1,091.52	1,300 24	208 72- ST	208 72- ST
SOLD 200 SHARES UNOVA INC	02/22/02				
TRADED ON 02/22 @ \$5 517 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$12 & EXP \$.02	05/02/01	14,605.84	5,992 00	8,613.84 ST	8,613 84 ST
SOLD 700 SHARES AFCO CORP	02/22/02				
TRADED ON 02/22 @ \$20.925 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$42 & EXP \$ 22	10/16/01	21,381.03	19,701 30	1,679 73 ST	1,679.73 ST
SOLD 1050 SHARES MENTOR GRAPHICS CORP	02/22/02				
TRADED ON 02/22 @ \$20 363 COHEN & CO. LESS EXP \$.33	06/13/01	3,278 95	3,900 12	621.17- ST	621.17- ST
SOLD 600 SHARES UNOVA INC	02/26/02				
TRADED ON 02/26 @ \$5.525 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$36 & EXP \$ 05	03/26/01	1,572 27	1,734 15	161 88- ST	161 88- ST
SOLD 300 SHARES RENT MAY INC	02/27/02				
TRADED ON 02/27 @ \$5 301 COM DEUTSCHE BANC ALEX BROWN INC LESS COMH \$18 & EXP \$ 03	02/26/01	13,625 97	9,026 75	4,599.22 LT	4,599.22 LT
SOLD 360 SHARES FURNITURE BRANDS INTL INC COM	02/28/02				

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER
 TAX IDENTIFICATION NUMBER 34-657710 ST
 FEDERAL LOSS CARRYOVER 00 LT
 ADMINISTRATIVE OFFICER DL1 ADMINISTRATIVE OFFICER DL1
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 02/28 2 \$37 91 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$21 60 & EXP \$ 21	03/26/01	2,721 15	2,798 96	77 81- ST	77 81- ST
SOLD 500 SHARES RENT WAY INC COMH	02/28/02				
TRADED ON 02/28 2 \$5 502 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$30 & EXP \$.05	03/23/01	1,214 42	1,192.50	21 92 ST	21.92 ST
SOLD 225 SHARES RENT WAY INC COMH	03/01/02				
TRADED ON 03/01 2 \$5 457 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$13 50 & EXP \$ 02	03/23/01	1,049 29	954 00	95 29 ST	95 29 ST
SOLD 160 SHARES RENT WAY INC COMH	03/04/02				
TRADED ON 03/04 2 \$5 889 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$10 80 & EXP \$ 02	09/08/00	22,997 76	19,813 95	3,183 81 LT	3,183 81 LT
SOLD 825 SHARES ALLETE INC COMH	03/05/02				
TRADED ON 03/05 2 \$27 936 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$49.50 & EXP \$ 35	03/23/01	629 53	556 50	73 03 ST	73 03 ST
SOLD 105 SHARES RENT WAY INC COMH	03/05/02				
TRADED ON 03/05 2 \$6 055 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$6 30 & EXP \$ 01	09/08/00	4,864.92	4,202 96	661.96 LT	661 96 LT
SOLD 175 SHARES ALLETE INC COMH	03/06/02				
TRADED ON 03/06 2 \$27 86 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$10 50 & EXP \$ 08	02/28/02	5,932 91	5,160 61	772 30 ST	772.30 ST
SOLD 200 SHARES BENCHMARK ELECTRONICS INC COMH	03/06/02				

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER DL1
 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 03/06 2 \$29.725 LESS COMH \$12 & EXP \$ 09 DEUTSCHE BANC ALEX. BROWN INC	01/16/02	7,416 76	5,950 68	1,466 08	ST
SOLD 250 SHARES BENCHMARK ELECTRONICS INC COM	03/06/02				
TRADED ON 03/06 2 \$29.727 LESS COMH \$15 & EXP \$.12 DEUTSCHE BANC ALEX. BROWN INC	09/08/00	11,460 62	7,790 00	3,670 62	LT
SOLD 1520 SHARES CHARMING SHOPPES INC COM	03/06/02				
TRADED ON 03/06 2 \$7.60 LESS COMH \$91.20 & EXP \$ 18 DEUTSCHE BANC ALEX. BROWN INC	02/28/02	8,462 15	7,756 62	705 53	ST
SOLD 600 SHARES MILLENNIVM CHEMICALS INC COM	03/06/02				
TRADED ON 03/06 2 \$14.163 LESS COMH \$36 & EXP \$.13 DEUTSCHE BANC ALEX. BROWN INC	01/05/01	13,821 09	8,982 66	4,838 43	LT
SOLD 270 SHARES MINERALS TECHNOLOGIES INC COM	03/06/02				
TRADED ON 03/06 2 \$51.25 LESS COMH \$16.20 & EXP \$ 21 DEUTSCHE BANC ALEX. BROWN INC	08/08/01	14,250 72	10,551 41	3,699 31	ST
SOLD 1100 SHARES SAPPI LTD -SPONSORED ADR SPNSR ADR NEW	03/06/02				
TRADED ON 03/06 2 \$13.015 LESS COMH \$66 & EXP \$ 22 DEUTSCHE BANC ALEX. BROWN INC	11/02/01	1,267 82	2,188 08	940.26-	ST
SOLD 176 SHARES SOLUTIA INC COM	03/06/02				
TRADED ON 03/06 2 \$7.15 DEUTSCHE BANC ALEX. BROWN INC. LESS COMH \$10.56 & EXP \$.02	03/06/01	15,966.36	10,809 35	1,081.44	ST
SOLD 390 SHARES TRIAD GUARANTY INC COM	03/06/02				

ACCOUNT NUMBER 33-A469-09-8
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR
 TAX IDENTIFICATION NUMBER 34-657710
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER: SS2
 TAX OFFICER GNC
 INVESTMENT OFFICER: DLI
 FEDERAL LOSS CARRYOVER ST
 00 LT
 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 03/06 a \$41 DEUTSCHE BANC ALEX BROWN INC. LESS COM \$23.40 & EXP \$ 24	01/31/02	5,674 31	4,829.73	844 58	844 58
SOLD 400 SHARES MILLENNIUM CHEMICALS INC COM	03/07/02				
TRADED ON 03/07 a \$14 246 DEUTSCHE BANC ALEX BROWN INC. LESS COM \$24 & EXP \$ 09	03/06/01	23,755.94	18,207 42	5,548.52	5,548 52
SOLD 1000 SHARES BELO A H CORP SER A COM (N/C TO BELO CORP) TRADED ON 03/08 a \$23 816 DEUTSCHE BANC ALEX BROWN INC LESS COM \$60 & EXP \$ 36	02/27/02	12,965 65	8,892 80	1,008 08	1,008 08
SOLD 322 SHARES FURNITURE BRANDS INTL INC COM TRADED ON 03/08 a \$40 326 DEUTSCHE BANC ALEX BROWN INC LESS COM \$19.32 & EXP \$.20	11/30/01	3,469 21	2,872 58	596 63	596 63
SOLD 245 SHARES MILLENNIUM CHEMICALS INC COM	03/08/02				
TRADED ON 03/08 a \$14 22 DEUTSCHE BANC ALEX BROWN INC LESS COM \$14 70 & EXP \$.06	02/28/02	30,923.83	46,503.82	15,579 99	15,579.99
SOLD 10475 SHARES READ-RITE CORP COM TRADED ON 03/12 a \$3 002 GOLDMAN, SACHS & CO. LESS COM \$523 75 & EXP \$ 47	09/29/00	6,431.90	3,063 84	3,368.06	3,368.06
SOLD 300 SHARES ARCH COAL INC COM	03/13/02				
TRADED ON 03/13 a \$21 50 DEUTSCHE BANC ALEX BROWN INC LESS COM \$18 & EXP \$ 10	01/16/02	3,093 95	2,380.27	713.68	713.68
SOLD 100 SHARES BENCHMARK ELECTRONICS INC COM	03/14/02				
TRADED ON 03/14 a \$31 DEUTSCHE BANC ALEX BROWN INC.					

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER. GMC INVESTMENT OFFICER. S22
 TAX IDENTIFICATION NUMBER 34-6577710 ST
 BEGINNING DATE, 12/31/2001 ENDING DATE, 12/31/2002
 ADMINISTRATIVE OFFICER. S22
 INVESTMENT OFFICER. DLI
 FEDERAL LOSS CARRYOVER 00 LT

LESS COM \$6 & EXP \$ 05
 SOLD 640 SHARES
 ARCH COAL INC
 ACQUIRED/ SOLD
 NET PROCEEDS
 FEDERAL/STATE
 COST BASIS
 FEDERAL
 GAIN/LOSS
 STATE
 GAIN/LOSS

10/18/00 13,052 15 6,401 64 6,650 51 LT 6,650.51 LT

TRADED ON 03/14 @ \$20 454
 DEUTSCHE BANC ALEX. BROWN INC.
 LESS COM \$38.40 & EXP \$ 20
 SOLD 300 SHARES
 BENCHMARK ELECTRONICS INC
 01/16/02 8,860.12 7,140 81 1,719 31 ST 1,719 31 ST

TRADED ON 03/15 @ \$29 594
 DEUTSCHE BANC ALEX. BROWN INC.
 LESS COM \$18 & EXP \$.14
 SOLD 100 SHARES
 BENCHMARK ELECTRONICS INC
 01/16/02 2,970 43 2,380 27 590.16 ST 590 16 ST

TRADED ON 03/15 @ \$29 764
 DEUTSCHE BANC ALEX. BROWN INC.
 LESS COM \$6 & EXP \$.05
 SOLD 100 SHARES
 BENCHMARK ELECTRONICS INC
 01/16/02 3,022 63 2,377 09 645.54 ST 645 54 ST

TRADED ON 03/18 @ \$30 286
 DEUTSCHE BANC ALEX. BROWN INC.
 LESS COM \$6 & EXP \$ 05
 SOLD 400 SHARES
 BENCHMARK ELECTRONICS INC
 01/15/02 11,954.86 9,482.56 2,472 30 ST 2,472 30 ST

TRADED ON 03/18 @ \$29 947
 DEUTSCHE BANC ALEX. BROWN INC.
 LESS COM \$24 & EXP \$ 18
 SOLD 500 SHARES
 NEW PLAN EXCEL RLTY TR INC
 02/28/02 9,970 04 9,525 06 444.98 ST 444 98 ST

TRADED ON 03/18 @ \$20
 COM
 DEUTSCHE BANC ALEX. BROWN INC.
 LESS COM \$50 & EXP \$ 16
 SOLD 1300 SHARES
 SINCLAIR BROADCAST GROUP INC
 02/28/02 17,652.43 13,624.18 4,028 25 ST 4,028 25 ST

TRADED ON 03/18 @ \$13 629
 MORGAN STANLEY & CO , INCORPORATED
 CL A

ACCOUNT NUMBER 33-4669-09-B ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER: GMC INVESTMENT OFFICER - DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST 00 LT 00

ACQUIRED/ SOLD DESCRIPTION
 NET PROCEEDS OF SALE FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

ACQUIRED/ SOLD	DESCRIPTION	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
01/31/02	SOLD 100 SHARES ARTESYN TECHNOLOGIES INC TRADED ON 03/19/02 @ \$9.083 MORGAN KEEGAN & COMPANY, INC. LESS COMH \$5 & EXP \$.01	903 32	1,043.26	139 94- ST	139.94- ST
01/30/02	SOLD 100 SHARES BENCHMARK ELECTRONICS INC TRADED ON 03/19/02 @ \$29.59 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$6 & EXP \$.05	2,952 97	2,367.78	585 19 ST	585.19 ST
01/23/02	SOLD 619 SHARES NEW PLAN EXCEL RLTY TR INC TRADED ON 03/19/02 @ \$29.027 DEUTSCHE BANC ALEX BROWN INC. LESS COMH \$37 14 & EXP \$.19	12,359 63	11,463 88	895.75 ST	895.75 ST
09/08/00	SOLD 100 SHARES PACKAGING CORP OF AMERICA TRADED ON 03/19/02 @ \$19.628 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$6 & EXP \$.03	1,956 81	1,262.38	694.43 LT	694.43 LT
01/31/02	SOLD 100 SHARES ARTESYN TECHNOLOGIES INC TRADED ON 03/20/02 @ \$9.01 MORGAN KEEGAN & COMPANY, INC. LESS COMH \$5 & EXP \$.01	894 99	1,041 81	146.82- ST	146.82- ST
11/30/01	SOLD 200 SHARES ARTESYN TECHNOLOGIES INC TRADED ON 03/21/02 @ \$8.52 B-TRADE SERVICES LLC LESS COMH \$6 & EXP \$.03	1,698 09	1,568.04	130 05 ST	130 05 ST
11/30/01	SOLD 100 SHARES ARTESYN TECHNOLOGIES INC TRADED ON 03/21/02 @ \$8.531 MORGAN KEEGAN & COMPANY, INC.	848 16	746.29	101.87 ST	101 87 ST

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER IR GNC INVESTMENT OFFICER - DLI
 TAX IDENTIFICATION NUMBER 34-6577710 ST 00 LT .00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COM \$5 & EXP \$ 01 SOLD 200 SHARES ARTESYN TECHNOLOGIES INC COM TRADED ON 03/21 @ \$8 31 INVESTMENT TECHNOLOGY GROUP, INC. LESS COM \$4 & EXP \$ 02	10/24/01 03/21/02	1,657 98	1,467 42	190.56 ST	190 56 ST
SOLD 300 SHARES PACKAGING CORP OF AMERICA COM TRADED ON 03/21 @ \$19 60 DEUTSCHE BANC ALEX BROWN INC. LESS COM \$18 & EXP \$ 09	09/08/00 03/21/02	5,861.91	3,787.14	2,074.77 LT	2,074 77 LT
SOLD 400 SHARES ARTESYN TECHNOLOGIES INC COM TRADED ON 03/22 @ \$8 124 B-TRADE SERVICES LLC LESS COM \$12 & EXP \$ 05	10/24/01 03/22/02	3,257.83	2,934.84	302.99 ST	302.99 ST
SOLD 2075 SHARES ARTESYN TECHNOLOGIES INC COM TRADED ON 03/25 @ \$8.164 INVESTMENT TECHNOLOGY GROUP, INC. LESS COM \$41 50 & EXP \$ 25	10/31/01 03/25/02	16,899 80	14,840 86	2,058.94 ST	2,058.94 ST
SOLD 20 SHARES RPM INC OHIO COM AUTRANET, INC. TRADED ON 03/27 @ \$15.073 LESS COM \$1.20	03/26/02 03/27/02	300 27	285.00	15.27 ST	15.27 ST
SOLD 260 SHARES PACKAGING CORP OF AMERICA COM TRADED ON 03/27 @ \$19 66 DEUTSCHE BANC ALEX BROWN INC LESS COM \$15 60 & EXP \$.08	09/08/00 03/27/02	5,096.15	3,282 19	1,813.96 LT	1,813.96 LT
SOLD 1600 SHARES CHARMING SHOPPES INC COM TRADED ON 04/02 @ \$7 519 DEUTSCHE BANC ALEX BROWN INC. LESS COM \$96 & EXP \$ 37	09/08/00 04/02/02	11,934 35	8,200 00	3,734 35 LT	3,734.35 LT

BEGINNING DATE, 12/31/2001
 ENDING DATE, 12/31/2002

ACCOUNT NUMBER 33-A469-09-8
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR
 TAX IDENTIFICATION NUMBER 34-6577710
 TAX OFFICER, GMC
 ADMINISTRATIVE OFFICER, DLI
 FEDERAL LOSS CARRYOVER ST
 00 LT .00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 905 SHARES CUMHINS INC COM (N/C FROM CUMHINS ENGINE CO) TRADED ON 04/02 @ \$46.389 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$54.30 & EXP \$1.27	02/28/02	41,926.57	34,554.41	7,372.16	ST 7,372.16
SOLD 900 SHARES EDWARDS J D & CO COM TRADED ON 04/02 @ \$16.826 SMITH BARNEY INC LESS COMH \$45 & EXP \$ 46	02/04/02	15,098.03	14,933.21	164.82	ST 164.82
SOLD 300 SHARES HYPERION SOLUTIONS CORP COM TRADED ON 04/02 @ \$26.047 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$18 & EXP \$ 24	02/28/02	7,795.86	5,472.26	2,323.60	ST 2,323.60
SOLD 200 SHARES MOLVERINE WORLD WIDE INC COM TRADED ON 04/02 @ \$17.553 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$12 & EXP \$ 11	02/20/01	3,498.63	3,177.96	320.67	LT 320.67
SOLD 900 SHARES ENTEGRIIS INC COM TRADED ON 04/02 @ \$15.494 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$54 & EXP \$.42	05/10/01	13,890.45	10,143.66	3,746.79	ST 3,746.79
SOLD 20 SHARES CUMHINS INC COM (N/C FROM CUMHINS ENGINE CO) TRADED ON 04/03 @ \$46 DEUTSCHE BANC ALEX BROWN INC LESS COMH \$1.20 & EXP \$ 03	02/05/02	918.77	756.93	161.84	ST 161.84
SOLD 167 SHARES EDWARDS J D & CO COM TRADED ON 04/03 @ \$16.024 SMITH BARNEY INC LESS COMH \$8.35 & EXP \$.08	02/04/02	2,667.71	2,712.50	44.79	ST 44.79
SOLD 750 SHARES ENTEGRIIS INC 04/03/02	01/31/02	11,412.78	8,417.47	2,995.31	ST 2,995.31

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER
 TAX IDENTIFICATION NUMBER 34-6577210 ST
 FEDERAL LOSS CARRYOVER
 BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002
 ADMINISTRATIVE OFFICER SS2
 INVESTMENT OFFICER, DLI
 .00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
COM TRADED ON 04/03 @ \$15.277 DEUTSCHE BANC ALEX BROWN INC LESS COM \$45 & EXP \$ 35	08/02/01	1,874.36	1,186.49	687.87	ST
SOLD 75 SHARES HYPERION SOLUTIONS CORP COM TRADED ON 04/03 @ \$25.052 DEUTSCHE BANC ALEX BROWN INC. LESS COM \$4.50 & EXP \$.06	04/03/02	1,874.36	1,186.49	687.87	ST
SOLD 758 SHARES EDWARDS J D & CO COM TRADED ON 04/04 @ \$16.03 SMITH BARNEY INC LESS COM \$37.90 & EXP \$ 37	02/28/02	12,112.55	11,373.52	739.03	ST
SOLD 400 SHARES HOLVERINE WORLD WIDE INC COM TRADED ON 04/04 @ \$17.558 DEUTSCHE BANK SECURITIES, INC LESS COM \$24 & EXP \$ 22	02/26/01	6,999.02	6,234.04	764.98	LT
SOLD 510 SHARES ARCH COAL INC COM TRADED ON 04/05 @ \$23.182 DEUTSCHE BANK SECURITIES, INC LESS COM \$30.60 & EXP \$.36	12/31/01	11,792.06	11,031.89	30.71	ST
SOLD 400 SHARES ARCH COAL INC COM TRADED ON 04/05 @ \$23.57 DEUTSCHE BANK SECURITIES, INC LESS COM \$24 & EXP \$ 29	12/27/01	9,403.71	8,792.13	611.58	ST
SOLD 1400 SHARES ASPEN TECHNOLOGY INC COM TRADED ON 04/05 @ \$16.943 DEUTSCHE BANK SECURITIES, INC. LESS COM \$84 & EXP \$ 72	03/25/02	23,635.48	30,743.79	7,108.31	ST
SOLD 25 SHARES HOLVERINE WORLD WIDE INC COM TRADED ON 04/05 @ \$17.50	02/26/01	435.98	383.89	52.09	LT

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER: S52 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$1.50 & EXP \$.02	02/28/02	5,169.34	4,272.24	897.10	ST
SOLD 700 SHARES CHESAPEAKE ENERGY CORP COM	04/10/02				
TRADED ON 04/10 @ \$7.445					
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$42 & EXP \$.16	02/08/02	20,326.38	15,410.59	4,915.79	ST
SOLD 260 SHARES CHESAPEAKE ENERGY CORP COM	04/10/02				
TRADED ON 04/10 @ \$7.644					
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$160.80 & EXP \$.62	06/26/01	22,073.06	20,171.24	135.87	ST
SOLD 575 SHARES HELMERICH & PAYNE INC COM	04/10/02				
TRADED ON 04/10 @ \$38.449					
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$34.50 & EXP \$.67	02/28/02	16,872.82	16,634.47	238.35	ST
SOLD 475 SHARES NEFIELD EXPL CO	04/10/02				
TRADED ON 04/10 @ \$35.582					
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$28.50 & EXP \$.51	02/28/02	1,868.44	1,645.65	222.79	ST
SOLD 50 SHARES MET SEAL INC CL A	04/10/02				
TRADED ON 04/10 @ \$37.43					
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$3 & EXP \$.06	02/28/02	4,255.51	3,850.82	404.69	ST
SOLD 117 SHARES MET SEAL INC CL A	04/12/02				
TRADED ON 04/12 @ \$36.433					
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$7.02 & EXP \$.13	02/26/01	184.94	153.55	31.39	LT
SOLD 10 SHARES MOLVERINE WORLD WIDE INC	04/15/02				
TRADED ON 04/15 @ \$18.555					
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$60 & EXP \$.01	12/06/01	1,988.77	1,703.46	285.31	ST
SOLD 200 SHARES CHIPPAC INC	04/15/02				

ACCOUNT NUMBER 33-4469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SHALL CAP VALUE IR TAX OFFICER GMC INVESTMENT OFFICER, DLI
 TAX IDENTIFICATION NUMBER 34-6577710 ST
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

ADMINISTRATIVE OFFICER, S22
 ADMINISTRATIVE OFFICER, DLI

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
CL A TRADED ON 04/15 @ \$10.00 DEUSCHE BANK SECURITIES, INC. LESS COMH \$12 & EXP \$.07	04/10/01	1,113.43	915.09	198.34	LT
SOLD 60 SHARES MOLVERINE WORLD WIDE INC TRADED ON 04/15 @ \$18.617 DEUSCHE BANK SECURITIES, INC. LESS COMH \$3.60 & EXP \$.04	12/12/00	16.59	16.59		LT
REC'D CASH-IN-LIEU FOR FRACTIONAL SHS WHITNEY HLDG CORP COM	04/16/02				LT
SOLD 600 SHARES CHIPPAC INC 12/07/01	04/16/02	6,364.72	5,001.03	1,363.69	ST
CL A TRADED ON 04/16 @ \$10.668 DEUSCHE BANK SECURITIES, INC. LESS COMH \$3.6 & EXP \$.20	04/10/01	1,889.20	1,521.68	367.52	LT
SOLD 100 SHARES MOLVERINE WORLD WIDE INC TRADED ON 04/16 @ \$18.952 DEUSCHE BANK SECURITIES, INC. LESS COMH \$6 & EXP \$.06	04/09/01	17,707.23	7,474.14	10,233.09	LT
SOLD 900 SHARES AGCO CORP TRADED ON 04/17 @ \$19.735 DEUSCHE BANK SECURITIES, INC. LESS COMH \$5.4 & EXP \$.54	09/08/00	15,305.17	10,420.34	4,884.83	LT
SOLD 700 SHARES DEVELOPERS DIVERSIFIED REALTY CORP TRADED ON 04/17 @ \$21.925 DEUSCHE BANK SECURITIES, INC. LESS COMH \$4.2 & EXP \$.47	03/26/01	29,202.57	16,651.92	12,550.65	LT
SOLD 1100 SHARES TIMKEN CO COM TRADED ON 04/17 @ \$26.608 DEUSCHE BANK SECURITIES, INC. LESS COMH \$6.6 & EXP \$.89	04/17/02				LT

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER - GMC INVESTMENT OFFICER - DLI
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
SOLD 200 SHARES CHIPFAC INC CL A TRADED ON 04/17 @ \$10.519 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$12 & EXP \$ 07	04/17/02	2,091.73	1,821.19	270.54	270.54
SOLD 100 SHARES DEVELOPERS DIVERSIFIED REALTY CORP TRADED ON 04/18 @ \$21.75 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$6 & EXP \$ 07	09/08/00	2,168.93	1,488.62	680.31	680.31
SOLD 100 SHARES ENTEGRIS INC TRADED ON 04/18 @ \$16.78 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$6 & EXP \$ 04	05/04/01	1,671.94	1,118.00	553.94	553.94
SOLD 700 SHARES ENTEGRIS INC TRADED ON 04/18 @ \$16.14 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$42 & EXP \$ 35	06/19/01	11,255.65	7,669.38	3,586.27	3,586.27
SOLD 350 SHARES TIMKEN CO COM TRADED ON 04/18 @ \$25.378 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$21 & EXP \$ 27	05/22/01	8,861.07	5,222.45	504.60	504.60
SOLD 200 SHARES EQUITABLE RESOURCES INC COM TRADED ON 04/19 @ \$37.402 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$12 & EXP \$ 23	02/27/01	7,468.17	8,688.87	1,220.70	1,220.70
SOLD 650 SHARES HYPERION SOLUTIONS CORP TRADED ON 04/19 @ \$26.264 B-TRADE SERVICES LLC LESS COMH \$19.50 & EXP \$ 51	08/31/01	17,051.72	10,231.12	6,820.60	6,820.60
SOLD 300 SHARES CHIPFAC INC TRADED ON 04/22/02	04/18/02	2,677.92	2,500.81	177.11	177.11

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR ADMINISTRATIVE OFFICER: SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER: GMC
 FEDERAL LOSS CARRYOVER 00 LT INVESTMENT OFFICER: DLI
 00

CL A
 TRADED ON 04/22 @ \$8.986
 DEUTSCHE BANK SECURITIES, INC
 LESS COMH \$18 & EXP \$ 09

02/28/02 18,388 84 12,316 54 6,072 30 ST 6,072.30 ST

ENTEGRIS INC
 TRADED ON 04/22 @ \$15.384
 COM
 DEUTSCHE BANK SECURITIES, INC
 LESS COMH \$72 & EXP \$ 56

09/08/00 14,814 03 10,040.67 4,773 36 LT 4,773.36 LT

SOLD 400 SHARES
 EQUITABLE RESOURCES INC COM
 TRADED ON 04/22 @ \$37.096
 DEUTSCHE BANK SECURITIES, INC
 LESS COMH \$24 & EXP \$ 45

12/07/01 898 54 815.28 83.26 ST 83.26 ST

CL A
 TRADED ON 04/23 @ \$9.045
 DEUTSCHE BANK SECURITIES, INC
 LESS COMH \$6 & EXP \$ 03

09/08/00 2,332 33 1,581 40 750.93 LT 750.93 LT

SOLD 63 SHARES
 EQUITABLE RESOURCES INC COM
 TRADED ON 04/23 @ \$37.082
 DEUTSCHE BANK SECURITIES, INC
 LESS COMH \$3 78 & EXP \$.08

09/08/00 5,531.75 5,199 76 331.99 LT 331.99 LT

SOLD 200 SHARES
 ARDEN RLY INC COM
 TRADED ON 04/24 @ \$27.719
 DEUTSCHE BANK SECURITIES, INC
 LESS COMH \$12 & EXP \$ 17

12/11/01 3,623 05 3,182 04 441 01 ST 441.01 ST

CL A
 TRADED ON 04/24 @ \$9.117
 DEUTSCHE BANK SECURITIES, INC
 LESS COMH \$24 & EXP \$ 11

03/06/01 9,281 72 8,499.00 782 72 LT 782.72 LT

SOLD 300 SHARES
 GABLES RESIDENTIAL TRUST
 TRADED ON 04/24 @ \$31
 DEUTSCHE BANK SECURITIES, INC
 LESS COMH \$18 & EXP \$ 28

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN SMALL TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 TAX OFFICER IN TAX OFFICER GMC INVESTMENT OFFICER- DLI
 ADMINISTRATIVE OFFICER- SS2 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 100 SHARES GENERAL GROWTH PPTYS INC COM TRADED ON 04/24 @ \$45 LESS COMH \$6 & EXP \$ 14 DEUTSCHE BANK SECURITIES, INC.	03/06/01	4,993 86	3,334 44	1,159 42	1,159 42
SOLD 200 SHARES HIGHWOODS PROPERTIES INC COM TRADED ON 04/24 @ \$27.49 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$12 & EXP \$.17	09/08/00	5,485 85	4,931 00	554.85	554.85
SOLD 200 SHARES SUMMIT PROPERTIES INC COM TRADED ON 04/24 @ \$22 894 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$12 & EXP \$.14	03/06/01	4,566 66	4,758.00	191 34-	191 34-
SOLD 700 SHARES DROCKS AUTOMATION INC TRADED ON 04/25 @ \$35.716 CANTOR FITZGERALD & CO. LESS COMH \$35 & EXP \$.76	04/18/02	24,966.07	28,304 15	3,338 08-	3,338 08-
SOLD 290 SHARES ARDEEN RLTY INC COM TRADED ON 04/25 @ \$27.726 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$17.40 & EXP \$ 25	09/08/00	8,022 98	7,539 65	483 33	483 33
SOLD 100 SHARES CHIPPAC INC CL A TRADED ON 04/25 @ \$9 466 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$6 & EXP \$ 03	12/05/01	940 61	786 84	153.77	153 77
SOLD 100 SHARES GABLES RESIDENTIAL TRUST TRADED ON 04/25 @ \$30 928 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$6 & EXP \$ 10	03/06/01	3,086 72	2,833 00	253 72	253 72
SOLD 205 SHARES GENERAL GROWTH PPTYS INC COM TRADED ON 04/25 @ \$44 645 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$12 30 & EXP \$ 28	09/08/00	9,139 79	6,662 25	2,477 54	2,477.54

BEGINNING DATE: 12/31/2001
 ENDING DATE 12/31/2002
 ACCOUNT NUMBER 33-4469-09-8
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR
 TAX IDENTIFICATION NUMBER 34-657710
 FEDERAL LOSS CARRYOVER ST
 TAX OFFICER
 GMC INVESTMENT OFFICER, DLI
 ADMINISTRATIVE OFFICER, SS2
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TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 300 SHARES HIGHWOODS PROPERTIES INC COM TRADED ON 04/25 2 \$27 566 DEUTSCHE BANK SECURITIES, INC. LESS COM \$18 & EXP \$ 25	09/08/00	8,251.58	7,396 50	855 08 LT	855 08 LT
SOLD 250 SHARES PHOENIX COMPANIES INC NEW COM TRADED ON 04/26 2 \$19 094 DEUTSCHE BANK SECURITIES, INC. LESS COM \$12 50 & EXP \$ 15	04/18/02	4,761 03	4,585.09	175 94 ST	175 94 ST
SOLD 50 SHARES GABLES RESIDENTIAL TRUST TRADED ON 04/26 2 \$30.637 DEUTSCHE BANK SECURITIES, INC. LESS COM \$3 & EXP \$ 05	03/06/01	1,528 81	1,416.50	112 31 LT	112 31 LT
SOLD 150 SHARES GENESE & WYOMING INC-CLA TRADED ON 04/26 2 \$21.973 INVESTMENT TECHNOLOGY GROUP, INC. LESS COM \$3 & EXP \$ 10	04/18/02	3,292.90	3,299 38	44 61 ST	44 61 ST
SOLD 250 SHARES GENESE & WYOMING INC-CLA TRADED ON 04/26 2 \$22 B-TRADE SERVICES LLC LESS COM \$7 50 & EXP \$.17	02/28/02	5,492 33	4,508.69	983 64 ST	983 64 ST
SOLD 700 SHARES RYDER SYSTEM INC COM TRADED ON 04/26 2 \$28.958 DEUTSCHE BANK SECURITIES, INC. LESS COM \$42 & EXP \$ 62	04/18/02	20,228 33	16,414.76	3,813 57 ST	3,813 57 ST
SOLD 250 SHARES ALEXANDER & BALDWIN INC COM TRADED ON 04/29 2 \$27 116 DEUTSCHE BANK SECURITIES, INC. LESS COM \$15 & EXP \$.21	09/08/00	6,763.92	6,546.58	217 34 LT	217 34 LT
SOLD 30 SHARES GENESE & WYOMING INC-CLA TRADED ON 04/29 2 \$22 041 B-TRADE SERVICES LLC LESS COM \$ 90 & EXP \$ 02	07/18/01	660.33	482 26	178 07 ST	178 07 ST

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 35-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GNC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
SOLD 365 SHARES SUMMIT PROPERTIES INC COM TRADED ON 04/29 2 \$22.785 DEUTSCHE BANK SECURITIES, INC LESS COMH \$21.90 & EXP \$.26	03/06/01	8,294.55	8,624.70	350.15- LT	350.15- LT
SOLD 230 SHARES PHOENIX COMPANIES INC NEW COM TRADED ON 04/29 2 \$19.02 DEUTSCHE BANK SECURITIES, INC LESS COMH \$13.80 & EXP \$.14	06/19/01	4,560.80	4,025.00	335.80 ST	335.80 ST
SOLD 300 SHARES RYDER SYSTEM INC COM TRADED ON 04/29 2 \$28.802 DEUTSCHE BANK SECURITIES, INC LESS COMH \$18 & EXP \$.27	08/17/01	8,622.42	6,393.00	2,229.42 ST	2,229.42 ST
SOLD 155 SHARES BROOKS AUTOMATION INC COM TRADED ON 04/30 2 \$35.586 CANTOR FITZGERALD & CO LESS COMH \$7.75 & EXP \$.17	11/30/01	5,508.03	5,700.77	192.74- ST	192.74- ST
SOLD 440 SHARES ALEXANDER & BALDWIN INC COM TRADED ON 04/30 2 \$27.122 DEUTSCHE BANK SECURITIES, INC LESS COMH \$26.40 & EXP \$.36	09/08/00	11,907.23	11,521.97	385.26 LT	385.26 LT
SOLD 70 SHARES GENESSEE & WYOMING INC-CLA TRADED ON 04/30 2 \$21.461 B-TRADE SERVICES LLC LESS COMH \$2.10 & EXP \$.05	08/29/01	1,500.15	1,115.62	384.53 ST	384.53 ST
SOLD 400 SHARES PERFORMANCE FOOD GROUP CO COM TRADED ON 04/30 2 \$35.093 DEUTSCHE BANK SECURITIES, INC LESS COMH \$24 & EXP \$.43	02/26/01	14,013.05	7,884.34	6,128.71 LT	6,128.71 LT
SOLD 510 SHARES PHOENIX COMPANIES INC NEW COM TRADED ON 04/30 2 \$18.57	06/19/01	9,440.12	8,925.00	515.12 ST	515.12 ST

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IN ADMINISTRATIVE OFFICER, SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER DL1
 FEDERAL LOSS CARRYOVER ST 00 LT 00
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COM \$30 60 & EXP \$ 29 DEUTSCHE BANK SECURITIES, INC					
SOLD 300 SHARES RYDER SYSTEM INC COM	08/17/01	8,529 58	6,393 00	2,136 58	ST
TRADED ON 04/30 & \$28 492 DEUTSCHE BANK SECURITIES, INC.	04/30/02				
LESS COM \$18 & EXP \$ 26 DEUTSCHE BANK SECURITIES, INC.					
SOLD 520 SHARES PHOENIX COMPANIES INC NEW COM	01/31/02	9,645 54	8,966 88	678 66	ST
TRADED ON 05/01 & \$18.609 HERILL LYNCH,	05/01/02				
LESS COM \$31 20 & EXP \$ 30					
SOLD 110 SHARES ALEXANDER & BALDWIN INC COM	09/08/00	2,988 86	2,880.49	108 37	LT
TRADED ON 05/01 & \$27 232 DEUTSCHE BANK SECURITIES, INC	05/01/02				
LESS COM \$6.60 & EXP \$ 10					
SOLD 200 SHARES GENESSEE & WYOMING INC-CLA	08/28/01	4,330.03	2,988.20	1,341.83	ST
TRADED ON 05/01 & \$21 67 INVESTMENT TECHNOLOGY GROUP, INC.	05/01/02				
LESS COM \$4 & EXP \$ 13					
SOLD 200 SHARES CHIPAC INC	12/05/01	1,987 93	1,573 68	414 25	ST
TRADED ON 05/02 & \$10 CL A	05/02/02				
LESS COM \$12 & EXP \$ 07 DEUTSCHE BANK SECURITIES, INC					
SOLD 670 SHARES MILLENNIUM CHEMICALS INC	04/30/02	10,144.63	7,719 46	2,425 17	ST
TRADED ON 05/02 & \$15 201 COM DEUTSCHE BANK SECURITIES, INC.	05/02/02				
LESS COM \$40 20 & EXP \$ 31					
SOLD 130 SHARES PHOENIX COMPANIES INC NEW COM	06/20/01	2,368.49	2,226 00	142 49	ST
TRADED ON 05/02 & \$18 279 COM DEUTSCHE BANK SECURITIES, INC.	05/02/02				
LESS COM \$7.80 & EXP \$ 08					

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR ADMINISTRATIVE OFFICER SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER DLI
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 620 SHARES INTEGRATED DEFENSE TECHNOLOGY INC COM	04/30/02	19,408 82	16,295 89	3,112 93 ST	3,112 93 ST
TRADED ON 05/03 2 \$31.365 DEUTSCHE BANK SECURITIES, INC LESS COMH \$37 20 & EXP \$ 59	05/03/02				
SOLD 80 SHARES INTEGRATED DEFENSE TECHNOLOGY INC COM	03/08/02	2,513 12	2,070 83	442.29 ST	442 29 ST
TRADED ON 05/03 2 \$31.475 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$4 80 & EXP \$.08	05/03/02				
SOLD 20 SHARES PHOENIX COMPANIES INC NEW COM	06/20/01	364 48	342.46	22.02 ST	22 02 ST
TRADED ON 05/03 2 \$18.285 DEUTSCHE BANK SECURITIES, INC LESS COMH \$1 28 & EXP \$.02	05/03/02				
SOLD 190 SHARES MILLENNium CHEMICALS INC COM	11/06/01	2,817 84	1,913 61	904 23 ST	904 23 ST
TRADED ON 05/03 2 \$14.891 DEUTSCHE BANK SECURITIES, INC LESS COMH \$11 40 & EXP \$ 09	05/03/02				
SOLD 560 SHARES PHOENIX COMPANIES INC NEW COM	06/20/01	10,184.86	9,588 94	595.92 ST	595 92 ST
TRADED ON 05/03 2 \$18.247 DEUTSCHE BANK SECURITIES, INC LESS COMH \$33.60 & EXP \$.31	05/03/02				
SOLD 1100 SHARES UNITED DEFENSE INDS INC COM	04/30/02	23,808 34	26,888 91	3,080.57- ST	3,080 57- ST
TRADED ON 05/03 2 \$21.704 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$66 & EXP \$.72	05/03/02				
SOLD 200 SHARES MILLENNium CHEMICALS INC COM	11/05/01	2,962 05	2,011 83	950.22 ST	950 22 ST
TRADED ON 05/07 2 \$14.87 DEUTSCHE BANK SECURITIES, INC LESS COMH \$12 & EXP \$.09	05/07/02				

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC INVESTMENT OFFICER: DLI
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 600 SHARES PIONEER STANDARD ELECTRONICS COM	04/30/02	6,713 25	8,038 37	1,325.12- ST	1,325 12- ST
TRADED ON 05/07 @ \$11.249 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$36 & EXP \$ 21	05/07/02				
SOLD 325 SHARES CHIFFAC INC CL A	01/30/02	3,277 40	2,413 48	863.92 ST	863.92 ST
TRADED ON 05/08 @ \$10.144 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$19 50 & EXP \$.10	05/08/02				
SOLD 700 SHARES PIONEER STANDARD ELECTRONICS COM	06/29/01	7,812 88	8,959.68	1,146.80- ST	1,146 80- ST
TRADED ON 05/08 @ \$11 221 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$42 & EXP \$.24	05/08/02				
SOLD 280 SHARES MILLENNIUM CHEMICALS INC COM	11/05/01	4,210 90	2,816 41	1,394.49 ST	1,394.49 ST
TRADED ON 05/08 @ \$15.099 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$16 80 & EXP \$.13	05/08/02				
SOLD 360 SHARES PHOENIX COMPANIES INC NEW COM	09/24/01	6,522 89	5,894 91	627.98 ST	627 98 ST
TRADED ON 05/08 @ \$18 179 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$21 60 & EXP \$ 20	05/08/02				
SOLD 60 SHARES MILLENNIUM CHEMICALS INC COM	11/05/01	899 57	603 52	296 05 ST	296.05 ST
TRADED ON 05/09 @ \$15 053 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$3 60 & EXP \$ 03	05/09/02				
SOLD 120 SHARES PHOENIX COMPANIES INC NEW COM	09/24/01	2,217 57	1,767 26	450.31 ST	450 31 ST
TRADED ON 05/09 @ \$18.54 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$7 20 & EXP \$.07	05/09/02				

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-4469-09-8
 ACCOUNT TYPE CHARITABLE TRUST
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 ACCOUNT TITLE GAR FDN NCB SHALL CAP VALUE IR
 TAX OFFICER IR
 ADMINISTRATIVE OFFICER: SS2
 INVESTMENT OFFICER: DL1
 FEDERAL LOSS CARRYOVER 00

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
SOLD 30 SHARES PRECOR INC	04/29/02	816 27	720 00	96 27	96 27
TRADED ON 05/10 @ \$27.27 MORGAN STANLEY & CO, INCORPORATED LESS COMH \$1 80 & EXP \$ 03	04/18/02	20,319 30	20,438 18	616 80- ST	616 80- ST
SOLD 800 SHARES ARDEN RLTY INC COM TRADED ON 05/10 @ \$25.459 DEUTSCHE BANK SECURITIES, INC LESS COMH \$48 & EXP \$ 62	11/05/01	3,563 48	2,414 06	1,149 42	1,149 42
TRADED ON 05/13 @ \$14.908 DEUTSCHE BANK SECURITIES, INC LESS COMH \$14.40 & EXP \$ 11	04/30/02	13,395 43	13,389 43	6 00	6 00
SOLD 400 SHARES PHOTRONICS INC TRADED ON 05/14 @ \$33 549 COM LESS COMH \$24 & EXP \$ 41	04/10/01	910 06	760 84	149 22	149 22
SOLD 50 SHARES MOLVERINE WORLD WIDE INC TRADED ON 05/14 @ \$18.261 COM LESS COMH \$3 & EXP \$ 03	11/05/01	5,980 77	4,023 44	1,957 33	1,957 33
SOLD 400 SHARES MILLENNIUM CHEMICALS INC TRADED ON 05/14 @ \$15 012 COM DEUTSCHE BANK SECURITIES, INC LESS COMH \$24 & EXP \$ 19	04/30/02	14,917 75	12,619 35	2,298 40	2,298 40
SOLD 500 SHARES PHOTRONICS INC TRADED ON 05/15 @ \$29 896 SBC WARBURG DILLON READ INC. LESS COMH \$30 & EXP \$ 45	04/10/01	5,382 97	4,565 04	817 93	817 93
SOLD 300 SHARES					

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN SMALL CAP VALUE IR TAX OFFICER GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER S22
 FEDERAL LOSS CARRYOVER ST

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
WOLVERINE WORLD WIDE INC TRADED ON 05/15/02 COM	05/15/02				
WOLVERINE WORLD WIDE INC TRADED ON 05/15/02 \$18 003 LESS COM \$18 & EXP \$17					
SOLD 2300 SHARES	05/22/01	17,134.25	19,946.74	2,071.31- ST	2,071.31- ST
BEVERLY ENTERPRISES INC COM NEW	05/15/02				
TRADED ON 05/15/02 \$7 499 LESS COM \$15 & EXP \$ 52					
LEGG MASON WOOD WALKER, INC.					
LESS COM \$115 & EXP \$ 52					
SOLD 800 SHARES	04/18/02	10,762.63	10,248.52	555.86- ST	555.86- ST
FOOT LOCKER INC COM	05/16/02				
TRADED ON 05/16/02 \$13.513 LESS COM \$48 & EXP \$33					
DEUTSCHE BANK SECURITIES, INC.					
LESS COM \$98 & EXP \$33					
SOLD 280 SHARES	04/10/01	5,023.40	4,260.70	762.70 LT	762.70 LT
WOLVERINE WORLD WIDE INC COM	05/16/02				
TRADED ON 05/16/02 \$18.001 LESS COM \$16.80 & EXP \$ 16					
DEUTSCHE BANK SECURITIES, INC.					
LESS COM \$16.80 & EXP \$ 16					
SOLD 110 SHARES	01/26/01	4,822.25	3,005.63	1,816.62 LT	1,816.62 LT
LARGE NORTH AMERICA INC (N/C FROM LARGE CORP COM)	05/16/02				
TRADED ON 05/16/02 \$43.90 LESS COM \$6.60 & EXP \$ 15					
DEUTSCHE BANK SECURITIES, INC.					
LESS COM \$6.60 & EXP \$ 15					
SOLD 60 SHARES	05/15/02	1,466.35	1,080.00	386.35 ST	386.35 ST
AERPOSTALE INC COM	05/16/02				
TRADED ON 05/16/02 \$24.50 LESS COM \$3.60 & EXP \$ 05					
BEAR, STEARNS SECURITIES CORP.					
LESS COM \$3.60 & EXP \$ 05					
RECD CASH-IN-LIEU FOR FRACTIONAL SHS	02/12/02	11.79		11.79 ST	11.79 ST
MET SEAL INC CL A	05/17/02				
SOLD 500 SHARES	11/30/01	18,149.95	17,914.88	235.07 ST	235.07 ST
BROOKS-PRI AUTOMATION INC COM	05/17/02				
TRADED ON 05/17/02 \$36.351					

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC INVESTMENT OFFICER DLI
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SBC WARBURG DILLON READ INC LESS COMH \$25 & EXP \$ 55	05/15/02	10,440 46	11,955 15	1,514 69- ST	1,514.69- ST
SOLD 600 SHARES KUCLIKKE & SOFFA INDS INC COM TRADED ON 05/17 @ \$17 461 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$36 & EXP \$ 32	01/26/01	3,962 88	2,459 15	1,503 73 LT	1,503.73 LT
SOLD 90 SHARES LAFARGE NORTH AMERICA INC (N/C FROM LAFARGE CORP COM) TRADED ON 05/17 @ \$44 093 DEUTSCHE BANK SECURITIES, INC LESS COMH \$5 40 & EXP \$ 12	10/12/01	4,793 74	4,821 03	27 29- ST	27 29- ST
SOLD 137 SHARES BROOKS-PRI AUTOMATION INC COM TRADED ON 05/21 @ \$35 041 SBC WARBURG DILLON READ INC. LESS COMH \$6.85 & EXP \$ 15	04/30/02	7,203 02	5,623 51	1,579 51 ST	1,579 51 ST
SOLD 240 SHARES ANN TAYLOR STORES CORP COM TRADED ON 05/22 @ \$30 073 DEUTSCHE BANK SECURITIES, INC LESS COMH \$14 40 & EXP \$ 22	11/26/01	4,804 65	2,975 25	1,829 40 ST	1,829 40 ST
SOLD 160 SHARES ANN TAYLOR STORES CORP COM TRADED ON 05/22 @ \$30.09 DEUTSCHE BANK SECURITIES, INC LESS COMH \$9 60 & EXP \$ 15	10/12/01	7,538 07	7,776 14	238.07- ST	238.07- ST
SOLD 228 SHARES BROOKS-PRI AUTOMATION INC COM TRADED ON 05/22 @ \$33 112 SBC WARBURG DILLON READ INC LESS COMH \$11.40 & EXP \$ 23	04/17/02	1,470 89	2,994.34	1,523 45- ST	1,523 45- ST
SOLD 160 SHARES VERITY INC COM TRADED ON 05/22 @ \$9 253 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$9 60 & EXP \$ 05					

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER - GMC INVESTMENT OFFICER: S22
 TAX IDENTIFICATION NUMBER 34-6577210 ST FEDERAL LOSS CARRYOVER
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002
 ADMINISTRATIVE OFFICER: S22 ADMINISTRATIVE OFFICER: DL1

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 160 SHARES VERITY INC COM TRADED ON 05/22 @ \$9 23 DEUTSCHE BANK SECURITIES, INC LESS COMH \$9 60 & EXP \$.05	04/18/02	1,467 15	2,412 41	945 26- ST	945.26- ST
SOLD 05 SHARES BROOKS-PRI AUTOMATION INC COM TRADED ON 05/23 @ \$30 967 SBC WARBURG DILLON READ INC. LESS COMH \$4.25 & EXP \$.08	10/01/01	2,627 90	2,396.23	231 67 ST	231.67 ST
SOLD 110 SHARES VERITY INC COM TRADED ON 05/23 @ \$9 43 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$6.60 & EXP \$.04	11/19/01	1,030 67	1,549 36	518 69- ST	518 69- ST
SOLD 120 SHARES VERITY INC COM TRADED ON 05/23 @ \$9 356 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$7 20 & EXP \$.04	11/13/01	1,115 59	1,686 64	571 05- ST	571 05- ST
REC'D CASH-IN-LIEU FOR FRACTIONAL SHS 11/23/01 ANN TAYLOR STORES CORP COM 05/24/02	15 09	15 09	15 09 ST	15 09 ST	15 09 ST
REC'D CASH-IN-LIEU FOR FRACTIONAL SHS 12/13/00 FULTON FINL CORP PA 05/24/02	9 75	9 75 LT	9 75 LT	9 75 LT	9 75 LT
SOLD 270 SHARES RAVONIER INC COM TRADED ON 05/24 @ \$54 032 DEUTSCHE BANK SECURITIES, INC LESS COMH \$16 20 & EXP \$.44	03/06/01	14,572 22	11,162 60	3,409 62 LT	3,409 62 LT
SOLD 130 SHARES RAVONIER INC COM TRADED ON 05/28 @ \$52 633 DEUTSCHE BANK SECURITIES, INC LESS COMH \$7 80 & EXP \$.21	09/08/00	6,834 28	5,369 65	1,464 63 LT	1,464.63 LT
SOLD 380 SHARES VERITY INC COM TRADED ON 05/28 @ \$8 989 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$22.80 & EXP \$ 11	11/13/01	3,393 18	5,341 01	1,947.83- ST	1,947.83- ST

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER - GMC ADMINISTRATIVE OFFICER - S52
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER - GMC INVESTMENT OFFICER - DLI
 FEDERAL LOSS CARRYOVER ST 00 LT .00

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 30 SHARES CYTEC INDUSTRIES INC COM	04/30/02	929 28	989 81	60 53- ST	60 53- ST
TRADED ON 05/29 @ \$31.037 DEUTSCHE BANK SECURITIES, INC LESS COMH \$1.80 & EXP \$.03	11/15/01	2,070 25	3,213.10	1,142 85- ST	1,142.85- ST
SOLD 230 SHARES VERITY INC COM TRADED ON 05/29 @ \$9.061 DEUTSCHE BANK SECURITIES, INC LESS COMH \$13.80 & EXP \$.07	04/18/02	4,699 14	6,264 87	1,565.73- ST	1,565.73- ST
SOLD 880 SHARES MAXTOR CORP COM NEW TRADED ON 05/30 @ \$5.40 DEUTSCHE BANK SECURITIES, INC LESS COMH \$52.80 & EXP \$.15	04/30/02	3,048 27	4,585 02	1,536.75- ST	1,536.75- ST
SOLD 340 SHARES VERITY INC COM TRADED ON 05/30 @ \$9.025 DEUTSCHE BANK SECURITIES, INC LESS COMH \$20.40 & EXP \$.10	04/30/02	14,539 25	13,055 56	1,483 69 ST	1,483.69 ST
SOLD 470 SHARES CYTEC INDUSTRIES INC COM TRADED ON 05/30 @ \$30.995 DEUTSCHE BANK SECURITIES, INC LESS COMH \$28.20 & EXP \$.44	04/30/02	6,062 82	7,684 18	1,621.36- ST	1,621.36- ST
SOLD 1120 SHARES MAXTOR CORP COM NEW TRADED ON 05/31 @ \$5.473 DEUTSCHE BANK SECURITIES, INC LESS COMH \$67.20 & EXP \$ 19	11/27/01	4,330 94	3,559 49	771 45 ST	771 45 ST
SOLD 140 SHARES CYTEC INDUSTRIES INC COM TRADED ON 05/31 @ \$30.996 DEUTSCHE BANK SECURITIES, INC LESS COMH \$8.40 & EXP \$ 14	09/22/00	23,240 04	11,180.40	12,059 64 LT	12,059 64 LT
SOLD 500 SHARES LEAR CORP COM	05/31/02				

ACCOUNT NUMBER 33-4669-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC ADMINISTRATIVE OFFICER- SS2
 TAX IDENTIFICATION NUMBER 34-6577710
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 05/31 @ \$46.541 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$30 & EXP \$ 71	SOLD 220 SHARES	6,722 20	5,524 04	1,198 16	1,198 16
TRADED ON 06/03 @ \$30.616 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$13 20 & EXP \$ 21	CYTEC INDUSTRIES INC COM	09/08/00	6,305 40	4,197 57	4,197 57
TRADED ON 06/04 @ \$58.411 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$10 80 & EXP \$ 32	SOLD 160 SHARES CYTEC INDUSTRIES INC COM	11/08/01	4,755 02	737 53	737 53
TRADED ON 06/04 @ \$29.779 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$9 60 & EXP \$ 15	SOLD 10 SHARES CHEMFIRST INC COM	06/05/02	269 64	10 54	10 54
TRADED ON 06/05 @ \$27 025 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$ 60 & EXP \$.01	SOLD 2460 SHARES EL PASO ELEC CO COM NEW TRADED ON 06/05 @ \$12 718 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$147 60 & EXP \$ 95	05/22/01	31,138.96	2,807 34	2,807 34
TRADED ON 06/05 @ \$23 29 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$ 60 & EXP \$ 01	SOLD 10 SHARES GIBALTAR STL CORP COM	06/03/02	232.29	5.70	5.70
SOLD 120 SHARES BORG WARNER INC COM (N/C FROM BORG WARNER AUTOMOTIVE	09/08/00	7,193.97	4,203.60	2,990 37	2,990 37

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR ADMINISTRATIVE OFFICER: SSS
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER: GMC INVESTMENT OFFICER: DLI
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS OF SALE FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

11/08/01	4,192.30	3,508 02	684 28	ST	684 28	ST	684 28	ST	INC
SOLD 140 SHARES									
CYTEC INDUSTRIES INC									
TRADED ON 06/05/02									
COM									
TRADED ON 06/05 @ \$30 005									
DEUTSCHE BANK SECURITIES, INC.									
LESS COMH \$8 40 & EXP \$.13									
06/03/02	2,336 42	1,844.93	491 49	ST	491 49	ST	491 49	ST	INC
SOLD 100 SHARES									
GIBRALTAR STL CORP									
TRADED ON 06/05/02									
COM									
TRADED ON 06/05 @ \$23 425									
DEUTSCHE BANK SECURITIES, INC.									
LESS COMH \$6 & EXP \$.08									
11/20/01	9,328 92	12,866 42	3,515 60	ST	3,515 60	ST	3,515 60	ST	INC
SOLD 538 SHARES									
PATHEMAR STORES INC									
TRADED ON 06/05/02									
COM									
TRADED ON 06/05 @ \$17.662									
DEUTSCHE BANK SECURITIES, INC.									
LESS COMH \$31 80 & EXP \$ 29									
06/08/01	16,865 49	9,781 70	7,083.79	ST	7,083.79	ST	7,083.79	ST	INC
SOLD 1000 SHARES									
SINCLAIR BROADCAST GROUP INC									
TRADED ON 06/05 @ \$16.916									
UBS HARBURG LLC									
LESS COMH \$50 & EXP \$ 51									
05/22/01	4,014 27	5,020 60	1,006 35	LT	1,006.35	LT	1,006.35	LT	INC
SOLD 260 SHARES									
STELMAR SHIPPING LTD									
TRADED ON 06/06/02									
COM									
TRADED ON 06/06 @ \$15 50									
DEUTSCHE BANK SECURITIES, INC.									
LESS COMH \$15 60 & EXP \$.13									
06/03/02	12,459 26	10,621 38	1,837 88	ST	1,837 88	ST	1,837 88	ST	INC
SOLD 310 SHARES									
CENTEX CONSTRUCTION PRODS INC									
TRADED ON 06/06 @ \$40.252									
DEUTSCHE BANK SECURITIES, INC.									
LESS COMH \$18 60 & EXP \$.38									
05/02/01	541.08	518 20	22.88	LT	22 88	LT	22 88	LT	INC
SOLD 20 SHARES									
CHEMFIRST INC									
TRADED ON 06/06/02									

BEGINNING DATE - 12/31/2001 ENDING DATE 12/31/2002

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 TAX IDENTIFICATION NUMBER 34-657710 GMC INVESTMENT OFFICER: DL1
 ADMINSTRATIVE OFFICER: DL1
 FEDERAL LOSS CARRYOVER ST .00 LT

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 06/06 a \$27.15 DEUTSCHE BANK SECURITIES, INC. LESS COM \$1.20 & EXP \$.02	11/07/01	1,197.56	1,000.21	197.35	ST
SOLD 40 SHARES CYTEC INDUSTRIES INC COM	06/06/02				
TRADED ON 06/06 a \$30 DEUTSCHE BANK SECURITIES, INC. LESS COM \$2.40 & EXP \$.04	03/08/02	1,648.15	1,204.00	444.15	ST
SOLD 70 SHARES GIBRALTAR STL CORP COM	06/06/02				
TRADED ON 06/06 a \$23.65 DEUTSCHE BANK SECURITIES, INC. LESS COM \$4.20 & EXP \$.05	08/31/01	2,462.97	3,389.15	926.18	- ST
SOLD 140 SHARES PATHMARK STORES INC COM	06/06/02				
TRADED ON 06/06 a \$17.65 DEUTSCHE BANK SECURITIES, INC. LESS COM \$8.40 & EXP \$.08	05/02/01	266.99	259.10	7.89	LT
SOLD 10 SHARES CHEMFIRST INC COM	06/07/02				
TRADED ON 06/07 a \$26.76 DEUTSCHE BANK SECURITIES, INC. LESS COM \$60 & EXP \$.01	11/07/01	5,618.72	4,751.01	867.71	ST
SOLD 190 SHARES CYTEC INDUSTRIES INC COM	06/07/02				
TRADED ON 06/07 a \$29.63 DEUTSCHE BANK SECURITIES, INC. LESS COM \$11.40 & EXP \$.17	08/31/01	7,955.18	10,371.87	2,416.69	- ST
SOLD 430 SHARES PATHMARK STORES INC COM	06/07/02				
TRADED ON 06/07 a \$18.56 DEUTSCHE BANK SECURITIES, INC. LESS COM \$25.80 & EXP \$.25	06/12/01	12,387.42	10,783.14	1,604.28	ST
SOLD 460 SHARES CHEMFIRST INC COM	06/10/02				

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER, GMC ADMINISTRATIVE OFFICER: SS2
 TAX IDENTIFICATION NUMBER 34-657710 FEDERAL LOSS CARRYOVER ST
 .00 LT .00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 06/10 a \$26 99 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$27.60 & EXP \$.38	11/07/01	4,790.25	4,000 85	789 40 ST	789.40 ST
SOLD 160 SHARES CYTEC INDUSTRIES INC TRADED ON 06/10 a \$30 COMH	06/10/02				
TRADED ON 06/10 a \$13 75 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$ 60 & EXP \$ 01	06/12/01	136 89	132 44	4 45 ST	4.45 ST
SOLD 10 SHARES FFIC INS GROUP INC TRADED ON 06/10 a \$13 75 COMH	06/10/02				
TRADED ON 06/10 a \$44 035 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$ 60 & EXP \$ 01	06/12/01	1,319 24	1,089 04	170 40 ST	170 40 ST
IRLAD GUARANTY INC COMH	06/10/02				
TRADED ON 06/10 a \$44 035 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$1.80 & EXP \$ 04	10/31/01	409.08	328 04	81 04 ST	81.04 ST
SOLD 10 SHARES CENTEX CONSTRUCTION PRODS INC TRADED ON 06/11 a \$40 97 DEUTSCHE BANK SECURITIES, INC.	06/11/02				
LESS COMH \$.60 & EXP \$ 02	06/13/01	10,775 67	9,050 54	11 05- ST	11.05- ST
SOLD 400 SHARES CHEMFIRST INC COMH	06/11/02				
TRADED ON 06/11 a \$27 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$24 & EXP \$.33	06/13/01	268 39	260.01	8 38 ST	8.38 ST
SOLD 40 SHARES UNOVA INC COMH	06/11/02				
TRADED ON 06/11 a \$6 77 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$2 40 & EXP \$.01	06/13/01	533 52	520.01	13 51 ST	13 51 ST
SOLD 80 SHARES UNOVA INC COMH	06/11/02				
TRADED ON 06/11 a \$6 729					



ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC ADMINISTRATIVE OFFICER, SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER LT
 FEDERAL LOSS CARRYOVER ST 00
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$4.80 & EXP \$.02	10/31/01	404,27	327 93	76,34	76,34
SOLD 10 SHARES CENTEX CONSTRUCTION PRODS INC TRADED ON 06/12 @ \$40.489 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$.60 & EXP \$.02	06/12/02	18,146.94	14,321.85	3,825 09	3,825.09
SOLD 990 SHARES HAVERLY FURNITURE INC TRADED ON 06/12 @ \$18.39 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$59 40 & EXP \$.55	06/03/02	18,146.94	14,321.85	3,825 09	3,825.09
SOLD 90 SHARES UNOVA INC TRADED ON 06/12 @ \$6 706 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$5 40 & EXP \$.02	06/12/02	598.20	585 02	13 18	13.18
SOLD 130 SHARES GIBBALTAR STL CORP TRADED ON 06/12 @ \$23 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$7 80 & EXP \$.09	03/08/02	2,982 11	2,236 00	746 11	746 11
SOLD 240 SHARES CYTEC INDUSTRIES INC TRADED ON 06/13 @ \$28.76 COM CANTON FITZGERALD & CO LESS COMH \$12 & EXP \$ 21	01/31/02	6,890.33	5,900.07	990 26	990 26
SOLD 290 SHARES CARLISTE COS INC COM TRADED ON 06/13 @ \$41 05 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$17.40 & EXP \$.36	06/11/02	11,886.74	10,613 97	1,272.77	1,272 77
SOLD 10 SHARES UNOVA INC TRADED ON 06/13 @ \$6.698 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$ 60 & EXP \$.01	06/13/01	66 38	65.00	1.38	1.38

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN SMALL CAP VALUE IR TAX OFFICER. GNC INVESTMENT OFFICER. SS2
 BEGINNING DATE. 12/31/2001 ENDING DATE. 12/31/2002
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 10 SHARES GIBRALTAR STL CORP TRADED ON 06/13 @ \$23.50 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$ 60 & EXP \$ 01	03/08/02	234.39	172.00	62.39 ST	62.39 ST
SOLD 400 SHARES FURNITURE BRANDS INTL INC COM TRADED ON 06/14 @ \$33.82 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$24 & EXP \$.41	06/13/01	13,503.95	9,456.40	4,047.55 LT	4,047.55 LT
SOLD 1470 SHARES KENNAMETAL INC COM TRADED ON 06/14 @ \$36.02 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$88.20 & EXP \$1.60	04/30/02	52,861.36	50,268.59	383.33- ST	383.33- ST
SOLD 100 SHARES FPIC INS GROUP INC TRADED ON 06/17 @ \$13.245 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$6 & EXP \$ 04	06/13/01	1,318.46	1,357.20	38.74- LT	38.74- LT
SOLD 820 SHARES HEALTH NET INC TRADED ON 06/17 @ \$28.54 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$49.20 & EXP \$.71	05/22/01	23,354.20	16,805.62	6,548.58 LT	6,548.58 LT
SOLD 400 SHARES LOUISIANA PAC CORP COM TRADED ON 06/17 @ \$9.318 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$24 & EXP \$.12	04/30/02	3,703.32	4,643.17	939.85- ST	939.85- ST
SOLD 900 SHARES LOUISIANA PAC CORP COM TRADED ON 06/17 @ \$9.332 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$54 & EXP \$ 26	05/31/02	8,345.08	9,706.34	1,361.26- ST	1,361.26- ST
SOLD 1000 SHARES TIMKEN CO COM TRADED ON 06/17 @ \$24.34 DEUTSCHE BANK SECURITIES, INC.	04/30/02	24,280.76	17,910.45	57.25- ST	57.25- ST

6,427.56 LT

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 35-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER - GMC ADMINISTRATIVE OFFICER - SS2
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$60 & EXP \$ 74 SOLD 190 SHARES FVIC INS GROUP INC 06/14/01 2,511.72		2,511.72	2,575.97	63.75- LT	63.75- LT
TRADED ON 06/18 @ \$13.28 COM DEUTSCHE BANK SECURITIES, INC LESS COMH \$11.40 & EXP \$.08 SOLD 20 SHARES GIBRALTAR STL CORP 03/08/02 458.78		458.78	344.00	114.78 ST	114.78 ST
TRADED ON 06/18 @ \$22 COM DEUTSCHE BANK SECURITIES, INC. LESS COMH \$1.20 & EXP \$.02 SOLD 80 SHARES HEALTH NET INC 05/22/01 2,285.53		2,285.53	1,477.15	808.38 LT	808.38 LT
TRADED ON 06/18 @ \$28.63 COM DEUTSCHE BANK SECURITIES, INC. LESS COMH \$4.80 & EXP \$.07 SOLD 1200 SHARES LOUISIANA PAC CORP COM 06/03/02 11,921.39		11,921.39	12,716.30	794.91- ST	794.91- ST
TRADED ON 06/18 @ \$9.94 COM DEUTSCHE BANK SECURITIES, INC LESS COMH \$72 & EXP \$ 37 SOLD 170 SHARES FVIC INS GROUP INC 06/14/01 2,231.95		2,231.95	2,164.73	66.72 LT	66.72 LT
TRADED ON 06/19 @ \$13.186 COM DEUTSCHE BANK SECURITIES, INC LESS COMH \$10.20 & EXP \$.07 SOLD 50 SHARES GIBRALTAR STL CORP 03/08/02 1,144.46		1,144.46	860.00	284.46 ST	284.46 ST
TRADED ON 06/19 @ \$22.95 COM DEUTSCHE BANK SECURITIES, INC LESS COMH \$3 & EXP \$.04 SOLD 70 SHARES CENTEX CONSTRUCTION PRODS INC 06/19/01 2,698.33		2,698.33	2,123.57	574.76 LT	574.76 LT
TRADED ON 06/20 @ \$38.608 COM DEUTSCHE BANK SECURITIES, INC. LESS COMH \$4.20 & EXP \$.09					

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER: GMC INVESTMENT OFFICER: DLL
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 FEDERAL LOSS CARRYOVER ST .00 LT .00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 60 SHARES FEDERAL LOSS CARRYOVER ST .00 LT .00	05/22/01	815.37	717.00	98.37	98.37
SOLD 160 SHARES FEDERAL LOSS CARRYOVER ST .00 LT .00	05/22/01	2,215.51	1,912.00	303.51	303.51
SOLD 60 SHARES FEDERAL LOSS CARRYOVER ST .00 LT .00	05/02/01	2,658.50	2,227.57	430.93	430.93
SOLD 700 SHARES FEDERAL LOSS CARRYOVER ST .00 LT .00	06/26/01	15,985.90	12,277.65	337.70	337.70
SOLD 100 SHARES FEDERAL LOSS CARRYOVER ST .00 LT .00	09/08/00	3,483.23	3,158.68	324.55	324.55
SOLD 600 SHARES FEDERAL LOSS CARRYOVER ST .00 LT .00	06/26/01	16,286.26	15,120.35	61.82	61.82
SOLD 250 SHARES FEDERAL LOSS CARRYOVER ST .00 LT .00	06/13/01	6,889.72	5,847.52	1,042.20	1,042.20
SOLD 760 SHARES FEDERAL LOSS CARRYOVER ST .00 LT .00	06/03/02	22,395.16	21,592.70	802.46	802.46

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER: GMC INVESTMENT OFFICER: DLL
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 FEDERAL LOSS CARRYOVER ST .00 LT .00

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GNC
 TAX IDENTIFICATION NUMBER 34-657710 TAX OFFICER GNC
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER - SS2 INVESTMENT OFFICER, DLI

TRANSACTION ACQUIRED/ NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	COST BASIS	FEDERAL	GAIN/LOSS	STATE	GAIN/LOSS
COM TRADED ON 06/24 @ \$29.518 CANTOR FITZGERALD & CO LESS COM \$38 & EXP \$.68	10/31/01	1,165 36	902 28	263 08	ST	263 08	ST	263 08
COM SOLD 40 SHARES GREATER BAY BANCORP	06/24/02							
COM TRADED ON 06/24 @ \$29.155 INVESTMENT TECHNOLOGY GROUP, INC LESS COM \$.80 & EXP \$.04	06/26/01	2,636 66	2,238.77	156 94	ST	156.94	ST	240.95
COM TRADED ON 06/24 @ \$44.005 DEUTSCHE BANK SECURITIES, INC LESS COM \$3.60 & EXP \$.88	06/26/01	5,895 95	6,652 52	155 89-	ST	155 89-	ST	600.68-
INDYMAC BANCORP INC COM (N/C FROM INDYMAC MORTGAGE HOLDINGS INC) TRADED ON 06/24 @ \$23.644 DEUTSCHE BANK SECURITIES, INC. LESS COM \$15 & EXP \$.18	06/13/01	3,340 63	2,726.95	613 68	LT	613 68	LT	613 68
COM WHITNEY HLDG CORP COM TRADED ON 06/24 @ \$33.467 DEUTSCHE BANK SECURITIES, INC LESS COM \$6 & EXP \$.11	06/26/01	1,648.77	1,520 90	92 08	ST	92 08	ST	35 79
COM SOLD 120 SHARES FPIC INS GROUP INC TRADED ON 06/24 @ \$13.80 DEUTSCHE BANK SECURITIES, INC. LESS COM \$7.20 & EXP \$.05	05/02/01	571.04	377.20	193 84	LT	193 84	LT	193 84
COM SOLD 40 SHARES SAPI LTD -SPONSORED ADR SPNSR ADR NEW TRADED ON 06/25 @ \$14.336 DEUTSCHE BANK SECURITIES, INC. LESS COM \$2.40 & EXP \$.02	05/22/01	2,814.91	2,387.70	427.21	LT	427 21	LT	427 21
COM SOLD 200 SHARES FPIC INS GROUP INC	06/25/02							

ACCOUNT NUMBER 33-4469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC ADMINISTRATIVE OFFICER, S52
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
COM TRADED ON 06/25 a \$14 135 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$12 & EXP \$ 09					
SOLD 400 SHARES FIRST INDUSTRIAL REALTY TR TRADED ON 06/25 a \$34 996 DEUTSCHE BANK SECURITIES, INC LESS COMH \$24 & EXP \$.43	09/08/00	13,973 97	12,634 72	1,339.25 LT	1,339.25 LT
SOLD 140 SHARES FIRST MIDWEST BANCORP INC/IL COM TRADED ON 06/25 a \$27 686 DEUTSCHE BANK SECURITIES, INC LESS COMH \$8 40 & EXP \$.12	06/26/01	3,867 60	3,256 89	66 86 ST	543 85 LT
SOLD 130 SHARES HAWAIIAN ELEC INDS INC COM TRADED ON 06/25 a \$43.675 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$7.80 & EXP \$ 18	05/02/01	5,669.80	4,816.18	853 62 LT	853.62 LT
SOLD 20 SHARES INDYMAC BANCORP INC COM (N/C FROM INDYMAC MORTGAGE HOLDINGS INC) TRADED ON 06/25 a \$23 677 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$1 20 & EXP \$ 02	06/13/01	472 33	520 68	48 35- LT	48.35- LT
SOLD 320 SHARES F.PIC INS GROUP INC COM TRADED ON 06/26 a \$13 334 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$19.20 & EXP \$.13	06/29/01	4,247 61	3,907 93	5 97 ST	5.97 ST
SOLD 10 SHARES HAWAIIAN ELEC INDS INC COM TRADED ON 06/26 a \$43 DEUTSCHE BANK SECURITIES, INC LESS COMH \$ 60 & EXP \$.02	06/28/01	429 38	381.61	47.77 ST	47.77 ST
SOLD 150 SHARES GENESSEE & WYOMING INC-CLA COM TRADED ON 06/27/02	06/28/01	3,273.89	1,926.09	1,347 80 ST	1,347.80 ST

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC
 TAX IDENTIFICATION NUMBER 34-657710
 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER: SS2
 INVESTMENT OFFICER: DLI
 FEDERAL LOSS CARRYOVER ST

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 06/27 a \$21.886 DEUTSCHE BANK SECURITIES, INC LESS COMH \$9 & EXP \$.10	11/02/00	567 58	441 00	126 58 LT	126.58 LT
SOLD 20 SHARES CHEMFIRST INC COM TRADED ON 06/27 a \$28.44 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$1.20 & EXP \$.02	06/27/02	567 58	441 00	126 58 LT	126.58 LT
SOLD 120 SHARES DYNAMICS RESH CORP COM TRADED ON 06/27 a \$24.56 PIPER JAFFRAY INC. LESS COMH \$6 & EXP \$.09	06/03/02	2,941 11	2,451.33	489.78 ST	489.78 ST
SOLD 210 SHARES FIRST MIDWEST BANCORP INC/ITL COM TRADED ON 06/27 a \$26.953 DEUTSCHE BANK SECURITIES, INC LESS COMH \$12.60 & EXP \$.18	06/29/01	5,647.35	4,810 80	142 08 ST	142.08 ST
SOLD 600 SHARES FURNITURE BRANDS INTL INC COM TRADED ON 06/27 a \$30.742 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$36 & EXP \$.56	06/03/02	18,408 88	15,639 98	260.03- ST	260.03- ST
SOLD 110 SHARES GIBRALTAR STL CORP COM TRADED ON 06/27 a \$22.921 DEUTSCHE BANK SECURITIES, INC LESS COMH \$6.60 & EXP \$.08	03/08/02	2,514.64	1,892 00	622 64 ST	622.64 ST
SOLD 180 SHARES REGAL ENTERTAINMENT GROUP-A COM TRADED ON 06/27 a \$23.021 DEUTSCHE BANK SECURITIES, INC LESS COMH \$10.80 & EXP \$.13	05/08/02	4,132 90	3,420.00	712.90 ST	712.90 ST
SOLD 180 SHARES WHITNEY HLDG CORP COM TRADED ON 06/27 a \$30.793 DEUTSCHE BANK SECURITIES, INC	02/27/01	5,531 93	4,754 20	777.73 LT	777.73 LT

BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002

ACCOUNT NUMBER 35-A469-09-8
 ACCOUNT TYPE CHARITABLE TRUST
 TAX IDENTIFICATION NUMBER 34-6577710
 GAR FDN NCB SMALL CAP VALUE IR
 TAX OFFICER, GMC
 ADMINISTRATIVE OFFICER DLL1
 FEDERAL LOSS CARRYOVER ST .00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$10 80 & EXP \$.17					
SOLD 310 SHARES	03/21/01	4,523 43	3,658 30	665 13	665 13
FPIC INS GROUP INC	06/27/02				
TRADED ON 06/27 @ \$14 007					
DEUTSCHE BANK SECURITIES, INC					
LESS COMH \$18 60 & EXP \$ 14					
SOLD 120 SHARES	06/28/01	5,152 64	4,428 19	71 67	71 67
HAWAIIAN ELEC INDS INC	06/27/02				
TRADED ON 06/27 @ \$43					
DEUTSCHE BANK SECURITIES, INC					
LESS COMH \$7.20 & EXP \$.16					
SOLD 70 SHARES	12/26/00	1,975 24	1,525.73	451 51	451 51
CHEMFIRST INC	06/28/02				
TRADED ON 06/28 @ \$28 278					
DEUTSCHE BANK SECURITIES, INC					
LESS COMH \$4 20 & EXP \$.06					
SOLD 280 SHARES	02/28/02	6,779 49	5,317 31	1,462 18	1,462.18
DYNAMICS RESH CORP	06/28/02				
TRADED ON 06/28 @ \$24.263					
PIPER JAFFRAY INC					
LESS COMH \$14 & EXP \$ 20					
SOLD 480 SHARES	07/02/01	7,119 19	5,683.80	42.06	42.06
FPIC INS GROUP INC	06/28/02				
TRADED ON 06/28 @ \$14 892					
DEUTSCHE BANK SECURITIES, INC					
LESS COMH \$28 80 & EXP \$ 22					
SOLD 400 SHARES	11/08/01	12,161 19	9,245.29	2,915 90	2,915.90
FURNITURE BRANDS INTL INC COM	06/28/02				
TRADED ON 06/28 @ \$30.463					
DEUTSCHE BANK SECURITIES, INC					
LESS COMH \$24 & EXP \$ 37					
SOLD 434 SHARES	07/16/01	9,621 39	5,694 01	3,927 38	3,927.38
GENESSEE & WYOMING INC-CLA	06/28/02				
TRADED ON 06/28 @ \$22 229					
DEUTSCHE BANK SECURITIES, INC					
LESS COMH \$26 04 & EXP \$ 30					

ACCOUNT NUMBER 33-4469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC INVESTMENT OFFICER DL1
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 120 SHARES HAWAIIAN ELEC INDS INC TRADED ON 06/28 2 \$43 023 LESS COMH \$7 20 & EXP \$.16	05/22/01	5,155 47	4,395 55	759 92 LT	759 92 LT
SOLD 430 SHARES INDYMAC BANCORP INC COM (N/C FROM INDYMAC MORTGAGE HOLDINGS INC) TRADED ON 06/28 2 \$22 569 LESS COMH \$25.80 & EXP \$ 30	06/29/01	9,678 74	10,963.63	205.24- ST	205 24- ST
SOLD 110 SHARES INTEGRATED DEFENSE TECHNOLOGY INC TRADED ON 06/28/02 \$29.90 LESS COMH \$6 60 & EXP \$.10	06/03/02	3,282 30	2,879 88	402 42 ST	402 42 ST
SOLD 200 SHARES PERFORMANCE FOOD GROUP CO TRADED ON 06/28 2 \$33 755 FIRST UNION CAPITAL MARKETS LESS COMH \$12 & EXP \$ 20	06/26/01	6,738.96	4,300 47	2,438.49 LT	2,438 49 LT
SOLD 120 SHARES REGAL ENTERTAINMENT GROUP-A TRADED ON 06/28 2 \$22 671 LESS COMH \$7 20 & EXP \$ 09	05/08/02	2,713 30	2,280 00	433.30 ST	433 30 ST
SOLD 100 SHARES SPRIS SOLUTIONS INC TRADED ON 06/28 2 \$18 396 LESS COMH \$6 & EXP \$.06	06/03/02	1,833.54	1,790 30	43.24 ST	43.24 ST
SOLD 60 SHARES TRIAD GUARANTY INC TRADED ON 06/28 2 \$44 247 LESS COMH \$3 60 & EXP \$.08	06/12/01	2,651.18	1,942 13	709 05 LT	709 05 LT

ACCOUNT NUMBER 33-4469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER . GMC ADMINISTRATIVE OFFICER . S22
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 FEDERAL LOSS CARRYOVER ST TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER . GMC ADMINISTRATIVE OFFICER . S22
 00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 220 SHARES WHITNEY HLDG CORP COM TRADED ON 06/28 @ \$31.355 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$13.20 & EXP \$.21	03/06/01	6,884.78	5,788.31	1,096.47	1,096.47
SOLD 20 SHARES CHEMFIRST INC TRADED ON 07/01 @ \$28.575 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$1 20 & EXP \$ 02	12/26/00	570 28	433 09	137 19	137 19
SOLD 10 SHARES DYNAMICS RESH CORP TRADED ON 07/01 @ \$23 60 PIPER JAFFRAY INC. LESS COMH \$ 50 & EXP \$ 01	02/25/02	235.49	186.10	49.39	49.39
SOLD 80 SHARES FPIC INS GROUP INC TRADED ON 07/01 @ \$14 135 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$4 80 & EXP \$ 04	03/13/01	1,125 96	952 94	173 02	173 02
SOLD 100 SHARES GENESSEE & WYOMING INC-CL A TRADED ON 07/01 @ \$21 519 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$ 6 & EXP \$ 07	07/09/01	2,145 86	1,318 00	827 86	827 86
SOLD 140 SHARES PIONEER STANDARD ELECTRONICS COM TRADED ON 07/01 @ \$11.237 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$8.40 & EXP \$ 05	06/13/01	1,564 83	1,791 61	226 78-	226 78-
SOLD 10 SHARES SAPPI LTD -SPONSORED ADR TRADED ON 07/01 @ \$14 257 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$ 60 & EXP \$ 01	05/02/01	141 97	94 30	47 67	47 67
SOLD 100 SHARES SYRIS SOLUTIONS INC TRADED ON 07/01/02	03/21/02	1,773 46	1,450 00	323 46	323 46

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC INVESTMENT OFFICER: DLI
 TAX IDENTIFICATION NUMBER 34-6577710 ST
 FEDERAL LOSS CARRYOVER 00 LT
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
COM TRADED ON 07/01 a \$17.795 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$6 & EXP \$.06	06/13/01	3,077.10	3,583.22	506.12- LT	506.12- LT
SOLD 280 SHARES PIONEER STANDARD ELECTRONICS COM	07/01/02				
TRADED ON 07/01 a \$11.05 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$16.80 & EXP \$ 10	03/26/01	448.27	304.39	143.88 LT	143.88 LT
SOLD 10 SHARES TRIAD GUARANTY INC COM	07/01/02				
TRADED ON 07/01 a \$44.888 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$.60 & EXP \$.02	12/26/00	283.79	216.55	67.24 LT	67.24 LT
SOLD 10 SHARES CHEMFIRST INC COM	07/02/02				
TRADED ON 07/02 a \$28.44 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$ 60 & EXP \$ 01	12/26/00	1,117.80	866.18	251.62 LT	251.62 LT
SOLD 40 SHARES CHEMFIRST INC COM	07/02/02				
TRADED ON 07/02 a \$28.006 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$2.40 & EXP \$.04	02/25/02	700.48	558.30	142.18 ST	142.18 ST
SOLD 30 SHARES DYNAMICS RESH CORP COM	07/02/02				
TRADED ON 07/02 a \$23.40 PIPER JAFFRAY INC LESS COMH \$1.50 & EXP \$.02	07/09/01	1,984.70	1,318.00	666.70 ST	666.70 ST
SOLD 100 SHARES GENESE & WYOMING INC-CL A TRADED ON 07/02 a \$19.907 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$6 & EXP \$.06	06/13/01	3,599.89	4,049.24	449.35- LT	449.35- LT
SOLD 320 SHARES PIONEER STANDARD ELECTRONICS COM	07/02/02				

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER: SS2
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 07/02 @ \$11.30 JEFFRIES & COMPANY, INC LESS COMH \$16 & EXP \$.11					
SOLD 160 SHARES PIONEER STANDARD ELECTRONICS COM	06/12/01	1,800 26	1,979 16	178.90- LT	178 90- LT
TRADED ON 07/02 @ \$11.282 B-TRADE SERVICES LLC LESS COMH \$4.80 & EXP \$.06					
SOLD 540 SHARES SAPPI LTD - SPONSORED ADR SPNSR ADR NEW	07/02/01	7,241.67	4,955.61	109 86 ST	109 86 ST
TRADED ON 07/02 @ \$13.47 DEUTSCHE BANK SECURITIES, INC LESS COMH \$32.40 & EXP \$.22					
SOLD 1020 SHARES TOWER AUTOMOTIVE INC COM TRADED ON 07/02 @ \$12.171 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$61.20 & EXP \$.38	05/07/02	12,353.45	14,025 00	1,671 55- ST	1,671 55- ST
SOLD 30 SHARES TRIAD GUARANTY INC COM	09/08/00	1,349 60	747 15	602 45 LT	602 45 LT
TRADED ON 07/02 @ \$45.018 B-TRADE SERVICES LLC LESS COMH \$ 90 & EXP \$.05					
SOLD 80 SHARES TOWER AUTOMOTIVE INC COM TRADED ON 07/02 @ \$12.206 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$4.80 & EXP \$.03	05/07/02	971 71	1,100 00	128.29- ST	128 29- ST
SOLD 160 SHARES STELMAR SHIPPING LTD COM	06/29/01	2,376 99	2,758 31	381 32- LT	381.32- LT
TRADED ON 07/03 @ \$14.916 DEUTSCHE BANK SECURITIES, INC LESS COMH \$9.60 & EXP \$.08					
SOLD 20 SHARES CHEMFIRST INC COM	12/26/00	555.78	433 09	122.69 LT	122.69 LT
TRADED ON 07/03 @ \$27.85 DEUTSCHE BANK SECURITIES, INC	07/03/02				

ACCOUNT NUMBER 33-4469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC INVESTMENT OFFICER DL1
 TAX IDENTIFICATION NUMBER 34-6577710
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
LESS COM \$1 20 & EXP \$ 02					
SOLD 60 SHARES	02/25/02	1,402 16	1,113.85	288 31	288 31
DYNAMICS RESH CORP COM TRADED ON 07/03 @ \$23.42	07/03/02				
PIPER JAFFRAY INC LESS COM \$3 & EXP \$ 04					
SOLD 70 SHARES	04/18/02	594.63	806 68	212.05	212.05
FLEETWOOD ENTERPRISES INC COM TRADED ON 07/03 @ \$8.555	07/03/02				
LESS COM \$4.20 & EXP \$.02					
SOLD 250 SHARES	12/28/01	2,028.26	2,858 37	830 11	830.11
FLEETWOOD ENTERPRISES INC COM TRADED ON 07/03 @ \$8.173	07/03/02				
DEUTSCHE BANK SECURITIES, INC LESS COM \$15 & EXP \$.07					
SOLD 46 SHARES	07/09/01	905 21	606 28	298 93	298 93
GENESE & WYOMING INC-CL A TRADED ON 07/03 @ \$19 739	07/03/02				
DEUTSCHE BANK SECURITIES, INC LESS COM \$2.76 & EXP \$ 03					
SOLD 20 SHARES	06/28/02	477.98	502 97	24 99	24.99
PIONEER NAT RES CO COM TRADED ON 07/03 @ \$23 96	07/03/02				
LESS COM \$1 20 & EXP \$ 02					
SOLD 550 SHARES	06/28/02	13,095 05	11,984 20	1,110 85	1,110 85
PIONEER NAT RES CO COM TRADED ON 07/03 @ \$23 869	07/03/02				
DEUTSCHE BANK SECURITIES, INC LESS COM \$33 & EXP \$.40					
SOLD 800 SHARES	06/28/01	10,340.08	7,002 92	3,337.16	3,337 16
SAPPI LTD - SPONSORED ADR SPNSR ADR NEW TRADED ON 07/03 @ \$12 985	07/03/02				
DEUTSCHE BANK SECURITIES, INC LESS COM \$48 & EXP \$ 32					
SOLD 90 SHARES	09/08/00	4,052 94	2,241 45	1,811 49	1,811 49

ACCOUNT NUMBER 35-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SHALL CAP VALUE IR TAX OFFICER GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710 ST FEDERAL LOSS CARRYOVER
 BEGINNING DATE: 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRIAD GUARANTY INC COM TRADED ON 07/03 @ \$45.064 B-TRADE SERVICES LLC LESS COMH \$2 70 & EXP \$.12	06/13/01	1,137 08	1,299.68	162 60- LT	162.60- LT
UNOVA INC COM TRADED ON 07/03 @ \$5.745 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$12 & EXP \$ 04	07/03/02	1,204 57	1,110 29	94 28 ST	94.28 ST
SOLD 40 SHARES YELLOW CORP COM TRADED ON 07/03 @ \$30.165 MORGAN STANLEY & CO, INCORPORATED LESS COMH \$2 & EXP \$ 04	05/31/02	1,449 71	1,450.00	29- ST	29- ST
SOLD 100 SHARES SYPMIS SOLUTIONS INC COM TRADED ON 07/03 @ \$14.557 B-TRADE SERVICES LLC LESS COMH \$6 & EXP \$.05	03/21/02	2,690 80	2,712 10	21 30- LT	21 30- LT
SOLD 180 SHARES STELMAR SHIPPING LTD COM TRADED ON 07/05 @ \$15.009 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$10 80 & EXP \$ 09	07/05/02	7,547 68	4,352 04	3,195 64 LT	3,195 64 LT
SOLD 230 SHARES ASTORIA FINANCIAL CORP COM TRADED ON 07/05 @ \$32.877 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$13 80 & EXP \$ 23	09/08/00	4,632 21	1,351 16- ST	1,351 16- ST	1,351 16- ST
SOLD 410 SHARES FLEETWOOD ENTERPRISES INC COM TRADED ON 07/05 @ \$8.062 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$24 60 & EXP \$ 10	01/31/02	3,798 68	1,068 69 LT	1,068 69 LT	1,068 69 LT
SOLD 100 SHARES GENERAL GROWTH PPTYS INC COM TRADED ON 07/05 @ \$48.735	06/28/01	4,867.37			

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER, GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710 ST FEDERAL LOSS CARRYOVER 00
 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
DEUTSCHE BANK SECURITIES, INC LESS COMH \$6 & EXP \$.15	09/19/01	1,187 86	1,009 58	178.28	ST
SOLD 100 SHARES GRAFTech INTL LTD	07/05/02				
TRADED ON 07/05 @ \$11 939 DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$6 & EXP \$ 04					
SOLD 40 SHARES PFF BANCORP INC	06/29/01	1,471 76	995 05	476 71	LT
COMH					
TRADED ON 07/05 @ \$36 855 DEUTSCHE BANK SECURITIES, INC					
LESS COMH \$2.40 & EXP \$ 05					
SOLD 160 SHARES SAPPI LTD -SPONSORED ADR	04/11/01	2,141.18	1,365 90	775 28	LT
SFRSR ADR NEW					
TRADED ON 07/05 @ \$13 442 DEUTSCHE BANK SECURITIES, INC					
LESS COMH \$9 60 & EXP \$ 07					
SOLD 40 SHARES TRIAD GUARANTY INC	09/08/00	1,806.88	996 20	810 68	LT
COMH					
TRADED ON 07/05 @ \$45 203 B-TRADE SERVICES LLC					
LESS COMH \$1 20 & EXP \$ 06					
SOLD 230 SHARES UNOVA INC	06/08/01	1,394 44	1,493 62	99 18-	LT
COMH					
TRADED ON 07/05 @ \$6.123 DEUTSCHE BANK SECURITIES, INC					
LESS COMH \$13 80 & EXP \$ 05					
SOLD 240 SHARES YELLOW CORP COMH	06/03/02	7,217 57	6,374 53	843 04	ST
TRADED ON 07/05 @ \$30 124 MORGAN STANLEY & CO , INCORPORATED					
LESS COMH \$12 & EXP \$ 22					
SOLD 220 SHARES PIONEER NAT RES CO	02/07/02	5,420 85	3,890 04	1,530 81	ST
COMH					
TRADED ON 07/05 @ \$24 701 DEUTSCHE BANK SECURITIES, INC.					

ACCOUNT NUMBER 33-4469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL TAX OFFICER IR ADMINISTRATIVE OFFICER - S22
 TAX IDENTIFICATION NUMBER 39-6577710
 FEDERAL LOSS CARRYOVER ST 00 LT
 00
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 150 SHARES ALLETE INC TRADED ON 07/08 @ \$27.083 LESS COMH \$9 & EXP \$.13 DEUTSCHE BANK SECURITIES, INC.	09/08/00	4,053.43	3,602.54	450 89 LT	450.89 LT
SOLD 170 SHARES ASTORIA FINANCIAL CORP TRADED ON 07/08 @ \$32.915 LESS COMH \$10.20 & EXP \$.17 DYNAMICS RESH CORP	09/08/00	5,585.28	3,216.72	2,368 56 LT	2,368.56 LT
SOLD 250 SHARES DYNAMICS RESH CORP TRADED ON 07/08 @ \$23.326 PIPER JAFFRAY INC LESS COMH \$12.50 & EXP \$.18	02/22/02	5,818.82	4,636.24	1,182 58 ST	1,182.58 ST
SOLD 50 SHARES FIC INS GROUP INC TRADED ON 07/08 @ \$13.633 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$3 & EXP \$.03	03/21/01	678 62	577 50	101 12 LT	101.12 LT
SOLD 90 SHARES GRAFTCH INTL LTD TRADED ON 07/08 @ \$11.902 LESS COMH \$5.40 & EXP \$.04 HAWAIIAN ELEC INDS INC	09/19/01	1,065 76	885 74	180 02 ST	180.02 ST
SOLD 20 SHARES HAWAIIAN ELEC INDS INC TRADED ON 07/08 @ \$42.14 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$1.20 & EXP \$.03	01/26/01	841 57	727 04	114 53 LT	114.53 LT
SOLD 30 SHARES HAWAIIAN ELEC INDS INC TRADED ON 07/08 @ \$42.14 DEUTSCHE BANK SECURITIES, INC.	01/26/01	1,262 37	1,090 56	171 81 LT	171.81 LT

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER
 TAX IDENTIFICATION NUMBER 34-657710 ST
 FEDERAL LOSS CARRYOVER 00 LT
 ADMINISTRATIVE OFFICER: DLI INVESTMENT OFFICER: DLI 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$1.80 & EXP \$.04					
SOLD 470 SHARES	09/08/00	11,943.08	12,339.24	396.16- LT	396.16- LT
MDU RES GROUP INC					
TRADED ON 07/08 @ \$25.471	07/08/02				
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$28.20 & EXP \$ 37					
SOLD 220 SHARES	09/08/00	5,568.03	5,775.81	207.78- LT	207.78- LT
MDU RES GROUP INC					
TRADED ON 07/08 @ \$25.37	07/08/02				
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$13.20 & EXP \$.17					
SOLD 90 SHARES	06/12/01	3,304.66	3,771.53	466.87- LT	466.87- LT
PEOPLES ENERGY CORP					
TRADED ON 07/08 @ \$36.779	07/08/02				
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$5.40 & EXP \$.10					
SOLD 380 SHARES	02/07/02	9,140.16	6,719.16	2,421.00 ST	2,421.00 ST
PIONEER NAT RES CO					
TRADED ON 07/08 @ \$24.113	07/08/02				
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$22.80 & EXP \$.28					
SOLD 350 SHARES	04/11/01	4,643.09	2,987.92	1,655.17 LT	1,655.17 LT
SAPFI LTD -SPONSORED ADR					
SPNSR ADR NEW					
TRADED ON 07/08 @ \$13.326	07/08/02				
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$21 & EXP \$.15					
SOLD 140 SHARES	09/08/00	6,312.41	3,486.70	2,825.71 LT	2,825.71 LT
TRIAD GUARANTY INC					
TRADED ON 07/08 @ \$45.15	07/08/02				
WEEDEN & COMPANY					
LESS COMH \$8.40 & EXP \$.19					
SOLD 300 SHARES	06/12/01	1,871.94	1,944.21	72.27- LT	72.27- LT
UNOVA INC					
TRADED ON 07/08 @ \$6.30	07/08/02				
DEUTSCHE BANK SECURITIES, INC.					

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER: GMC INVESTMENT OFFICER, DLI
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

FEDERAL LOSS CARRYOVER ST
 FEDERAL TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL COST BASIS

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 40 SHARES UNOVA INC TRADED ON 07/08 @ \$6.328 DEUTSCHE BANK SECURITIES, INC LESS COMH \$2 40 & EXP \$ 01	06/11/01	250 71	256 00	5 29- LT	
SOLD 140 SHARES YELLOW CORP COMH TRADED ON 07/08 @ \$30 048 MORGAN STANLEY & CO, INCORPORATED LESS COMH \$7 & EXP \$ 13	12/31/01	4,199 59	3,544.03	655 56 ST	655 56 ST
SOLD 380 SHARES EQUITABLE RESOURCES INC COMH TRADED ON 07/08 @ \$33 634 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$22.80 & EXP \$ 39	09/08/00	12,757 88	9,538 63	3,219 25 LT	3,219.25 LT
SOLD 100 SHARES FLEETWOOD ENTERPRISES INC COMH TRADED ON 07/08 @ \$8 044 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$6 & EXP \$ 02	04/30/02	798 43	1,095 52	297 09- ST	297 09- ST
SOLD 200 SHARES GENERAL GROWTH PTYS INC COMH TRADED ON 07/08 @ \$48 006 DEUTSCHE BANK SECURITIES, INC LESS COMH \$12 & EXP \$ 29	06/12/01	9,588 97	7,019.15	2,569.82 LT	2,569 82 LT
SOLD 100 SHARES ASTORIA FINANCIAL CORP TRADED ON 07/09 @ \$32 866 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$6 & EXP \$ 10	09/08/00	3,280 56	1,892.19	1,388 37 LT	1,388.37 LT
SOLD 190 SHARES DYNAMICS RESH CORP TRADED ON 07/09 @ \$23.223 PIPER JAFFRAY INC. LESS COMH \$9 50 & EXP \$ 13	02/21/02	4,402.91	3,490.73	912 18 ST	912 18 ST
SOLD 120 SHARES EQUITABLE RESOURCES INC COMH TRADED ON 07/09 @ \$7.09/02	09/08/00	3,988.67	3,012 20	976 47 LT	976.47 LT

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC ADMINISTRATIVE OFFICER S52
 TAX IDENTIFICATION NUMBER 34-6577210
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 FEDERAL LOSS CARRYOVER ST .00 LT
 INVESTMENT OFFICER DLI

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 07/09 @ \$33 30 DEUTSCHE BANK SECURITIES, INC. LESS COM \$7 20 & EXP \$.13	03/21/01	136 59	115 50	21 09 LT	
SOLD 10 SHARES FPIC INS GROUP INC	07/09/02				
TRADED ON 07/09 @ \$13 72 DEUTSCHE BANK SECURITIES, INC. LESS COM \$.60 & EXP \$.01	04/30/02	231 70	323 00	91 30- ST	
SOLD 30 SHARES FLEETWOOD ENTERPRISES INC COM	07/09/02				
TRADED ON 07/09 @ \$7 783 DEUTSCHE BANK SECURITIES, INC. LESS COM \$1 80 & EXP \$.01	09/19/01	7,980 15	6,885 06	1,095 09 ST	
SOLD 710 SHARES GRAFTECH INTL LTD	07/09/02				
TRADED ON 07/09 @ \$11 30 DEUTSCHE BANK SECURITIES, INC. LESS COM \$42.60 & EXP \$ 25	03/06/01	14,453 23	12,685 43	1,767 80 LT	
SOLD 350 SHARES HAWAIIAN ELEC INDS INC	07/09/02				
TRADED ON 07/09 @ \$41 356 DEUTSCHE BANK SECURITIES, INC. LESS COM \$21 & EXP \$.44	09/08/00	1,522.45	1,575 22	52 77- LT	
SOLD 60 SHARES MDU RES GROUP INC	07/09/02				
TRADED ON 07/09 @ \$25 435 DEUTSCHE BANK SECURITIES, INC. LESS COM \$3 60 & EXP \$ 05	09/08/00	2,492 03	2,625.37	133 34- LT	
SOLD 100 SHARES MDU RES GROUP INC	07/09/02				
TRADED ON 07/09 @ \$24 981 DEUTSCHE BANK SECURITIES, INC. LESS COM \$6 & EXP \$ 08	06/28/01	1,069.76	737.91	331.85 LT	
SOLD 30 SHARES PFF BANCORP INC	07/09/02				
TRADED ON 07/09 @ \$35 72 COM					

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN SMALL CAP VALUE IR TAX OFFICER, GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS OF SALE FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

DEUTSCHE BANK SECURITIES, INC LESS COMH \$1 80 & EXP \$ 04	06/28/01	3,206 97	3,683 45	476 48- LT	476 48- LT
SOLD 90 SHARES PEOPLES ENERGY CORP	07/09/02				
DEUTSCHE BANK SECURITIES, INC TRADED ON 07/09 @ \$35.694					
LESS COMH \$5 40 & EXP \$.10					
SOLD 230 SHARES PIONEER NAT RES CO	02/07/02	5,411.50	4,066 44	1,345 06 ST	1,345 06 ST
DEUTSCHE BANK SECURITIES, INC TRADED ON 07/09 @ \$23 589	07/09/02				
LESS COMH \$13 80 & EXP \$.17					
SOLD 50 SHARES SPRIS SOLUTIONS INC	03/21/02	736 72	725 00	11 72 ST	11 72 ST
DEUTSCHE BANK SECURITIES, INC. TRADED ON 07/09 @ \$14 795					
LESS COMH \$3 & EXP \$.03					
SOLD 40 SHARES UNOVA INC	06/13/01	236.19	255.73	19 54- LT	19 54- LT
DEUTSCHE BANK SECURITIES, INC TRADED ON 07/09 @ \$5.965	07/09/02				
LESS COMH \$2.40 & EXP \$.01					
SOLD 60 SHARES YELLOW CORP COM	12/27/01	1,796 94	1,510.70	286 24 ST	286 24 ST
DEUTSCHE BANK SECURITIES, INC TRADED ON 07/09 @ \$30	07/09/02				
LESS COMH \$3 & EXP \$.06					
MORGAN STANLEY & CO, INCORPORATED SOLD 170 SHARES UNOVA INC	06/28/01	1,009 76	1,078 57	68.81- LT	68.81- LT
DEUTSCHE BANK SECURITIES, INC. TRADED ON 07/09 @ \$6	07/09/02				
LESS COMH \$10 20 & EXP \$.04					
SOLD 155 SHARES DYNAMICS RESH CORP	02/19/02	3,619 39	2,826.86	792 53 ST	792 53 ST
DEUTSCHE BANK SECURITIES, INC TRADED ON 07/10 @ \$23 401	07/10/02				
LESS COMH \$10 20 & EXP \$.04					
PIPER JAFFRAY INC TRADED ON 07/10 @ \$23 401					

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SHALL CAP VALUE IR TAX OFFICER IR GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-657710 ST FEDERAL LOSS CARRYOVER
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002
 ADMINISTRATIVE OFFICER: S22

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 10 SHARES FLEETWOOD ENTERPRISES INC COM TRADED ON 07/10 @ \$7.72 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$ 60 & EXP \$.01	04/30/02	77.12	107.67	30.55- ST	30.55- ST
SOLD 670 SHARES FLEETWOOD ENTERPRISES INC COM TRADED ON 07/10 @ \$7.601 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$40.20 & EXP \$ 16	06/03/02	5,052.91	6,189.51	1,136.60- ST	1,136.60- ST
SOLD 40 SHARES UNOVA INC TRADED ON 07/10 @ \$5.91 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$ 2.40 & EXP \$ 01	06/11/01	233.99	253.60	19.61- LT	19.61- LT
SOLD 110 SHARES UNOVA INC TRADED ON 07/10 @ \$5.945 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$ 6.60 & EXP \$.02	06/11/01	647.39	697.40	50.01- LT	50.01- LT
SOLD 120 SHARES YELLOW CORP COM TRADED ON 07/10 @ \$30.056 MORGAN STANLEY & CO, INCORPORATED LESS COMH \$ 6 & EXP \$ 11	01/31/02	3,600.61	2,977.83	622.78 ST	622.78 ST
SOLD 220 SHARES PEOPLES ENERGY CORP TRADED ON 07/10 @ \$34.814 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$13.20 & EXP \$.24	06/26/01	7,645.84	7,737.53	91.69- LT	91.69- LT
SOLD 10 SHARES UNOVA INC TRADED ON 07/11 @ \$5.745 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$.60 & EXP \$.01	06/11/01	56.84	63.40	6.56- LT	6.56- LT
SOLD 350 SHARES TRADED ON 06/28/02	06/28/02	9,099.34	6,910.64	2,188.70 ST	2,188.70 ST

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER IR GMC ADMINISTRATIVE OFFICER SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER IR GMC INVESTMENT OFFICER DLL
 FEDERAL LOSS CARRYOVER ST 00 LT 00

ACQUIRED/ SOLD DESCRIPTION
 NET PROCEEDS OF SALE FEDERAL/STATE COST BASIS FEDERAL STATE GAIN/LOSS

ACQUIRED/	SOLD	DESCRIPTION	NET PROCEEDS	FEDERAL/STATE	COST BASIS	FEDERAL	STATE	GAIN/LOSS
07/11/02	07/11/02	ANN TAYLOR STORES CORP COM TRADED ON 07/11 @ \$26.058 DEUSCHE BANK SECURITIES, INC. LESS COMH \$21 & EXP \$ 28	523 38	12/26/00	433 09	90 29	LT	90.29
07/11/02	07/11/02	ANN TAYLOR STORES CORP COM TRADED ON 07/11 @ \$26.23 DEUSCHE BANK SECURITIES, INC. LESS COMH \$1 20 & EXP \$ 02	5,348 17	01/26/01	9,517.57	830.60	LT	830.60
07/11/02	07/11/02	CHEMFIRST INC TRADED ON 07/11 @ \$25.528 DEUSCHE BANK SECURITIES, INC. LESS COMH \$12 60 & EXP \$ 17	2,455 54	12/12/01	2,966.30	510.76	ST	510.76
07/11/02	07/11/02	SOLD 340 SHARES FLEETWOOD ENTERPRISES INC COM TRADED ON 07/11 @ \$7.282 DEUSCHE BANK SECURITIES, INC. LESS COMH \$20 40 & EXP \$ 08	1,509 59	03/21/02	1,450 00	59 59	ST	59 59
07/12/02	07/12/02	SOLD 100 SHARES SYPRIS SOLUTIONS INC TRADED ON 07/12 @ \$15.116 INVESTMENT TECHNOLOGY GROUP, INC LESS COMH \$2 & EXP \$.05	1,515.28	03/21/02	1,450 00	65.28	ST	65.28
07/12/02	07/12/02	SOLD 100 SHARES SYPRIS SOLUTIONS INC TRADED ON 07/12 @ \$15.183 B-TRADE SERVICES LLC LESS COMH \$3 & EXP \$.05	1,276.93	11/26/01	929.77	347 16	ST	347.16
07/12/02	07/12/02	ANN TAYLOR STORES CORP COM TRADED ON 07/12 @ \$25.599 DEUSCHE BANK SECURITIES, INC. LESS COMH \$3 & EXP \$ 04	143 02	12/12/01	174 49	31 47	ST	31.47
07/12/02	07/12/02	SOLD 20 SHARES FLEETWOOD ENTERPRISES INC COM TRADED ON 07/12 @ \$7.211 DEUSCHE BANK SECURITIES, INC.						

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

ACCOUNT NUMBER 33-A469-09-8
 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002
 ADMINISTRATIVE OFFICER: S22
 TAX OFFICER: GMC
 INVESTMENT OFFICER: DLI
 FEDERAL LOSS CARRYOVER ST

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$1 20 & EXP \$ 01					
SOLD 60 SHARES	06/26/01	1,985.16	1,456 22	528.94 LT	528.94 LT
PFF BANCORP INC					
TRADED ON 07/12 @ \$33 147					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$3.60 & EXP \$ 06					
SOLD 426 SHARES	06/03/02	10,837.11	10,049 69	663 05 ST	663 05 ST
CHEMFIRST INC					
TRADED ON 07/12 @ \$25 50					
DEUTSCHE BANK SECURITIES, INC					
LESS COMH \$25.56 & EXP \$ 33					
SOLD 10 SHARES	09/08/00	234 39	262 54	28 15- LT	28.15- LT
MDU RES GROUP INC					
TRADED ON 07/12 @ \$23.50					
DEUTSCHE BANK SECURITIES, INC					
LESS COMH \$.60 & EXP \$.01					
SOLD 230 SHARES	07/02/01	1,370 77	1,448 10	77 33- LT	77 33- LT
UNOVA INC					
TRADED ON 07/12 @ \$6 02					
DEUTSCHE BANK SECURITIES, INC					
LESS COMH \$13 80 & EXP \$ 05					
SOLD 50 SHARES	03/22/01	625 48	577 27	48.21 LT	48.21 LT
FPIC INS GROUP INC					
TRADED ON 07/15 @ \$12.57					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$3 & EXP \$ 02					
SOLD 340 SHARES	09/08/00	7,629 36	8,926 26	1,296 90- LT	1,296.90- LT
MDU RES GROUP INC					
TRADED ON 07/15 @ \$22 50					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$20.40 & EXP \$.24					
SOLD 80 SHARES	07/18/01	988 42	1,092 80	104.38- ST	104.38- ST
FPIC INS GROUP INC					
TRADED ON 07/16 @ \$12 415					
DEUTSCHE BANK SECURITIES, INC					

BEGINNING DATE: 12/31/2001 ENDING DATE 12/31/2002

ACCOUNT NUMBER 35-A669-09-8 ACCOUNT TYPE CHARITABLE TRUST ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC ADMINISTRATIVE OFFICER, SS2 FEDERAL LOSS CARRYOVER ST .00 LT

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COM \$4.80 & EXP \$.03 SOLD 30 SHARES FLEETWOOD ENTERPRISES INC COM	12/12/01	177 16	261 73	84 57- ST	84 57- ST
TRADED ON 07/16 @ \$5 965 DEUTSCHE BANK SECURITIES, INC.	07/16/02				
LESS COM \$1 80 & EXP \$ 01 SOLD 100 SHARES PACKAGING CORP OF AMERICA COM	06/28/02	18,971 67	16,427 89	877 37- ST	877.37- ST
TRADED ON 07/16 @ \$17.307 DEUTSCHE BANK SECURITIES, INC.	07/16/02				
LESS COM \$66 & EXP \$.58 SOLD 500 SHARES CENTEX CONSTRUCTION PRODS INC	06/29/01	17,025 23	15,298 39	1,726 84 LT	1,726 84 LT
TRADED ON 07/16 @ \$34 111 DEUTSCHE BANK SECURITIES, INC.	07/16/02				
LESS COM \$30 & EXP \$ 52 SOLD 590 SHARES FLEETWOOD ENTERPRISES INC COM	12/12/01	3,503.78	5,147 39	1,643 61- ST	1,643 61- ST
TRADED ON 07/16 @ \$5 998 DEUTSCHE BANK SECURITIES, INC.	07/16/02				
LESS COM \$35 40 & EXP \$ 11 SOLD 730 SHARES AVASTI TECHNOLOGIES INC COM	06/28/02	12,319.84	14,791.36	2,471.52- ST	2,471.52- ST
TRADED ON 07/17 @ \$16 927 CANTOR FITZGERALD & CO.	07/17/02				
LESS COM \$36 50 & EXP \$.37 SOLD 200 SHARES CENTEX CONSTRUCTION PRODS INC	10/30/01	6,823.11	6,064 80	663 17 ST	663.17 ST
TRADED ON 07/17 @ \$34 176 DEUTSCHE BANK SECURITIES, INC.	07/17/02				
LESS COM \$12 & EXP \$ 21 SOLD 997 SHARES FLEETWOOD ENTERPRISES INC COM	12/12/01	5,199 00	8,698 23	3,499.23- ST	3,499.23- ST
TRADED ON 07/17 @ \$5.274 DEUTSCHE BANK SECURITIES, INC.	07/17/02				
LESS COM \$59.82 & EXP \$ 16 SOLD 260 SHARES ENTEGRIS INC COM	06/28/02	3,327 90	3,241.96	119 11- ST	119 11- ST
TRADED ON 07/17 @ \$12 85 COM	07/17/02				

ACCOUNT NUMBER 33-A469-09-B ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SHALL CAP VALUE IR TAX OFFICER, GMC
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002
 ADMINISTRATIVE OFFICER: SS2
 INVESTMENT OFFICER: DLI
 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
JEFFERIES & COMPANY, INC. LESS COMH \$13 & EXP \$.10					
SOLD 130 SHARES PFC INS GROUP INC COM TRADED ON 07/17 @ \$11.87	07/18/01	1,535.32	1,669.80	147.99- ST	13.51 LT
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$7.80 & EXP \$.05					
SOLD 1300 SHARES KULCKE & SOFFA INDS INC COM TRADED ON 07/17 @ \$11.339	06/28/02	14,676.17	17,212.15	2,535.98- ST	
LESS COMH \$65 & EXP \$.44 UBS WARBURG LLC					
SOLD 70 SHARES PFF BANCORP INC COM TRADED ON 07/17 @ \$31.75	06/26/01	2,218.23	1,604.82	613.41 LT	613.41 LT
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$4.20 & EXP \$.07					
SOLD 120 SHARES PFF BANCORP INC COM TRADED ON 07/17 @ \$32.55	05/22/01	3,898.68	2,697.60	1,201.08 LT	1,201.08 LT
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$7.20 & EXP \$.12					
SOLD 100 SHARES CENTEX CONSTRUCTION PRODS INC TRADED ON 07/18 @ \$33.996	10/12/01	3,393.58	2,818.00	575.58 ST	575.58 ST
LESS COMH \$6 & EXP \$.11 DEUTSCHE BANK SECURITIES, INC.					
SOLD 50 SHARES UNOVA INC COM TRADED ON 07/18 @ \$5.562	06/14/01	275.10	312.23	37.13- LT	37.13- LT
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$3 & EXP \$.01					
SOLD 170 SHARES ASST TECHNOLOGIES INC COM TRADED ON 07/18 @ \$16.302	05/20/02	2,762.82	3,337.14	574.32- ST	574.32- ST
CANTOR FITZGERALD & CO LESS COMH \$8.50 & EXP \$.08					

BEGINNING DATE, 12/31/2001
 ENDING DATE, 12/31/2002
 ACCOUNT NUMBER 33-A469-09-8
 ACCOUNT TYPE CHARITABLE TRUST
 TAX IDENTIFICATION NUMBER 34-6577710
 GAR FDN NCB SMALL CAP VALUE IR
 TAX OFFICER - GMC ADMINISTRATIVE OFFICER DLI
 FEDERAL LOSS CARRYOVER ST 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 300 SHARES ENTEGRIS INC COM TRADED ON 07/18 @ \$12.32 JEFFRIES & COMPANY, INC LESS COMH \$15 & EXP \$ 11	06/03/02	3,680 92	3,045 42	635 50 ST	635.50 ST
SOLD 450 SHARES ALLETE INC COM TRADED ON 07/19 @ \$22.683 LESS COMH \$27 & EXP \$.31	07/19/02	10,180 27	10,807.60	627.33- LT	627.33- LT
SOLD 160 SHARES UNOVA INC COM TRADED ON 07/19 @ \$5.503 LESS COMH \$9.60 & EXP \$.03	06/14/01	870 90	999 14	128 24- LT	128.24- LT
SOLD 10 SHARES OWEN & MINOR INC NEW COM TRADED ON 07/22 @ \$15.008 LESS COMH \$ 60 & EXP \$.01	09/08/00	149.47	160.08	10 61- LT	10.61- LT
SOLD 230 SHARES UNOVA INC COM TRADED ON 07/22 @ \$5.142 LESS COMH \$13.80 & EXP \$.04	06/15/01	1,168 98	1,435 65	266 67- LT	266.67- LT
SOLD 250 SHARES UNOVA INC COM TRADED ON 07/22 @ \$5.219 LESS COMH \$15 & EXP \$.04	06/15/01	1,289.71	1,558.67	268.96- LT	268.96- LT
SOLD 220 SHARES UNOVA INC COM TRADED ON 07/22 @ \$5.20 LESS COMH \$13.20 & EXP \$.04	06/26/01	1,130 76	1,339 07	208 31- LT	208 31- LT
SOLD 120 SHARES UNOVA INC COM TRADED ON 07/22 @ \$5.20 LESS COMH \$13.20 & EXP \$.04	03/08/02	2,396 32	3,106 25	709 93- ST	709.93- ST

ACCOUNT NUMBER 33-4469-09-8
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 TAX OFFICER GMC
 ADMINISTRATIVE OFFICER: SS2
 INVESTMENT OFFICER: DLI
 00

ACQUIRED/ SOLD NET PROCEEDS FEDERAL/STATE FEDERAL STATE

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE	FEDERAL STATE	FEDERAL STATE	FEDERAL STATE
INTEGRATED DEFENSE TECHNOLOGY INC COM TRADED ON 07/23 @ \$20.03 DEUTSCHE BANK SECURITIES, INC LESS COMH \$7.20 & EXP \$.08	07/23/02					
SOLD 240 SHARES INTEGRATED DEFENSE TECHNOLOGY INC COM TRADED ON 07/23 @ \$19.867 DEUTSCHE BANK SECURITIES, INC LESS COMH \$14.40 & EXP \$.15	03/08/02	4,753.55	5,435.42	681.87	681.87	ST
SOLD 690 SHARES MDU RES GROUP INC COM TRADED ON 07/24 @ \$18.208 DEUTSCHE BANK SECURITIES, INC LESS COMH \$41.40 & EXP \$.38	07/18/01	12,522.15	18,354.36	5,832.21	5,832.21	LT
SOLD 1530 SHARES INDVMAC BANCORP INC COM (N/C FROM INDVMAC MORTGAGE HOLDINGS INC) TRADED ON 07/24 @ \$18.289 DEUTSCHE BANK SECURITIES, INC LESS COMH \$91.80 & EXP \$.85	07/19/02	27,890.59	37,149.37	3,975.46	3,975.46	ST
SOLD 10 SHARES MDU RES GROUP INC COM TRADED ON 07/24 @ \$18.855 DEUTSCHE BANK SECURITIES, INC LESS COMH \$.60 & EXP \$.01	09/08/00	187.94	262.54	74.60	74.60	LT
SOLD 1300 SHARES SIX FLAGS INC COM TRADED ON 07/24 @ \$12.667 DEUTSCHE BANK SECURITIES, INC LESS COMH \$78 & EXP \$.50	06/03/02	16,388.73	20,513.51	4,124.78	4,124.78	ST
SOLD 270 SHARES ENTERGIS INC COM TRADED ON 07/25 @ \$9.652 ADAMS, HARKNESS & HILL, INC LESS COMH \$13.50 & EXP \$.08	02/19/02	2,592.59	2,717.05	124.46	124.46	ST

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

BEGINNING DATE: 12/31/2001 ENDING DATE 12/31/2002
 ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER: GMC
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST
 ADMINISTRATIVE OFFICER: SS2 INVESTMENT OFFICER: DLI

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 420 SHARES ENTRIS INC TRADED ON 07/26/02 @ \$9.695 JEFFRIES & COMPANY, INC. LESS COMH \$21 & EXP \$.12	02/12/02	4,050.82	4,117.18	66.36- ST	66.36- ST
SOLD 220 SHARES OWEN & MINOR INC NEW TRADED ON 07/26 @ \$14.92 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$13.20 & EXP \$.10	09/08/00	3,269.12	3,521.85	252.73- LT	252.73- LT
SOLD 50 SHARES ENTRIS INC TRADED ON 07/29/02 @ \$10.012 JEFFRIES & COMPANY, INC. LESS COMH \$2.50 & EXP \$.02	09/20/01	498.10	397.50	100.60 ST	100.60 ST
SOLD 80 SHARES OWEN & MINOR INC NEW TRADED ON 07/29 @ \$15.12 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$4.80 & EXP \$.04	09/08/00	1,204.82	1,280.67	75.85- LT	75.85- LT
SOLD 440 SHARES OWEN & MINOR INC NEW TRADED ON 07/29 @ \$14.91 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$26.40 & EXP \$.20	09/08/00	6,534.15	7,043.70	509.55- LT	509.55- LT
SOLD 710 SHARES BEVERLY ENTERPRISES INC TRADED ON 07/30 @ \$2.897 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$42.60 & EXP \$.07	07/02/01	2,014.20	7,320.31	5,306.11- LT	5,306.11- LT
SOLD 100 SHARES SPRIS SOLUTIONS INC TRADED ON 07/30 @ \$15.564 NEEDHAM & COMPANY LESS COMH \$5 & EXP \$.05	03/21/02	1,551.42	1,450.00	101.42 ST	101.42 ST
SOLD 60 SHARES STELMAR SHIPPING LTD TRADED ON 07/18/01	07/18/01	890.37	950.40	60.03- LT	60.03- LT

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER IR GMC INVESTMENT OFFICER, DLI
 TAX IDENTIFICATION NUMBER 34-657710 ST
 BEGINNING DATE - 12/31/2001 ENDING DATE - 12/31/2002
 FEDERAL LOSS CARRYOVER .00 LT

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

TRADED ON 07/30 @ \$14.90 DEUTSCHE BANK SECURITIES, INC LESS COMH \$3.60 & EXP \$.03	06/28/02	12,879.71	39,895.35	10,582.55- ST	16,633.09- LT
SOLD 4510 SHARES BEVERLY ENTERPRISES INC COM NEW	07/30/02			10,582.55- ST	16,633.09- LT
TRADED ON 07/30 @ \$2.915 DEUTSCHE BANK SECURITIES, INC LESS COMH \$270.60 & EXP \$.40	07/19/02	20,596.04	25,570.02	4,973.98- ST	
SOLD 950 SHARES HDU RES GROUP INC COM	07/30/02			4,973.98- ST	
TRADED ON 07/30 @ \$21.74 DEUTSCHE BANK SECURITIES, INC LESS COMH \$57 & EXP \$.63	09/08/00	3,701.03	4,002.10	301.07- LT	
SOLD 250 SHARES OWEN & MINOR INC NEW TRADED ON 07/30 @ \$14.864 DEUTSCHE BANK SECURITIES, INC LESS COMH \$15 & EXP \$.12	03/21/02	1,594.95	1,450.00	144.95 ST	
SOLD 100 SHARES SYPRIS SOLUTIONS INC COM	07/31/02			144.95 ST	
TRADED ON 07/31 @ \$16 NEEDHAM & COMPANY LESS COMH \$5 & EXP \$.05	07/18/01	4,113.07	3,705.60	407.47 LT	
SOLD 280 SHARES STELMAR SHIPPING LTD COM	07/31/02			407.47 LT	
TRADED ON 07/31 @ \$14.75 DEUTSCHE BANK SECURITIES, INC LESS COMH \$16.80 & EXP \$.13	03/06/01	587.58	480.00	107.58 LT	
SOLD 40 SHARES STELMAR SHIPPING LTD COM	08/01/02			107.58 LT	
TRADED ON 08/01 @ \$14.75 DEUTSCHE BANK SECURITIES, INC LESS COMH \$2.40 & EXP \$.02	07/18/01	8,237.61	9,458.10	1,220.49- LT	
SOLD 270 SHARES PEOPLES ENERGY CORP COM	08/01/02			1,220.49- LT	
TRADED ON 08/01 @ \$30.57					

ACCOUNT NUMBER 33-A469-09-8
 ACCOUNT TYPE CHARITABLE TRUST
 TAX IDENTIFICATION NUMBER 34-657710
 ACCOUNT TITLE GAR FDN SMALL CAP VALUE IR
 FEDERAL LOSS CARRYOVER ST
 00 LT
 TAX OFFICER GMC
 ADMINISTRATIVE OFFICER: S32
 INVESTMENT OFFICER: DLI
 00

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
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DEUTSCHE BANK SECURITIES, INC LESS COMM \$16.20 & EXP \$ 25	03/06/01	739.97	600 00	139 97	LT
SOLD 50 SHARES STELMAR SHIPPING LTD	08/02/02				
TRADED ON 08/02 @ \$14.86 DEUTSCHE BANK SECURITIES, INC					
LESS COMM \$ 3 & EXP \$ 03					
SOLD 280 SHARES CHARMING SHOPPES INC	07/18/01	1,739.53	1,964.68	225 15-	LT
TRADED ON 08/02 @ \$6.262 JEFFRIES & COMPANY, INC					
LESS COMM \$14 & EXP \$ 05					
SOLD 70 SHARES STELMAR SHIPPING LTD	03/06/01	1,021 26	840.00	181 26	LT
TRADED ON 08/05 @ \$14.65 DEUTSCHE BANK SECURITIES, INC	08/05/02				
LESS COMM \$4.20 & EXP \$ 04					
SOLD 10 SHARES BELO A H CORP SER A	05/22/01	203.83	199 50	4 33	LT
COM (N/C TO BELO CORP) TRADED ON 08/05 @ \$20.443 DEUTSCHE BANK SECURITIES, INC	08/05/02				
LESS COMM \$ 60 & EXP \$.01					
SOLD 100 SHARES SYRIS SOLUTIONS INC	03/21/02	1,588 28	1,450 00	138 28	ST
TRADED ON 08/06 @ \$15.933 MERRILL LYNCH, LESS COMM \$5 & EXP \$.05	08/08/01	437 53	499.20	61 67-	ST
SOLD 30 SHARES STELMAR SHIPPING LTD	08/06/02				
TRADED ON 08/06 @ \$14.645 DEUTSCHE BANK SECURITIES, INC					
LESS COMM \$1.80 & EXP \$.02					
SOLD 610 SHARES BELO A H CORP SER A	08/08/01	12,167.85	11,899.97	76 73	ST
COM (N/C TO BELO CORP) TRADED ON 08/06 @ \$20.007	08/06/02				
LESS COMM \$1.80 & EXP \$.02					
SOLD 610 SHARES BELO A H CORP SER A	08/08/01	12,167.85	11,899.97	76 73	ST
COM (N/C TO BELO CORP) TRADED ON 08/06 @ \$20.007	08/06/02				
LESS COMM \$1.80 & EXP \$.02					

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER: SS2
 INVESTMENT OFFICER, DLI
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TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 510 SHARES CHARMING SHOPPES INC COM TRADED ON 08/06 02 \$6.319 JEFFRIES & COMPANY, INC. LESS COMH \$25.50 & EXP \$ 10	08/08/01	3,197 24	3,535.44	98 97- ST 98 97- ST	239 23- LT 98 97- ST
SOLD 640 SHARES KUCLIKE & SOFFA INDS INC COM TRADED ON 08/06 02 \$5 451 LESS COMH \$32 & EXP \$ 11	09/26/01	3,456.92	6,817 99	3,361 07- ST	3,361 07- ST
SOLD 110 SHARES CHARMING SHOPPES INC COM TRADED ON 08/07 02 \$6 29 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$5 50 & EXP \$ 02	08/08/01	686 38	722 83	33,01- ST	33,01- ST 3 44- LT
SOLD 665 SHARES KUCLIKE & SOFFA INDS INC COM TRADED ON 08/07 02 \$5.268 SMITH BARNEY INC LESS COMH \$33.25 & EXP \$ 11	07/19/02	3,470 13	6,678 37	3,208 24- ST	3,208 24- ST
SOLD 690 SHARES BELO A H CORP SER A COM (N/C TO BELO CORP) TRADED ON 08/07 02 \$20 161 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$41.40 & EXP \$.42	07/18/01	13,869 27	12,799.32	1,069.95 LT	1,069.95 LT
SOLD 50 SHARES TSAKOS ENERGY NAVIGATION LTD SHS TRADED ON 08/08 02 \$11 276 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$3 & EXP \$ 02	05/31/02	560 79	812 48	251 69- ST	251.69- ST
SOLD 850 SHARES TSAKOS ENERGY NAVIGATION LTD SHS TRADED ON 08/08 02 \$11.10	06/03/02	9,383.71	12,772 75	3,389 04- ST	3,389 04- ST

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR ADMINISTRATIVE OFFICER: SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER DLI
 FEDERAL LOSS CARRYOVER \$1 .00 LT
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
SOLD 190 SHARES BELO A H CORP SER A COM (N/C TO BELO CORP) TRADED ON 08/08 @ \$20.01 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$11.40 & EXP \$ 12	01/10/01	3,790.49	3,330.53	459.96	LT 459.96
SOLD 50 SHARES SYPRIS SOLUTIONS INC COM TRADED ON 08/08 @ \$16 B-TRADE SERVICES LLC LESS COMH \$1.50 & EXP \$ 03	03/21/02	798.47	725.00	73.47	ST 73.47
SOLD 310 SHARES CHARMING SHOPPES INC COM TRADED ON 08/08 @ \$6.263 JEFFRIES & COMPANY, INC LESS COMH \$15.50 & EXP \$.06	06/29/01	1,925.97	1,872.95	53.02	LT 53.02
SOLD 830 SHARES CHARMING SHOPPES INC COM TRADED ON 08/09 @ \$6.25 JEFFRIES & COMPANY, INC LESS COMH \$41.50 & EXP \$.16	06/13/01	5,146.09	4,916.43	229.66	LT 229.66
SOLD 170 SHARES CHARMING SHOPPES INC COM TRADED ON 08/12 @ \$6.283 JEFFRIES & COMPANY, INC LESS COMH \$8.50 & EXP \$.03	06/13/01	1,059.63	940.80	118.83	LT 118.83
SOLD 490 SHARES CHARMING SHOPPES INC COM TRADED ON 08/13 @ \$6.529 JEFFRIES & COMPANY, INC LESS COMH \$24.50 & EXP \$.10	06/28/01	3,175.06	2,707.81	467.25	LT 467.25
SOLD 1480 SHARES CHESAPEAKE ENERGY CORP COM TRADED ON 08/13 @ \$5.657 DEUTSCHE BANK SECURITIES, INC.	07/08/02	8,284.63	10,688.56	2,403.93	ST 2,403.93

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER. GMC INVESTMENT OFFICER. DLL1
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST 00 LT .00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 1430 SHARES CHESAPEAKE ENERGY CORP COM TRADED ON 08/14 @ \$5.91 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$85.80 & EXP \$.25	07/05/02	7,910 22	10,048 75	2,138.53- ST	2,138 53- ST
SOLD 2610 SHARES EL PASO ELEC CO COM NEW TRADED ON 08/14 @ \$11.517 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$156.60 & EXP \$.91	07/31/02	29,903 95	36,780.44	2,801.90- ST	2,801 90- ST
SOLD 540 SHARES PEOPLES ENERGY CORP TRADED ON 08/14 @ \$31.57 COMH DEUTSCHE BANK SECURITIES, INC. LESS COMH \$32.40 & EXP \$.52	10/12/01	17,015.15	17,910 68	101 30- ST	101 30- ST
SOLD 100 SHARES TRIUMPH GROUP INC NEW COMH TRADED ON 08/14 @ \$33.945 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$6 & EXP \$.11	06/28/02	3,388.39	4,459.53	1,071 14- ST	1,071.14- ST
SOLD 90 SHARES STELMAR SHIPPING LTD COMH TRADED ON 08/15 @ \$14.013 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$5.40 & EXP \$.04	08/08/01	1,255.78	1,172 80	82.98 LT	82.98 LT
SOLD 650 SHARES CHESAPEAKE ENERGY CORP COM TRADED ON 08/15 @ \$5.835 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$39 & EXP \$.12	07/31/02	3,754 09	4,029 79	275.70- ST	275 70- ST
SOLD 565 SHARES PEOPLES ENERGY CORP COMH TRADED ON 08/15 @ \$32.121 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$33.90 & EXP \$.55	07/19/02	18,113.97	21,524 41	3,410.44- ST	3,410.44- ST
SOLD 1000 SHARES	07/31/02	27,021 58	27,570 66	549 08- ST	549.08- ST

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC ADMINISTRATIVE OFFICER: 522
 TAX IDENTIFICATION NUMBER 34-6577710 ST 00 LT 00
 FEDERAL LOSS CARRYOVER
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
REBEOK INTL LTD COM	08/15/02				
TRADED ON 08/15 @ \$27.082					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$60 & EXP \$4.82					
SOLD 300 SHARES	06/26/02	10,128.65	12,749.99	2,621.34-	2,621.34- ST
TRIUMPH GROUP INC NEW COM	08/15/02				
TRADED ON 08/15 @ \$33.823					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$18 & EXP \$ 31					
SOLD 30 SHARES	03/21/02	460.49	435.00	25.49	25.49 ST
SYRIS SOLUTIONS INC COM	08/15/02				
TRADED ON 08/15 @ \$15.40					
MERRILL LYNCH,					
LESS COMH \$1.50 & EXP \$ 01					
SOLD 1620 SHARES	06/28/02	5,127.95	10,603.20	5,475.25-	5,475.25- ST
CHIPPAC INC CL A	08/16/02				
TRADED ON 08/16 @ \$3.215					
CANTOR FITZGERALD & CO					
LESS COMH \$81 & EXP \$1.16					
SOLD 10 SHARES	03/21/02	153.86	145.00	8.86	8.86 ST
SYRIS SOLUTIONS INC COM	08/16/02				
TRADED ON 08/16 @ \$15.437					
MERRILL LYNCH,					
LESS COMH \$ 50 & EXP \$ 01					
SOLD 80 SHARES	03/06/01	1,115.91	960.00	155.91	155.91 LT
STELMAR SHIPPING LTD COM	08/16/02				
TRADED ON 08/16 @ \$14.009					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$4.80 & EXP \$4.04					
SOLD 70 SHARES	03/06/01	988.02	840.00	148.02	148.02 LT
STELMAR SHIPPING LTD COM	08/19/02				
TRADED ON 08/19 @ \$14.175					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$4.20 & EXP \$ 03					
SOLD 140 SHARES	02/26/02	419.54	856.76	437.22-	437.22- ST
CHIPPAC INC	08/19/02				

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER: GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710 ST
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

ADMINISTRATIVE OFFICER S52
 ADMINISTRATIVE OFFICER DLI
 FEDERAL GAIN/LOSS STATE GAIN/LOSS

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
CL A TRADED ON 08/19 a \$3 046 CANTOR FITZGERALD & CO LESS COMH \$7 & EXP \$ 01	03/06/01	989 77	840 00	149 77	LT 149 77
SOLD 70 SHARES STELMAR SHIPPING LTD COM	03/06/01	286 36	240 00	46 36	LT 46 36
TRADED ON 08/21 a \$14 378 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$1.20 & EXP \$ 01	08/21/02	8,848 26	8,137 45	710 81	ST 710 81
SOLD 1540 SHARES CHESAPEAKE ENERGY CORP COM TRADED ON 08/21 a \$5 805	07/31/02	100 50	183 59	83 09	ST 83 09
CL A CHIPAC INC TRADED ON 08/21 a \$3 40 CANTOR FITZGERALD & CO. LESS COMH \$1.50	02/26/02	7,727 86	7,727 86	378 16	ST 378 16
SOLD 570 SHARES STELMAR SHIPPING LTD COM	07/19/02	6,740 29	9,486 27	2,745 98	LT 2,745 98
TRADED ON 08/22 a \$14 276 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$34.20 & EXP \$ 25	08/22/02	19,751 46	26,882 62	5,545 98	ST 5,545 98
SOLD 1870 SHARES FOOT LOCKER INC COM	08/13/02	1,585 18	1,585 18	1,585 18	LT 1,585 18

ACCOUNT NUMBER 33-4669-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GNC INVESTMENT OFFICER. DLI
 TAX IDENTIFICATION NUMBER 34-6577710 ST
 FEDERAL LOSS CARRYOVER 00 LT
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 08/22 @ \$10.622 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$112 20 & EXP \$ 60	03/21/02	452 26	435 00	17.26 ST	17.26 ST
SOLD 30 SHARES SYRIS SOLUTIONS INC COMH	08/22/02				
TRADED ON 08/22 @ \$15 105 B-TRADE SERVICES LLC LESS COMH \$.90 & EXP \$ 01	06/28/02	1,174 21	2,602 63	1,428 42- ST	1,428 42- ST
SOLD 107 SHARES WET SEAL INC CL A TRADED ON 08/22 @ \$11.024 HERRILL LYNCH, LESS COMH \$5 35 & EXP \$ 04	06/26/02	1,237 30	2,580 05	1,342.75- ST	1,342.75- ST
SOLD 113 SHARES WET SEAL INC CL A TRADED ON 09/22 @ \$10.979 B-TRADE SERVICES LLC LESS COMH \$3 39 & EXP \$ 04	08/13/02	8,074 07	8,048.00	26 07 ST	26 07 ST
SOLD 800 SHARES FOOT LOCKER INC COMH	08/23/02				
TRADED ON 08/23 @ \$10.152 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$48 & EXP \$ 25	03/21/02	727 48	725.00	2 48 ST	2 48 ST
SOLD 50 SHARES SYRIS SOLUTIONS INC COMH	08/23/02				
TRADED ON 08/23 @ \$14 60 HERRILL LYNCH, LESS COMH \$2.50 & EXP \$ 02	07/31/02	16,150 94	28,500.41	12,349.47- ST	12,349 47- ST
SOLD 1457 SHARES WET SEAL INC CL A TRADED ON 08/23 @ \$11.135 HERRILL LYNCH, LESS COMH \$72 85 & EXP \$ 49	03/21/02	145 49	145 00	49 ST	49 ST
SOLD 10 SHARES SYRIS SOLUTIONS INC COMH	08/26/02				
TRADED ON 08/26 @ \$14.60 HERRILL LYNCH, LESS COMH \$.50 & EXP \$.01					

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC
 ADMINISTRATIVE OFFICER: S52 INVESTMENT OFFICER DLI
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 20 SHARES STELMAR SHIPPING LTD TRADED ON 08/27/02 @ \$14 65 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$1.20 & EXP \$ 01	10/12/01	291 79	301.20	9 41- ST	9.41- ST
SOLD 80 SHARES ULTRA TECH STEPPER INC COM TRADED ON 08/27 @ \$13 817 B-TRADE SERVICES LLC LESS COMH \$2.40 & EXP \$.04	04/30/02	1,102.97	1,479.00	376.03- ST	376 03- ST
SOLD 70 SHARES SPRIS SOLUTIONS INC TRADED ON 08/28 @ \$14.504 B-TRADE SERVICES LLC LESS COMH \$2.10 & EXP \$.03	03/21/02	1,013.20	1,015 00	1.80- ST	1.80- ST
SOLD 60 SHARES SPRIS SOLUTIONS INC TRADED ON 08/28 @ \$14.50 MERRILL LYNCH, LESS COMH \$3 & EXP \$ 03	03/21/02	866.97	870.00	3.03- ST	3.03- ST
SOLD 230 SHARES VERITY INC COM TRADED ON 08/28 @ \$11 MERRILL LYNCH, LESS COMH \$11.50 & EXP \$.08	11/12/01	2,518.42	3,033.54	515 12- ST	515.12- ST
SOLD 60 SHARES ULTRA TECH STEPPER INC COM TRADED ON 08/28 @ \$13 224 B-TRADE SERVICES LLC LESS COMH \$1 80 & EXP \$ 03	05/31/02	791 66	1,008 65	216 99- ST	216.99- ST
SOLD 130 SHARES STELMAR SHIPPING LTD TRADED ON 08/29/02 @ \$14 418 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$7 80 & EXP \$ 06	10/12/01	1,866 60	1,957.80	91 20- ST	91 20- ST
SOLD 600 SHARES REBOK INTL LTD COM TRADED ON 08/29 @ \$25.074	07/19/02	15,008 00	15,231 95	223 95- ST	223.95- ST

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC INVESTMENT OFFICER, DLI
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER, DLI
 FEDERAL LOSS CARRYOVER ST .00 LT .00

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

08/28/01	266 99	324 22	57 23- LT	57.23- LT	SOLD 50 SHARES UNOVA INC COM
08/29/02					TRADED ON 08/29 @ \$5 40
07/31/02	5,852 35	6,592.32	739.97- ST	739.97- ST	SOLD 530 SHARES VERITY INC COM
08/29/02					TRADED ON 08/29 @ \$11 092
06/28/02	1,698 94	2,058 48	359.54- ST	359.54- ST	SOLD 130 SHARES ULTRA TECH STEPER INC COM
08/29/02					TRADED ON 08/29 @ \$13 099
10/12/01	2,581 12	2,617 89	36.77- ST	36.77- ST	SOLD 180 SHARES STELMAR SHIPPING LTD COM
08/30/02					TRADED ON 08/30 @ \$14 40
08/28/01	161 40	194 53	33 13- LT	33 13- LT	SOLD 30 SHARES UNOVA INC COM
08/30/02					TRADED ON 08/30 @ \$5 44
07/05/02	2,640 35	2,524 78	115 57 ST	115 57 ST	SOLD 240 SHARES VERITY INC COM
08/30/02					TRADED ON 08/30 @ \$11 051
09/08/00	4,139 08	3,061.04	1,078 04 LT	1,078.04 LT	SOLD 90 SHARES COOPER COMPANIES INC COM NEW
08/30/02					TRADED ON 08/30 @ \$46.051
08/30/02					LESS COMH \$5.40 & EXP \$ 13
08/30/02					TRADED ON 08/30 @ \$46.051
08/30/02					DEUTSCHE BANK SECURITIES, INC.
08/30/02					LESS COMH \$5.40 & EXP \$ 13

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

ACCOUNT NUMBER 33-4699-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER. GMC INVESTMENT OFFICER. DLL
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 FEDERAL LOSS CARRYOVER 51
 FEDERAL LOSS CARRYOVER 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL/STATE GAIN/LOSS	STATE GAIN/LOSS
SOLD 40 SHARES ALEXANDER & BALDWIN INC COM TRADED ON 09/03 @ \$22.734 MERRILL LYNCH, LESS COMH \$2 & EXP \$.03	07/18/01	907.34	1,042.40	135 06- LT	135 06- LT
SOLD 100 SHARES RARE HOSPITALITY INTL INC TRADED ON 09/03 @ \$25.283 RAYMOND JAMES & ASSOCIATES, INC LESS COMH \$5 & EXP \$.08	07/18/01	2,523.26	2,347.00	176 26 LT	176.26 LT
SOLD 310 SHARES PATHMARK STORES INC TRADED ON 09/03 @ \$11.228 JEFFRIES & COMPANY, INC. LESS COMH \$15.50 & EXP \$ 11	02/28/02	3,465.17	7,310.91	3,717 42- ST 128.32- LT	3,717.42- ST 128.32- LT
SOLD 140 SHARES RARE HOSPITALITY INTL INC TRADED ON 09/03 @ \$25.275 INVESTMENT TECHNOLOGY GROUP, INC LESS COMH \$2.80 & EXP \$ 11	08/28/01	3,535.59	2,660.67	874 92 LT	874 92 LT
SOLD 10 SHARES UNOVA INC TRADED ON 09/03 @ \$5.125 COM LESS COMH \$ 60 & EXP \$ 01	08/28/01	50.64	64.84	14.20- LT	14.20- LT
SOLD 300 SHARES VERITY INC COM TRADED ON 09/03 @ \$9.987 MERRILL LYNCH, LESS COMH \$15 & EXP \$.09	07/01/02	2,981.13	3,140.90	159 77- ST	159 77- ST
SOLD 170 SHARES COOPER COMPANIES INC TRADED ON 09/03 @ \$44.122 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$10.20 & EXP \$.23	09/08/00	7,490.36	5,781.97	1,708 39 LT	1,708 39 LT
SOLD 270 SHARES RUBY TUESDAY INC COM TRADED ON 09/03/02	08/31/01	5,227.96	4,253.90	974 06 LT	974.06 LT

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN SMALL CAP VALUE IR TAX OFFICER - GMC INVESTMENT OFFICER, SS2
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST 00 LT 00

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002
 STATE GAIN/LOSS FEDERAL GAIN/LOSS FEDERAL/STATE NET PROCEEDS OF SALE COST BASIS

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 09/03 @ \$19.423 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$16.20 & EXP \$.16	SOLD 810 SHARES UNOVA INC COMH TRADED ON 09/03 @ \$5.015 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$48.60 & EXP \$.13	4,013.50	4,934.43	920.93- LT	920.93- LT
TRADED ON 09/03 @ \$19.423 RARE HOSPITALITY INTL INC COMH TRADED ON 09/04 @ \$25.161 RAYMOND JAMES & ASSOCIATES, INC. LESS COMH \$12.50 & EXP \$.19	SOLD 160 SHARES RUBY TUESDAY INC COMH TRADED ON 09/04 @ \$19.064 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$9.60 & EXP \$.10	3,040.67	2,257.55	783.12 LT	783.12 LT
TRADED ON 09/04 @ \$5.085 DEUTSCHE BANK SECURITIES, INC. COMH UNOVA INC COMH TRADED ON 09/04 @ \$5.085 LESS COMH \$19.80 & EXP \$.06	SOLD 140 SHARES ALEXANDER & BALDWIN INC COMH TRADED ON 09/04 @ \$22.308 HERRILL LYNCH, HERRILL LYNCH, LESS COMH \$7 & EXP \$.09	3,116.14	3,647.74	531.60- LT	531.60- LT
TRADED ON 09/04 @ \$10.793 JEFFRIES & COMPANY, INC. LESS COMH \$12.50 & EXP \$.08	SOLD 250 SHARES PATMARK STORES INC COMH TRADED ON 09/04 @ \$10.793 PATMARK STORES INC COMH	2,685.79	5,567.80	2,882.01- ST	2,882.01- ST
TRADED ON 09/05 @ \$11.504 MERRILL LYNCH, COMH SYRIS SOLUTIONS INC COMH	SOLD 34 SHARES SYRIS SOLUTIONS INC COMH TRADED ON 09/05 @ \$11.504 MERRILL LYNCH, COMH	389.42	493.00	103.58- ST	103.58- ST

ACCOUNT NUMBER 33-4669-09-8 ACCOUNT TYPE CHARITABLE TRUST
 TAX IDENTIFICATION NUMBER 34-657710
 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE 12/31/2001
 ADMINISTRATIVE OFFICER DL1
 INVESTMENT OFFICER DL1
 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COM \$1 70 & EXP \$ 01 SOLD 20 SHARES ALEXANDER & BALDWIN INC COM	08/31/01	447.99	520 75	72 76- LT	72.76- LT
TRADED ON 09/05 @ \$22.45 HERILL LYNCH, LESS COM \$1 & EXP \$.01	09/05/02	6,991 93	4,761 63	2,230 30 LT	2,230 30 LT
SOLD 140 SHARES COOPER COMPANIES INC	09/08/00	1,815.94	3,690 86	1,874.92- ST	1,874 92- ST
TRADED ON 09/05 @ \$50.003 DEUSCHE BANK SECURITIES, INC. LESS COM \$8 40 & EXP \$.22	10/12/01	1,076 37	1,406 67	330 30- ST	330 30- ST
SOLD 160 SHARES PATHEMARK STORES INC	09/05/02	1,128 77	391 56 LT	391 56 LT	391 56 LT
TRADED ON 09/05 @ \$11.40 JEFFRIES & COMPANY, INC LESS COM \$8 & EXP \$.06	09/08/00	1,520 33	1,128 77	391 56 LT	391 56 LT
SOLD 50 SHARES RARE HOSPITALITY INTL INC	09/05/02	105 79	115 52	9.73- LT	9 73- LT
TRADED ON 09/05 @ \$25.006 COM RAYMOND JAMES & ASSOCIATES, INC. LESS COM \$2.50 & EXP \$.04	06/27/02	1,076 37	1,406 67	330 30- ST	330 30- ST
SOLD 90 SHARES ULTRA TECH STEPPER INC COM	09/05/02	105 79	115 52	9.73- LT	9 73- LT
TRADED ON 09/05 @ \$11 99 B-TRADE SERVICES LLC LESS COM \$2.70 & EXP \$.03	06/18/01	1,520 33	1,128 77	391 56 LT	391 56 LT
SOLD 20 SHARES UNOVA INC	09/05/02	1,520 33	1,128 77	391 56 LT	391 56 LT
TRADED ON 09/05 @ \$5.35 DEUSCHE BANK SECURITIES, INC LESS COM \$1 20 & EXP \$.01	11/07/00	1,520 33	1,128 77	391 56 LT	391 56 LT
SOLD 80 SHARES RUBY TUESDAY INC COM	09/05/02	335 98	585 30	249 32- ST	249 32- ST
TRADED ON 09/05 @ \$19.05 DEUSCHE BANK SECURITIES, INC LESS COM \$4.80 & EXP \$.05	01/31/02	335 98	585 30	249 32- ST	249 32- ST

ACCOUNT NUMBER 35-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER IN GMC ADMINISTRATIVE OFFICER SS2
 TAX IDENTIFICATION NUMBER 34-6577710 ST FEDERAL LOSS CARRYOVER 00 LT
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002
 ADMINISTRATIVE OFFICER SS2 INVESTMENT OFFICER. DL1 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
CERES GROUP INC COM TRADED ON 09/06 2 \$2 30 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$9 & EXP \$ 02	09/06/02				
SOLD 179 SHARES SPRIS SOLUTIONS INC TRADED ON 09/06 2 \$10.289 MERRILL LYNCH, LESS COMH \$8.95 & EXP \$.06	03/21/02	1,832 85	2,595 50	762 65- ST	762.65- ST
SOLD 230 SHARES AMNORTH MORTGAGE ASSET CORP COM TRADED ON 09/06 2 \$13.517 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$13 80 & EXP \$ 10	06/27/02	3,095.13	3,137 25	42 12- ST	42 12- ST
SOLD 250 SHARES PATHMARK STORES INC COM TRADED ON 09/06 2 \$12 057 JEFFRIES & COMPANY, INC. LESS COMH \$12 50 & EXP \$ 09	04/17/02	3,001.66	5,830 78	2,829 12- ST	2,829.12- ST
SOLD 160 SHARES RARE HOSPITALITY INTL INC COM TRADED ON 09/06 2 \$25 25 RAYMOND JAMES & ASSOCIATES, INC LESS COMH \$8 & EXP \$.12	09/08/00	4,032 02	3,034 61	997 41 LT	997 41 LT
SOLD 110 SHARES TRUSTMARK CORP COM TRADED ON 09/06 2 \$25 118 SANDLER O'NEILL & PARTNERS LP LESS COMH \$5 50 & EXP \$ 08	08/31/01	2,757 45	2,457.97	299 48 LT	299 48 LT
SOLD 80 SHARES ULTRA TECH STEPPER INC COM TRADED ON 09/06 2 \$12 406 B-TRADE SERVICES LLC LESS COMH \$2.40 & EXP \$ 03	02/28/02	990.11	1,244 33	254 22- ST	254.22- ST
SOLD 600 SHARES WASHINGTON FEDERAL INC COM 03/26/01	03/26/01	14,920 89	10,594 23	4,326.66 LT	4,326 66 LT

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC ADMINISTRATIVE OFFICER, SS2
 TAX IDENTIFICATION NUMBER 34-657710 ST FEDERAL LOSS CARRYOVER
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 ADMINISTRATIVE OFFICER, SS2
 INVESTMENT OFFICER: DLI

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 09/06 a \$24,918 MEEDEN & COMPANY LESS COMH \$30 & EXP \$ 45					
SOLD 100 SHARES TECMUSEH PRODS CO CL A TRADED ON 09/06 a \$48,896 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$5 & EXP \$ 15	06/13/01	4,884 47	5,282 13	397 66- LT	397 66- LT
SOLD 390 SHARES RUBY TUESDAY INC COM TRADED ON 09/06 a \$19,024 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$23.40 & EXP \$ 23	01/09/01	7,395 89	5,404 05	1,991.84 LT	1,991.84 LT
SOLD 1940 SHARES UNOVA INC TRADED ON 09/06 a \$5 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$116 40 & EXP \$.30	06/03/02	9,583 30	8,674.03	1,296.49 ST	1,296.49 ST
SOLD 290 SHARES ALEXANDER & BALDWIN INC COM TRADED ON 09/09 a \$22,007 HERRILL LYNCH, LESS COMH \$14 50 & EXP \$.19	08/31/01	6,367 40	7,510 89	1,143 49- LT	1,143 49- LT
SOLD 480 SHARES ANNORTH MORTGAGE ASSET CORP TRADED ON 09/09 a \$13,162 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$28 80 & EXP \$.20	06/21/02	6,289.00	6,543.02	254 02- ST	254 02- ST
SOLD 500 SHARES ASTORIA FINANCIAL CORP TRADED ON 09/09 a \$32,705 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$30 & EXP \$.50	09/22/00	16,322 45	9,295.68	7,026 77 LT	7,026.77 LT
SOLD 40 SHARES CERES GROUP INC TRADED ON 09/09 a \$2,238 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$2.40 & EXP \$.01	01/31/02	87 11	156 08	68 97- ST	68 97- ST

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER, GMC ADMINISTRATIVE OFFICER S52
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST 00 LT 00

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 50 SHARES PATHMARK STORES INC TRADED ON 09/09/02 @ \$12 LESS COMH \$2 50 & EXP \$ 02 JEFFRIES & COMPANY, INC.	11/08/01	597 48	1,160 37	562 89- ST	562.89- ST
SOLD 20 SHARES TECUMSEH PRODS CO CL A TRADED ON 09/09 @ \$48 847 DEUTSCHE BANK SECURITIES, INC LESS COMH \$1 & EXP \$.03	09/13/01	975.93	1,054.18	78 25- LT	78.25- LT
SOLD 70 SHARES TRUSTRARK CORP COM TRADED ON 09/09 @ \$25 058 SANDLER O'NEILL & PARTNERS LP LESS COMH \$3 50 & EXP \$ 05	08/29/01	1,750 56	1,532 67	217.89 LT	217.89 LT
SOLD 40 SHARES ULTRA TECH STEPPER INC COM TRADED ON 09/09 @ \$12.05 B-TRADE SERVICES LLC LESS COMH \$1 20 & EXP \$.01	02/15/02	680 82	613 64	132 82- ST	132.82- ST
SOLD 190 SHARES ALBEMARLE CORP COM TRADED ON 09/09 @ \$29 582 DEUTSCHE BANK SECURITIES, INC LESS COMH \$11 40 & EXP \$.17	07/31/02	5,609 12	5,535 93	73 19 ST	73.19 ST
SOLD 177 SHARES SYRIS SOLUTIONS INC TRADED ON 09/10/02 @ \$10.252 HERRILL LYNCH, LESS COMH \$8.85 & EXP \$ 06	03/21/02	1,805 72	2,566 50	760 78- ST	760.78- ST
SOLD 150 SHARES ALEXANDER & BALDWIN INC COM TRADED ON 09/10 @ \$22 001 HERRILL LYNCH, LESS COMH \$7.50 & EXP \$.10	08/28/01	3,292 57	3,793 48	500 91- LT	500.91- LT
SOLD 390 SHARES ANNORTH MORTGAGE ASSET CORP COM TRADED ON 09/10 @ \$13.317 DEUTSCHE BANK SECURITIES, INC.	06/28/02	5,170 30	5,204 77	34 47- ST	34 47- ST

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER, GMC ADMINISTRATIVE OFFICER: S52
 TAX IDENTIFICATION NUMBER 34-657710 ST FEDERAL LOSS CARRYOVER 00 LT
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002
 ADMINISTRATIVE OFFICER: S52 INVESTMENT OFFICER: DL1 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COM \$23 40 & EXP \$.16					
SOLD 10 SHARES	06/13/01	486.99	527.09	40 10- LT	40 10- LT
TECHSEH PRODS CO CL A	09/10/02				
TRADED ON 09/10 @ \$48 75					
DEUTSCHE BANK SECURITIES, INC					
LESS COM \$ 50 & EXP \$.02					
SOLD 150 SHARES	02/15/02	1,816 20	2,301 17	484.97- ST	484.97- ST
ULTRA TECH STEPPER INC COM	09/10/02				
TRADED ON 09/10 @ \$12 138					
B-TRADE SERVICES LLC					
LESS COM \$4.50 & EXP \$.06					
SOLD 60 SHARES	06/28/02	1,766 83	1,897 15	130 32- ST	130 32- ST
ALBEMARLE CORP COM	09/10/02				
TRADED ON 09/10 @ \$29.508					
DEUTSCHE BANK SECURITIES, INC					
LESS COM \$3 60 & EXP \$ 06					
SOLD 3710 SHARES	07/19/02	7,568 16	12,313.78	4,745 62- ST	4,745 62- ST
CERES GROUP INC	09/10/02				
TRADED ON 09/10 @ \$2.10					
DEUTSCHE BANK SECURITIES, INC					
LESS COM \$222 60 & EXP \$.24					
SOLD 120 SHARES	06/28/02	3,539 46	3,675.45	135 99- ST	135.99- ST
ALBEMARLE CORP COM	09/11/02				
TRADED ON 09/11 @ \$29 556					
DEUTSCHE BANK SECURITIES, INC					
LESS COM \$7 20 & EXP \$.11					
SOLD 160 SHARES	03/06/01	3,538 88	4,040.00	501 12- LT	501 12- LT
ALEXANDER & BALDWIN INC COM	09/11/02				
TRADED ON 09/11 @ \$22 168					
MERRILL LYNCH					
LESS COM \$8 & EXP \$ 11					
SOLD 40 SHARES	07/18/01	1,941 58	2,075 20	133.62- LT	133.62- LT
TECHSEH PRODS CO CL A	09/11/02				
TRADED ON 09/11 @ \$48 591					
DEUTSCHE BANK SECURITIES, INC					
LESS COM \$2 & EXP \$ 06					
SOLD 90 SHARES	02/15/02	1,108 61	1,380 70	272.09- ST	272 09- ST
ULTRA TECH STEPPER INC COM	09/11/02				
TRADED ON 09/11 @ \$12 348					
B-TRADE SERVICES LLC					

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER, GMC ADMINISTRATIVE OFFICER SS2
 TAX IDENTIFICATION NUMBER 34-657710 ST FEDERAL LOSS CARRYOVER
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$2 70 & EXP \$ 03					
SOLD 860 SHARES ASTORIA FINANCIAL CORP COM	07/31/02	23,020 21	19,204 11	1,274 05-ST	1,274 05-ST
TRADED ON 09/12 @ \$26 828 DEUTSCHE BANK SECURITIES, INC.	09/12/02			5,090 15 LT	5,090 15 LT
LESS COMH \$51 60 & EXP \$ 70					
SOLD 371 SHARES GREATER BAY BANCORP COM	07/31/02	8,430 83	8,719 02	288 19-ST	288 19-ST
TRADED ON 09/12 @ \$22 775 SHITH BARNEY INC COM	09/12/02				
LESS COMH \$18.55 & EXP \$ 26					
SOLD 350 SHARES PATHMARK STORES INC COM	05/31/02	3,868 29	8,033.88	4,165 59-ST	4,165 59-ST
TRADED ON 09/12 @ \$11 192 JEFFRIES & COMPANY, INC.	09/12/02				
LESS COMH \$17.50 & EXP \$.12					
SOLD 30 SHARES TECUMSEH PRODS CO CL A COM	07/18/01	1,427 39	1,556 40	129.01-LT	129.01-LT
TRADED ON 09/12 @ \$47 631 DEUTSCHE BANK SECURITIES, INC.	09/12/02				
LESS COMH \$1 50 & EXP \$ 04					
SOLD 150 SHARES TRUSTMARK CORP COM COM	03/06/01	3,584.62	3,262.49	322 13 LT	322.13 LT
TRADED ON 09/12 @ \$23.948 SANDLER O'NEILL & PARTNERS LP	09/12/02				
LESS COMH \$7 50 & EXP \$ 11					
SOLD 824 SHARES GREATER BAY BANCORP COM	10/30/01	17,980 04	18,390.30	410 26-ST	410 26-ST
TRADED ON 09/13 @ \$21 871 SHITH BARNEY INC COM	09/13/02				
LESS COMH \$41.20 & EXP \$ 54					
SOLD 660 SHARES ASTORIA FINANCIAL CORP COM	07/19/02	17,378 00	18,948 94	1,570 94-ST	1,570 94-ST
TRADED ON 09/13 @ \$26 391 DEUTSCHE BANK SECURITIES, INC.	09/13/02				
LESS COMH \$39 60 & EXP \$.53					

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER - GMC INVESTMENT OFFICER: S52
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 191 SHARES HYPERION SOLUTIONS CORP TRADED ON 09/13 @ \$24.462 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$9 55 & EXP \$.14	08/01/01	9,662 63	2,976 47	1,686 16	1,686 16
SOLD 140 SHARES PATHMARK STORES INC TRADED ON 09/13 @ \$11 25 JEFFRIES & COMPANY, INC. LESS COMH \$7 & EXP \$.05	05/31/02	1,567.95	3,132 98	1,565 03	1,565.03
SOLD 30 SHARES TRUSTMARK CORP COM TRADED ON 09/13 @ \$23.665 SANDLER O'NEILL & PARTNERS LP LESS COMH \$1.50 & EXP \$.02	02/27/01	714 43	652.16	62 27	62 27
SOLD 780 SHARES EDWARDS J D & CO COM TRADED ON 09/13 @ \$11 099 COHEN & CO. LESS COMH \$39 & EXP \$.26	09/13/02	8,618 19	9,457 03	838.84	838 84
SOLD 409 SHARES HYPERION SOLUTIONS CORP TRADED ON 09/16 @ \$24.278 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$20.45 & EXP \$.30	08/30/02	9,909.24	7,212 63	1,322 15	1,322 15
SOLD 140 SHARES TRUSTMARK CORP COM TRADED ON 09/16 @ \$23 715 SANDLER O'NEILL & PARTNERS LP LESS COMH \$7 & EXP \$ 10	06/29/01	3,313.06	3,042 38	270 68	270.68
SOLD 640 SHARES AGCO CORP TRADED ON 09/17 @ \$21 178 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$38 40 & EXP \$ 41	06/26/01	13,515 30	5,345 00	8,170 30	8,170 30
SOLD 80 SHARES ALBEMARLE CORP COM TRADED ON 09/17 @ \$29 245	07/19/02	2,334 72	2,228 57	106 15	106.15

BEGINNING DATE: 12/31/2001

ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST

FEDERAL LOSS CARRYOVER ST TAX IDENTIFICATION NUMBER 34-6577710

FEDERAL/STATE COST BASIS FEDERAL STATE GAIN/LOSS

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$4.80 & EXP \$.08	03/07/02	291.39	256.10	35.29	ST
SOLD 10 SHARES					
ALBEMARLE CORP COM					
TRADED ON 09/17 @ \$29.20					
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$.60 & EXP \$.01	08/29/02	2,354.18	3,736.05	1,381.87	ST
SOLD 215 SHARES					
PATHEMARK STORES INC					
TRADED ON 09/17 @ \$11.16					
JEFFERIES & COMPANY, INC. LESS COMH \$10.75 & EXP \$.07	06/29/01	1,649.64	1,507.08	142.56	LT
SOLD 70 SHARES					
TRUSTMARK CORP COM					
TRADED ON 09/17 @ \$23.617					
SANDLER GIBELL & PARTNERS LP					
LESS COMH \$3.50 & EXP \$.05	02/15/02	332.59	460.23	127.64	ST
SOLD 30 SHARES					
ULTRA TECH STEPPER INC COM					
TRADED ON 09/17 @ \$11.116					
B-TRADE SERVICES LLC					
LESS COMH \$.90 & EXP \$.01	04/09/01	1,235.74	498.28	737.46	LT
SOLD 60 SHARES					
AGCO CORP					
TRADED ON 09/18 @ \$20.656					
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$3.60 & EXP \$.04	03/07/02	281.84	256.10	25.74	ST
SOLD 10 SHARES					
ALBEMARLE CORP COM					
TRADED ON 09/18 @ \$28.245					
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$.60 & EXP \$.01	03/07/02	1,124.21	1,024.40	99.81	ST
SOLD 40 SHARES					
ALBEMARLE CORP COM					
TRADED ON 09/18 @ \$28.166					
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$2.40 & EXP \$.04	05/02/01	3,213.92	3,012.80	201.12	LT
SOLD 140 SHARES					
TRUSTMARK CORP COM					

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER, GMC
 TAX IDENTIFICATION NUMBER 34-657710
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 ADMINISTRATIVE OFFICER, SSZ INVESTMENT OFFICER, DLI

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 09/18 @ \$23.007 LESS COMH \$7 & EXP \$.10 SANDLER O'NEILL & PARTNERS LP	02/15/02	105.85	153.41	47.56- ST	47.56- ST
ULTRA TECH STEPPER INC COM TRADED ON 09/18 @ \$10.605 INVESTMENT TECHNOLOGY GROUP, INC LESS COMH \$ 20 & EXP \$ 01	09/18/02	105.85	153.41	47.56- ST	47.56- ST
SOLD 210 SHARES ALBERMARLE CORP COM TRADED ON 09/19 @ \$27.65 DEUTSCHE BANK SECURITIES, INC LESS COMH \$12.60 & EXP \$ 18	03/07/02	5,793.72	5,378.07	415.65 ST	415.65 ST
SOLD 90 SHARES TRUSTMARK CORP COM TRADED ON 09/19 @ \$22.631 SANDLER O'NEILL & PARTNERS LP LESS COMH \$4.50 & EXP \$ 06	05/02/01	2,032.25	1,936.80	95.45 LT	95.45 LT
SOLD 30 SHARES ULTRA TECH STEPPER INC COM TRADED ON 09/19/02 B-TRADE SERVICES LLC LESS COMH \$.90 & EXP \$ 01	02/15/02	297.53	460.23	162.70- ST	162.70- ST
SOLD 80 SHARES ALBERMARLE CORP COM TRADED ON 09/20 @ \$26.866 ISI GROUP, INC LESS COMH \$4 & EXP \$ 07	03/07/02	2,145.23	2,041.30	103.93 ST	103.93 ST
SOLD 330 SHARES HYPERION SOLUTIONS CORP TRADED ON 09/24/01 6,440.02	09/24/01	6,440.02	4,279.17	2,160.85 ST	2,160.85 ST
TRADED ON 09/20 @ \$19.565 BEAR, STEARNS SECURITIES CORP. LESS COMH \$16.50 & EXP \$.20	09/20/02	6,440.02	4,279.17	2,160.85 ST	2,160.85 ST
SOLD 120 SHARES TRUSTMARK CORP COM TRADED ON 09/20 @ \$22.443 SANDLER O'NEILL & PARTNERS LP LESS COMH \$6 & EXP \$ 08	05/02/01	2,687.15	2,564.92	122.23 LT	122.23 LT
SOLD 60 SHARES ULTRA TECH STEPPER INC COM TRADED ON 09/22/02	02/22/02	534.98	916.51	381.53- ST	381.53- ST

ACCOUNT NUMBER 33-A469-09-8
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST 00 LT
 TAX OFFICER GMC
 ADMINISTRATIVE OFFICER: SS2
 INVESTMENT OFFICER: DLI
 09
 BEGINNING DATE, 12/31/2001
 ENDING DATE, 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 09/20 a \$8,946 B-TRADE SERVICES LLC LESS COMH \$1 80 & EXP \$ 02	03/26/01	1,758 89	1,676.01	82.88	LT 82 88
SOLD 80 SHARES TRUSTMARK CORP COM TRADED ON 09/23 a \$22.036 SANDLER O'NEILL & PARTNERS LP LESS COMH \$4 & EXP \$.05	09/23/02	1,758 89	1,676.01	82.88	LT 82 88
SOLD 250 SHARES ULTRA TECH STEPPER INC COM TRADED ON 09/23 a \$8.267 B-TRADE SERVICES LLC LESS COMH \$7 50 & EXP \$.06	09/23/02	2,059.34	3,793.45	1,734 11	ST 1,734 11
SOLD 520 SHARES ACGO CORP TRADED ON 09/24 0 DAVIS, MENDEL & REGENSTEIN, INC. LESS COMH \$31 20 & EXP \$.33	04/09/01	10,916 50	4,245.83	6,670.67	LT 6,670 67
SOLD 90 SHARES HYPERION SOLUTIONS CORP TRADED ON 09/25 a \$19 003 BEAR, STEARNS SECURITIES CORP. LESS COMH \$4 50 & EXP \$ 05	09/28/01	1,705.75	1,203 60	502 15	ST 502 15
SOLD 530 SHARES SIX FLAGS INC TRADED ON 09/25 a \$3 965 COM DEUTSCHE BANK SECURITIES, INC. LESS COMH \$31 80 & EXP \$.07	09/27/02	2,069 90	7,751 11	5,681.21	ST 5,681.21
SOLD 180 SHARES ACGO CORP TRADED ON 09/25 a \$20 80 COM DEUTSCHE BANK SECURITIES, INC. LESS COMH \$10.80 & EXP \$.12	09/06/01	3,733 17	1,459 53	2,273.64	LT 2,273.64
SOLD 1015 SHARES CONTINENTAL AIRLINES INC CLASS B COMMON STOCK TRADED ON 09/25 a \$5 211 DEUTSCHE BANK SECURITIES, INC.	08/30/02	5,228 21	24,959 95	19,731.74	ST 19,731.74

ACCOUNT NUMBER 33-A469-09-8
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR
 TAX IDENTIFICATION NUMBER 34-657710
 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER SS2
 TAX OFFICER GMC
 INVESTMENT OFFICER, DL1
 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMM \$60 90 & EXP \$.16 SOLD 60 SHARES ROADWAY CORP COM TRADED ON 09/25 @ \$37 338 J P MORGAN SECURITIES, INC (DTC) LESS COMM \$3 60 & EXP \$ 07 PATHEMARK STORES INC TRADED ON 09/26 @ \$9.601 JEFFRIES & COMPANY, INC. LESS COMM \$7 80 & EXP \$.05 SOLD 80 SHARES HYPERION SOLUTIONS CORP TRADED ON 09/26 @ \$18 813 BEAR, STEARNS SECURITIES CORP. LESS COMM \$4 & EXP \$ 05 SOLD 330 SHARES SIX FLAGS INC TRADED ON 09/26 @ \$3.803 COM DEUTSCHE BANK SECURITIES, INC. LESS COMM \$19 80 & EXP \$.04 SOLD 800 SHARES YELLOW CORP COM TRADED ON 09/27 @ \$30.027 CREDIT SUISSE FIRST BOSTON CORP LESS COMM \$40 & EXP \$ 73 SOLD 290 SHARES ARKANSAS BEST CORP DEL COM TRADED ON 09/27 @ \$29 051 MORGAN STANLEY & CO., INCORPORATED LESS COMM \$14 50 & EXP \$ 25 SOLD 840 SHARES IRMIN FINL CORP COM TRADED ON 09/27 @ \$16 963 DEUTSCHE BANK SECURITIES, INC LESS COMM \$50 40 & EXP \$ 43 SOLD 74 SHARES PATHEMARK STORES INC TRADED ON 09/27/02	08/30/02	681 46	1,008 33	326.87- ST	326.87- ST
06/28/02	14,198 85	15,356.34	1,157 49- ST	1,157 49- ST	
08/31/01	8,410 18	7,666 38	743 80 LT	743.80 LT	
09/24/01	23,981 43	17,849 93	6,131 50 LT	6,131.50 LT	
12/21/01	1,235.25	4,760 93	3,525.68- ST	3,525.68- ST	
09/27/01	1,501.02	1,044 03	456 99 ST	456 99 ST	
08/30/02	1,489.91	2,138 70	648.79- ST	648.79- ST	
09/25/02	2,236.65	1,550 71	685.94 ST	685.94 ST	

ACCOUNT NUMBER 33-4669-09-B ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SHALL CAP VALUE IR TAX OFFICER, GMC INVESTMENT OFFICER - DL1
 TAX IDENTIFICATION NUMBER 34-6577710 ST
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

FEDERAL LOSS CARRYOVER
 FEDERAL LOSS CARRYOVER
 FEDERAL LOSS CARRYOVER

COM
 TRADED ON 09/27 @ \$9.259
 JEFFRIES & COMPANY, INC
 LESS COM \$ 3.70 & EXP \$ 0.03

08/08/01 1,054 02 1,524 33 329 69 LT
 SOLD 64 SHARES
 ARKANSAS BEST CORP DEL COM
 TRADED ON 09/27 @ \$29
 B-TRADE SERVICES LLC
 LESS COM \$1.92 & EXP \$ 0.06

12/20/01 1,050.46 4,013.10 2,962.64- ST
 SOLD 280 SHARES
 SIX FLAGS INC
 TRADED ON 09/27 @ \$3.811
 DEUTSCHE BANK SECURITIES, INC
 LESS COM \$16.80 & EXP \$ 0.04

06/08/01 3,814 69 2,641 06 1,173 63 LT
 SOLD 270 SHARES
 SINCLAIR BROADCAST GROUP INC
 TRADED ON 09/28 @ \$14.178
 GOLDMAN, SACHS & CO.
 LESS COM \$13.50 & EXP \$ 1.12

04/16/01 4,279.61 2,684 46 1,595 15 LT
 SOLD 150 SHARES
 ARKANSAS BEST CORP DEL COM
 TRADED ON 09/30 @ \$28.581
 MORGAN STANLEY & CO, INCORPORATED
 LESS COM \$7.50 & EXP \$ 1.3

06/08/01 7,498.91 5,379 93 2,118 98 LT
 SOLD 550 SHARES
 SINCLAIR BROADCAST GROUP INC
 TRADED ON 09/30 @ \$13.684
 GOLDMAN, SACHS & CO
 LESS COM \$27.50 & EXP \$ 2.3

12/20/01 313 24 1,289.93 976 69- ST
 SOLD 90 SHARES
 SIX FLAGS INC
 TRADED ON 09/30 @ \$3.54
 DEUTSCHE BANK SECURITIES, INC
 LESS COM \$ 5.40 & EXP \$ 0.1

07/31/02 15,381 63 15,363 85 17 78 ST
 SOLD 909 SHARES
 IRWIN FINL CORP COM
 TRADED ON 09/30 @ \$16.982
 DEUTSCHE BANK SECURITIES, INC

DESCRIPTION
 ACQUIRED/
 NET PROCEEDS
 FEDERAL/STATE
 COST BASIS
 FEDERAL
 GAIN/LOSS
 STATE
 GAIN/LOSS

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC INVESTMENT OFFICER - DLI
 TAX IDENTIFICATION NUMBER 34-657710 ST FEDERAL LOSS CARRYOVER
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$54 54 & EXP \$ 47					
SOLD 10 SHARES SINCLAIR BROADCAST GROUP INC CL A	06/08/01	137.00	97 02	39.18	39.18
TRADED ON 10/01 @ \$13 75 GOLDMAN, SACHS & CO. LESS COMH \$.50					
SOLD 250 SHARES ARKANSAS BEST CORP DEL COM TRADED ON 10/01 @ \$28.851 MORGAN STANLEY & CO, INCORPORATED	08/31/01	7,200.13	4,894 08	2,306 05	2,306.05
LESS COMH \$12.50 & EXP \$.22					
SOLD 46 SHARES ARKANSAS BEST CORP DEL COM TRADED ON 10/02 @ \$29	04/11/01	1,331 66	783 31	548 35	548 35
LESS COMH \$2.30 & EXP \$.04					
SOLD 150 SHARES CROMPTON CORP COM (N/C FROM CK WITCO CORP)	06/28/02	1,435 09	1,932 75	497 66	497 66
TRADED ON 10/02 @ \$9 627 DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$9 & EXP \$ 05					
SOLD 170 SHARES SIX FLAGS INC COM	12/20/01	580.04	2,360 17	1,780 13	1,780 13
TRADED ON 10/02 @ \$3 472 DEUTSCHE BANK SECURITIES, INC					
LESS COMH \$10 20 & EXP \$.02					
SOLD 400 SHARES CROMPTON CORP COM (N/C FROM CK WITCO CORP)	08/29/02	3,774 36	4,830 51	1,056 15	1,056 15
TRADED ON 10/03 @ \$9.496 DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$24 & EXP \$.12					
SOLD 130 SHARES BORG WARNER INC COM (N/C FROM BORG WARNER AUTOMOTIVE INC)	09/28/01	6,079 86	5,520 50	559 36	559 36
TRADED ON 10/03 @ \$46 829 DEUTSCHE BANK SECURITIES, INC					
LESS COMH \$7 80 & EXP \$.19					

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR ADMINISTRATIVE OFFICER S52
 ACCOUNT TYPE CHARITABLE TRUST TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER. DL1
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 300 SHARES LEAR CORP COM TRADED ON 10/03 @ \$39.916 DEUTSCHE BANK SECURITIES, INC LESS COMH \$18 & EXP \$ 37	04/30/02	11,956.46	8,743.76	578 34- ST	578 34- ST
SOLD 1490 SHARES AVST TECHNOLOGIES INC COM TRADED ON 10/04 @ \$4.821 PIPER JAFFRAY INC LESS COMH \$74.50 & EXP \$ 22	09/27/02	7,109.17	21,721.95	14,612.78- ST	14,612.78- ST
SOLD 70 SHARES BORG WARNER INC COM (N/C FROM BORG WARNER AUTOMOTIVE INC) TRADED ON 10/04 @ \$45.695 DEUTSCHE BANK SECURITIES, INC LESS COMH \$4.20 & EXP \$ 10	09/08/00	3,194.38	2,452.10	742 28 LT	742 28 LT
SOLD 950 SHARES FILENET CORP COM TRADED ON 10/04 @ \$9.08 SMITH BARNEY INC LESS COMH \$47.50 & EXP 6.26	08/31/01	6,570.62	11,955.65	3,377 03- LT	3,377 03- LT
SOLD 270 SHARES CROMPTON CORP COM (N/C FROM CK WITCO CORP) TRADED ON 10/04 @ \$9.035 DEUTSCHE BANK SECURITIES, INC LESS COMH \$16.20 & EXP \$.08	08/29/02	2,423.28	3,137.32	714 04- ST	714 04- ST
SOLD 2290 SHARES SIX FLAGS INC TRADED ON 10/04 @ \$3.444 COM DEUTSCHE BANK SECURITIES, INC LESS COMH \$137.40 & EXP \$ 24	07/19/02	7,749.12	28,938.23	21,189.11- ST	21,189.11- ST
SOLD 110 SHARES CROMPTON CORP COM (N/C FROM CK WITCO CORP) TRADED ON 10/07 @ \$9.163 DEUTSCHE BANK SECURITIES, INC LESS COMH \$6.60 & EXP \$ 04	08/30/02	1,001.36	1,245.71	244 35- ST	244 35- ST
SOLD 50 SHARES CROMPTON CORP TRADED ON 10/07/02	08/30/02	452.23	565.80	113.57- ST	113.57- ST

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR ADMINISTRATIVE OFFICER - SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER - GMC INVESTMENT OFFICER DLI
 FEDERAL LOSS CARRYOVER ST 00 LT 00
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 110 SHARES FILENET CORP COM TRADED ON 10/07 @ \$9.167 SMITH BARNEY INC LESS COMH \$5.50 & EXP \$.03 RECD CASH IN LIEU FOR FRACTIONAL SHS 06/26/01 CIMAREX ENERGY CO 10/08/02 8.20 8.64 .44- LT	04/18/01	1,002.90	1,270.60	267.70- LT	267.70- LT
SOLD 1360 SHARES AGCO CORP COM TRADED ON 10/08 @ \$21.428 DEUTSCHE BANK SECURITIES, INC LESS COMH \$81.60 & EXP \$.88 SOLD 320 SHARES FILENET CORP COM TRADED ON 10/08 @ \$9.022 SMITH BARNEY INC LESS COMH \$16 & EXP \$.09 SOLD 140 SHARES YELLOW CORP COM TRADED ON 10/08 @ \$27.879 COMEN & CO. LESS COMH \$7 & EXP \$.12 SOLD 220 SHARES CROMPTON CORP COM (N/C FROM CK WITCO CORP) TRADED ON 10/08 @ \$9.134 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$13.20 & EXP \$.07	07/31/02	29,060.55	13,019.25	792.82 ST 15,248.48 LT	792.82 ST 15,248.48 LT
SOLD 600 SHARES ARGOSY GAMING COMPANY TRADED ON 10/09 @ \$17.097 DEUTSCHE BANK SECURITIES, INC.	01/31/01	10,222.43	14,130.54	3,908.11- LT	3,908.11- LT

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER - GMC ADMINISTRATIVE OFFICER; S52
 TAX IDENTIFICATION NUMBER 34-6577710 ST
 BEGINNING DATE, 12/31/2001 ENDING DATE, 12/31/2002
 FEDERAL LOSS CARRYOVER 00 LT
 FEDERAL INVESTMENT OFFICER - DLI 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$36 & EXP \$ 31					
SOLD 2320 SHARES	09/30/02	13,722 15	22,924 29	9,202 14- ST	
CROPTON CORP COM (N/C FROM CK WITCO CORP)	10/09/02				
TRADED ON 10/09 @ \$5 974					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$139 20 & EXP \$.42					
SOLD 220 SHARES	04/18/01	1,973 67	2,541 20	567 53- LT	
FILENET CORP COM	10/09/02				
TRADED ON 10/09 @ \$9.021					
SHITH BARNEY INC					
LESS COMH \$11 & EXP \$ 06					
SOLD 190 SHARES	10/12/01	5,120 34	3,486 49	1,633 85 ST	
YELLOW CORP COM	10/09/02				
TRADED ON 10/09 @ \$27					
COMEN & CO					
LESS COMH \$9.50 & EXP \$.16					
SOLD 575 SHARES	07/31/02	13,788 30	37,324 20	23,535 90- ST	
MAXTOR CORP	10/10/02				
COM NEW					
TRADED ON 10/10 @ \$2 451					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$345.90 & EXP \$.43					
SOLD 1900 SHARES	08/30/02	26,493 93	35,064 53	8,570 60- ST	
OLIN CORP	10/10/02				
COM PAR \$1					
TRADED ON 10/10 @ \$14 004					
DEUTSCHE BANK SECURITIES, INC					
LESS COMH \$114 & EXP \$ 81					
SOLD 270 SHARES	10/12/01	7,305 95	4,646 02	87 09 ST	87 09 ST
YELLOW CORP COM	10/10/02				
TRADED ON 10/10 @ \$27 109					
COMEN & CO					
LESS COMH \$13 50 & EXP \$ 22					
SOLD 870 SHARES	11/27/01	5,295 26	7,719 34	2,424 08- ST	
CROPTON CORP	10/10/02				
COM (N/C FROM CK WITCO CORP)					
TRADED ON 10/10 @ \$6 146					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$52.20 & EXP \$.17					
SOLD 695 SHARES	11/21/01	4,186 76	6,047 20	1,860 44- ST	

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GNC INVESTMENT OFFICER DL1
 TAX IDENTIFICATION NUMBER 34-657710 ST
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER S52
 FEDERAL LOSS CARRYOVER 00 LT

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
CROMPTON CORP COM (N/C FROM CK WITCO CORP) TRADED ON 10/11 @ \$6.084 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$41.70 & EXP \$.15	08/31/01	8,794.53	8,594.45	400.08	LT
BRUNSWICK CO COM TRADED ON 10/15 @ \$21 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$25.20 & EXP \$.27	10/15/02	8,794.53	8,594.45	400.08	LT
SOLD 420 SHARES TRADED ON 10/15 @ \$26.383 COM PAR \$0.01 FOREST OIL CORP TRADED ON 10/15 @ \$26.383 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$42 & EXP \$.56	09/27/02	18,426.17	18,787.71	361.54	ST
SOLD 390 SHARES NEWFIELD EXPL CO TRADED ON 10/15 @ \$33.759 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$23.40 & EXP \$.40	10/12/01	13,142.37	11,955.11	1,187.26	LT
SOLD 810 SHARES PIONEER NAT RES CO TRADED ON 10/15 @ \$26.449 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$48.60 & EXP \$.65	09/27/02	21,375.09	16,065.25	5,309.84	ST
SOLD 600 SHARES SPINNAKER EXPL CO TRADED ON 10/15 @ \$27.056 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$36 & EXP \$.49	08/30/02	16,197.47	18,303.67	2,106.20	ST
SOLD 790 SHARES PIONEER NAT RES CO TRADED ON 10/16 @ \$25.814 CAPITAL INSTITUTIONAL SERVICES, INC. LESS COMH \$47.40 & EXP \$.62	11/30/01	20,345.51	12,741.41	7,604.10	ST
SOLD 260 SHARES ARCH COAL INC TRADED ON 10/12/01	10/12/01	4,183.45	5,005.00	821.55	LT

BEGINNING DATE: 12/31/2001 ENDING DATE 12/31/2002
 ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN SMALL CAP VALUE IR TAX OFFICER, GMC INVESTMENT OFFICER: S22
 TAX IDENTIFICATION NUMBER 34-6577210 FEDERAL LOSS CARRYOVER ST 00 LT 00

FEDERAL GAIN/LOSS STATE GAIN/LOSS
 ACQUIRED/ SOLD NET PROCEEDS OF SALE FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
COM TRADED ON 10/16 @ \$16 15 DEUTSCHE BANK SECURITIES, INC LESS COMH \$15 60 & EXP \$ 13	02/11/02	7,770 99	7,616.92	154.07	ST 154 07
SOLD 300 SHARES FOREST OIL CORP COM PAR \$0 01 TRADED ON 10/16 @ \$25 964 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$18 & EXP \$.24	10/16/02	7,770 99	7,616.92	154.07	ST 154 07
SOLD 400 SHARES PEABODY ENERGY CORP COM TRADED ON 10/16 @ \$23 687 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$24 & EXP \$.29	04/04/02	9,450.71	11,440.00	1,989.29	ST 1,989.29
SOLD 280 SHARES BRUNSWICK CO COM TRADED ON 10/16 @ \$20 373 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$16 80 & EXP \$ 18	10/12/01	5,687.54	5,219.93	467.61	LT 467.61
SOLD 210 SHARES NEWFIELD EXPL CO TRADED ON 10/16 @ \$33 438 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$12 60 & EXP \$ 22	10/05/01	7,009.16	6,250 84	758.32	LT 758 32
SOLD 540 SHARES ARCH COAL INC TRADED ON 10/17/02 COM	10/12/01	8,689.41	8,913 87	224.46	LT 224.46
SOLD 700 SHARES PEABODY ENERGY CORP COM TRADED ON 10/17 @ \$23 226 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$42 & EXP \$.49	06/28/02	16,216 06	19,503 00	3,286.94	ST 3,286.94
SOLD 210 SHARES TIMKEN CO COM TRADED ON 10/18 @ \$18 975 DEUTSCHE BANK SECURITIES, INC LESS COMH \$12 60 & EXP \$.12	07/18/01	3,972.03	3,544.60	427.43	LT 427 43

ACCOUNT NUMBER 33-4469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER DL1 ADMINISTRATIVE OFFICER SS2 ADMINISTRATIVE OFFICER DL1
 TAX IDENTIFICATION NUMBER 34-657710 ST FEDERAL LOSS CARRYOVER
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 300 SHARES LEAR CORP COM TRADED ON 10/18 @ \$37.315 DEUTSCHE BANK SECURITIES, INC LESS COMH \$18 & EXP \$ 34	07/31/02	11,176.40	11,673.27	1,186.34- ST	1,186.34- ST
SOLD 410 SHARES TOWER AUTOMOTIVE INC COM TRADED ON 10/18 @ \$5,708 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$24.60 & EXP \$.08	05/07/02	2,315.85	5,637.50	3,321.65- ST	3,321.65- ST
SOLD 230 SHARES TIKREN CO COM TRADED ON 10/21 @ \$18.75 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$13.80 & EXP \$ 13	08/28/01	4,298.57	3,804.85	493.72 LT	493.72 LT
SOLD 190 SHARES TOWER AUTOMOTIVE INC COM TRADED ON 10/21 @ \$5.283 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$11.40 & EXP \$.04	05/07/02	992.35	2,612.50	1,620.15- ST	1,620.15- ST
SOLD 220 SHARES LAFARGE NORTH AMERICA INC TRADED ON 10/22 @ \$27.996 DEUTSCHE BANK SECURITIES, INC LESS COMH \$13.20 & EXP \$.19	06/15/01	6,145.91	6,158.54	12.63- LT	12.63- LT
SOLD 250 SHARES TIKREN CO COM TRADED ON 10/22 @ \$18.75 DEUTSCHE BANK SECURITIES, INC LESS COMH \$15 & EXP \$ 15	10/12/01	4,672.35	3,819.44	852.91 LT	852.91 LT
SOLD 458 SHARES SINCLAIR BROADCAST GROUP INC TRADED ON 10/22 @ \$13.252 GOLDMAN, SACHS & CO. LESS COMH \$22.90 & EXP \$ 18	06/12/01	6,046.66	4,467.73	1,578.93 LT	1,578.93 LT
SOLD 150 SHARES LAFARGE NORTH AMERICA INC (N/C FROM LAFARGE CORP COM) TRADED ON 10/23 @ \$27.935 DEUTSCHE BANK SECURITIES, INC.	01/23/01	4,181.23	4,018.38	162.85 LT	162.85 LT

ACCOUNT NUMBER 33-4469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN MCB SHALL CAP VALUE IR TAX OFFICER: GMC ADMINISTRATIVE OFFICER: SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER: GMC INVESTMENT OFFICER DL1
 FEDERAL LOSS CARRYOVER ST .00 LT
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$9 & EXP \$ 13 SOLD 10 SHARES SINCLAIR BROADCAST GROUP INC TRADED ON 10/23/02	06/12/01	129 50	94.58	34 92 LT	34.92 LT
LESS COMH \$120 & EXP \$ 02 SOLD 31 SHARES SINCLAIR BROADCAST GROUP INC TRADED ON 10/24/02	06/12/01	401 56	293.21	108 35 LT	108 35 LT
LESS COMH \$1 55 & EXP \$.01 SOLD 190 SHARES TIMKEN CO COM TRADED ON 10/24/02 @ \$18 341 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$11.40 & EXP \$ 11	10/12/01	3,473 30	2,739.80	733 50 LT	733 50 LT
SOLD 800 SHARES EMMS COMMUNICATIONS CORP COM TRADED ON 10/25/02 @ \$21.329 HERRILL LYNCH, LESS COMH \$40 & EXP \$.52	10/24/01	17,023 32	11,683.92	5,339 40 LT	5,339.40 LT
SOLD 210 SHARES LAFARGE NORTH AMERICA INC TRADED ON 10/25/02 @ \$27.085 DEUTSCHE BANK SECURITIES, INC LESS COMH \$12 60 & EXP \$.18	01/23/01	5,675 24	5,625.54	49 70 LT	49 70 LT
SOLD 369 SHARES SINCLAIR BROADCAST GROUP INC TRADED ON 10/25/02 @ \$12.652 GOLDMAN, SACHS & CO LESS COMH \$18 45 & EXP \$.14	06/13/01	4,650.07	3,487.94	1,162.13 LT	1,162.13 LT

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC ADMINISTRATIVE OFFICER SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER DLI
 FEDERAL LOSS CARRYOVER ST 00
 FEDERAL INVESTMENT OFFICER 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 220 SHARES TIMKEN CO COM TRADED ON 10/25 @ \$17.982 DEUTSCHE BANK SECURITIES, INC. LESS COM \$13 20 & EXP \$ 12	04/30/02	3,942 79	3,692 70	432 45- ST	432 45- ST 682.54 LT
SOLD 1470 SHARES FIRST INDUSTRIAL REALTY TR TRADED ON 10/28 @ \$27.088 DEUTSCHE BANK SECURITIES, INC. LESS COM \$88 20 & EXP \$1 20	09/27/02	39,730 40	46,084 84	2,404 47- ST	2,404 47- ST 3,949 97- LT
SOLD 1330 SHARES GLIMCHER RLY TR SH BEN INT TRADED ON 10/28 @ \$16.106 DEUTSCHE BANK SECURITIES, INC. LESS COM \$79 80 & EXP \$ 65	10/24/02	21,341 33	23,736 57	2,395 24- ST	2,395 24- ST
SOLD 50 SHARES TIMKEN CO COM TRADED ON 10/28 @ \$18 171 DEUTSCHE BANK SECURITIES, INC. LESS COM \$3 & EXP \$ 03	07/19/02	905 56	1,167 24	261 68- ST	261 68- ST
SOLD 260 SHARES TOWER AUTOMOTIVE INC COM TRADED ON 10/28 @ \$5 10 DEUTSCHE BANK SECURITIES, INC. LESS COM \$15 60 & EXP \$ 04	05/07/02	1,310 36	3,575 00	2,264 64- ST	2,264 64- ST
SOLD 20 SHARES TIMKEN CO COM TRADED ON 10/29 @ \$17 87 DEUTSCHE BANK SECURITIES, INC. LESS COM \$1 20 & EXP \$ 02	07/19/02	356 18	402 38	46 20- ST	46 20- ST
SOLD 290 SHARES TIMKEN CO COM TRADED ON 10/29 @ \$17 399 DEUTSCHE BANK SECURITIES, INC. LESS COM \$17 40 & EXP \$ 16	09/06/02	5,028 32	5,326 50	298 18- ST	298 18- ST
SOLD 160 SHARES TOWER AUTOMOTIVE INC COM TRADED ON 10/29 @ \$5 078 DEUTSCHE BANK SECURITIES, INC. LESS COM \$10 80 & EXP \$ 03	05/07/02	903 32	2,475 00	1,571 68- ST	1,571 68- ST
SOLD 300 SHARES TIMKEN CO COM TRADED ON 10/29 @ \$17 399 DEUTSCHE BANK SECURITIES, INC. LESS COM \$10 80 & EXP \$ 03	08/31/01	6,995 90	5,439 54	1,556 36 LT	1,556 36 LT

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC ADMINISTRATIVE OFFICER, DLI
 TAX IDENTIFICATION NUMBER 34-657710 ST
 FEDERAL LOSS CARRYOVER 00 LT
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER, DLI INVESTMENT OFFICER, DLI

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
BELO A H CORP SER A COM (N/C TO BELO CORP) TRADED ON 10/30 2 \$23 38 DEUTSCHE BANK SECURITIES, INC LESS COMH \$18 & EXP \$ 22	10/30/02				
SOLD 1190 SHARES CHIQUITA BRANDS INTL INC COM	06/28/02	13,537 03	21,462.18	7,925 15- ST	7,925 15- ST
TRADED ON 10/30 2 \$11 436 DEUTSCHE BANK SECURITIES, INC LESS COMH \$71.40 & EXP \$ 41	10/30/02				
SOLD 880 SHARES SCS TRANSN INC COM	10/24/02	7,865 11	5,436 24	1,191 63 ST	1,191.63 ST
TRADED ON 10/30 2 \$8 987 SCOTT & STRINGFELLOW INVESTMENT CORP LESS COMH \$44 & EXP \$.24	10/30/02				
SOLD 240 SHARES TIMKEN CO COM TRADED ON 10/30 2 \$17 614 DEUTSCHE BANK SECURITIES, INC LESS COMH \$14.40 & EXP \$ 13	09/06/02	4,212 93	4,334.40	121.47- ST	121.47- ST
SOLD 1110 SHARES TOWER AUTOMOTIVE INC COM TRADED ON 10/30 2 \$5 146 DEUTSCHE BANK SECURITIES, INC LESS COMH \$66 60 & EXP \$ 18	08/30/02	5,646 28	12,754 52	7,108 24- ST	7,108 24- ST
SOLD 260 SHARES BELO A H CORP SER A COM (N/C TO BELO CORP) TRADED ON 10/31 2 \$23 068 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$15.60 & EXP \$ 19	01/09/01	5,982 07	4,499 07	1,483 00 LT	1,483 00 LT
CHIQUITA BRANDS INTL INC COM TRADED ON 10/31 2 \$12.094 DEUTSCHE BANK SECURITIES, INC LESS COMH \$22.20 & EXP \$.14	05/17/02	4,452 63	6,530.30	2,077.67- ST	2,077.67- ST
SOLD 400 SHARES HYPERION SOLUTIONS CORP COM	10/12/01	10,352.13	5,537 17	4,814.96 LT	4,814.96 LT

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-657710 ST FEDERAL LOSS CARRYOVER

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 10/31 @ \$25.941 MCDONALD & COMPANY SECURITIES INC. LESS COMH \$24 & EXP \$ 31					
SOLD 532 SHARES SCS TRANSN INC TRADED ON 10/31 @ \$8.862 SCOTT & STRINGFELLOW INVESTMENT CORP LESS COMH \$26.60 & EXP \$ 14	09/03/02	4,687.84	3,286.75	1,401.09	1,401.09
SOLD 150 SHARES TOWER AUTOMOTIVE INC COMH TRADED ON 10/31 @ \$5.20 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$9 & EXP \$ 03	08/29/02	770.97	1,182.54	411.57	411.57
SOLD 140 SHARES BELO A H CORP SER A COM (N/C TO BELO CORP) TRADED ON 11/01 @ \$22.561 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$8.40 & EXP \$ 10	01/09/01	3,150.07	2,422.57	727.50	727.50
SOLD 390 SHARES CHIQUITA BRANDS INTL INC COMH TRADED ON 11/01 @ \$12.218 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$23.40 & EXP \$ 15	06/26/02	4,741.74	6,874.39	2,132.65	2,132.65
SOLD 250 SHARES CHIQUITA BRANDS INTL INC COMH TRADED ON 11/04 @ \$12 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$15 & EXP \$ 10	11/04/02	2,984.90	4,249.19	1,264.29	1,264.29
SOLD 430 SHARES MTR GAMING GROUP INC COMH TRADED ON 11/05 @ \$8.594 B-TRADE SERVICES LLC LESS COMH \$12.90 & EXP \$ 11	05/15/01	3,682.75	4,043.12	360.37	360.37
SOLD 600 SHARES ANN TAYLOR STORES CORP COMH TRADED ON 11/06 @ \$23.23 DEUTSCHE BANK SECURITIES, INC.	10/31/02	13,901.58	14,423.72	522.14	522.14

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL TAX OFFICER
 TAX IDENTIFICATION NUMBER 34-657710 TAX OFFICER GMC
 FEDERAL LOSS CARRYOVER ST 00 LT 00
 ADMINISTRATIVE OFFICER, DLI 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$36 & EXP \$ 42 SOLD 630 SHARES MRO SOFTWARE INC TRADED ON 11/06 @ \$12 85 GOLDMAN, SACHS & CO. LESS COMH \$31 50 & EXP \$.24	05/31/02	8,063.76	8,709.31	645 55- ST	645 55- ST
SOLD 530 SHARES UNITED DEFENSE INDS INC TRADED ON 11/06 @ \$23 074 COMH DEUTSCHE BANK SECURITIES, INC LESS COMH \$31 80 & EXP \$.37	10/31/02	12,197 21	12,225.00	27.79- ST	27.79- ST
SOLD 910 SHARES CHARMING SHOPES INC TRADED ON 11/07 @ \$4 977 COMH MCDONALD & COMPANY SECURITIES INC. LESS COMH \$45.50 & EXP \$ 14	08/31/01	4,483 43	5,479 51	996 08- LT	996 08- LT
SOLD 270 SHARES UNITED DEFENSE INDS INC TRADED ON 11/07 @ \$22 608 COMH DEUTSCHE BANK SECURITIES, INC. LESS COMH \$16.20 & EXP \$ 19	01/24/02	6,087 82	6,111 07	23 25- ST	23 25- ST
SOLD 1200 SHARES HEALTH NET INC TRADED ON 11/08 @ \$24 163 COMH DEUTSCHE BANK SECURITIES, INC. LESS COMH \$72 & EXP \$.88	11/08/01	28,923.68	23,515 04	377 71 ST	377 71 ST 5,030 93 LT
SOLD 10 SHARES MRO SOFTWARE INC TRADED ON 11/08 @ \$12.006 COMH B-TRADE SERVICES LLC LESS COMH \$.30	05/28/02	119 76	136 80	17 04- ST	17.04- ST
SOLD 90 SHARES MTR GAMING GROUP INC TRADED ON 11/08 @ \$9.60 COMH JEFFERIES & COMPANY, INC.	05/15/01	859 47	846 23	13 24 LT	13 24 LT

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC
 TAX IDENTIFICATION NUMBER 34-6577710 ST
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER- SS2 INVESTMENT OFFICER, DLI

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COM \$4 50 & EXP \$.03 SOLD 50 SHARES MTR GAMING GROUP INC TRADED ON 11/11 @ \$9 771 JEFFRIES & COMPANY, INC. LESS COM \$2 50 & EXP \$.01	05/15/01	486 07	470 13	15.94	15.94 LT
SOLD 40 SHARES MRO SOFTWARE INC TRADED ON 11/12 @ \$12 016 CANTOR FITZGERALD & CO LESS COM \$2 & EXP \$ 01	05/28/02	478 66	547 18	68.52	68.52- ST
SOLD 70 SHARES MRO SOFTWARE INC TRADED ON 11/13 @ \$12.019 B-TRADE SERVICES LLC LESS COM \$2.10 & EXP \$.03	05/30/02	839 25	952.42	113 17- ST	113 17- ST
SOLD 190 SHARES MTR GAMING GROUP INC TRADED ON 11/13 @ \$9 755 JEFFRIES & COMPANY, INC LESS COM \$9 50 & EXP \$ 06	05/15/01	1,843 89	1,786 49	57 40	57 40 LT
SOLD 280 SHARES MRO SOFTWARE INC TRADED ON 11/14 @ \$12.027 B-TRADE SERVICES LLC LESS COM \$8 40 & EXP \$ 10	05/03/02	3,359 17	3,761 63	402.46- ST	402.46- ST
SOLD 260 SHARES MTR GAMING GROUP INC TRADED ON 11/14 @ \$9 75 JEFFRIES & COMPANY, INC. LESS COM \$13 & EXP \$ 08	05/15/01	2,521.92	2,444.68	77 24	77.24 LT
SOLD 640 SHARES PACKAGING CORP OF AMERICA COM TRADED ON 11/15 @ \$17 373 DEUTSCHE BANK SECURITIES, INC.	11/01/01	11,080 56	11,521.35	440 79- LT	440 79- LT

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SHALL CAP VALUE IR TAX OFFICER - GMC
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER - DLJ
 FEDERAL LOSS CARRYOVER ST 00 LT 00
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER - SS2 INVESTMENT OFFICER: DLJ

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$38 40 & EXP \$.34					
SOLD 740 SHARES	06/20/02	9,345.17	9,620 00	274.83- ST	274.83- ST
ANNORTH MORTGAGE ASSET CORP COM	11/15/02				
TRADED ON 11/15 @ \$12.689					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$44 40 & EXP \$.29					
SOLD 710 SHARES	06/28/02	5,133.14	7,518.63	2,185 49- ST	2,185 49- ST
LOUISIANA PAC CORP COM	11/15/02				
TRADED ON 11/15 @ \$7.29					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$42 60 & EXP \$.16					
SOLD 1240 SHARES	02/27/02	8,871.81	11,259.73	2,387.92- ST	2,387.92- ST
LOUISIANA PAC CORP COM	11/15/02				
TRADED ON 11/15 @ \$7.214					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$74 40 & EXP \$.27					
SOLD 70 SHARES	05/03/02	835.68	940.41	104.73- ST	104.73- ST
MRO SOFTWARE INC	11/15/02				
TRADED ON 11/15 @ \$11.968					
B-TRADE SERVICES LLC					
LESS COMH \$2.10 & EXP \$.03					
SOLD 160 SHARES	05/15/01	1,552.62	1,504 42	48.20 LT	48.20 LT
MTR GAMING GROUP INC	11/15/02				
TRADED ON 11/15 @ \$9.754					
JEFFRIES & COMPANY, INC.					
LESS COMH \$8 & EXP \$.05					
SOLD 280 SHARES	08/08/01	3,365.77	2,615 27	750.50 LT	750.50 LT
SAPPI LTD - SPONSORED ADR	11/15/02				
SPMR ADR NEW					
TRADED ON 11/15 @ \$12.081					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$16 80 & EXP \$.11					
SOLD 320 SHARES	11/08/01	5,721.52	4,474.56	1,246.96 LT	1,246.96 LT
TIKEN CO COM	11/15/02				
TRADED ON 11/15 @ \$17.9%					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMH \$19.20 & EXP \$.18					
SOLD 160 SHARES	10/12/01	6,676.00	7,404 12	728 12- LT	728 12- LT

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR GMC ADMINISTRATIVE OFFICER: S52
 TAX IDENTIFICATION NUMBER 34-657710 TAX OFFICER GNC INVESTMENT OFFICER DLI
 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE - 12/31/2001 ENDING DATE, 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
RAYONIER INC COM TRADED ON 11/15 @ \$41.786 DEUTSCHE BANK SECURITIES, INC LESS COMH \$9 60 & EXP \$ 21	11/15/02				
SOLD 10 SHARES LAWSON SOFTWARE INC TRADED ON 11/18 @ \$3 767 INVESTMENT TECHNOLOGY GROUP, INC. LESS COMH \$ 20	06/28/02	37 47	60 18	22 71- ST	22.71- ST
SOLD 90 SHARES ALEXANDRIA REAL ESTATE EQUITIES INC TRADED ON 11/18 @ \$41.788 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$5 40 & EXP \$.12	10/09/01	3,755.47	3,719 65	35.82 LT	35.82 LT
SOLD 240 SHARES ANNORTH MORTGAGE ASSET CORP TRADED ON 11/18 @ \$12.376 DEUTSCHE BANK SECURITIES, INC LESS COMH \$14 40 & EXP \$.09	04/20/02	2,955.82	3,120 00	164 18- ST	164 18- ST
SOLD 270 SHARES ARDEN RLTY INC COM TRADED ON 11/18 @ \$21 01 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$16 20 & EXP \$.18	08/08/01	5,656.32	7,078.38	1,422 06- LT	1,422 06- LT
SOLD 670 SHARES CHARMING SHOPPES INC TRADED ON 11/18 @ \$4.044 MCDONALD & COMPANY SECURITIES INC. LESS COMH \$33 50 & EXP \$.08	06/26/01	2,676 50	3,479 22	802.72- LT	802 72- LT
SOLD 310 SHARES FULTON FINL CORP PA TRADED ON 11/18 @ \$17.137 KEEFE BRUYETTE AND WOODS INC LESS COMH \$15 50 & EXP \$ 16	12/13/00	5,297.09	5,369.92	72 83- LT	72.83- LT
SOLD 890 SHARES GABLES RESIDENTIAL TRUST TRADED ON 11/18 @ \$24.001	10/12/01	21,307 11	25,917.73	4,610 62- LT	4,610 62- LT

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER: GMC INVESTMENT OFFICER. DLI
 TAX IDENTIFICATION NUMBER 34-6577710 ST FEDERAL LOSS CARRYOVER

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
DEUTSCHE BANK SECURITIES, INC. LESS COMH \$53 40 & EXP \$ 65	07/11/02	3,613.59	5,852.73	2,239.34- ST	2,239.34- ST
SOLD 990 SHARES LAMSON SOFTWARE INC	11/18/02				
TRADED ON 11/18 @ \$3.70 CANTOR FITZGERALD & CO. LESS COMH \$49.50 & EXP \$.11	12/06/01	2,180.90	2,722.32	541.42- ST	541.42- ST
SOLD 300 SHARES LOUISIANA PAC CORP COM	11/18/02				
TRADED ON 11/18 @ \$7.329 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$18 & EXP \$.07	10/12/01	13,875.58	9,456.10	4,419.48 LT	4,419.48 LT
SOLD 400 SHARES PFF BANCORP INC	11/18/02				
TRADED ON 11/18 @ \$36.75 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$24 & EXP \$ 42	11/01/01	5,313.11	5,499.83	186.72- LT	186.72- LT
SOLD 310 SHARES PACKAGING CORP OF AMERICA COM	10/12/01	841.15	842.20	1.05- LT	1.05- LT
SOLD 20 SHARES RAYONIER INC COM	11/18/02				
TRADED ON 11/18 @ \$42.118 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$1.20 & EXP \$.03	11/08/01	4,562.70	3,440.91	1,121.79 LT	1,121.79 LT
SOLD 370 SHARES SAPPI LTD -SPONSORED ADR	05/22/01	1,105.08	1,174.80	69.72- LT	69.72- LT
SOLD 60 SHARES SKY FINL GROUP INC COM	11/18/02				
TRADED ON 11/18 @ \$18.468 MCDONALD & COMPANY SECURITIES INC LESS COMH \$3 & EXP \$.03					

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN SMALL CAP VALUE IR TAX OFFICER IR TAX OFFICER GNC INVESTMENT OFFICER. DLI
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
SOLD 100 SHARES TIMKEN CO COM TRADED ON 11/18 @ \$17 875 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$6 & EXP \$ 06	11/08/01	1,781 53	1,398 30	383 23 LT	383 23 LT
SOLD 100 SHARES FIRST MIDWEST BANCORP INC/IL TRADED ON 11/18 @ \$27 59 MCDONALD & COMPANY SECURITIES INC. LESS COMH \$5 & EXP \$ 08	09/28/01	2,753.92	2,711.68	42.24 LT	42.24 LT
SOLD 830 SHARES ARDEN RLTY INC COM TRADED ON 11/19 @ \$21 091 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$49.80 & EXP \$.53	07/31/02	17,455.62	21,057.87	561 20- ST	561.20- ST
SOLD 480 SHARES TIMKEN CO COM TRADED ON 11/19 @ \$17 962 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$28.80 & EXP \$.26	09/26/02	8,593 13	8 475 04	51 ST	51.51 ST
SOLD 60 SHARES ALEXANDRIA REAL ESTATE EQUITIES INC TRADED ON 11/19 @ \$41 432 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$3.60 & EXP \$ 08	10/09/01	2,482.28	2,479.76	2 52 LT	2.52 LT
SOLD 1220 SHARES CHARMING SHOPPES INC TRADED ON 11/19 @ \$4 112 MCDONALD & COMPANY SECURITIES INC. LESS COMH \$61 & EXP \$.15	09/08/00	4,956 59	6,252 50	1,295.91- LT	1,295 91- LT
SOLD 60 SHARES FIRST MIDWEST BANCORP INC/IL TRADED ON 11/19 @ \$27.346 MCDONALD & COMPANY SECURITIES INC. LESS COMH \$3 & EXP \$ 05	10/12/01	1,637 73	1,562 50	75 23 LT	75 23 LT
SOLD 490 SHARES FULTON FINL CORP PA TRADED ON 11/19 @ \$27.346 MCDONALD & COMPANY SECURITIES INC. LESS COMH \$3 & EXP \$ 05	10/12/01	8,370 52	8,438 91	68 39- LT	68.39- LT

ACCOUNT NUMBER 33-4469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL TAX OFFICER IR GNC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-657710 ST
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 FEDERAL LOSS CARRYOVER 00 LT

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 11/19 2 \$17.133 KEEFE BRUNETTE AND WOODS INC LESS COMH \$24 50 & EXP \$ 25	09/08/00	2,136.80	2,511.45	374.65- LT	
SOLD 90 SHARES GABLES RESIDENTIAL TRUST TRADED ON 11/19 2 \$23.803 DEUTSCHE BANK SECURITIES, INC	11/19/02				
TRADED ON 11/19 2 \$17.407 LESS COMH \$5.40 & EXP \$ 07					
SOLD 2620 SHARES LOUISIANA PAC CORP COM TRADED ON 11/19 2 \$7.271 DEUTSCHE BANK SECURITIES, INC	07/31/02	18,892.76	23,403.54	4,510.78- ST	
LESS COMH \$157.20 & EXP \$ 58					
SOLD 420 SHARES MTR GAMING GROUP INC TRADED ON 11/19 2 \$9.50 JEFFERIES & COMPANY, INC	05/15/01	3,968.88	3,949.09	19.79 LT	
LESS COMH \$21 & EXP \$ 12					
SOLD 120 SHARES MINERALS TECHNOLOGIES INC TRADED ON 11/19 2 \$42.748 DEUTSCHE BANK SECURITIES, INC	01/05/01	5,122.45	3,982.20	1,140.25 LT	
LESS COMH \$7.20 & EXP \$ 16					
SOLD 440 SHARES PFF BANCORP INC TRADED ON 11/19 2 \$34.209 DEUTSCHE BANK SECURITIES, INC	10/31/02	15,025.50	11,552.93	118.72 ST	118.72 ST
LESS COMH \$26.40 & EXP \$.46					
SOLD 50 SHARES PACKAGING CORP OF AMERICA TRADED ON 11/19 2 \$17.012 DEUTSCHE BANK SECURITIES, INC	10/29/01	847.58	886.30	38.72- LT	
LESS COMH \$5 & EXP \$.03					
SOLD 450 SHARES QUICKSILVER RESOURCES INC TRADED ON 11/19 2 \$22.115 DEUTSCHE BANK SECURITIES, INC	11/19/02	9,924.68	9,787.50	137.18 ST	137.18 ST

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR GNC ADMINISTRATIVE OFFICER - S52
 TAX IDENTIFICATION NUMBER 34-6577210 TAX OFFICER - DLI
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMM \$27 & EXP \$ 30					
SOLD 320 SHARES RAYONIER INC COM	10/12/01	13,355 85	13,142.07	213 78 LT	213.78 LT
TRADED ON 11/19 & \$41 798	11/19/02				
DEUTSCHE BANK SECURITIES, INC.					
LESS COMM \$19.20 & EXP \$ 41					
SOLD 250 SHARES SAPPI LTD -SPONSORED ADR	11/08/01	3,094.70	2,321.17	773 53 LT	773 53 LT
SAPPI LTD -SPONSORED ADR	11/19/02				
SPNSR ADR NEW					
TRADED ON 11/19 & \$12 439	11/19/02				
DEUTSCHE BANK SECURITIES, INC.					
LESS COMM \$15 & EXP \$ 10					
SOLD 740 SHARES SKY FINL GROUP INC	10/12/01	13,506.07	14,177.33	671.26- LT	671.26- LT
SKY FINL GROUP INC	11/19/02				
TRADED ON 11/19 & \$18 302	11/19/02				
COM					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMM \$37 & EXP \$ 41					
SOLD 280 SHARES ANWORTH MORTGAGE ASSET CORP	06/20/02	3,360.28	3,640 00	279.72- ST	279 72- ST
ANWORTH MORTGAGE ASSET CORP	11/19/02				
TRADED ON 11/19 & \$12 061	11/19/02				
COM					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMM \$16 80 & EXP \$ 11					
SOLD 500 SHARES SPARTCH CORP (NEW)	07/31/02	9,294 71	12,031 17	2,736 46- ST	2,736 46- ST
SPARTCH CORP (NEW)	11/19/02				
TRADED ON 11/19 & \$18.65	11/19/02				
COM					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMM \$30 & EXP \$ 29					
SOLD 320 SHARES ARDEN RLTY INC COM	10/24/02	6,738.03	7,783.82	1,045.79- ST	1,045.79- ST
ARDEN RLTY INC COM	11/20/02				
TRADED ON 11/20 & \$21.117	11/20/02				
DEUTSCHE BANK SECURITIES, INC.					
LESS COMM \$19 20 & EXP \$ 21					
SOLD 120 SHARES ALEXANDRIA REAL ESTATE EQUITIES INC	10/09/01	4,921 89	4,959.53	37 64- LT	37.64- LT
ALEXANDRIA REAL ESTATE EQUITIES INC	11/20/02				
TRADED ON 11/20 & \$41 077	11/20/02				
COM					
DEUTSCHE BANK SECURITIES, INC.					
LESS COMM \$7 20 & EXP \$ 15					

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR GMC TAX OFFICER
 TAX IDENTIFICATION NUMBER 34-657710
 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER: SSS
 INVESTMENT OFFICER: DLI
 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 500 SHARES AMORTH MORTGAGE ASSET CORP COM TRADED ON 11/20 @ \$11.884 DEUSCHE BANK SECURITIES, INC. LESS COMH \$30 & EXP \$ 18	10/24/02	5,912.22	5,999.68	87 46- ST	87 46- ST
SOLD 650 SHARES CABOT CORP COM TRADED ON 11/20 @ \$22.698 DEUSCHE BANK SECURITIES, INC. LESS COMH \$51 & EXP \$ 59	11/20/02	19,242.22	22,174.39	2,932.17- ST	2,932.17- ST
SOLD 340 SHARES FIRST MIDWEST BANCORP INC/IL COM TRADED ON 11/20 @ \$27.216 MCDONALD & COMPANY SECURITIES INC. LESS COMH \$17 & EXP \$ 28	11/20/02	9,236.37	8,680.61	555.76 LT	555.76 LT
SOLD 220 SHARES GABLES RESIDENTIAL TRUST TRADED ON 11/20 @ \$23.794 DEUSCHE BANK SECURITIES, INC. LESS COMH \$13.20 & EXP \$ 16	09/08/00	5,221.36	6,139.10	917.74- LT	917.74- LT
SOLD 40 SHARES LAWSON SOFTWARE INC COM TRADED ON 11/20 @ \$3.70 CANTOR FITZGERALD & CO LESS COMH \$2	06/27/02	146.00	231.33	85.33- ST	85.33- ST
SOLD 470 SHARES LOUISIANA PAC CORP COM TRADED ON 11/20 @ \$7.50 DEUSCHE BANK SECURITIES, INC. LESS COMH \$28.20 & EXP \$.11	09/30/02	3,496.93	3,328.37	168.56 ST	168.56 ST
SOLD 350 SHARES MINERALS TECHNOLOGIES INC COM TRADED ON 11/20 @ \$42.556 DEUSCHE BANK SECURITIES, INC. LESS COMH \$21 & EXP \$.45	01/05/01	14,873.29	11,460.41	3,392.88 LT	3,392.88 LT
SOLD 40 SHARES SPARTECH CORP (NEW) COM TRADED ON 05/24/02	11/20/02	750.21	922.40	172.19- ST	172.19- ST

ACCOUNT NUMBER 35-4669-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-657710
 BEGINNING DATE - 12/31/2001 ENDING DATE, 12/31/2002

FEDERAL LOSS CARRYOVER ST
 FEDERAL/STATE COST BASIS
 FEDERAL GAIN/LOSS
 STATE GAIN/LOSS

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 11/20 @ \$18.816 LESS COMH \$2.40 & EXP \$.03 DEUTSCHE BANK SECURITIES, INC.	09/27/02	1,256.81	1,218.08	38.73	38.73
TIMKEN CO COM TRADED ON 11/20 @ \$18.015 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$4.20 & EXP \$.04	11/20/02	1,256.81	1,218.08	38.73	38.73
SOLD 70 SHARES TRADED ON 11/20 @ \$18.015 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$4.20 & EXP \$.04	11/20/02	1,256.81	1,218.08	38.73	38.73
SOLD 230 SHARES ALEXANDRIA REAL ESTATE EQUITIES INC TRADED ON 11/21 @ \$40.91 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$13.80 & EXP \$.29	10/12/01	9,395.42	9,440.29	44.87	44.87
SOLD 1410 SHARES CHARMING SHOPPES INC TRADED ON 11/21 @ \$4.425 COMH & CO. LESS COMH \$70.50 & EXP \$.19	11/01/01	6,168.70	7,091.07	922.37	922.37
SOLD 600 SHARES LOUISIANA PAC CORP COM TRADED ON 11/21 @ \$7.81 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$36 & EXP \$.15	10/24/02	4,649.85	3,639.81	1,010.04	1,010.04
SOLD 1110 SHARES LAMSON SOFTWARE INC TRADED ON 11/21 @ \$3.947 B-TRADE SERVICES LLC LESS COMH \$33.30 & EXP \$ 13	07/01/02	4,347.85	6,325.57	1,977.72	1,977.72
SOLD 130 SHARES MINERALS TECHNOLOGIES INC TRADED ON 11/21 @ \$42.556 COMH DEUTSCHE BANK SECURITIES, INC. LESS COMH \$7.80 & EXP \$.17	12/15/00	5,524.31	3,867.52	1,656.79	1,656.79
SOLD 310 SHARES SPARTECH CORP (NEW) TRADED ON 11/21 @ \$18.717 COMH DEUTSCHE BANK SECURITIES, INC.	05/24/02	5,783.74	7,148.60	1,364.86	1,364.86

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER - GMC ADMINISTRATIVE OFFICER SS2
 TAX IDENTIFICATION NUMBER 34-657710 TAX OFFICER - GMC INVESTMENT OFFICER, DLI
 FEDERAL LOSS CARRYOVER ST 00
 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMM \$18.60 & EXP \$ 18					
SOLD 270 SHARES	09/30/02	4,863.23	4,585.88	277.35	277.35
TIMKEN CO COM					
TRADED ON 11/21 @ \$18.072	11/21/02				
DEUTSCHE BANK SECURITIES, INC					
LESS COMM \$16.20 & EXP \$ 15					
SOLD 980 SHARES	10/08/02	7,780.96	5,875.79	1,905.17	1,905.17
LOUISIANA PAC CORP COM					
TRADED ON 11/22 @ \$8	11/22/02				
DEUTSCHE BANK SECURITIES, INC					
LESS COMM \$58.80 & EXP \$.24					
SOLD 160 SHARES	08/29/02	2,995.95	3,640.57	644.62	644.62
SPARTECH CORP (NEW)					
TRADED ON 11/22 @ \$18.785	11/22/02				
DEUTSCHE BANK SECURITIES, INC					
LESS COMM \$9.60 & EXP \$ 10					
SOLD 366 SHARES	10/31/02	13,772.31	20,484.76	6,521.29	6,521.29
CHARMING SHOPPE INC					
TRADED ON 11/22 @ \$4.40	11/22/02				
COWEN & CO.					
LESS COMM \$158.30 & EXP \$ 42					
SOLD 280 SHARES	11/27/01	8,111.24	6,628.43	695.54	695.54
COOPER COMPANIES INC					
COM NEW					
TRADED ON 11/25 @ \$29.029	11/25/02				
DEUTSCHE BANK SECURITIES, INC					
LESS COMM \$16.80 & EXP \$ 25					
SOLD 10 SHARES	08/29/02	189.39	220.79	31.40	31.40
SPARTECH CORP (NEW)					
TRADED ON 11/25 @ \$19	11/25/02				
COM					
DEUTSCHE BANK SECURITIES, INC					
LESS COMM \$ 60 & EXP \$ 01					
SOLD 310 SHARES	07/08/02	1,357.85	1,693.22	335.37	335.37
LAWSON SOFTWARE INC					
COM					
TRADED ON 11/25 @ \$4.41	11/25/02				
B-TRADE SERVICES LLC					
LESS COMM \$9.30 & EXP \$.04					

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL TAX OFFICER IR ADMINISTRATIVE OFFICER. S52
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER DL1
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 50 SHARES COOPER COMPANIES INC COM NEW TRADED ON 11/26/02 @ \$29.003 LESS COMH \$3 & EXP \$.05 DEUTSCHE BANK SECURITIES, INC.	11/30/01	1,497.12	1,107.31	339.81 ST	339.81 ST
SOLD 340 SHARES LAMSON SOFTWARE INC COM TRADED ON 11/26/02 @ \$4,944 LESS COMH \$10.20 & EXP \$.05	07/01/02	1,671.02	1,861.23	190.21- ST	190.21- ST
SOLD 310 SHARES SPARTECH CORP (NEW) COM TRADED ON 11/26/02 @ \$18.65 LESS COMH \$18.60 & EXP \$.18 DEUTSCHE BANK SECURITIES, INC.	08/29/02	5,762.72	6,833.50	1,070.78- ST	1,070.78- ST
SOLD 40 SHARES COOPER COMPANIES INC COM NEW TRADED ON 11/27/02 @ \$28.811 LESS COMH \$2.40 & EXP \$.04 DEUTSCHE BANK SECURITIES, INC.	11/30/01	1,150.03	834.45	198.13 ST	117.45 LT
SOLD 100 SHARES LAMSON SOFTWARE INC COM TRADED ON 11/27/02 @ \$5.004 LESS COMH \$3 & EXP \$.02 B-TRADE SERVICES LLC	07/01/02	497.39	547.42	50.03- ST	50.03- ST
SOLD 30 SHARES COOPER COMPANIES INC COM NEW TRADED ON 11/29/02 @ \$29.10 LESS COMH \$1.80 & EXP \$.03 DEUTSCHE BANK SECURITIES, INC.	09/08/00	871.18	510.17	361.01 LT	361.01 LT
SOLD 50 SHARES COMPCREDIT CORP COM TRADED ON 12/02/02 @ \$6.817 KEEFE BRUYETTE AND WOODS INC. LESS COMH \$2.50 & EXP \$.01	11/27/02	338.37	346.00	7.63- ST	7.63- ST

ACCOUNT NUMBER 33-4669-09-8 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 FEDERAL LOSS CARRYOVER ST
 TAX IDENTIFICATION NUMBER 34-6577710
 TAX OFFICER IR
 ADMINISTRATIVE OFFICER: S22
 ADMINISTRATIVE OFFICER: DL1

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
				FEDERAL	STATE
SOLD 270 SHARES SPARTECH CORP (NEW) TRADED ON 12/02 @ \$19.08 DEUSCHE BANK SECURITIES, INC. LESS COMH \$16 20 & EXP \$1.16	05/23/02	5,135 38	5,940 00	804 62- ST	804 62- ST
SOLD 70 SHARES GENERAL GROWTH PTYS INC COM TRADED ON 12/03 @ \$50 37 DEUSCHE BANK SECURITIES, INC LESS COMH \$4 20 & EXP \$.46	11/30/01	3,521.24	2,783 11	738.13 LT	738.13 LT
SOLD 700 SHARES TRUSTMARK CORP COM TRADED ON 12/03 @ \$23.055 INVESTMENT TECHNOLOGY GROUP, INC LESS COMH \$21 & EXP \$.49	11/30/01	16,117 01	15,195.47	921.54 LT	921.54 LT
SOLD 180 SHARES COMPCREDIT CORP TRADED ON 12/03 @ \$6 765 KEEFE BRUETTE AND HOODS INC. LESS COMH \$9 & EXP \$.04	11/27/02	1,208 66	1,195 20	13 46 ST	13 46 ST
SOLD 200 SHARES COOPER COMPANIES INC COM NEW TRADED ON 12/03 @ \$28.858 DEUSCHE BANK SECURITIES, INC. LESS COMH \$12 & EXP \$.18	09/08/00	5,759.48	3,401 16	2,358 32 LT	2,358.32 LT
SOLD 760 SHARES FAIRCHILD SEMICONDUCTOR INTL CL A TRADED ON 12/03 @ \$14.114 DEUSCHE BANK SECURITIES, INC. LESS COMH \$45.60 & EXP \$ 33	08/13/02	10,680 94	10,287.82	393.12 ST	393 12 ST
SOLD 130 SHARES COMPCREDIT CORP TRADED ON 12/04 @ \$6 677 KEEFE BRUETTE AND HOODS INC LESS COMH \$6.50 & EXP \$ 03	11/25/02	861.48	845 00	16.48 ST	16 48 ST
SOLD 700 SHARES DEVELOPERS DIVERSIFIED REALTY CORP TRADED ON 12/04/02	11/08/01	15,327.08	12,962 98	2,364 10 LT	2,364 10 LT

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER IR GNC INVESTMENT OFFICER, SS2
 TAX IDENTIFICATION NUMBER 34-657710 00 LT
 BEGINNING DATE: 12/31/2001 ENDING DATE 12/31/2002
 FEDERAL LOSS CARRYOVER ST FEDERAL LOSS CARRYOVER

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

10/31/02	12,187.11	11,544.30	642.81	ST	642.81	ST
SOLD 940 SHARES FAIRCHILD SEMICONDUCTOR INTL CL A TRADED ON 12/04 @ \$13.025 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$42 & EXP \$ 47						
07/18/01	6,313.77	5,544.40	769.37	LT	769.37	LT
SOLD 230 SHARES FIRST MIDWEST BANCORP INC/IL COM TRADED ON 12/04 @ \$27.502 SANDLER O'NEILL & PARTNERS LP LESS COMH \$11.50 & EXP \$ 19						
11/27/01	11,493.33	8,821.56	2,671.77	LT	2,671.77	LT
SOLD 230 SHARES GENERAL GROWTH PTYS INC COM TRADED ON 12/04 @ \$50.032 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$13.80 & EXP \$ 35						
07/18/01	1,779.70	2,073.55	293.85	LT	293.85	LT
SOLD 40 SHARES TECUMSEH PRODS CO CL A TRADED ON 12/04 @ \$44.543 COMEN & CO. LESS COMH \$2 & EXP \$.05						
11/30/01	14,435.61	20,132.81	5,697.20	LT	5,697.20	LT
SOLD 570 SHARES YORK INTL CORP COM NEW TRADED ON 12/04 @ \$25.386 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$34.20 & EXP \$.44						
06/12/01	4,897.63	5,641.15	743.52	LT	743.52	LT
SOLD 110 SHARES TECUMSEH PRODS CO CL A TRADED ON 12/05 @ \$44.575 COMEN & CO LESS COMH \$5.50 & EXP \$.15						
10/12/01	8,512.12	14,251.95	5,739.83	LT	5,739.83	LT
SOLD 600 SHARES PHOTONICS INC COM TRADED ON 12/05 @ \$14.237 J.P. MORGAN SECURITIES, INC. (DTC) LESS COMH \$30 & EXP \$.26						

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC ADMINISTRATIVE OFFICER: SS2
 FEDERAL LOSS CARRYOVER ST
 TAX IDENTIFICATION NUMBER 34-6577710
 00 LT
 00
 ADMINISTRATIVE OFFICER: SS2

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 100 SHARES YORK INTL CORP COM NEW TRADED ON 12/05 @ \$25.323 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$6 & EXP \$.08	11/08/01 12/05/02	2,526 30	3,405 30	879.00- LT	879 00- LT
SOLD 100 SHARES FIRST MIDWEST BANCORP INC/IL COM TRADED ON 12/06 @ \$27.14 SANDLER O'NEILL & PARTNERS LP LESS COMH \$9 & EXP \$ 15	03/06/01 12/06/02	4,076.16	3,902 49	973 67 LT	973.67 LT
SOLD 140 SHARES TECUMSEH PRODS CO CL A TRADED ON 12/06 @ \$44.479 COMEN & CO LESS COMH \$7 & EXP \$ 19	11/27/01 12/06/02	6,220.00	7,016.85	796.85- LT	796.85- LT
SOLD 230 SHARES YORK INTL CORP COM NEW TRADED ON 12/06 @ \$25.004 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$13.80 & EXP \$ 18	07/18/01 12/06/02	5,736 99	7,653 29	1,916.30- LT	1,916.30- LT
SOLD 230 SHARES INVITROGEN CORP COM TRADED ON 12/09 @ \$27.491 JEFFRIES & COMPANY, INC. LESS COMH \$11.50 & EXP \$ 19	08/30/02 12/09/02	6,311 45	8,171 18	1,859.73- ST	1,859 73- ST
SOLD 1380 SHARES MOORE LTD COM TRADED ON 12/09 @ \$8.997 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$82.80 & EXP \$.38	08/30/02 12/09/02	12,333.92	16,885.83	4,551 91- ST	4,551 91- ST
SOLD 80 SHARES TECUMSEH PRODS CO CL A TRADED ON 12/09 @ \$44.111 COMEN & CO LESS COMH \$4 & EXP \$ 11	08/28/01 12/09/02	3,524 79	3,932 03	407 24- LT	407 24- LT
SOLD 300 SHARES YORK INTL CORP COM NEW TRADED ON 12/09 @ \$24.888 DEUTSCHE BANK SECURITIES, INC.	10/12/01 12/09/02	7,448.35	9,361.09	1,912 74- LT	1,912 74- LT

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER: GNC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST 00 LT 00
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 30 SHARES PREMCOB INC TRADED ON 12/09 2 \$22 60 COM LESS COM \$1.80 & EXP \$.03 DEUTSCHE BANK SECURITIES, INC.	07/02/02	676.17	679 63	3.46- ST	3.46- ST
SOLD 90 SHARES FIRST MIDWEST BANCORP INC/IL COM TRADED ON 12/10 2 \$26 948 SANDLER O'NEILL & PARTNERS LP LESS COM \$4 50 & EXP \$ 07	09/08/00	2,420 76	1,866 04	554 72 LT	554.72 LT
SOLD 630 SHARES METRIS COS INC COM TRADED ON 12/10 2 \$3 696 DEUTSCHE BANK SECURITIES, INC LESS COM \$37 80 & EXP \$.08	11/25/02	2,290.66	2,743 78	453 12- ST	453 12- ST
SOLD 20 SHARES PREMCOB INC COM TRADED ON 12/10 2 \$21 95 DEUTSCHE BANK SECURITIES, INC. LESS COM \$1 20 & EXP \$ 02	07/02/02	437 78	453 09	15.31- ST	15 31- ST
SOLD 80 SHARES TECUMSEH PRODS CO CL A COMEN & CO. TRADED ON 12/10 2 \$44.10 LESS COM \$4 & EXP \$ 11	08/31/01	3,523 90	3,907 40	383 50- LT	383.50- LT
SOLD 1520 SHARES MOORE LTD COM TRADED ON 12/10 2 \$9 097 DEUTSCHE BANK SECURITIES, INC LESS COM \$91.20 & EXP \$ 42	10/24/02	13,736 43	15,959 15	2,222 72- ST	2,222.72- ST
SOLD 570 SHARES PREMCOB INC COM TRADED ON 12/10 2 \$21.564 DEUTSCHE BANK SECURITIES, INC. LESS COM \$34.20 & EXP \$ 37	07/02/02	12,257.02	12,912 95	655 93- ST	655.93- ST

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC INVESTMENT OFFICER DL1
 TAX IDENTIFICATION NUMBER 54-6577710
 BEGINNING DATE - 12/31/2001 ENDING DATE - 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 980 SHARES METRIS COS INC TRADED ON 12/11 @ \$3 497 LESS COMM \$58.80 & EXP \$.11	11/25/02	3,368 44	4,268 09	899.65- ST	899.65- ST
SOLD 330 SHARES PREMCO INC TRADED ON 12/11 @ \$20 976 LESS COMM \$19.80 & EXP \$ 21	07/02/02	6,902 17	7,475 92	573.75- ST	573.75- ST
SOLD 40 SHARES TECMSEH PRODS CO CL A TRADED ON 12/11 @ \$43.873 LESS COMM \$2 & EXP \$.05	11/08/01	1,752.88	1,937.45	184.57- LT	184.57- LT
SOLD 1000 SHARES WESTPORT RESOURCES CORP NEW TRADED ON 12/11 @ \$20 34 LESS COMM \$60 & EXP \$ 62	12/10/02	20,279 88	19,900 00	379.88 ST	379.88 ST
SOLD 1735 SHARES CHILQUIITA BRANDS INTL INC TRADED ON 12/12 @ \$11 664 LESS COMM \$86.75 & EXP \$.61	10/24/02	20,150.03	28,012 36	7,862 33- ST	7,862 33- ST
SOLD 560 SHARES METRIS COS INC TRADED ON 12/12 @ \$3 319 LESS COMM \$33 60 & EXP \$ 06	11/25/02	1,825.37	2,438 91	613.54- ST	613.54- ST
SOLD 210 SHARES TECMSEH PRODS CO CL A TRADED ON 12/12 @ \$43 69 LESS COMM \$10 50 & EXP \$ 28	11/08/01	9,164.14	10,146 82	982.68- LT	982.68- LT
SOLD 160 SHARES PREMCO INC TRADED ON 12/12/02	07/02/02	3,431 20	3,624.69	193.49- ST	193.49- ST

ACCOUNT NUMBER 33-A469-09-8
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE, 12/31/2001
 ADMINISTRATIVE OFFICER: SS2
 TAX OFFICER: GMC
 INVESTMENT OFFICER DLI
 ENDING DATE, 12/31/2002
 .00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 12/12 @ \$21.505 DEUTSCHE BANK SECURITIES, INC. LESS COMM \$9.60 & EXP \$ 11	11/25/02	1,386 94	1,959 84	572.90- ST	572.90- ST
SOLD 450 SHARES METRIS COS INC COM	12/13/02	7,173 98	7,475 91	301.93- ST	301.93- ST
TRADED ON 12/13 @ \$3.142 DEUTSCHE BANK SECURITIES, INC. LESS COMM \$27 & EXP \$.05	07/02/02	2,434 84	2,431 33	3.51 ST	3.51 ST
SOLD 330 SHARES PREMCO INC COM	11/29/02	13,270.14	12,895 34	374.80 ST	374.80 ST
TRADED ON 12/13 @ \$21.815 DEUTSCHE BANK SECURITIES, INC. LESS COMM \$36.60 & EXP \$ 41	12/13/02	1,710 50	2,254 68	544.18- ST	544.18- ST
SOLD 160 SHARES CSK AUTO CORP COM	11/25/02	736 57	1,263 01	526.44- ST	526.44- ST
TRADED ON 12/16 @ \$10.751 DEUTSCHE BANK SECURITIES, INC. LESS COMM \$9.60 & EXP \$.06	11/26/02	4,971.86	8,220.70	3,248.84- ST	3,248.84- ST
SOLD 1890 SHARES METRIS COS INC COM	12/16/02				

ACCOUNT NUMBER 33-A669-09-B ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC ADMINISTRATIVE OFFICER- DLI
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER
 BEGINNING DATE: 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 12/16 @ \$22.58 DEUTSCHE BANK SECURITIES, INC. LESS COM \$4.80 & EXP \$ 06	11/26/02	1,801 61	1,572 09	229 52	229 52
SOLD 80 SHARES PREMCO INC COM	12/16/02				
TRADED ON 12/16 @ \$22.53 DEUTSCHE BANK SECURITIES, INC. LESS COM \$1 20 & EXP \$ 02	11/22/02	449 38	383 77	65 61	65 61
SOLD 20 SHARES PREMCO INC COM	12/17/02				
TRADED ON 12/17 @ \$10 50 DEUTSCHE BANK SECURITIES, INC. LESS COM \$10 80 & EXP \$ 06	07/08/02	1,879 14	2,519.64	640.50	640.50
SOLD 180 SHARES CSK AUTO CORP COM	12/17/02				
TRADED ON 12/17 @ \$15 334 INTERSTATE BAKERIES CORP NEW COM LESS COM \$78 & EXP \$ 61	06/28/02	19,855 98	36,054.26	16,198 28	16,198.28
SOLD 1300 SHARES INTERSTATE BAKERIES CORP NEW COM	12/17/02				
TRADED ON 12/17 @ \$14 754 DEUTSCHE BANK SECURITIES, INC. LESS COM \$25 80 & EXP \$ 20	10/31/02	6,318 22	11,273 78	4,955 56	4,955 56
SOLD 430 SHARES INTERSTATE BAKERIES CORP NEW COM	12/17/02				
TRADED ON 12/17 @ \$14.639 VERITY INC COM LESS COM \$13 & EXP \$ 11	11/27/02	3,793 03	3,704 09	88 94	88 94
SOLD 260 SHARES VERITY INC COM	12/17/02				

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL TAX VALUE IR TAX OFFICER GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-657710 ST FEDERAL LOSS CARRYOVER

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 760 SHARES CSK AUTO CORP TRADED ON 12/18 @ \$10.501 DEUTSCHE BANK SECURITIES, INC LESS COMM \$45 60 & EXP \$.25	08/29/02	7,935.21	10,480.28	2,545 07 - ST	2,545 07 - ST
SOLD 500 SHARES FISHER SCIENTIFIC INTL INC TRADED ON 12/18 @ \$29 50 COM NEW DEUTSCHE BANK SECURITIES, INC LESS COMM \$30 & EXP \$ 45	09/27/02	14,719.55	15,129 33	409.78 - ST	409.78 - ST
SOLD 230 SHARES FISHER SCIENTIFIC INTL INC TRADED ON 12/18 @ \$29 50 COM NEW DEUTSCHE BANK SECURITIES, INC LESS COMM \$30 & EXP \$ 45	06/20/02	6,770 99	6,873.60	102 61 - ST	102 61 - ST
SOLD 577 SHARES INTERSTATE BAKERS CORP NEW COM TRADED ON 12/18 @ \$15.063 DEUTSCHE BANK SECURITIES, INC LESS COMM \$54.62 & EXP \$.27	11/29/02	8,656 98	13,771 79	5,114.81 - ST	5,114.81 - ST
SOLD 635 SHARES PREMCOX INC TRADED ON 12/18 @ \$22 391 COM DEUTSCHE BANK SECURITIES, INC LESS COMM \$38.10 & EXP \$.43	11/25/02	14,180.20	11,137.04	3,043 16 ST	3,043 16 ST
SOLD 60 SHARES VERITY INC COM TRADED ON 12/18 @ \$14.757 GOLDMAN, SACHS & CO LESS COMM \$3 & EXP \$.03	11/15/02	882 43	781.20	101.23 ST	101.23 ST
SOLD 540 SHARES ADC TELECOMMUNICATIONS INC COM TRADED ON 12/19 @ \$2 114 CREDIT SUISSE FIRST BOSTON CORP. LESS COMM \$270 & EXP \$.34	12/02/02	11,147.42	12,789 06	1,641.64 - ST	1,641.64 - ST
SOLD 230 SHARES ALPHARMA INC COM TRADED ON 12/19 @ \$12 334	11/26/02	2,823 14	3,115 83	292 69 - ST	292 69 - ST

ACCOUNT NUMBER 33-469-09-B ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GMC ADMINISTRATIVE OFFICER; SS2
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER LT
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 FEDERAL LOSS CARRYOVER ST

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
DEUTSCHE BANK SECURITIES, INC. LESS COMM \$13.80 & EXP \$ 09	12/21/01	1,003 57	2,016 00	932.43- ST	932.43- ST
SOLD 630 SHARES CEREZ GROUP INC	12/19/02				
TRADED ON 12/19 @ \$1.75					
FRIEDMAN BILLINGS & RAMSEY					
LESS COMM \$18 90 & EXP \$.03					
SOLD 390 SHARES CUMMINS INC	11/29/02	11,166 49	12,063.36	896 87- ST	896 87- ST
COM (N/C FROM CUMMINS ENGINE CO) TRADED ON 12/19 @ \$28 692	12/19/02				
DEUTSCHE BANK SECURITIES, INC. LESS COMM \$23 40 & EXP \$ 34					
SOLD 1300 SHARES CYPRESS SEMICONDUCTOR CORP COM	12/04/02	7,393 00	10,509 97	3,116.97- ST	3,116.97- ST
TRADED ON 12/19 @ \$5 747	12/19/02				
DEUTSCHE BANK SECURITIES, INC. LESS COMM \$78 & EXP \$ 23					
SOLD 510 SHARES GABLES RESIDENTIAL TRUST	09/22/00	12,056 03	14,117 73	2,061.70- LT	2,061.70- LT
TRADED ON 12/19 @ \$23.70	12/19/02				
DEUTSCHE BANK SECURITIES, INC. LESS COMM \$30 60 & EXP \$.37					
SOLD 260 SHARES GABLES RESIDENTIAL TRUST	06/28/02	6,185 68	6,960 39	163 82- ST	163.82- ST
TRADED ON 12/19 @ \$23 851	12/19/02				
DEUTSCHE BANK SECURITIES, INC. LESS COMM \$15.60 & EXP \$.19					
SOLD 360 SHARES MORDSON CORP	12/06/01	8,439.15	9,137 85	698 70- LT	698.70- LT
TRADED ON 12/19 @ \$23.492	12/19/02				
MCDONALD & COMPANY SECURITIES INC. LESS COMM \$18 & EXP \$ 25					
SOLD 2900 SHARES OFFICEMAX INC	12/09/02	14,421 55	18,447.45	4,025 90- ST	4,025.90- ST
TRADED ON 12/19 @ \$5 033	12/19/02				
DEUTSCHE BANK SECURITIES, INC. LESS COMM \$174 & EXP \$ 44					

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER IR GMC INVESTMENT OFFICER - DL1
 TAX IDENTIFICATION NUMBER 34-657710 ST FEDERAL LOSS CARRYOVER

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 1000 SHARES RETEK INC COM TRADED ON 12/19 a \$2.404 LESS COMH \$30 & EXP \$ 07 PIPER JAFFRAY INC	11/26/02	2,374 03	4,630.50	2,256 27- ST	2,256.27- ST
SOLD 1300 SHARES SUMMIT PROPERTIES INC COM TRADED ON 12/19 a \$17 25 DEUTSCHE BANK SECURITIES, INC LESS COMH \$78 & EXP \$.68	11/30/01	22,346 32	32,573 28	10,226 96- LT	10,226 96- LT
SOLD 350 SHARES BEAZER HOMES USA INC TRADED ON 12/19 a \$63 277 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$21 & EXP \$ 67	11/29/02	22,125 28	21,646 84	478 44 ST	478.44 ST
SOLD 140 SHARES JOY GLOBAL INC COM TRADED ON 12/19 a \$10.166 LEHMAN BROTHERS INC LESS COMH \$7 & EXP \$ 04	08/30/02	1,416 29	1 818.52	402 23- ST	402 23- ST
SOLD 3670 SHARES PROVIDIAN FINL CORP COM TRADED ON 12/19 a \$6 144 DEUTSCHE BANK SECURITIES, INC LESS COMH \$220.20 & EXP \$.68	12/02/02	22,330.54	23,377 53	1,046 99- ST	1,046.99- ST
SOLD 440 SHARES HYPERION SOLUTIONS CORP COM TRADED ON 12/20 a \$25 672 J P MORGAN SECURITIES, INC. (DTC) LESS COMH \$22 & EXP \$.34	09/27/01	11,273 65	5,725 06	5,548 59 LT	5,548.59 LT
SOLD 900 SHARES ALPHARMA INC COM TRADED ON 12/20 a \$12.228 DEUTSCHE BANK SECURITIES, INC LESS COMH \$54 & EXP \$ 34	11/26/02	10,951 49	11,998 32	1,046 83- ST	1,046 83- ST
SOLD 630 SHARES CERES GROUP INC COM 12/21/01	12/21/01	1,083.57	2,016 00	932 43- ST	932.43- ST

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER - GNC INVESTMENT OFFICER: S22
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST

FEDERAL LOSS CARRYOVER ST
 FEDERAL TAX OFFICER - GNC INVESTMENT OFFICER: S22
 STATE GAIN/LOSS

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 12/20 @ \$1.75 FRIEDMAN BILLINGS & RAMSEY LESS COM \$18 90 & EXP \$ 03	SOLD 470 SHARES	13,389 98	14,031.15	641.17 - ST	641 17 - ST
COM (N/C FROM CUMMINS ENGINE CO) TRADED ON 12/20 @ \$28.55 DEUTSCHE BANK SECURITIES, INC LESS COM \$28.20 & EXP \$.41	SOLD 1100 SHARES CYRESS SEMICONDUCTOR CORP COM	5,943.77	7,529 61	1,585.84 - ST	1,585 84 - ST
DEUTSCHE BANK SECURITIES, INC LESS COM \$66 & EXP \$ 19	SOLD 270 SHARES FISHER SCIENTIFIC INTL INC	7,941.73	8,033.05	91.32 - ST	91 32 - ST
COM NEW TRADED ON 12/20 @ \$29 474 DEUTSCHE BANK SECURITIES, INC LESS COM \$16 20 & EXP \$.24	SOLD 100 SHARES GABLES RESIDENTIAL TRUST	2,418.92	3,071.30	652 38 - ST	652 38 - ST
TRADED ON 12/20 @ \$24 25 DEUTSCHE BANK SECURITIES, INC. LESS COM \$6 & EXP \$.08	SOLD 870 SHARES JOY GLOBAL INC	8,975 43	11,112 59	2,137.16 - ST	2,137 16 - ST
COM TRADED ON 12/20 @ \$10 366 JEFFERIES & COMPANY, INC. LESS COM \$43 50 & EXP \$ 27	SOLD 230 SHARES NORDSON CORP	5,384.94	5,735 62	350 68 - LT	350 68 - LT
TRADED ON 12/20 @ \$23 463 MCDONALD & COMPANY SECURITIES INC LESS COM \$11 50 & EXP \$ 16	SOLD 90 SHARES NORDSON CORP	2,108 64	2,673 70	549 97 - ST	549 97 - ST
COM TRADED ON 12/20 @ \$23 45 INVESTMENT TECHNOLOGY GROUP, INC				15 09 - LT	15 09 - LT

ACCOUNT NUMBER 33-4469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL TAX OFFICER; GMC INVESTMENT OFFICER; DL1
 TAX IDENTIFICATION NUMBER 34-6577710 ST
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

LESS COMH \$1.80 & EXP \$.06

SOLD 2030 SHARES PROVIDIAN FINL CORP 12/02/02 12,772.17 12,930 90 158 73- ST 158.73- ST

TRADED ON 12/20 @ \$6 351 COMH
 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$121.80 & EXP \$.39

SOLD 290 SHARES VERITY INC COM 11/15/02 4,138 38 3,523 46 614 92 ST 614 92 ST

TRADED ON 12/20 @ \$14 32 GOLDMAN, SACHS & CO. LESS COMH \$14 50 & EXP \$.13

SOLD 700 SHARES RETEK INC 11/25/02 1,543 10 3,198.87 1,655.77- ST 1,655.77- ST

TRADED ON 12/20 @ \$2.234 COMH
 PIPER JAFFRAY INC LESS COMH \$21 & EXP \$ 05

SOLD 170 SHARES ALPHARMA INC COM 11/25/02 2,046.61 2,218.42 171.81- ST 171.81- ST

TRADED ON 12/23 @ \$12 099 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$10 20 & EXP \$ 07

SOLD 3936 SHARES CERES GROUP INC 12/21/01 7,203.45 12,595.20 5,391.75- LT 5,391.75- LT

TRADED ON 12/23 @ \$1.86 FRIEDMAN BILLINGS & RAMSEY
 COMH LESS COMH \$118 08 & EXP \$.22

SOLD 480 SHARES CUMMINS INC 12/04/02 13,656 83 14,503.95 647 12- ST 647 12- ST

TRADED ON 12/23 @ \$28.512 COM (N/C FROM CUMMINS ENGINE CO)
 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$28 80 & EXP \$.42

SOLD 180 SHARES GABLES RESIDENTIAL TRUST 07/31/02 4,409 82 5,113 45 703.63- ST 703.63- ST

TRADED ON 12/23 @ \$24 559 DEUTSCHE BANK SECURITIES, INC. LESS COMH \$10.80 & EXP \$.14

SOLD 133 SHARES 10/31/02 3,258.31 2,984 43 273 88 ST 273.88 ST

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER GNC INVESTMENT OFFICER - DLI
 TAX IDENTIFICATION NUMBER 34-6577710 ST 00 LT 00
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
GABLES RESIDENTIAL TRUST TRADED ON 12/23 @ \$24 559 DEUTSCHE BANK SECURITIES, INC LESS COMH \$7.98 & EXP \$ 10	12/23/02				
SOLD 460 SHARES HYPERION SOLUTIONS CORP TRADED ON 12/23 @ \$26 508 J P. MORGAN SECURITIES, INC. (DTC) LESS COMH \$23 & EXP \$.37	09/24/01	12,170 40	5,958 79	6,211 61	LT 6,211 61
SOLD 90 SHARES JOY GLOBAL INC TRADED ON 12/23 @ \$11 138 JEFFRIES & COMPANY, INC LESS COMH \$4.50 & EXP \$ 03	08/30/02	997 89	1,147.05	149 16-	ST 149.16-
SOLD 728 SHARES NORDSON CORP TRADED ON 12/23 @ \$23 595 MCDONALD & COMPANY SECURITIES INC. LESS COMH \$36 40 & EXP \$.52	11/29/02	17,140.39	19,394 71	2 254 32-	ST 2,254 32-
SOLD 270 SHARES NORDSON CORP TRADED ON 12/23 @ \$23 455 INVESTMENT TECHNOLOGY GROUP, INC LESS COMH \$5.40 & EXP \$ 19	10/24/02	6,327 26	6,371.71	44 45-	ST 44 45-
SOLD 390 SHARES RETEK INC TRADED ON 12/23 @ \$2.201 PIPER JAFFRAY INC LESS COMH \$11 70 & EXP \$.03	11/22/02	846 90	1,774.73	927 83-	ST 927 83-
SOLD 650 SHARES VERITY INC COM TRADED ON 12/23 @ \$14 586 GOLDMAN, SACHS & CO LESS COMH \$32.50 & EXP \$.29	11/14/02	9,448.37	6,908 90	2,539 47	ST 2,539.47
SOLD 160 SHARES CUMMINS INC COM (N/C FROM CUMMINS ENGINE CO) 12/05/02	12/05/02	4,525 62	4,744.80	219 18-	ST 219 18-

ACCOUNT NUMBER 33-469-09-8 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR TAX OFFICER: GMC INVESTMENT OFFICER DL1
 TAX IDENTIFICATION NUMBER 34-6577710
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

FEDERAL LOSS CARRYOVER ST
 FEDERAL/STATE NET PROCEEDS OF SALE
 FEDERAL/STATE COST BASIS
 FEDERAL GAIN/LOSS
 STATE GAIN/LOSS

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 12/24 @ \$28.346 DEUSCHE BANK SECURITIES, INC. LESS COMH \$9.60 & EXP \$ 14	08/30/02	1,679.95	1,911.75	231.80- ST	231.80- ST
SOLD 150 SHARES JOY GLOBAL INC COM	12/24/02				
TRADED ON 12/24 @ \$11.25 JEFFRIES & COMPANY, INC. LESS COMH \$7.50 & EXP \$.05	11/22/02	988.34	2,184.29	1,195.95- ST	1,195.95- ST
SOLD 480 SHARES RETEK INC COM	12/24/02				
TRADED ON 12/24 @ \$2.089 PIPER JAFFRAY INC. LESS COMH \$14.40 & EXP \$.03	07/02/02	1,323.10	912.84	410.26 ST	410.26 ST
SOLD 90 SHARES VERITY INC COM TRADED ON 12/24 @ \$14.751 GOLDMAN, SACHS & CO LESS COMH \$4.50 & EXP \$.04	08/30/02	224.99	254.90	29.91- ST	29.91- ST
SOLD 20 SHARES JOY GLOBAL INC COM	11/22/02	1,727.27	3,321.94	1,594.67- ST	1,594.67- ST
SOLD 730 SHARES RETEK INC COM	06/13/01	567.09	472.46	94.63 LT	94.63 LT
SOLD 50 SHARES SINCLAIR BROADCAST GROUP INC CL A	12/26/02				
TRADED ON 12/26 @ \$11.372 B-TRADE SERVICES LLC LESS COMH \$1.50 & EXP \$.02	12/28/01	19,828.48	14,972.08	813.51 ST	813.51 ST
SOLD 1750 SHARES SINCLAIR BROADCAST GROUP INC CL A					
TRADED ON 12/26 @ \$11.38					4,042.89 LT

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

ACCOUNT NUMBER 33-A469-09-8 ACCOUNT TITLE GAR FDN NCB SMALL CAP VALUE IR ADMINISTRATIVE OFFICER: SS2
 ACCOUNT TYPE CHARITABLE TRUST TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER: GMC INVESTMENT OFFICER: DL1
 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
Additional 2002 sales See itemized list on next page		58,152.37	52,002.97	6,149.40	6,149.40

SUMMARY Account # 33-A469-09-8 Investment Account ("Small Cap Value") Managed by National City Bank

Total proceeds received	6,052,292 55
Total tax basis sold	<u>5,911,447 22</u>
Total net gain or (loss)	<u>140,845 33</u>

GAR FOUNDATION
2002 990-PF
34-6577710

ACCOUNT #33-A469-09-8 (SMALL CAP VALUE ACCOUNT managed by NATIONAL CITY BANK)

SCHEDULE OF ADDITIONAL 2002 SALES

<u>SECURITY</u>	<u>SHARES</u>	<u>SALE DATE</u>	<u>PROCEEDS</u>	<u>BASIS</u>	<u>GAIN/(LOSS)</u>
Allete Inc	63	01/02/03	1,615 26	1,513 06	102 20
Haverty Furniture Inc	100	01/02/03	1,618 77	1,478 68	140 09
Highwoods Properties Inc	100	01/02/03	2,556 31	2,465 50	90 81
Kuclicke & Sofa Inds Inc	100	01/02/03	1,735 94	1,582 00	153 94
Mentor Graphics Corp	100	01/02/03	2,405 91	2,333 87	72 04
Whitney Holding Corp	127	01/02/03	5,845 78	4,810 01	1,035 77
Haverty Furniture Inc	100	01/03/02	1,642 80	1,458 59	184 21
Highwoods Properties Inc	100	01/03/02	2,577 46	2,465 50	111 96
Whitney Holding Corp	100	01/03/02	4,551 18	3,769 64	781 54
Allete Inc	100	01/03/02	2,529 96	2,401 69	128 27
Kuclicke & Sofa Inds Inc	100	01/03/02	1,769 97	1,554 67	215 30
Mentor Graphics Corp	100	01/03/02	2,394 96	2,178 90	216 06
Haverty Furniture Inc	200	01/04/02	3,282 81	2,902 34	380 47
Highwoods Properties Inc	150	01/04/02	3,899 01	3,698 25	200 76
Allete Inc	187	01/04/02	4,717 39	4,491 16	226 23
Kuclicke & Sofa Inds Inc	150	01/04/02	2,581 46	2,243 63	337 83
Mentor Graphics Corp	200	01/04/02	4,710 92	4,134 00	576 92
Whitney Holding Corp	173	01/04/02	7,716 48	6,521 48	1,195 00
TOTAL ADDITIONAL SALES			<u>58,152.37</u>	<u>52,002.97</u>	<u>6,149.40</u>

GAR FOUNDATION
2002 990-PF
34-6577710

PAGE 3, PART IV: CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

ACCOUNT #33-A469-10-6 (INTERNATIONAL ACCOUNT managed by NATIONAL CITY BANK) 2002 SALES

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BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX IDENTIFICATION NUMBER 34-6577710
ADMINISTRATIVE OFFICER: SS2 FEDERAL LOSS CARRYOVER
ADMINISTRATIVE OFFICER: DLI TAX OFFICER: GMC INVESTMENT OFFICER: DLI

RETURN OF CAPITAL ACQUIRED/ SOLD NCT PROCEEDS OF SALE COST BASIS FEDERAL/STATE GAIN/LOSS STATE

HELD 1500.00 SHS UBS AG - REGD - ORD SEDOL #7126114 ISIN #CH0012032030

RETURN OF CAPITAL CREDIT SUISSE GROUP ORD (CHF) 00/00/00 559.63

RETURN OF CAPITAL SWISSCOM AG REG ORD (CHF) 00/00/00 852.76

TO REVERSE ENTRY OF 08/15/01 SEDOL #5533976 ISIN #CH0006742519

RETURN OF CAPITAL ON 55 SHS HELD @ 10.76963 CHF FX RATE 1.695

THE SWATCH GROUP AG-B- ORD (CHF) SEDOL #7184725 ISIN #CH0012255151

To repost correctly above reversed entry of 08/15/01 The Swatch Group return of capital

TO REVERSE ENTRY OF 05/09/01 SOLD 512 SHARES CURRENCY-EUR

HEINIKEN NV ORD (NLG) SEDOL #7180468 ISIN #NL000009199

TRADED ON 05/09 @ \$41.706 MORGAN STANLEY & CO., INCORPORATED

TO REVERSE ENTRY OF 05/17/01 SOLD 500 SHARES CURRENCY EUR

SALE OF FRACTIONAL SHS FX RATE .075001

00/00/00 20.48- 25,496.23- 4,195.80 ST 05/15/01 05/04/01

29 90- 4 42 ST 4 42 ST

ACCOUNT NUMBER 33-469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDM NCB INTERNATIONAL IR TAX OFFICER. GMC INVESTMENT OFFICER. DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
HEINEKEN NV ORD (NLG) SEDOL #7108048 ISIN #NL000009199 TRADED ON 05/15 @ \$40.96 DIRECT THROUGH COMPANY	05/02/01	20.98	24.90	4.42	4.42
REPOST REVERSAL DATED 7/30/02					
HEINEKEN NV ORD (NLG) SEDOL #7108048 ISIN #NL000009199	05/15/01	30,750.07	35,466.41	4,716.34	4,716.34
SOLD 940 SHARES CURRENTCY EUR FX RATE .89807	12/05/01	30,750.07	35,466.41	4,716.34	4,716.34
VIVENDI ENVIRONMENT ORD (FRF) SEDOL #4031879 ISIN #FR000124141 TRADED ON 01/03 @ \$32.794	01/03/02	327.45	327.45	327.45	327.45
SOLD 940 SHARES CURRENTCY-EUR FX RATE .895	12/19/01	327.45	327.45	327.45	327.45
VIVENDI ENVIRONMENT WRT EXP 3-8-06 ISIN FR000643553 SEDOL 7270806 TRADED ON 01/04 @ \$ 349	01/04/02	327.45	327.45	327.45	327.45
LESS COMH \$ 65 ABN AMRO SECURITIES (USA) INC					
SOLD 500 SHARES CURRENTCY-EUR FX RATE .8934	05/21/01	26,690.41	34,248.48	7,558.07	7,558.07
VIVENDI UNIVERSAL SA ORD (FRF) SEDOL #4834777 ISIN #FR000127771 TRADED ON 01/07 @ \$53.541	01/07/02	26,690.41	34,248.48	7,558.07	7,558.07
KLEINMORT BENSON TRADED ON 01/07 @ \$53.541					
LESS COMH 680.32					
SOLD 2000 SHARES CURRENTCY-SEK FX RATE 10.3304	03/08/01	31,224.83	33,779.27	2,554.44	2,554.44
ELECTROLUX AB-SER B ORD (SEK) SEDOL #5466782 ISIN #SE000103814 TRADED ON 01/07 @ \$15.659	01/07/02	31,224.83	33,779.27	2,554.44	2,554.44
MISC ALL BROKERS					
LESS COMH \$93.99					
SOLD 5200 SHARES CURRENTCY-EUR FX RATE 8934	09/20/01	48,952.89	40,889.34	8,063.55	8,063.55
ORANGE SA ORD (FRF)	01/07/02	48,952.89	40,889.34	8,063.55	8,063.55

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER: GNC INVESTMENT OFFICER. DLI
 TAX IDENTIFICATION NUMBER 34-657710 ST FEDERAL LOSS CARRYOVER
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

ADMINISTRATIVE OFFICER. S22 ADMINISTRATIVE OFFICER. DLI
 STATE GAIN/LOSS FEDERAL GAIN/LOSS FEDERAL/STATE COST BASIS NET PROCEEDS/ ACQUIRED/ SOLD DESCRIPTION

STATE	GAIN/LOSS	FEDERAL/STATE	COST BASIS	NET PROCEEDS/	ACQUIRED/	SOLD	DESCRIPTION
ST	1,418.36	1,418.36	11,517.09	12,935.45	08/01/01	01/07/02	SOLD 1300 SHARES CURRENCY-USD UNITED MICROELECTRONICS CORP SPONSORED ADR BEAR, STEARNS SECURITIES CORP TRADED ON 01/07 @ \$10 LESS COMH \$65 & EXP \$20
LT	1,051.84	1,051.84	8,464.43	7,412.59	09/15/00	01/08/02	SOLD 1074 SHARES CURRENCY-GBP FX RATE 1.4414 CAPITA GROUP PLC ORD (GBP) SEDOL #0173474 ISIN #GB000173474 TRADED ON 01/08 @ \$6.901 CANTOR FITZGERALD & CO.
ST	1,685.23	1,685.23	16,820.74	15,135.51	03/08/01	01/08/02	SOLD 1000 SHARES CURRENCY-SEK FX RATE 10.3939 ELECTROLUX AB-SER B ORD (SEK) SEDOL #5466782 ISIN #SE0000103814 TRADED ON 01/08 @ \$15.181 MISC ALL BROKERS LESS COMH \$45.51
ST	30.19	30.19	25,693.73	25,663.54	03/19/01	01/08/02	SOLD 150 SHARES CURRENCY-JPY FX RATE 132.83 NINTENDO CO LTD ORD (JPY) SEDOL #6639550 ISIN #JP3756600007 TRADED ON 01/08 @ \$171.347 J P MORGAN SECURITIES INC LESS COMH \$38.55
LT	702.23	702.23	5,721.76	5,019.53	09/15/00	01/09/02	SOLD 726 SHARES CURRENCY-GBP FX RATE 1.4442 CAPITA GROUP PLC ORD (GBP) SEDOL #0173474 ISIN #GB000173474 TRADED ON 01/09 @ \$6.913 CANTOR FITZGERALD & CO
ST	393.46	393.46	6,967.34	6,573.88	05/18/01	01/09/02	SOLD 935 SHARES CURRENCY USD

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX IDENTIFICATION NUMBER 34-657710
 ADMINISTRATIVE OFFICER. SS2 TAX OFFICER: GMC INVESTMENT OFFICER DL1
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

COMPANHIA PARANAENSE ENERG C
 SPONS ADR PFD
 TRADED ON 01/09 @ \$7.081
 ABN AMRO SECURITIES (USA) INC
 LESS COMH \$46 75 & EXP \$ 11

SOLD 600 SHARES
 CURRENCY EUR
 FX RATE .8905
 WOLTERS KLUSWER-CVA ORD (NLG)
 SEDOL #5671519 ISIN #NL0000395887
 TRADED ON 01/09 @ \$22 121
 MISC ALL BROKERS
 LESS COMH \$39.82

11/28/01 3,321 46 2,908.48 412.98 ST 412 98 ST
 SOLD 110 SHARES
 CURRENCY EUR
 FX RATE .8905
 SINGULUS TECHNOLOGIES AG ORD (DEM)
 SEDOL #5718665 ISIN #DE0002238909
 TRADED ON 01/09 @ \$30 285
 MISC ALL BROKERS
 LESS COMH \$9.99

07/18/01 39,926.78 5,255.64 34,671 14 ST 34,671 14 ST
 SOLD 700 SHARES
 CURRENCY CHF
 FX RATE 1 6623
 ADECCO SA-REG ORD (CHF)
 SEDOL #7110720 ISIN #CH0012138605
 TRADED ON 01/09 @ \$57.209
 BAER, JULIUS, SECURITIES, INC
 LESS COMH \$120 14

12/06/01 10,473 50 9,350 31 1,123 19 ST 1,123 19 ST
 SOLD 80 SHARES
 CURRENCY USD
 SAHNSUNG ELECTRS LTD
 GDR 95 COM144A
 TRADED ON 01/09 @ \$131.181
 GOLDMAN, SACHS & CO.
 LESS COMH \$20 99

11/30/01 6,223 63 5,278 50 945.13 ST 945.13 ST
 SOLD 170 SHARES
 CURRENCY USD
 SAP AKTIENGESELLSCHAFT
 SPONSORED ADR
 TRADED ON 01/09 @ \$36 66
 ABN AMRO SECURITIES (USA) INC.
 LESS COMH \$8 50 & EXP \$ 10

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-4469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 TAX IDENTIFICATION NUMBER 34-657710
 GAIN FDN NCB INTERNATIONAL IR
 TAX OFFICER GMC
 ADMINISTRATIVE OFFICER - SSZ
 FEDERAL LOSS CARRYOVER ST
 00 LT
 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 115 SHARES CURRENCY EUR FX RATE 8905 ALIANA AG ORD (DEM) SEDOL #5275131 ISIN #DE0007600801 TRADED ON 01/09 a \$47.33 MISC ALL BROKERS LESS COMH \$16.33	06/12/01	5,426.63	3,700.13	1,726.50 ST	1,726.50 ST
SOLD 1400 SHARES CURRENCY-JPY FX RATE 132.57 DAINIPPON PHARMA CO LTD ORD (JPY) SEDOL #6250865 ISIN #JP3495000006 MERILL LYNCH, TRADED ON 01/09 a \$9,376	10/05/00	13,101.32	18,427.83	5,326.51- LT	5,326.51- LT
SOLD 270 SHARES CURRENCY-JPY FX RATE 132.57 NINTENDO CO LTD ORD (JPY) SEDOL #6639550 ISIN #JP3756600007 TRADED ON 01/09 a \$170.041 J.P. MORGAN SECURITIES INC LESS COMH \$68.87	03/08/01	45,842.31	44,118.14	1,724.17 ST	1,724.17 ST
SOLD 17000 SHARES CURRENCY HKD FX RATE 7.7992 JOHNSON ELECTRIC HLDGS NEW ORD (HKD) SEDOL #6281939 ISIN #BMG5150J1403 MORGAN STANLEY & CO, INCORPORATED TRADED ON 01/10 a \$1.15	04/12/01	19,489.42	33,261.68	13,772.26- ST	13,772.26- ST
SOLD 415 SHARES COMPANHIA PARANAENSE ENERG C CURRENCY USD SPONS ADR PFD TRADED ON 01/10 a \$6.301 ABN AMRO SECURITIES (USA) INC LESS COMH \$20.75 & EXP \$ 04	05/18/01	2,594.50	3,092.45	497.95- ST	497.95- ST
SOLD 250 SHARES CURRENCY CHF FX RATE 1.662 ORIDION SYSTEMS LTD ORD (ISR) SEDOL #5946615 ISIN #ILO010837018	10/23/00	1,231.25	11,243.10	10,011.85- LT	10,011.85- LT

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER. GMC
 ADMINISTRATIVE OFFICER: S52 INVESTMENT OFFICER. DLI
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

TRADED ON 01/10 @ \$4.939
 BAER, JULIUS, SECURITIES, INC.
 LESS COMH \$3.71

SOLD 1000 SHARES 10/05/00 9,211 29 13,159.37 3,948.08- LT 3,948.08- LT

CURRENCY JPY
 FX RATE 132.62
 DAINIPPON PHARMA CO LTD ORD (JPY)
 SEDOL #6250865 ISIN #JP3495000006
 TRADED ON 01/10 @ \$9.229
 MERRILL LYNCH,
 LESS COMH \$18.46

SOLD 400 SHARES 10/26/00 1,797 37 17,560 76 15,763.39- LT 15,763.39- LT

CURRENCY-CHF
 FX RATE 1.659
 ORIDION SYSTEMS LTD ORD (ISR)
 SEDOL #5946615 ISIN #IL0010837818
 TRADED ON 01/11 @ \$4.506
 BAER, JULIUS, SECURITIES, INC.
 LESS COMH \$5.41

SOLD 1150 SHARES 10/04/00 10,534.22 15,131 18 4,596.96- LT 4,596.96- LT

CURRENCY-JPY
 FX RATE 132.22
 DAINIPPON PHARMA CO LTD ORD (JPY)
 SEDOL #6250865 ISIN #JP3495000006
 TRADED ON 01/11 @ \$9.178
 MERRILL LYNCH,
 LESS COMH \$21.11

SOLD 135 SHARES 01/16/01 612.13 5,642 37 4,636.56- ST 4,636.56- ST

CURRENCY CHF
 FX RATE 1.6557
 ORIDION SYSTEMS LTD ORD (ISR)
 SEDOL #5946615 ISIN #IL0010837818
 TRADED ON 01/14 @ \$4.547
 BAER, JULIUS, SECURITIES, INC.
 LESS COMH \$1.84

SOLD 100 SHARES 07/27/01 3,033 42 4,373 72 1,340.30- ST 1,340.30- ST

CURRENCY EUR
 FX RATE 8819
 BAYERISCHE VEREINSBANK AG ORD (EUR)
 SEDOL #4325419 ISIN #DE0008022005
 TRADED ON 01/15 @ \$30.364
 GOLDMAN, SACHS & CO
 LESS COMH \$3.03

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX IDENTIFICATION NUMBER 34-6577710
 ADMINISTRATIVE OFFICER: SS2 TAX OFFICER - GNC INVESTMENT OFFICER - DLI
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 110 SHARES CURRENCY EUR FX RATE 0819 HENKEL KGA-VORZUG ORD (DEM) SEDOL #5076705 ISIN #DE0006048432 TRADED ON 01/15 @ \$55.027 GOLDMAN, SACHS & CO. LESS COMH \$6.05	11/10/00	6,047 02	7,331 09	1,284 07- LT	1,284 07- LT
SOLD 3200 SHARES CURRENCY HKD FX RATE 7.7989 FIRST PACIFIC CO ORD (HKD) SEDOL #6339872 ISIN #BMG348041077 TRADED ON 01/15 @ \$ 11 GOLDMAN, SACHS & CO LESS COMH \$3.52 & EXP \$3.95	01/10/01	3,516 72	9,879 59	6,362.87- LT	6,362.87- LT
SOLD 2000 SHARES CURRENCY-GBP FX RATE 1.4371 ARM HOLDINGS PLC ORD (GBP) SEDOL #0059565 ISIN #GB0000595859 TRADED ON 01/15 @ \$4.972 GOLDMAN, SACHS & CO. LESS COMH \$9.94	11/16/01	9,935 36	12,119 02	2,183.66- ST	2,183.66- ST
SOLD 3000 SHARES CURRENCY-GBP FX RATE 1.4371 DIAGEO PLC ORD (GBP) SEDOL #0237400 ISIN #GB0002374006 TRADED ON 01/15 @ \$11.23 GOLDMAN, SACHS & CO LESS COMH \$33.70 & EXP \$ 36	09/11/00	33,658 75	25,357.06	8,301.69 LT	8,301.69 LT
SOLD 950 SHARES CURRENCY-GBP FX RATE 1.4371 BRITISH ENERGY PLC ORD (GBP) SEDOL #0738293 ISIN #GB0007382939 TRADED ON 01/15 @ \$3.561 GOLDMAN, SACHS & CO LESS COMH \$3.38	05/02/01	3,379.70	3,976.60	596.90- ST	596.90- ST
SOLD 500 SHARES CURRENCY-USD ELAN PLC ADR TRADED ON 01/15 @ \$43.369	09/11/00	21,664 17	24,577 50	2,913.33- LT	2,913.33- LT

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER. GMC ADMINISTRATIVE OFFICER. SS2
 TAX IDENTIFICATION NUMBER 34-657710 TAX OFFICER. GMC INVESTMENT OFFICER DLL
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 700 SHARES CURRENCY-USD EMBRERA-EMPRESA BRASILEIRA D SP ADR PFD SHS TRADED ON 01/15 @ \$21 241 GOLDMAN, SACHS & CO LESS COMH \$28 & EXP \$.25	09/17/01	10,920 05	11,824.94	904.89- ST	904.89- ST
SOLD 1200 SHARES CURRENCY-EUR FX RATE 8819 BANK OF IRELAND (EURO) SEDOL 3070732 TRADED ON 01/15 @ \$9 109 GOLDMAN, SACHS & CO LESS COMH \$10 93	02/14/01	29,956 73	31,226 41	1,269.68- ST	1,269.68- ST
SOLD 200 SHARES CURRENCY-EUR FX RATE 8819 COMPAGNIE DE SAINT-GOBAIN ORD (FRF) SEDOL #4768371 ISIN #FR0000125007 TRADED ON 01/15 @ \$149.933 GOLDMAN, SACHS & CO LESS COMH \$29.98	07/12/01	16,426.60	17,850 00	1,423.40- ST	1,423.40- ST
SOLD 850 SHARES CURRENCY-USD KOREA TELECOM CORP SPONSORED ADR TRADED ON 01/15 @ \$19.365 GOLDMAN, SACHS & CO. LESS COMH \$34 & EXP \$.25	11/20/00	2,039 59	2,901.23	861.64- LT	861.64- LT
SOLD 400 SHARES CURRENCY SEK FX RATE 10 4678 NORDEA AB ORD (SEK) FORMERLY NORDBANKEN HLDS AB ORD SEDOL #5380031 ISIN #SE0000427361 TRADED ON 01/15 @ \$5 104 GOLDMAN, SACHS & CO LESS COMH \$2 04	08/31/01	31,400.69	54,336.04	22,935.35- ST	22,935.35- ST
SOLD 34100 SHARES CURRENCY-SGD	01/15/02				

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER - GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST 00 LI 00
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002
 ADMINISTRATIVE OFFICER SS2
 ADMINISTRATIVE OFFICER DLI

FX RATE 1 8322
 SINGAPORE TELECOMMUNICATIONS ORD
 (SGD) SEDOL #6810753
 ISIN #SG1A6200819
 TRADED ON 01/15 @ \$ 922
 GOLDMAN, SACHS & CO
 LESS COMH \$31 45 & EXP \$15.72

SOLD 400 SHARES
 CURRENTCY-CHF
 FX RATE 1 6688
 UBS AG - RECD - ORD
 ISIN #CH0012032030
 TRADED ON 01/15 @ \$48.73
 GOLDMAN, SACHS & CO
 LESS COMH \$19 49 & EXP \$1 95

SOLD 500 SHARES
 CURRENTCY-USD
 SPONSORED ADR
 PETROLEO BRASILEIRO SA PETRO
 TRADED ON 01/15 @ \$20.276
 GOLDMAN, SACHS & CO
 LESS COMH \$20 & EXP \$ 16

ENTRY REVERSED ON 10/28/02
 SOLD 117 SHARES
 CURRENTCY-CHF
 FX RATE 1 6688
 THE SMATCH GROUP AG-B- ORD (CHF)
 SEDOL #7184725 ISIN #CH0012255151
 TRADED ON 01/15 @ \$89 357
 GOLDMAN, SACHS & CO
 LESS COMH \$10 46 & EXP \$1.04

SOLD 800 SHARES
 CURRENTCY-USD
 PHANG IRON & STL LTD SPONSORED ADR
 TRADED ON 01/15 @ \$22.993
 GOLDMAN, SACHS & CO.
 LESS COMH \$32 & EXP \$.28

SOLD 90 SHARES
 CURRENTCY-USD
 SAMSUNG ELECTRS LTD
 GDR 95 COM144A
 TRADED ON 01/15 @ \$124 911
 GOLDMAN, SACHS & CO
 LESS COMH \$11.24

ACQUIRED/ SOLD DESCRIPTION
 NET PROCEEDS OF SALE COST BASIS FEDERAL/STATE FEDERAL STATE GAIN/LOSS

ACQUIRED/ SOLD	DESCRIPTION	NET PROCEEDS OF SALE	COST BASIS FEDERAL/STATE	FEDERAL STATE GAIN/LOSS	
07/26/01	SOLD 400 SHARES CURRENTCY-CHF FX RATE 1 6688 UBS AG - RECD - ORD ISIN #CH0012032030 TRADED ON 01/15 @ \$48.73 GOLDMAN, SACHS & CO LESS COMH \$19 49 & EXP \$1 95	19,470 75	59,078 58	39,607 83- ST	39,607.83- ST
07/19/01	SOLD 500 SHARES CURRENTCY-USD SPONSORED ADR PETROLEO BRASILEIRO SA PETRO TRADED ON 01/15 @ \$20.276 GOLDMAN, SACHS & CO LESS COMH \$20 & EXP \$ 16	10,117.99	9,750.00	367.99 ST	367.99 ST
08/14/01	ENTRY REVERSED ON 10/28/02 SOLD 117 SHARES CURRENTCY-CHF FX RATE 1 6688 THE SMATCH GROUP AG-B- ORD (CHF) SEDOL #7184725 ISIN #CH0012255151 TRADED ON 01/15 @ \$89 357 GOLDMAN, SACHS & CO LESS COMH \$10 46 & EXP \$1.04	10,443 34	63,196 45	52,753 11- ST	52,753.11- ST
01/10/01	SOLD 800 SHARES CURRENTCY-USD PHANG IRON & STL LTD SPONSORED ADR TRADED ON 01/15 @ \$22.993 GOLDMAN, SACHS & CO. LESS COMH \$32 & EXP \$.28	18,362 52	15,939 60	2,422.92 LT	2,422.92 LT
12/06/01	SOLD 90 SHARES CURRENTCY-USD SAMSUNG ELECTRS LTD GDR 95 COM144A TRADED ON 01/15 @ \$124 911 GOLDMAN, SACHS & CO LESS COMH \$11.24	11,230 76	10,519 10	711.66 ST	711.66 ST

ACCOUNT NUMBER 33-4469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER. S22
 TAX OFFICER. GMC INVESTMENT OFFICER DLI
 .00

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
SOLD 3000 SHARES UNITED MICROELECTRONICS CORP SPONSORED ADR TRADED ON 01/15 @ \$8.491 GOLDMAN, SACHS & CO. LESS COMH \$120 & EXP \$.39	10/03/01	25,353 21	20,799 98	4,553 23 ST	4,553 23 ST
SOLD 1500 SHARES HONG KONG LAND HLDS LTD ORD (HKD) CURRENCY USD SEDOL #6434915 ISIN #BHG4587L1090 TRADED ON 01/15 @ \$1.991 GOLDMAN, SACHS & CO. LESS COMH \$29.87 & EXP \$14.94	01/10/01	29,826 19	36,498 17	6,671.98- LT	6,671.98- LT
TO REVERSE ENTRY OF 01/18/02 SOLD 117 SHARES CURRENCY-CHF FX RATE 1.6698 THE SMATCH GROUP AG-B- ORD (CHF) SEDOL #7184725 ISIN #CH0012255151 TRADED ON 01/15 @ \$89.357 GOLDMAN, SACHS & CO. LESS COMH \$10.46 & EXP \$1.04	00/00/00	10,443 34-	63,196 45-	52,753.11 ST	52,753.11 ST
SOLD 117 SHARES THE SMATCH GROUP AG-B- ORD (CHF) SEDOL #7184725 ISIN #CH0012255151 08/14/01	08/14/01	10,443 34	13,253 79	2,810 45- ST	2,810 45- ST
SOLD 57500 SHARES CURRENCY-HKD FX RATE 7.7988 FIRST PACIFIC CO ORD (HKD) SEDOL #6339872 ISIN #BHG348041077 TRADED ON 01/16 @ \$ 109 GOLDMAN, SACHS & CO. LESS COMH \$6.30 & EXP \$7.05	03/09/01	6,286.08	16,909.04	1,815.61- ST	1,815.61- ST
SOLD 7600 SHARES CURRENCY-SGD FX RATE 1.8347 SINGAPORE TELECOMMUNICATIONS ORD (SGD) SEDOL #6810753 ISIN #SG1A62000819 TRADED ON 01/16 @ \$ 917 GOLDMAN, SACHS & CO LESS COMH \$6.97 & EXP \$3.49	08/31/01	6,961.56	8,672.83	1,711 27- ST	1,711 27- ST

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER, DLI
 ADMINISTRATIVE OFFICER: S52 FEDERAL LOSS CARRYOVER ST
 TAX IDENTIFICATION NUMBER 34-657710 TAX OFFICER, GMC
 INVESTMENT OFFICER, DLI 00

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
ENTRY REVERSED ON 10/28/02	08/14/01	21,898.32	21,898.32	21,898.32	21,898.32
SOLD 263 SHARES					
CURRENCY-CHF					
FX RATE 1.668					
THE SWATCH GROUP AG-B- ORD (CHF)					
SEDOL #7184725 ISIN #CH0012255151					
TRADED ON 01/16 @ \$83.355					
GOLDMAN, SACHS & CO					
LESS COMH \$21.92 & EXP \$2.19					
TO REVERSE ENTRY OF 01/22/02	00/00/00	21,898.32-	21,898.32-	21,898.32-	21,898.32-
SOLD 263 SHARES					
CURRENCY-CHF					
FX RATE 1.668					
THE SWATCH GROUP AG-B- ORD (CHF)					
SEDOL #7184725 ISIN #CH0012255151					
TRADED ON 01/16 @ \$83.355					
GOLDMAN, SACHS & CO					
LESS COMH \$21.92 & EXP \$2.19					
THE SWATCH GROUP AG-B- ORD (CHF)	08/14/01	21,898.32	29,792.69	7,894.37-	7,894.37-
SOLD 980 SHARES					
CURRENCY USD					
ELAN PLC ADR					
TRADED ON 01/31 @ \$27.135					
BEAR, STEARNS SECURITIES CORP					
LESS COMH \$58.80 & EXP \$ 40					
SOLD 400 SHARES	05/16/01	20,620.04	20,620.04	20,620.04	20,620.04
CURRENCY CHF					
FX RATE 1.6948					
ADECCO SA-REG ORD (CHF)					
SEDOL #7110720 ISIN #CH0012138605					
TRADED ON 02/06 @ \$51.705					
BAER, JULIUS, SECURITIES, INC.					
LESS COMH \$62.05					
SOLD 1000 SHARES	02/04/02	14,639.78	17,578.40	2,738.62-	2,738.62-
CURRENCY USD					
ELAN PLC ADR					
TRADED ON 02/13 @ \$14.70					
SMITH BARNEY INC					
LESS COMH \$60 & EXP \$ 22					
SOLD 74 SHARES	02/16/01	3,087.83	2,877.43	210.40	210.40
CURRENCY EUR					
FX RATE .8715					

ACCOUNT NUMBER 33-A469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 00 LT
 ADMINISTRATIVE OFFICER, SS2
 INVESTMENT OFFICER, DLI
 ADMINISTRATIVE OFFICER, SS2
 ENDING DATE 12/31/2002
 BEGINNING DATE 12/31/2001

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

02/16/01	2,296 49	2,177 51	118.98	ST	118 98	ST	NV UNION MINIERE SA (EURO) ISIN BE0003626372 SEDOL 4005001 TRADED ON 02/13 @ \$41 832 MISC ALL BROKERS LESS COMH \$7.74
02/16/01	2,296 49	2,177 51	118.98	ST	118 98	ST	NV UNION MINIERE SA (EURO) ISIN BE0003626372 SEDOL 4005001 TRADED ON 02/14 @ \$41 111 MISC ALL BROKERS LESS COMH \$5 75
09/11/00	10,660 25	7,607.12	3,053.13	LT	3,053.13	LT	SOLD 900 SHARES CURRENCY GBP FX RATE 1 4314 DIAGED PLC ORD (GBP) SEDOL #0237400 ISIN #GB0002374006 TRADED ON 02/15 @ \$11 868 HSBC SEC (JAMES CAPEL) LESS COMH \$21 36
02/16/01	827.00	777 68	49 32	ST	49 32	ST	SOLD 20 SHARES CURRENCY EUR FX RATE .872 NV UNION MINIERE SA (EURO) ISIN BE0003626372 SEDOL 4005001 TRADED ON 02/15 @ \$41.454 MISC ALL BROKERS LESS COMH \$2 08
10/04/01	13,689.22	10,774 22	2,915 00	ST	2,915 00	ST	SOLD 1700 SHARES CURRENCY SGD FX RATE 1 8254 DBS GROUP HLDS LTD ORD (SGD) SEDOL#6175203 ISIN #SG1L01001701 TRADED ON 02/15 @ \$8 109 GOLDMAN, SACHS & CO LESS COMH \$48 44 & EXP \$49 16
05/08/01	18,254 32	18,557.73	323.41	ST	323 41	ST	SOLD 500 SHARES CURRENCY-CHF FX RATE 1.6998 NOVARTIS AG-REG SHS ORD (CHF) SEDOL #7103065 ISIN #CH0004458847 MISC ALL BROKERS TRADED ON 02/21 @ \$36 581

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER. GMC ADMINISTRATIVE OFFICER. S52
 TAX IDENTIFICATION NUMBER 34-6577710 00 LT 00
 BEGINNING DATE. 12/31/2001 ENDING DATE: 12/31/2002

ACQUIRED/ SOLD NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 260 SHARES LESS COM \$54.86 & EXP \$1.47	02/27/02	1,189.26		1,189.26	ST
SWISSCOM-FW02 SWISSCOM FX RATE 1.709	02/27/02				
CURRENCY CHF					
SEDL 7310348 ISIN CH0013657769 TRADED ON 02/27 @ \$4.587					
MISC ALL BROKERS					
LESS COM \$2.33 & EXP \$1.25					
SOLD 100 SHARES CURRENCY CHF FX RATE 1.6982	07/18/01	29,176.68	26,123.66	3,053.02	ST
SWISSCOM AG REG ORD (CHF) SEDL #5533976 ISIN #CH0008742519					
TRADED ON 02/28 @ \$292.792					
KLEINMORT BENSON LESS COM \$87.84 & EXP \$14.72					
SOLD 400 SHARES CURRENCY USD POHANG IRON & STL LTD SPONSORED ADR	01/10/01	11,009.67	7,969.80	3,039.87	LT
TRADED ON 02/28 @ \$27.585					
GOLDMAN, SACHS & CO LESS COM \$24 & EXP \$ 37					
SOLD 80 SHARES CURRENCY EUR FX RATE .8696	11/16/01	1,471.76	2,162.52	690.76	ST
MUEHLBAUER HOLDING AS & CO ORD (DEM) SEDL #5499272 ISIN #DE0006627201					
TRADED ON 03/04 @ \$18.458					
KLEINMORT BENSON LESS COM \$4.43 & EXP \$ 48					
SOLD 100 SHARES CURRENCY EURO FX RATE .8762	11/16/01	1,778.23	2,703.15	924.92	ST
MUEHLBAUER HOLDING AS & CO ORD (DEM) SEDL #5499272 ISIN #DE0006627201					
TRADED ON 03/06 @ \$17.845					
KLEINMORT BENSON LESS COM \$5.35 & EXP \$.72					
SOLD 40 SHARES CURRENCY EURO FX RATE .8833	11/26/01	724.87	1,080.60	355.73	ST
MUEHLBAUER HOLDING AS & CO ORD (DEM)					

ACCOUNT NUMBER 33-A469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR
 TAX IDENTIFICATION NUMBER 34-657710
 TAX OFFICER: GMC
 ADMINISTRATIVE OFFICER: S22
 ADMINISTRATIVE OFFICER: DLI
 INVESTMENT OFFICER: 90
 BEGINNING DATE 12/31/2001
 ENDING DATE: 12/31/2002

TRANSACTION ACQUIRED/ NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

SEDL #5499272 ISIN #DE0006627201	03/07	\$18.183							
TRADED ON									
KLEINWORT BENSON									
LESS COMH \$2.18 & EXP \$ 29									
SOLD 450 SHARES	01/19/01	56,341.83	74,113.69	17,771.86	LT				
CURRENCY-JPY									
FX RATE 128.69									
SHC CORP ORD (JPY)									
SEDL #6763965 ISIN #JP316260005									
TRADED ON 03/08									
\$125.392									
J P MORGAN SECURITIES INC									
LESS COMH \$84.64									
SOLD 300 SHARES	07/31/01	8,171.31	10,139.38	1,968.07	ST				
CURRENCY JPY									
FX RATE 129.5									
MEITEC CORP ORD (JPY)									
SEDL #6576356 ISIN #JP391920000									
TRADED ON 03/13									
\$27.278									
J P MORGAN SECURITIES INC.									
LESS COMH \$12.28									
SOLD 240 SHARES	09/11/00	8.88	13.98	5.10	LT				
CURRENCY USD									
TELEFONICA S A									
SPONSORED ADR									
TRADED ON 03/14									
\$ 37									
MISC ALL BROKERS									
SOLD 100 SHARES	07/31/01	2,683.41	3,331.68	648.27	ST				
CURRENCY JPY									
FX RATE 128.96									
MEITEC CORP ORD (JPY)									
SEDL #6576356 ISIN #JP391920000									
TRADED ON 03/14									
\$26.874									
J P MORGAN SECURITIES INC.									
LESS COMH \$4.03									
SOLD 300 SHARES	11/28/01	8,635.24	6,814.73	1,820.51	ST				
CURRENCY EUR									
FX RATE .88250									
SINGULUS TECHNOLOGIES AG ORD (DEM)									
SEDL #5718665 ISIN #DE0007238909									
TRADED ON 03/19									
\$ 28.87									
MISC ALL BROKERS									
LESS COMH \$25.98									
SOLD 054 SHARES	03/15/02	1.13			ST				

ACCOUNT NUMBER 35-4669-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER: GMC INVESTMENT OFFICER: DLI
 BEGINNING DATE, 12/31/2001 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER: S22 FEDERAL LOSS CARRYOVER ST

REC'D 4461 903 SHS ON 1 FOR 1 86 SPIN 03/21/02
 OFF HELD 8300 SHS OF CU 069007052
 EMBRERA-EMBRERA BRASILEIRA DE AERONAUTICA S A
 MISC ALL BROKERS
 TRADED ON 03/21 @ \$20 925

DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 1900 SHARES CAPITA GROUP PLC ORD (GBP) FX RATE 1.4244 SEDOL #0173474 ISIN #GB000173474 TRADED ON 03/27 @ \$5 852 KLEINHORT BENSON LESS COMH \$22 23	03/27/02	11,097 66	14,512.58	3,414.92- LT	3,414.92- LT
SOLD 4461 SHARES FX RATE 1.4244 THUS GROUP PLC (GBP) SEDOL 3125944 ISIN GB0031259442 TRADED ON 03/27 @ \$ 227 HERRILL LYNCH, LESS COMH \$2 04	03/27/02	1,014 64		1,014 64 ST	
SOLD 3700 SHARES CURRENTCY GBP FX RATE 1.4256 CAPITA GROUP PLC ORD (GBP) SEDOL #0173474 ISIN #GB000173474 TRADED ON 03/28 @ 65 927 KLEINHORT BENSON LESS COMH \$43 87	01/11/01	21,887 89	27,736 85	5,848 96- LT	5,848 96- LT
SOLD 800 SHARES CURRENTCY GBP FX RATE 1.4256 DIAGEO PLC ORD (GBP) SEDOL #0237400 ISIN #GB0002374006 TRADED ON 03/28 @ \$13.272 KLEINHORT BENSON LESS COMH \$21.24	09/11/00	10,596 63	6,761.88	3,834 75 LT	3,834 75 LT
SOLD 700 SHARES CURRENTCY EURO FX 8804 BANK OF IRELAND (EURO) SEDOL 3070732 TRADED ON 04/02 @ \$11.286	09/17/01	7,884 91	6,897.88	987 03 ST	987 03 ST

ACCOUNT NUMBER 33-469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002
 ADMINISTRATIVE OFFICER: SS2
 INVESTMENT OFFICER: DLI
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR
 TAX OFFICER GMC
 FEDERAL LOSS CARRYOVER ST
 TAX IDENTIFICATION NUMBER 34-657710
 .00 LT
 .00

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS OF SALE FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

LESS ALL BROKERS LESS COMM \$15 80							
SOLD 280 SHARES	01/09/02	16,816.39	20,021 06	3,204.67-	ST	3,204.67-	ST
EURO CURRENCY F/X 8743	04/08/02						
SANOFI-SYNTHELABO SA ORD (FRF)							
SEDOL #5671735 ISIN #FR000012057							
TRADED ON 04/08 @ \$60.239							
MISC ALL BROKERS LESS COMM \$50 60							
SOLD 50 SHARES	04/12/02	2,035.82	1,962.80	73.02	ST	73.02	ST
TENDER UNITS SUBMITTED							
TALISMAN ENERGY INC ORD (CAD)							
SEDOL #2068299 ISIN #US87425E103							
TRADED ON 04/10 @ \$40.716							
MISC ALL BROKERS							
SOLD 1000 SHARES	08/17/01	19,337 01	18,167 77	1,169.24	ST	1,169.24	ST
CURRENCY CUR F/X RATE .88	04/18/02						
ABN AMRO HLDG NV ORD (NLG)							
SEDOL #5250769 ISIN #NL000301109							
TRADED ON 04/10 @ \$19.395							
MISC ALL BROKERS LESS COMM \$58 19							
SOLD 550 SHARES	09/14/00	26,151 61	23,076 20	3,075.41	LT	3,075.41	LT
CURRENCY NOK F/X RATE 8.7	04/10/02						
NORSK HYDRO AS ORD (NOK)							
SEDOL #4645805 ISIN #NO0005052605							
TRADED ON 04/10 @ \$47.643							
MISC ALL BROKERS LESS COMM \$52 41							
SOLD 350 SHARES	09/07/01	13,889.68	13,976.90	87.22-	ST	87.22-	ST
JPY CURRENCY F/X 132.094	04/12/02						
HONDA MOTOR CO LTD ORD (JPY)							
SEDOL #6435145 ISIN #JP3854600008							
TRADED ON 04/12 @ \$39.744							
J.P. MORGAN SECURITIES INC. LESS COMM \$20 86							
SOLD 100 SHARES	08/31/01	662.17	589.84	72.33	ST	72.33	ST
JPY CURRENCY F/X 132.094	04/12/02						

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER: GMC
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST
 ADMINISTRATIVE OFFICER: SS2 ADMINISTRATIVE OFFICER: DLI
 INVESTMENT OFFICER: DLI

ACQUIRED/ SOLD ACQUIRED/ SOLD NET PROCEEDS OF SALE FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
NISSAN MOTOR CO LTD ORD (JPY) SEDOL #6642860 ISIN #JF3672400003 TRADED ON 04/12 @ \$6.631 J.P. MORGAN SECURITIES INC LESS COMH \$.99	01/23/01	15,446.29	20,294.67	4,848.38 - LT	
SOLD 1300 SHARES F/X .8833 BANC0 BILBAO VIZCAYA ORD (ESP) SEDOL #5501906 ISIN #ES0113211835 TRADED ON 04/16 @ \$11.925 KLEINMORT BENSON LESS COMH \$46.51 & EXP \$9.92	10/31/01	5,418.31	3,985.69	1,432.62 ST	
SOLD 160 SHARES EUR CURRENCY F/X 8823 SINGULUS TECHNOLOGIES AG ORD (DEM) SEDOL #5718665 ISIN #DE0007238909 TRADED ON 04/16 @ \$30.192 DRESSNER COMPANY (THE) LESS COMH \$16.30	03/28/02	3,328.69	3,047.10	281.59 ST	
SOLD 140 SHARES EUR CURRENCY F/X 8881 AUTOROUTES DE SUD DE LA FRAN (EUR) SEDOL 2865359 ISIN FR0005512555 TRADED ON 04/22 @ \$23.847 MISC ALL BROKERS LESS COMH \$10.02	08/17/01	7,895.72	7,267.11	628.61 ST	
SOLD 400 SHARES CURRENCY EUR F/X RATE .8979 ABN AMRO HLDG NV ORD (NLG) SEDOL #5250769 ISIN #NL000301109 TRADED ON 04/26 @ \$19.798 MISC ALL BROKERS LESS COMH \$23.76	09/20/01	19,271.36	2,525.67	16,745.69 ST	
ENTRY REVERSED ON 06/05/02 SOLD 1200 SHARES CURRENCY USD VODAFONE GROUP PLC ORD (GBP) SEDOL #0719210 ISIN #GB0007192106 TRADED ON 05/01 @ \$16.119 HSBC SEC. (JAMES CAPELL)	05/01/02				16,745.69 ST

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR
 TAX IDENTIFICATION NUMBER 34-657710
 FEDERAL LOSS CARRYOVER ST
 TAX OFFICER
 GMC INVESTMENT OFFICER DL1
 ADMINISTRATIVE OFFICER. SS2
 ADMINISTRATIVE OFFICER DL1

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
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TO REVERSE ENTRY OF 05/06/02	00/00/00	19,271 36-	2,525 67-	16,745 69- ST	16,745 69- ST
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SOLD 1200 SHARES
 CURRENCY USD
 VODAFONE GROUP PLC ORD (GBP)
 SEDOL #0719210 ISIN #GB0007192106
 TRADED ON 05/01 @ \$16 119
 HSBC SEC (JAMES CAPELL)
 LESS COMH \$72

SOLD 1200 SHARES	09/11/00	19,271 36	66,161 00	26,889 64- LT	26,889 64- LT
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CURRENCY USD
 VODAFONE GROUP PLC NEW
 SPONSORED ADR
 TRADED ON 05/01 @ \$16 119
 HSBC SEC (JAMES CAPELL)
 LESS COMH \$72

SOLD 600 SHARES	05/06/01	20,012 79	16,715 24	3,297 44 ST	3,297 44 ST
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CURRENCY EUR
 FX RATE .9013
 HUNTER DOUGLAS NV ORD (NLG)
 SEDOL #5291810 ISIN #NANM4237C1220
 TRADED ON 05/02 @ \$33 438
 ABN AMRO SECURITIES (USA) INC.
 LESS COMH \$50 16

SOLD 240 SHARES	02/23/01	16,169 30	20,503 51	4,334 21- LT	4,334 21- LT
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CURRENCY EUR
 FX RATE .9013
 ATOS ORIGIN ORD (FRF)
 SEDOL #5654781 ISIN #FR000051732
 TRADED ON 05/02 @ \$67 574
 MISC ALL BROKERS
 LESS COMH \$48 65

REPOST REVERSAL DATED 7/30/02	05/02/01	21,300 43	25,496 23	4,195 80- ST	4,195 80- ST
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HEINKEEN NV ORD (NLG)
 SEDOL #7108048 ISIN #NL000009199
 SOLD .960 SHARES
 TELEFONICA S.A
 SPONSORED ADR
 TRADED ON 05/07 @ \$30 364
 MISC ALL BROKERS

SOLD 1550 SHARES	05/07/02	7,014 89	11,617 11	4,602 22- ST	4,602 22- ST
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JARVIS PLC ORD (GBP)

ACCOUNT NUMBER 33-469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR
 TAX IDENTIFICATION NUMBER 34-657710
 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER - SS2
 TAX OFFICER - GMC
 INVESTMENT OFFICER - DL1
 00

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

SOLD 400 SHARES
 CURRENCY-GBP
 FX RATE 1.4567
 JARVIS PLC ORD (GBP)
 SEDOL #0471350 ISIN #GB0004713508
 TRADED ON 05/24 @ \$4.894
 KLEINWORT BENSON
 LESS COMH \$3.92

05/07/02 1,953.89 2,901.58 947.69- ST 947.69- ST

SOLD 900 SHARES
 CURRENCY-EUR
 FX RATE 9203
 BANK OF IRELAND (EURO)
 SEDOL 3070732
 TRADED ON 05/24 @ \$12.46
 MORGAN STANLEY & CO , INCORPORATED
 LESS COMH \$22.43

09/17/01 11,192.35 8,868.71 2,323.64 ST 2,323.64 ST

SOLD 4400 SHARES
 CURRENCY-EUR
 FX RATE .9203
 ENDESA SA ORD (ESPA)
 SEDOL #5271782 ISIN #ES0130670112
 TRADED ON 05/24 @ \$15.49
 BAER, JULIUS, SECURITIES, INC
 LESS COMH \$204.47

04/24/01 67,953.28 77,089.28 9,136.00- LT 9,136.00- LT

SOLD 350 SHARES
 CURRENCY-JPY
 FX RATE 124.96
 CANON INC (JPY)
 SEDOL #6172323 ISIN #JP324280005
 J P MORGAN SECURITIES INC
 TRADED ON 05/24 @ \$38.717
 LESS COMH \$20.33

09/11/00 13,530.71 15,131.55 1,600.84- LT 1,600.84- LT

SOLD 1900 SHARES
 CURRENCY-JPY
 FX RATE 124.96
 CHUBU ELECTRIC PWR CO INC ORD (JPY)
 SEDOL #6195609 ISIN #JP352660006
 TRADED ON 05/24 @ \$16.645

12/27/00 31,578.77 32,996.41 1,417.64- LT 1,417.64- LT

ACCOUNT NUMBER 33-4469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER S52
 INVESTMENT OFFICER - DLL
 TAX OFFICER: GNC
 FEDERAL LOSS CARRYOVER ST
 TAX IDENTIFICATION NUMBER 34-657710
 GAR FDN NCB INTERNATIONAL IR
 FEDERAL LOSS CARRYOVER ST

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
J.P. MORGAN SECURITIES INC LESS COMH \$47.44	09/07/01	11,095 35	9,983 50	1,111 85 ST	
SOLD 250 SHARES FX RATE 124 96 HONDA MOTOR CO LTD ORD (JPY) SEDOL #6435145 ISIN #JP385460008 TRADED ON 05/24 3 \$44.448 J.P. MORGAN SECURITIES INC. LESS COMH \$16 67	08/31/01	10,609 85	8,257.75	2,352 10 ST	
SOLD 1400 SHARES CURRENCY-JPY FX RATE 124 96 NISSAN MOTOR CO LTD ORD (JPY) SEDOL #6642860 ISIN #JP367240003 TRADED ON 05/24 3 \$7 589 J P MORGAN SECURITIES INC LESS COMH \$15.94	06/27/01	6,590.48	5,454.00	1,136.48 ST	
SOLD 270 SHARES CURRENCY-USD KT CORPORATION SPONSORED ADR COM TRADED ON 05/24 3 \$24 47 BEAR, STEARNS SECURITIES CORP. LESS COMH \$16 20 8 EXP \$.22	10/04/01	12,068.74	9,506 67	2,562 07 ST	
SOLD 1500 SHARES CURRENCY-SGD FX RATE 1.7999 D&S GROUP HLDS LTD ORD (SGD) SEDOL#6175203 ISIN #SG101001701 TRADED ON 05/24 3 \$8 074 ABN AMRO SECURITIES (USA) INC LESS COMH \$42.39 8 EXP \$1 04	11/13/00	2,073 37	1,861.15	212.22 LT	
SOLD 400 SHARES CURRENCY-GBP FX RATE 1 4585 WETHERSPON (J.D) PLC ORD SEDOL #0163895 ISIN #GB0001638955 TRADED ON 05/27 3 \$5 183 CANTOR FITZGERALD & CO	11/01/01	7,642 85	5,618 72	2,024 13 ST	
SOLD 260 SHARES CURRENCY-EUR FX RATE .8288	05/28/02			2,024 13 ST	

ACCOUNT NUMBER 33-469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER. GMC INVESTMENT OFFICER, DLI
 TAX IDENTIFICATION NUMBER 34-657710
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

FEDERAL LOSS STATE GAIN/LOSS
 FEDERAL GAIN/LOSS
 FEDERAL/STATE COST BASIS
 NET PROCEEDS OF SALE
 ACQUIRED/ SOLD
 TRANSACTION DESCRIPTION

SINGULUS TECHNOLOGIES AG ORD (DEM) SEDOL #5718665 ISIN #DE0007238909
 CANTOR FITZGERALD & CO. TRADED ON 05/28 @ \$29.395

SOLD 550 SHARES CURRENCY GBP 11/13/00 2,856.16 2,559.09 297.07 LT

WETHERSPHON (J D) PLC ORD FX RATE 1.4612
 SEDOL #0163895 ISIN #GB0001638955
 CANTOR FITZGERALD & CO TRADED ON 05/28 @ \$5.193

SOLD 179 SHARES CURRENCY EUR 11/26/01 4,087.13 4,832.69 745.56- ST

MUEHLBAUER HOLDING AS & CO ORD (DEM) SEDOL #5499272 ISIN #DE0006627201
 CANTOR FITZGERALD & CO TRADED ON 06/05 @ \$22.833

SOLD 100 SHARES CURRENCY EUR 11/30/01 2,014.61 2,671.43 656.82- ST

MUEHLBAUER HOLDING AS & CO ORD (DEM) SEDOL #5499272 ISIN #DE0006627201
 KLEINMORT BENSON TRADED ON 06/06 @ \$20.146

ENTRY REVERSED ON 06/20/02 SOLD 1000 SHARES CURRENCY EUR 06/05/02 186.29

ALSTOM RIGHTS (EUR) SEDOL 7377161 ISIN FR000901563
 CURRENCY EUR FX RATE 93858
 TRADED ON 06/12 @ \$ 186

TO REVERSE ENTRY OF 06/19/02 SOLD 1000 SHARES CURRENCY EUR 00/00/00 186.29-

ALSTOM RIGHTS (EUR) SEDOL 7377161 ISIN FR000901563
 CURRENCY EUR FX RATE 93858
 TRADED ON 06/12 @ \$ 186

MISC ALL BROKERS

BEGINNING DATE: 12/31/2001
 ACCOUNT NUMBER 33-4469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDM NCB INTERNATIONAL IR
 TAX IDENTIFICATION NUMBER 34-657710
 TAX OFFICER: GMC
 ADMINISTRATIVE OFFICER: DLI
 ADMINISTRATIVE OFFICER: DLI
 FEDERAL LOSS CARRYOVER ST 00 LT
 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 261 SHARES CURRENTLY EUR FX RATE 9439 MUEHLBAUER HOLDING AS & CO ORD (DEM) SEDOL #5499272 ISIN #DE0006627201 TRADED ON 06/17 @ \$16.525 CANTOR FITZGERALD & CO.	11/30/01	4,313.29	6,858.06	2,544.82 - ST	2,544.82 - ST
SOLD 1000 SHARES CORP ACTION SALE OF RIGHTS CURRENTLY EUR FX RATE 94721509768 ALSTON RIGHTS (EUR) SEDOL 7377161 ISIN FR0000901563 TRADED ON 06/18 @ \$1.299 MISC ALL BROKERS	06/05/02	299.14		299.14 ST	299.14 ST
SOLD 240 SHARES CURRENTLY EUR FX RATE 9549 MUEHLBAUER HOLDING AS & CO ORD (DEM) SEDOL #5499272 ISIN #DE0006627201 TRADED ON 06/19 @ \$15.477 CANTOR FITZGERALD & CO.	12/03/01	3,714.71	6,087.64	2,372.93 - ST	2,372.93 - ST
SOLD 100 SHARES CURRENTLY USD SAMSUNG ELECTRS LTD GDR 95 COM144A TRADED ON 06/19 @ \$139 GOLDMAN, SACHS & CO LESS COMH \$27.80	12/06/01	13,872.20	11,675.19	2,197.01 ST	2,197.01 ST
SOLD 600 SHARES COMPANHIA DE BEBIDAS DAS AME CURRENTLY USD SPON ADR PFD TRADED ON 06/21 @ \$14.063 MORGAN STANLEY & CO, INCORPORATED LESS COMH \$36 & EXP \$1.26	05/06/02	8,401.78	12,199.98	3,798.20 - ST	3,798.20 - ST
SOLD 700 SHARES EMBRAPER-EMPRESA BRASILEIRA D CURRENTLY USD SP ADR PFD SHS TRADED ON 06/21 @ \$20.274 ABN AMRO, INC LESS COMH \$42 & EXP \$43	06/12/01	14,149.86	25,747.36	11,597.50 - LT	11,597.50 - LT

ACCOUNT NUMBER 33-A669-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE, 12/31/2001
 ENDING DATE: 12/31/2002
 FEDERAL LOSS CARRYOVER ST
 TAX IDENTIFICATION NUMBER 34-6577710
 TAX OFFICER, GMC
 ADMINISTRATIVE OFFICER, DLI
 ADMINISTRATIVE OFFICER, SSZ

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 1200 SHARES PETROLEO BRASILEIRO S. A. ADR ISIN US716544086 SEDOL 2616580 TRADED ON 06/21 @ \$16.78 ABN AMRO, INC LESS COM \$60 & EXP \$.67	01/04/01	20,075.69	35,719.61	15,643.92-LT	15,643.92-LT
SOLD 182 SHARES FRACTIONAL SHARES IN LIEU CURRENCY EUR FX RATE 9837982 AEGON NV ORD (NLG) SEDOL #59227375 ISIN #NL0000301760 TRADED ON 06/27 @ \$29.505 MISC ALL BROKERS	07/06/01	5.37	5.03	34 ST	34 ST
SOLD 111 SHARES FRACTIONAL SHARES CASH IN LIEU CURRENCY EUR FX RATE 9837982 SEDOL #5250769 ISIN #NL000301109 ABN AMRO HLDG NV ORD (NLG) TRADED ON 06/27 @ \$18.738 MISC ALL BROKERS	05/29/02	2.08	2.10	.02-ST	.02-ST
SOLD 1400 SHARES AMERICA MOVIL S A DE C V SPON ADR L SHS TRADED ON 07/10 @ \$13.90 HERRILL LYNCH, LESS COM \$70 & EXP \$.65	01/04/01	19,389.77	29,370.56	9,980.79-LT	9,980.79-LT
SOLD 800 SHARES CURRENCY GBP FX RATE 1.5452 DIAGED PLC ORD (GBP) SEDOL #0237400 ISIN #GB0002374006 TRADED ON 07/10 @ \$11.821 KLEINHORT BENSON LESS COM \$2.84	05/16/01	9,460.21	8,907.30	552.91 LT	552.91 LT
SOLD 1450 SHARES CURRENCY GBP FX RATE 1.5452 JARVIS PLC ORD (GBP) SEDOL #0471350 ISIN #GB0004713508 TRADED ON 07/10 @ \$4.279 KLEINHORT BENSON LESS COM \$1.87	04/08/02	6,206.44	9,892.80	3,686.36-ST	3,686.36-ST

ACCOUNT NUMBER 33-469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN MCB INTERNATIONAL IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER: S52
 GMC INVESTMENT OFFICER: DL1
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TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
SOLD 1800 SHARES CURRENCY GBP FX RATE 1.5452 SCOTTISH POWER PLC ORD (GBP) SEDOL #0690070 ISIN #GB0006900707 TRADED ON 07/10 @ \$5.173 KLEINMORT BENSON LESS COMH \$2.80	09/11/00	9,308.92	12,907.14	3,598.22	3,598.22-LT
SOLD 1300 SHARES CURRENCY USD COMPANHIA DE BEBIDAS DAS AME SPON ADR PFD TRADED ON 07/10 @ \$16.121 SMITH BARNEY INC. LESS COMH \$65 & EXP \$ 31	05/06/02	20,892.38	25,263.37	4,370.99	4,370.99-ST
SOLD 1400 SHARES CURRENCY GBP FX RATE 1.5452 HBOS PLC ORD (GBP) SEDOL #3058750 ISIN #GB0030587504 TRADED ON 07/10 @ \$10.207 KLEINMORT BENSON LESS COMH \$4.28	01/15/02	14,286.35	16,281.13	1,994.78	1,994.78-ST
SOLD 8000 SHARES CURRENCY EURO FX RATE 9893 INTESABCI SPA ORD (ITL) SEDOL #4076836 ISIN #IT0000072618 TRADED ON 07/10 @ \$2.517 HSBC SEC (JAMES CAPELL) LESS COMH \$30.21	11/20/00	20,110.35	33,121.74	13,011.39	13,011.39-LT
SOLD 650 SHARES CURRENCY EURO FX RATE 9893 BAYERISCHE VEREINSBANK AG ORD (EUR) SEDOL #4325419 ISIN #DE0008022005 TRADED ON 07/10 @ \$31.763 HSBC SEC (JAMES CAPELL) LESS COMH \$30.97	07/27/01	20,615.28	28,429.17	7,813.89	7,813.89-ST
SOLD 1850 SHARES CURRENCY DKK FX RATE 7.51 DANSKE BANK A/S ORD (DKK) SEDOL #4588825 ISIN #DK0010274414	06/18/01	34,056.83	29,239.54	4,817.29	4,817.29-LT

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR
 TAX IDENTIFICATION NUMBER 34-6577710
 ADMINISTRATIVE OFFICER. SS2 ADMINISTRATIVE OFFICER. DLI INVESTMENT OFFICER. GNC
 BEGINNING DATE: 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 07/10 @ \$18.436 HSBC SEC (JAMES CAPELL) LESS COMH \$51.16					
SOLD 619 SHARES CURRENTCY EURO FX RATE 9893	12/01/00	18,512 50	18,386.62	125 88	125.88
INTERBREM ORD (BEL) SEDOL #4755317 ISIN #BE0003793107 TRADED ON 07/10 @ \$29.952 HSBC SEC (JAMES CAPELL) LESS COMH \$27.81					
SOLD 800 SHARES CURRENTCY USD	07/31/01	20,644 67	23,459 50	494 89	494.89
KONINKLIJKE PHILIPS ELECTRS SP ADR NEW 2000 TRADED ON 07/10 @ \$25.846 ABN AMRO, INC. LESS COMH \$32 & EXP \$ 69					
SOLD 300 SHARES CURRENTCY EURO FX RATE 9893	02/28/02	4,178 46	8,006 46	3,828.00	3,828.00
FRANCE TELECOM SA ORD (EUR) SEDOL #5176177 ISIN #FR0000133308 TRADED ON 07/10 @ \$13.949 HSBC SEC (JAMES CAPELL) LESS COMH \$6 28					
SOLD 600 SHARES CURRENTCY EUR FX RATE .9897	05/29/02	10,530 43	10,475 92	54 51	54.51
ABN AMRO HLDG NV ORD (NLG) ABN AMRO HLDG NV ORD (NLG) SEDOL #5250769 ISIN #NL000301109 TRADED ON 07/10 @ \$17.577 ABN AMRO, INC. LESS COMH \$15 82					
SOLD 3000 SHARES CURRENTCY EUR FX RATE 9897	04/11/02	50,369 35	90,963 12	2,842 46	2,842.46
AHOLD-KONINKLIJKE NV ORD (EUR) SEDOL #5252602 ISIN #NL0000331817 TRADED ON 07/10 @ \$16.815 LESS COMH \$75 67					
SOLD 986 SHARES CURRENTCY EUR	07/12/01	30,956 06	26,376 95	62 92	62.92
ABN AMRO, INC. LESS COMH \$75 67					
SOLD 986 SHARES CURRENTCY EUR	07/10/02			4,516 19	4,516.19

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER. GMC INVESTMENT OFFICER, DLI
 TAX IDENTIFICATION NUMBER 34-6577710 00 LT
 BEGINNING DATE - 12/31/2001 ENDING DATE - 12/31/2002
 ADMINISTRATIVE OFFICER, SS2
 FEDERAL LOSS CARRYOVER ST
 FEDERAL LOSS CARRYOVER ST

TRANSACTION DESCRIPTION ACQUIRED/ NET PROCEEDS OF SALE FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

05/21/01	11,307 16	14,244 72	2,937.56 - LT	2,937 56 - LT	SOLD 1000 SHARES HUNTER DOUGLAS NV ORD (NLG) SEDOL #5291810 ISIN #ANN4237C1220 TRADED ON 07/10 @ \$31.442 ABN AMRO, INC LESS COMH \$46 51 FX RATE 9897
07/10/02					BANCO BILBAO VIZCAYA ORD (ESP) FX RATE 9897 SEDOL #5501906 ISIN #E5013211835 TRADED ON 07/10 @ \$11 324 ABN AMRO, INC LESS COMH \$16 98
05/24/02	22,977.19	22,274 42	702 77 ST	702 77 ST	SOLD 1200 SHARES CURRENCY EUR FX RATE .9897 GAS NATURAL SDG-E ORD (ESP) SEDOL #5650422 ISIN #E50116870314 TRADED ON 07/10 @ \$19 176 ABN AMRO, INC. LESS COMH \$34 52
06/18/01	29,618 63	37,024.48	7,405.85 - LT	7,405.85 - LT	SOLD 1546 SHARES CURRENCY EUR FX RATE .9897 MOLTERS KLUWER-CVA ORD (NLG) SEDOL #5671519 ISIN #NL0000395887 TRADED ON 07/10 @ \$19.187 ABN AMRO, INC LESS COMH \$44 50
01/07/02	10,277 23	15,839 11	5,561 88 - ST	5,561 88 - ST	SOLD 900 SHARES CURRENCY EURO FX RATE 9893 DEUTSCHE TELEKOM AG-REG ORD (DEM) SEDOL #5842359 ISIN #DE0005557508 TRADED ON 07/10 @ \$11.436 HSBC SEC. (JAMES CAPELL) LESS COMH \$15 44
09/11/01	48,620 20	67,931.51	1,297 49 - ST	1,297 49 - ST	SOLD 2500 SHARES CURRENCY EUR FX RATE 9897 AEGON NV ORD (NLG) SEDOL #5927375 ISIN #NL0000301760 TRADED ON 07/10 @ \$19 477

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER
 TAX IDENTIFICATION NUMBER 34-657710 ST
 FEDERAL LOSS CARRYOVER
 BEGINNING DATE 12/31/2001
 ADMINISTRATIVE OFFICER: S22
 ADMINISTRATIVE OFFICER DLI
 00

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
ABN AMRO, INC. LESS COMM \$73.04	SOLD 1400 SHARES	25,281.42	21,592.04	3,689.38 LT	3,689.38 LT
NORSKE SKOGINDUSTRIER ORD A (NOK) SEDOL #7070396 ISIN #N00004135633 TRADED ON 07/10 @ \$18.112 SSB-BROKERS CLEARANCE LESS COMM \$76.07	SOLD 206 SHARES	4,959.05	6,108.82	1,149.77- LT	1,149.77- LT
FRAPORT AG ORD (DEM) FX RATE .9893 SEDOL #7107551 ISIN #DE0005773303 TRADED ON 07/10 @ \$24.109 HSBC SEC (JAMES CAPEL) LESS COMM \$7.45	SOLD 200 SHARES	4,853.91	5,967.29	1,113.38- ST	1,113.38- ST
SUEZ ORD (FRF) FX RATE .9893 SEDOL #7118047 ISIN #FR0000120529 TRADED ON 07/10 @ \$24.306 HSBC SEC (JAMES CAPEL) LESS COMM \$7.29	SOLD 70 SHARES	16,576.14	41,488.12	24,911.98- LT	24,911.98- LT
CURRENCY CHF FX RATE 1.49094 NESTLE SA CHAN ET VEVEY ORD (CHF) SEDOL #7123870 ISIN #CH0002137682 TRADED ON 07/10 @ \$237.514 SSB-BROKERS CLEARANCE LESS COMM \$49.88	SOLD 400 SHARES	19,392.47	8,861.79	10,530.68 ST	10,530.68 ST
CURRENCY CHF FX RATE 1.49094 UBS AG - ORD SEDOL #7126114 ISIN #CH0012032030 TRADED ON 07/10 @ \$48.627 SSB-BROKERS CLEARANCE LESS COMM \$58.35	SOLD 800 SHARES	19,590.38	35,377.68	15,787.30- LT	15,787.30- LT

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 ADMINISTRATIVE OFFICER: S22 ADMINISTRATIVE OFFICER: DLI
 TAX OFFICER: GMC INVESTMENT OFFICER: DLI

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
CURRENCY EUR FX RATE 9897 ING GROEP NV (EURO) SEDOL 7154182 ISIN NL0000303600 TRADED ON 07/10 @ \$24.524 ABN AMRO, INC. LESS COMH \$29.43	07/10/02				
CURRENCY CHF FX RATE 1.49094 CREDIT SUISSE GROUP ORD (CHF) SEDOL #7171589 ISIN #CH0012138530 TRADED ON 07/10 @ \$29.417 SSB-BROKERS CLEARANCE LESS COMH \$13.24	08/16/01	4,399 41	15,134.58	10,735 17- ST	10,735 17- ST
SOLD 100 SHARES CURRENCY EURO FX RATE .9993 BNP PARIBAS (EUR) SEDOL 7309681 ISIN FR0000131104 TRADED ON 07/10 @ \$51.483 HSBC SEC (JAMES CAPEL) LESS COMH \$7.73	02/22/02	5,140 59	4,435.91	704.68 ST	704.68 ST
SOLD 354 SHARES CURRENCY USD TELEFONICA S A. SPONSORED ADR TRADED ON 07/10 @ \$25.376 LESS COMH \$14.16 & EXP \$ 30 ABN AMRO, INC.	09/11/00	8,968 93	20,212 67	11,243 74- LT	11,243 74- LT
SOLD 1980 SHARES CURRENCY USD TELEFONOS DE MEXICO S A SPONSORED ADR RESPTG SH ORD L TRADED ON 07/10 @ \$30.757 MERRILL LYNCH, LESS COMH \$99 & EXP \$2.03	10/18/01	60,798.23	66,744.78	1,399.14- ST	1,399.14- ST
SOLD 4500 SHARES DBS GROUP HLDGS LTD ORD (SGD) SEDOL#6175203 ISIN #SG1L01001701 TRADED ON 07/11 @ \$7.512 GOLDMAN, SACHS & CO LESS COMH \$33.80 & EXP \$16.90	10/10/01	33,753.73	27,800 52	5,953 21 ST	5,953 21 ST

ACCOUNT NUMBER 33-469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN MCB INTERNATIONAL IR TAX OFFICER GMC INVESTMENT OFFICER: DL1
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
SOLD 3200 SHARES CHINA MOBILE(HONG KONG)LTD ORD (HKD) SEDOL #6073556 ISIN #HK0941007087 TRADED ON 07/11 @ \$2.902 GOLDMAN, SACHS & CO. LESS COMH \$9 29 & EXP \$10.40	09/11/00	9,269 33	24,867 40	15,598 07- LT	15,598 07- LT
SOLD 3000 SHARES HUAHENG POWER INTL INC-H ORD (HKD) SEDOL #6099671 ISIN #CN0009115410 TRADED ON 07/11 @ \$ 867 GOLDMAN, SACHS & CO. LESS COMH \$26 01 & EXP \$29.13	06/27/01	25,956.34	17,747.27	8,209 07 LT	8,209 07 LT
SOLD 30100 SHARES ALUMINUM CORP OF CHINA LTD (HKD) SEDOL #425395 ISIN CN0007659070 TRADED ON 07/11 @ \$ 185 MORGAN STANLEY & CO, INCORPORATED LESS COMH \$8 39 & EXP \$6 31	12/06/01	5,577 03	5,326 00	251 03 ST	251.03 ST
SOLD 81 SHARES INTERBREW ORD (BEL) SEDOL #4755317 ISIN #BE0003793107 TRADED ON 07/11 @ \$29.855 HSBC SEC (JAMES CAPEL) LESS COMH \$3.63	11/30/00	2,414 63	2,332.30	82 33 LT	82.33 LT
SOLD 364 SHARES HUNTER DOUGLAS NV ORD (NLG) SEDOL #5291810 ISIN #ANN4237C1220 TRADED ON 07/11 @ \$30.564 ABN AMRO, INC. LESS COMH \$16 69	04/27/01	11,108 72	9,543 01	1,565 71 LT	1,565.71 LT
SOLD 554 SHARES WOLTERS KLUWER-CVA ORD (NLG) SEDOL #5291810 ISIN #ANN4237C1220 TRADED ON 07/11 @ \$30.564 ABN AMRO, INC. LESS COMH \$16 69	03/27/01	10,455 14	13,227.74	2,772 60- LT	2,772.60- LT

BEGINNING DATE. 12/31/2001
 ACCOUNT NUMBER 33-A469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 FEDERAL LOSS CARRYOVER ST
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL INVESTMENT OFFICER DLI
 ADMINISTRATIVE OFFICER. S22
 ADMINISTRATIVE OFFICER. S22
 00

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS OF SALE COST BASIS FEDERAL/STATE FEDERAL GAIN/LOSS STATE GAIN/LOSS

SEDOL #5671519 ISIN #NL0000395887
 ABN AMRO, INC
 TRADED ON 07/11 @ \$18.90
 LESS COMH \$15 70

03/23/01 25,544 39 65,523 38 39,978 99- LT 39,978.99- LT

SOLD 3710 SHARES
 CURRENCY JPY
 FX RATE 117 114
 SEDOL #6640400 ISIN #JP373300008
 TRADED ON 07/11 @ \$6.895
 MORGAN STANLEY & CO., INCORPORATED
 LESS COMH \$38.37

05/17/01 21,679 97 30,311 74 8,631 77- LT 8,631.77- LT

SOLD 300 SHARES
 CURRENCY JPY
 FX RATE 117 114
 ORIX CORP ORD (JPY)
 SEDOL #6661144 ISIN #JP320045009
 TRADED ON 07/11 @ \$72 375
 MORGAN STANLEY & CO , INCORPORATED
 LESS COMH \$32 57

06/11/01 7,103 23 8,718 42 1,615 19- LT 1,615.19- LT

SOLD 294 SHARES
 CURRENCY EUR
 FX RATE 1 0059
 FRAPORT AG ORD (DEM)
 SEDOL #7107551 ISIN #DE0005773303
 TRADED ON 07/11 @ \$24 196
 HSBC SEC (JAMES CAPEL)
 LESS COMH \$10 67

01/07/02 8,709.19 14,079 22 5,370 03- ST 5,370.03- ST

SOLD 800 SHARES
 CURRENCY EUR
 FX RATE 1 0088
 DEUTSCHE TELEKOM AG-REG ORD (DEM)
 SEDOL #5842359 ISIN #DE0005557508
 TRADED ON 07/16 @ \$10.919
 BAER, JULIUS, SECURITIES, INC
 LESS COMH \$26.21

02/22/02 15,300 16 15,525.67 225 51- ST 225 51- ST

SOLD 350 SHARES
 CURRENCY EUR
 FX RATE 1 0088
 BNP PARIBAS (EUR)
 SEDOL 7309681 ISIN FR0000131104
 TRADED ON 07/16 @ \$43 846
 PARIBAS CORPORATION
 LESS COMH \$46.04

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER: GMC INVESTMENT OFFICER: DLI
 FEDERAL LOSS CARRYOVER ST

ACQUIRED/ NET PROCEEDS FEDERAL/STATE FEDERAL STATE
 DESCRIPTION OF SALE COST BASIS GAIN/LOSS GAIN/LOSS

SOLD 700 SHARES 11/30/01 13,428 39 21,735 00 8,306 61 - ST

SAP AKTIENGESSELLSCHAFT CURRENCY USD
 SPONSORED ADR TRADED ON 07/16 @ \$19.244
 GOLDMAN, SACHS & CO LESS COMH \$42 & EXP \$.41
 SOLD 1700 SHARES 02/14/02 10,034 93 27,642 80 17,607 87 - ST

ALCATEL SPONSORED ADR CURRENCY USD
 TRADED ON 07/22 @ \$5 953
 GOLDMAN, SACHS & CO LESS COMH \$85 & EXP \$.34
 SOLD 7238 SHARES 05/21/01 13,787 68 29,965 58 16,177 90 - LT

BRITISH ENERGY PLC ORD (GBP) CURRENCY GBP
 FX RATE 1 5764
 SEDOL #0738293 ISIN GB0007382939
 TRADED ON 07/22 @ \$1.906
 GOLDMAN, SACHS & CO LESS COMH \$13 81 & EXP \$ 02
 SOLD 7200 SHARES 03/29/01 16,423 29 28,014 85 11,591 56 - LT

INTESABCI SPA ORD (ITL) CURRENCY EURO
 FX RATE 1 0067
 SEDOL #4076836 ISIN IT0000072618
 TRADED ON 07/22 @ \$2 283
 GOLDMAN, SACHS & CO LESS COMH \$13 15 & EXP \$3 29
 SOLD 800 SHARES 07/24/02 19,976 39 33,872.19 13,895.80 - ST

BAYERISCHE VEREINSBANK AG ORD (EUR) CURRENCY EUR
 FX RATE 1.0067
 SEDOL #4325419 ISIN DE0008022005
 TRADED ON 07/22 @ \$24 995
 GOLDMAN, SACHS & CO LESS COMH \$11 97 & EXP \$8
 SOLD 600 SHARES 09/11/00 25,605.83 24,736 58 869.25 LT

NORSK HYDRO AS ORD (NOK) CURRENCY NOK
 FX RATE 7 501
 NORSK HYDRO AS ORD (NOK) ISIN #N00005052605
 SEDOL #4645805
 TRADED ON 07/22 @ \$42.719
 GOLDMAN, SACHS & CO

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-4469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER: GMC INVESTMENT OFFICER. DLI
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST .00 LT 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
LESS COMH \$10 25 & EXP \$15.38 SOLD 1000 SHARES CURRENCY USD KT CORPORATION SPONSORED ADR COM	06/27/01	20,529 71	20,200 00	329.71 LT	329.71 LT
TRADED ON 07/22 @ \$20.59 GOLDMAN, SACHS & CO LESS COMH \$60 & EXP \$.69	01/12/01	5,932.23	16,489.08	10,556.85- LT	10,556 85- LT
SOLD 250 SHARES CURRENCY EURO FX RATE 1 0067	07/22/02				
ALTRAN TECHNOLOGIES SA ORD (FRF) SEDOL #4907732 ISIN #FR0000054639 TRADED ON 07/22 @ \$23.752 GOLDMAN, SACHS & CO LESS COMH \$5 94	03/09/01	37,841.55	41,218 31	3,376 76- LT	3,376 76- LT
SOLD 600 SHARES CURRENCY EURO FX RATE 1 0067	07/22/02				
HENKEL KGAA-VORZUG ORD (DEM) SEDOL #5076705 ISIN #DE0006048432 TRADED ON 07/22 @ \$63.132 GOLDMAN, SACHS & CO LESS COMH \$22 72 & EXP \$15 15	02/28/02	9,851.78	17,834 01	7,982.23- ST	7,982.23- ST
SOLD 700 SHARES CURRENCY EURO FX RATE 1 0067	07/22/02				
FRANCE TELECOM SA ORD (EUR) SEDOL #5176177 ISIN #FR0000133308 TRADED ON 07/22 @ \$14 088 GOLDMAN, SACHS & CO LESS COMH \$8 88 & EXP \$.99	04/11/02	8,116 46	12,163 09	4,046 63- ST	4,046 63- ST
SOLD 500 SHARES CURRENCY EURO FX RATE 1 0067	07/22/02				
AHOLD-KONINKLIJKE NV ORD (EUR) SEDOL #5252602 ISIN #NL0000331817 TRADED ON 07/22 @ \$16 249 GOLDMAN, SACHS & CO LESS COMH \$4 86 & EXP \$3 25	03/27/01	41,853 81	68,887.05	27,033.24- LT	27,033 24- LT
SOLD 9900 SHARES CURRENCY SEK FX RATE 9 422	07/22/02				

ACCOUNT NUMBER 33-A669-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER GNC INVESTMENT OFFICER, DLI
 TAX IDENTIFICATION NUMBER 34-6577710 ST FEDERAL LOSS CAPROVER
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

ADMINISTRATIVE OFFICER: SS2
 ADMINISTRATIVE OFFICER: DLI

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
NORDEA AB ORD (SEK) FORMERLY NORDBANKEN HLDGS AB ORD SEDOL #5380031 ISIN #SE0000427361 TRADED ON 07/22 @ \$4.231 GOLDMAN, SACHS & CO LESS COMH \$37 74 & EXP \$4 19 SOLD 1000 SHARES CURRENCY EURO FX RATE 1.0067 ALSTON ORD (FRF) SEDOL #5474978 ISIN #FR0000120198 TRADED ON 07/22 @ \$10.693 GOLDMAN, SACHS & CO. LESS COMH \$9.63 & EXP \$1 07 SOLD 100 SHARES CURRENCY EURO FX RATE 1.0067 CARREFOUR SUPFARMACHE ORD (FRF) SEDOL #5641567 ISIN #FR0000120172 TRADED ON 07/22 @ \$42.027 GOLDMAN, SACHS & CO LESS COMH \$3.79 & EXP \$ 42 SOLD 653 SHARES CURRENCY EURO FX RATE 1.0067 ATOS ORIGIN ORD (FRF) SEDOL #5654781 ISIN #FR0000051732 TRADED ON 07/22 @ \$49.959 GOLDMAN, SACHS & CO LESS COMH \$29 41 & EXP \$3.26 SOLD 80 SHARES CURRENCY CHF FX RATE 1.4473 ZURICH FINCL SVCS ORD (CHF) SEDOL #5983816 ISIN #CH0011075394 TRADED ON 07/22 @ \$124.838 GOLDMAN, SACHS & CO LESS COMH \$6 99 & EXP \$3 SOLD 100 SHARES CURRENCY NOK FX RATE 7.501 NORSKE SKOGINDUSTRIER ORD A (NOK) SEDOL #7070596 ISIN #NO0004135633 TRADED ON 07/22 @ \$16.669	02/21/02	10,683.07	11,501.16	818.09- ST	818 09- ST
04/23/02	4,198 53	4,511.70	313.17- ST	313.17- ST	
07/20/01	32,590 76	53,856.96	21,266 20- LT	21,266 20- LT	
07/24/01	9,977 11	26,272.91	16,295.80- ST	16,295 80- ST	
07/17/01	1,665.28	1,598.32	66 96 LT	66 96 LT	

ACCOUNT NUMBER 33-A469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER, SS2
 INVESTMENT OFFICER, DLI
 TAX OFFICER, GMC
 FEDERAL LOSS CARRYOVER ST
 00 LT
 00

TRANSACTION DESCRIPTION ACQUIRED/ NET PROCEEDS OF SALE FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

05/17/01	5,635.74	65,214.98	59,579.24	LT	59,579.24	LT	2,336.72	LT	2,336.72	LT
SOLD 450 SHARES LESS COMH \$.67 & EXP \$1 GOLDMAN, SACHS & CO.										
07/22/02	5,635.74	65,214.98	59,579.24	LT	59,579.24	LT	59,579.24	LT	59,579.24	LT
SOLD 300 SHARES CURRENCY CHF FX RATE 1.4473 UBS AG - REGD - ORD SEDOL #7126114 ISIN #CH0012032030 TRADED ON 07/22 @ \$41.927 GOLDMAN, SACHS & CO. LESS COMH \$8.81 & EXP \$3.77										
08/14/01	12,565.55	12,565.55	12,565.55	ST	12,565.55	ST	12,565.55	ST	12,565.55	ST
SOLD 500 SHARES CURRENCY CHF FX RATE 1.4473 CREDIT SUISSE GROUP ORD (CHF) SEDOL #7171569 ISIN #CH0012138530 TRADED ON 07/22 @ \$23.276 GOLDMAN, SACHS & CO. LESS COMH \$8.15 & EXP \$3.49										
09/26/01	25,340.85	91,450.81	66,109.96	ST	66,109.96	ST	66,109.96	ST	66,109.96	ST
SOLD 100 SHARES CURRENCY CHF FX RATE 1.4473 JULIUS BAER HLDG AG-B ORD (CHF) SEDOL #194177 ISIN #CH0012083009 TRADED ON 07/22 @ \$253.662 GOLDMAN, SACHS & CO. LESS COMH \$17.76 & EXP \$7.61										
01/12/01	9,764.81	1,978.69	7,786.12	LT	7,786.12	LT	7,786.12	LT	7,786.12	LT
SOLD 420 SHARES CURRENCY EUR FX RATE 9911 ALTRAN TECHNOLOGIES SA ORD (FRF) SEDOL #4907732 ISIN #FR000034639 TRADED ON 07/23 @ \$23.272 GOLDMAN, SACHS & CO. LESS COMH \$6.80 & EXP \$.98										
07/20/01	6,172.23	8,508.95	2,336.72	LT	2,336.72	LT	2,336.72	LT	2,336.72	LT
SOLD 127 SHARES LESS COMH \$6.80 & EXP \$.98 GOLDMAN, SACHS & CO.										

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-A469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR
 TAX IDENTIFICATION NUMBER 34-657710
 FEDERAL LOSS CARRYOVER 51
 TAX OFFICER 00 LT
 GMC INVESTMENT OFFICER DL1
 ADMINISTRATIVE OFFICER: SS2
 ADMINISTRATIVE OFFICER: DL1

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
CURRENCY EUR FX RATE 9911 ATOS ORIGIN ORD (FRF) SEDOL #5654781 ISIN #FR000051732 GOLDMAN, SACHS & CO TRADED ON 07/23 @ \$48.648 LESS COMH \$5 56 & EXP \$.62	06/25/01	12,888 08	16,057.67	3,169 59- LT	3,169.59- LT
SOLD 7612 SHARES CURRENCY AUD FX RATE 5384 JOHN FAIRFAX HLDS LTD ORD (AUD) SEDOL #6467074 TRADED ON 07/23 @ \$1.698 LESS COMH \$38.78	07/17/01	7,743.27	7,893.49	150 22- LT	150 22- LT
SOLD 500 SHARES CURRENCY NOK FX RATE 7 6319 NORSKE SKOGINDUSTRIER ORD A (NOK) SEDOL #7070596 ISIN #NO0004135633 GOLDMAN, SACHS & CO TRADED ON 07/23 @ \$15.502	07/25/02	4,050 33	16,420 57	12,370 24- ST	12,370 24- ST
SOLD 50 SHARES CURRENCY CHF FX RATE 1 4523 ZUNICH FINCL SVCS ORD (CHF) SEDOL #5983816 ISIN #CH0011075394 TRADED ON 07/24 @ \$81 25 GOLDMAN, SACHS & CO LESS COMH \$10.97 & EXP \$1.22	06/25/01	16,288.31	20,437 03	4,148.72- LT	4,148.72- LT
SOLD 9688 SHARES CURRENCY-AUD FX RATE 5387 JOHN FAIRFAX HLDS LTD ORD (AUD) SEDOL #6467074 TRADED ON 07/24 @ \$1.686 J B WERE & SON, INC LESS COMH \$49 01	03/29/01	16,225 40	26,089.92	9,864 52- LT	9,864 52- LT
SOLD 7100 SHARES CURRENCY-EUR FX RATE 9872 INTESABCI SPA ORD (ITL) SEDOL #4076836 ISIN #IT0000072618	07/30/02				

BEGINNING DATE - 12/31/2001 ENDING DATE, 12/31/2002

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX IDENTIFICATION NUMBER 34-6577710
 ADMINISTRATIVE OFFICER: S22 TAX OFFICER: GMC INVESTMENT OFFICER: DLI
 FEDERAL LOSS CARRYOVER ST '00 LT 00

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

TRADED ON 07/30 @ \$2 29
 LESS COMH \$40.65
 MERILL LYNCH,

SOLD 60 SHARES 02/21/02 875 55 1,521.82 646.27- ST 646 27- ST

CURRENCY-EUR
 FRANCE TELECOM SA ORD (EUR)
 FX RATE 9872
 SEDOL #5176177 ISIN #FR0000133308
 TRADED ON 07/30 @ \$14 621
 MERILL LYNCH,
 LESS COMH \$1.76

SOLD 216 SHARES 05/28/02 3,946 62 5,181.99 1,235 37- ST 1,235 37- ST

CURRENCY-EUR
 AHOLD-KONINKLIJKE NV ORD (EUR)
 FX RATE 9872
 SEDOL #5252602 ISIN #NL0000331817
 TRADED ON 07/30 @ \$18 317
 MERILL LYNCH,
 LESS COMH \$9.89

SOLD 250 SHARES 06/26/01 3,980.43 3,025.13 155.30 LT 155 30 LT

CURRENCY-NOK
 NOROSKE SKOGINDUSTRIER ORD A (NOK)
 FX RATE 7 56
 SEDOL #7070396 ISIN #NO0004135633
 TRADED ON 07/30 @ \$15 961
 MERILL LYNCH,
 LESS COMH \$9.98

SOLD 20 SHARES 07/24/01 2,326.85 6,568.23 4,241 38- LT 4,241 38- LT

CURRENCY-CHF
 ZURICH FINCL SVCS ORD (CHF)
 FX RATE 1 4747
 SEDOL #5983816 ISIN #CH0011075394
 TRADED ON 07/30 @ \$116.634
 MERILL LYNCH,
 LESS COMH \$5.83

SOLD 125 SHARES 03/15/01 55 .52 03 LT 03 LT

CURRENCY-GBP
 SALE OF FRACTIONAL SHS
 BILLION PLC ORD (GBP)
 SEDOL #0056650 ISIN #GB0000566504
 TRADED ON 07/31 @ \$4 40
 COMPANY

BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002
 ACCOUNT NUMBER 33-469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR ADMINISTRATIVE OFFICER S52
 TAX IDENTIFICATION NUMBER 34-657710 TAX OFFICER - GMC INVESTMENT OFFICER DLI
 FEDERAL LOSS CARRYOVER ST 08 LT 08

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
SOLD 70000 FACE VALUE BRAZIL FEDERAL REP US\$GLOBAL BD CURRENCY USD DID 08-17-08 11.00/ DUE 08-17-40 TRADED ON 08/08 @ \$57 25 ABN AMRO, INC	05/20/02	40,075 00	52,237 50	12,162 50- ST	12,162 50- ST
SOLD 739 SHARES CURRRENCY USD EMBRER-EMPRESA BRASILEIRA D SF ADR PFD SHS TRADED ON 08/08 @ \$19 484 BEAR, STEARNS SECURITIES CORP LESS COMH \$44 34 & EXP \$.22	03/15/02	14,354 56	17,618 18	3,476 95 ST	3,476 95 ST 6,740.57- LT
SOLD 300 SHARES CURRRENCY USD KONINKLIJKE PHILIPS ELECTRS SF ADR NEW 2000 TRADED ON 08/08 @ \$20 601 BEAR, STEARNS SECURITIES CORP. LESS COMH \$18 & EXP \$ 21	08/13/02	6,162 21	7,966 85	6.54 ST	6.54 ST 1,811.18- LT
SOLD 6500 SHARES CURRRENCY GBP FX RATE 1 5221 HILTON GROUP PLC ORD (GBP) FORMERLY LABOKE GROUP PLC ORD SEDOL #0500254 ISIN #GB0005002547 TRADED ON 08/09 @ \$2 96 SSB-BROKERS CLEARANCE LESS COMH \$37 31 & EXP \$1.52	05/23/01	18,615 10	21,882 38	3,267 28- LT	3,267 28- LT
SOLD 1000 SHARES CURRRENCY EUR FX RATE 96956 INTERBREM ORD (BEL) SEDOL #4755317 ISIN #BE0003793107 TRADED ON 08/09 @ \$25 652 SSB-BROKERS CLEARANCE LESS COMH \$25 65 & EXP \$51 31	11/26/01	25,575 65	26,798.34	257 24- ST	257 24- ST 965 45- LT
SOLD 50 SHARES CURRRENCY EUR FX RATE 96956 HUNTER DOUGLAS NV ORD (NLG) SEDOL #5291810 ISIN #NAN4237C1220 TRADED ON 08/09 @ \$24 888 ABN AMRO, INC	07/05/02	1,241 94	1,485.84	243 90- ST	243 90- ST

ACCOUNT NUMBER 33-4469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CAPRYOVER ST
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER: S22
 INVESTMENT OFFICER DLI
 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 550 SHARES LESS COM \$2 49 SOLD 550 SHARES CURRENCY EUR FX RATE 96956 CURRENCY EUR 08/09/02	09/10/01	2,078 31	9,391 27	7,312.96- ST	7,312.96- ST
SOLD 200 SHARES CURRENCY EUR FX RATE 97802 INTERBREW ORD (BEL) SEDOL #4755317 ISIN #BE0003793107 TRADED ON 08/12 @ \$25 819 SSB-BROKERS CLEARANCE LESS COM \$5.16 & EXP 610 33	08/12/02	5,148 45	5,168 09	19 64- ST	19.64- ST
SOLD 878 SHARES CURRENCY EUR FX RATE 97802 CORTEFIEL SA ORD (ESP) SEDOL #7181414 ISIN #ES0124254311 TRADED ON 08/12 @ \$3 797 SSB-BROKERS CLEARANCE LESS COM \$10 01	09/10/01	3,323 82	11,781.78	8,457.96- ST	8,457.96- ST
SOLD 172 SHARES CURRENCY-EUR FX RATE 9776 CORTEFIEL SA ORD (ESP) SEDOL #7181414 ISIN #ES0124254311 TRADED ON 08/13 @ \$3.731 SMITH BARNEY INC LESS COM \$1 93	09/10/01	639.96	639 96 ST	639.96 ST	639.96 ST
SOLD 4900 SHARES CURRENCY-GBP FX RATE 1 5387 GALLAHER GROUP PLC ORD (GBP) SEDOL #0383369 ISIN #GB0003833695 TRADED ON 08/15 @ \$10 278 KLEINMORT BENSON LESS COM \$100 74	12/03/01	50,265 34	32,604 98	17,660 36 ST	17,660.36 ST
SOLD 550 SHARES CURRENCY-EUR 05/21/01 08/15/02	05/21/01	5,152 48	33,713.45	28,560 97- LT	28,560.97- LT

ACCOUNT NUMBER 33-469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN MCB INTERNATIONAL IR TAX OFFICER ADMINISTRATIVE OFFICER, S22
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER DL1
 FEDERAL LOSS CARRYOVER ST
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
FX RATE 9836 VIVENDI UNIVERSAL SA ORD (FRF) SEDOL #4834777 ISIN #FR0000127771 TRADED ON 08/15 @ \$9 396 BAER, JULIUS, SECURITIES, INC. LESS COMH \$15 50	11/30/01	11,153.53	18,650 00	7,476.47- ST	7,476.47- ST
SOLD 600 SHARES SAP AKTIENGESSELLSCHAFT SPONSORED ADR TRADED ON 08/15 @ \$18 649 BEAR, STEARNS SECURITIES CORP. LESS COMH \$36 & EXP \$.17	10/16/01	5,219.92	25,042.05	19,822 13- ST	19,822 13- ST
SOLD 500 SHARES CURRENCY-USD VIVENDI UNIVERSAL SPON ADR NEW TRADED ON 08/15 @ \$10 50 BEAR, STEARNS SECURITIES CORP LESS COMH \$30 & EXP \$.08	08/19/02	43,154 37	51,742 50	302 71 ST	302.71 ST
SOLD 6400 SHARES CURRENCY-HKD FX RATE 7.8 HUTCHISON WHAMPOA ORD (HKD) SEDOL #6448068 ISIN #HK0013000119 TRADED ON 08/16 @ \$6.784 UBS WARBURG LLC LESS COMH \$217.10 & EXP \$48 67	09/10/01	6,574 69	6,574 69	6,574 69 ST	6,574 69 ST
SOLD 1780 SHARES CURRENCY EUR FX RATE 984 CORTEFIEL SA ORD (ESF) SEDOL #7181414 ISIN #ES0124254311 TRADED ON 08/16 @ \$3.704 MORGAN STANLEY & CO , INCORPORATED LESS COMH \$19.78	08/22/01	24,764 40	24,764 40	24,764 40 ST	24,764.40 ST
SOLD 105 SHARES CURRENCY CHF FX RATE 1 4866 JULIUS BAER HLDG AG-B ORD (CHF) SEDOL #7194177 ISIN #CH0012083009 TRADED ON 08/16 @ \$236 58 MISC ALL BROKERS LESS COMH \$74 53 & EXP \$1 98					

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR
 TAX IDENTIFICATION NUMBER 34-657710
 TAX OFFICER GMC
 ADMINISTRATIVE OFFICER, SS2
 FEDERAL LOSS CARRYOVER ST
 .00 LT
 .00

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
SOLD 80 SHARES CURRENCY USD SAP AKTIENGESSELLSCHAFT SPONSORED ADR TRADED ON 08/16 @ \$18.555 FACTSET DATA SYSTEMS, INC. LESS COMH \$4.80 & EXP \$0.02	11/30/01	1,979.65	2,484.00	1,004.35- ST	1,004.35- ST
SOLD 3300 SHARES CURRENCY GBP FX RATE 1.5287 SCOTTISH POWER PLC ORD (GBP) SEDOL #0690070 ISIN #GB0006900707 TRADED ON 08/19 @ \$5.679 ABN AMRO, INC LESS COMH \$37.48 & EXP \$1.53	09/11/00	18,704.61	23,663.10	4,958.49- LT	4,958.49- LT
SOLD 150 SHARES CURRENCY CHF FX RATE 1.5032 SWISS RE ORD (CHF) SEDOL #7189816 ISIN #CH0012332372 TRADED ON 08/19 @ \$89.60 MISC ALL BROKERS LESS COMH \$40.31 & EXP \$1.05	08/20/01	13,398.78	15,522.24	2,123.46- ST	2,123.46- ST
SOLD 222 SHARES CURRENCY USD UNILEVER N V N Y SHS NEH TRADED ON 08/19 @ \$60.017 BEAR, STEARNS SECURITIES CORP. LESS COMH \$13.32 & EXP \$0.40	11/06/00	13,310.12	12,152.86	1,157.26 LT	1,157.26 LT
SOLD 2500 SHARES CURRENCY-USD TAIWAN SEMICONDUCTOR MFG LTD SPONSORED ADR TRADED ON 08/21 @ \$9.407 BEAR, STEARNS SECURITIES CORP. LESS COMH \$125 & EXP \$35	07/16/02	23,393.15	34,820.00	11,426.85- ST	11,426.85- ST
SOLD 4370 SHARES CURRENCY-USD UNITED MICROELECTRONICS CORP SPONSORED ADR TRADED ON 08/21 @ \$5.256 MORGAN STANLEY & CO, INCORPORATED LESS COMH \$218.50 & EXP \$0.34	10/03/01	22,750.75	21,058.16	1,692.59 ST	1,692.59 ST

ACCOUNT NUMBER 33-A669-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER · GMC INVESTMENT OFFICER DLI
 BEGINNING DATE · 12/31/2001 ENDING DATE · 12/31/2002
 ADMINISTRATIVE OFFICER: SS2 ADMINISTRATIVE OFFICER DLI

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 1400 SHARES CURRENCY CHF FX RATE 1 5192 NOVARTIS AG-REG SHS ORD (CHF) SEDOL #7103065 ISIN #CH00004458047 TRADED ON 08/22 3 440.766 KLEINWORT BENSON LESS COMH \$171.22	05/08/01	56,902.19	51,961.66	4,940.53 LT	4,940.53 LT
SOLD 23300 SHARES CURRENCY SGD FX RATE 1 759 SEMBCORP INDS LTD ORD (SGD) SEDOL #6120713 ISIN #SG1626864940 TRADED ON 08/22 3 689 J.P. MORGAN SECURITIES INC. LESS COMH \$81.07 & EXP \$8.04	07/31/01	15,986.44	23,781.37	7,794.93- LT	7,794.93- LT
SOLD 90 SHARES CURRENCY USD SAMSUNG ELECTRS LTD GDR 95 COM1444 TRADED ON 08/26 3 \$141.20 J P MORGAN SECURITIES INC	12/05/01	12,708.00	10,290.47	2,417.53 ST	2,417.53 ST
SOLD 100 SHARES FOMENTO ECONOMICO MEXICANO S SPND ADR FEMSA TRADED ON 08/27 3 \$39.011 FACTSET DATA SYSTEMS, INC. LESS COMH \$6 & EXP \$ 06	05/23/01	3,895.04	4,336.13	441.09- LT	441.09- LT
SOLD 5200 SHARES CURRENCY AUD FX RATE 5537 JOHN FAIRFAX HLDS LTD ORD (AUD) SEDOL #6467074 TRADED ON 08/27 3 \$1.67 J B WERE & SON, INC LESS COMH \$26.05	07/20/01	8,658.60	10,748.92	2,090.32- LT	2,090.32- LT
SOLD 50 SHARES CURRENCY-USD FOMENTO ECONOMICO MEXICANO S SPND ADR FEMSA TRADED ON 08/28 3 \$37.557 BEAR, STEARNS SECURITIES CORP LESS COMH \$3 & EXP \$ 03	05/23/01	1,874.84	2,168.07	293.23- LT	293.23- LT

ACCOUNT NUMBER 33-A469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 TAX IDENTIFICATION NUMBER 34-657710
 GAR FDN NCB INTERNATIONAL IR
 ADMINISTRATIVE OFFICER. SS2
 ADMINISTRATIVE OFFICER DLI
 FEDERAL LOSS CARRYOVER ST
 00 LT
 TAX OFFICER. GMC
 .00

BEGINNING DATE 12/31/2001
 ENDING DATE: 12/31/2002

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
SOLD 1200 SHARES CURRENTCY GBP FX RATE 1.5469 SHIRE PHARMACEUTICALS GROUP PLC ORD SEDOL #0799803 ISIN #GB0007998031 TRADED ON 08/29 @ \$9.327 MORGAN STANLEY & CO, INCORPORATED LESS COMH \$22.38	04/08/02	11,170.06	8,979.78	2,190.28	2,190.28
SOLD 20 SHARES CURRENTCY USD FONENTO ECONOMICO MEXICANO S SPND ADR FEMSA TRADED ON 08/29 @ \$37.27 FACSET DATA SYSTEMS, INC. LESS COMH \$1.20 & EXP \$.01	05/23/01	744.20	862.03	117.83	117.83
SOLD 330 SHARES CURRENTCY USD FONENTO ECONOMICO MEXICANO S SPND ADR FEMSA TRADED ON 08/30 @ \$37.766 FACSET DATA SYSTEMS, INC. LESS COMH \$19.80 & EXP \$ 38	05/22/01	12,442.73	14,023.18	1,580.45	1,580.45
SOLD 500 SHARES STIMICROELECTRONICS NV-NV SHS TRADED ON 09/05 @ \$19 FACSET DATA SYSTEMS, INC. LESS COMH \$30 & EXP \$.32	08/01/01	9,469.68	17,162.75	7,693.07	7,693.07
SOLD 500 FRACTIONAL SHARES CURRENTCY USD UNITED MICROELECTRONICS CORP SPONSORED ADR TRADED ON 09/09 @ \$3.74 MISC ALL BROKERS	09/10/02	1.87		1.87	1.87
SOLD 1550 SHARES CURRENTCY-USD ASM INTL N V TRADED ON 09/10 @ \$11.099 LEGG MASON WOOD WALKER, INC LESS COMH \$93 & EXP \$ 52	07/30/01	17,110.24	31,146.02	14,035.78	14,035.78
ENTRY REVERSED ON 09/17/02 SOLD 1500 SHARES	01/04/01	10,435.96	10,433.60	2.36	2.36

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-657710 ST
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

FEDERAL LOSS CARRYOVER
 FEDERAL LOSS CARRYOVER
 FEDERAL LOSS CARRYOVER

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
NORTHERN ROCK PLC ORD (GBP) FX RATE .975 SEDOL #0145279 ISIN #GB0001452795 TRADED ON 09/10 @ \$6 971 MISC ALL BROKERS LESS COMH \$20 91	09/11/00	18,525.77	22,946 03	4,420 26- LT	4,420.26- LT
SCOTTISH POWER PLC ORD (GBP) FX RATE 1.5555 SEDOL #0690070 ISIN #GB0006900707 TRADED ON 09/10 @ \$5 801 ABN AMRO, INC. LESS COMH \$37.13 & EXP \$.64	09/10/02	24,772 80	33,245 76	18,579.60 ST	27,052.56- LT
COMPAGNIE DE SAINT-GOBAIN ORD (FRF) FX RATE .975 SEDOL #4760371 ISIN #FR0000125007 TRADED ON 09/10 @ \$28.235 MISC ALL BROKERS LESS COMH \$74 54	07/03/02	6,246 98	13,599 87	7,352 89- LT	7,352.89- LT
SOLD 300 SHARES CURRENCY EUR FX RATE .975 NUTRECO HLDG NV ORD (NLG) SEDOL #5183359 ISIN #NL0000375400 TRADED ON 09/10 @ \$20.865 ABN AMRO, INC. LESS COMH \$12 52	01/26/01	11,398 32	33,858 47	22,460 15- LT	22,460.15- LT
SOLD 100 SHARES CURRENCY EUR FX RATE .975 ALLIANZ AG-REG ORD (DEM) SEDOL #5231485 ISIN #DE0008404005 TRADED ON 09/10 @ \$114.211 SSB-BROKERS CLEARANCE LESS COMH \$22.83	09/11/00	13,909 63	13,518 21	391.42 LT	391.42 LT
SOLD 1300 SHARES CURRENCY EUR FX RATE .975 METSO OYJ ORD (FIN) SEDOL #5713422 ISIN #FI0009007835	08/03/01				

ACCOUNT NUMBER 33-4469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER: GMC INVESTMENT OFFICER. DLI
 TAX IDENTIFICATION NUMBER 34-657710 ST FEDERAL LOSS CARRYOVER
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

ADMINISTRATIVE OFFICER. SS2
 STATE GAIN/LOSS FEDERAL GAIN/LOSS FEDERAL/STATE COST BASIS NET PROCEEDS OF SALE ACQUIRED/ SOLD DESCRIPTION

STATE	GAIN/LOSS	FEDERAL	FEDERAL/STATE	COST BASIS	NET PROCEEDS OF SALE	ACQUIRED/ SOLD	DESCRIPTION
ST	8,087.89	8,087.89	ST	17,963.67	9,875.78	05/14/02	SOLD 758 SHARES CURRENCY EUR FX RATE 975 AEGON NV ORD (NLG) SEDOL #5927375 ISIN #NL000301760 TRADED ON 09/10 @ \$13.067 SSB-BROKERS CLEARANCE LESS COM \$3.96 & EXP \$25.75
ST	427.93	427.93	ST	8,140.28	7,712.35	07/10/02	SOLD 500 SHARES CURRENCY EUR FX RATE 975 ENI SPA ORD (ITL) SEDOL #7145056 ISIN #IT0003132476 TRADED ON 09/10 @ \$15.471 SSB-BROKERS CLEARANCE LESS COM \$23.21
LT	6,080.90	6,080.90	LT	10,433.61	16,514.51	01/04/01	SOLD 1500 SHARES CURRENCY GBP FX RATE 1.5429 NORTHERN ROCK PLC ORD (GBP) SEDOL #0145279 ISIN #GB0001452795 TRADED ON 09/10 @ \$11.031 ABN AMRO, INC LESS COM \$33.10
LT	2.36	2.36	LT	10,433.60	10,435.96	00/00/00	TO REVERSE ENTRY OF 09/13/02 SOLD 1500 SHARES CURRENCY EUR FX RATE .975 NORTHERN ROCK PLC ORD (GBP) SEDOL #0145279 ISIN #GB0001452795 TRADED ON 09/10 @ \$6.971 MISC ALL BROKERS LESS COM \$20.91
LT	1,993.31	1,993.31	LT	4,718.21	2,724.90	08/23/01	SOLD 1300 SHARES CURRENCY-GBP FX RATE 1.5506 FRIENDS PROVIDENT PLC (GBP) ISIN GB0030559776 SEDOL 3055977 TRADED ON 09/11 @ \$2.10 GOLDMAN, SACHS & CO LESS COM \$5.46 & EXP \$.02

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN MCB INTERNATIONAL IR TAX IDENTIFICATION NUMBER 34-6577710 ST
 ADMINISTRATIVE OFFICER, SS2 TAX OFFICER, GMC INVESTMENT OFFICER, DL1
 BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 1900 SHARES CURRENTCY-EUR FX RATE .9733 METSO OYJ ORD (FIM) SEDOL #5713422 ISIN #FI0009007835 TRADED ON 09/11 @ \$10 711 KLEINMORT BENSON LESS COMH \$20 35 & EXP \$40 70	07/30/01	20,290 16	19,410 26	879 90 LT	879 90 LT
SOLD 7900 SHARES CURRENTCY HKD FX RATE 7 8 CHINA MOBILIE(HONG KONG)LTD ORD (HKD) SEDOL #6073556 ISIN #HK0941007087 TRADED ON 09/12 @ \$2 63 SSB-BROKERS CLEARANCE LESS COMH \$51.95 & EXP \$23 39	09/11/00	20,704.49	61,391 41	40,686 92- LT	40,686 92- LT
SOLD 1400 SHARES CURRENTCY GBP FX RATE 1 5552 FRIENDS PROVIDENT PLC (GBP) ISIN GB0030559776 SEDOL 3055977 TRADED ON 09/12 @ \$2 057 SSB-BROKERS CLEARANCE LESS COMH \$5 75 & EXP \$ 02	08/23/01	2,874 77	5,081 15	2,206 38- LT	2,206 38- LT
SOLD 925 SHARES CURRENTCY EUR FX RATE .9774 METSO OYJ ORD (FIM) SEDOL #5713422 ISIN #FI0009007835 TRADED ON 09/12 @ \$10 768 SSB-BROKERS CLEARANCE LESS COMH \$9 96 & EXP \$19 92	08/07/01	9,931 44	9,397 77	533 67 LT	533.67 LT
SOLD 2950 SHARES CURRENTCY-JPY FX RATE 120 31 KANSAI ELECTRIC POWER ORD (JPY) SEDOL #6483489 ISIN #JP3228600007 TRADED ON 09/12 @ \$15 412 GOLDMAN, SACHS & CO. LESS COMH \$90 93	03/29/01	45,376 41	44,655.66	720.75 LT	720.75 LT
SOLD 1000 SHARES CURRENTCY-JPY FX RATE 120 31 MATSUSHITA ELECTRIC INDL CO ORD(JPY)	07/23/02	11,487 04	13,100 36	1,613 32- ST	1,613 32- ST

ACCOUNT NUMBER 33-469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER: GMC INVESTMENT OFFICER: DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 FEDERAL LOSS CARRYOVER 51 00 LT

ADMINISTRATIVE OFFICER: SSZ
 STATE GAIN/LOSS FEDERAL GAIN/LOSS

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SEDOL #6572707 ISIN #JPS366800000 TRADED ON 09/12 @ \$11.51 GOLDMAN, SACHS & CO LESS COMH \$23.02	07/30/01	2,482.14	3,283.56	801.42- LT	801.42- LT
SOLD 100 SHARES CURRENTCY-JPY FX RATE 120.31	09/12/02				
MEITEC CORP ORD (JPY) SEDOL #6576356 ISIN #JPS3919200000 TRADED ON 09/12 @ \$24.871 GOLDMAN, SACHS & CO LESS COMH \$4.97	07/27/01	4,640.13	4,924.80	284.67- LT	284.67- LT
SOLD 1300 SHARES CURRENTCY-JPY FX RATE 120.31	09/12/02				
NIPPON FIRE & MARINE INS ORD (JPY) SEDOL #6643380 ISIN #JPS3693200002 TRADED ON 09/12 @ \$3.576 KLEINWORT BENSON LESS COMH \$9.30	05/14/01	4,516.32	5,695.68	1,179.36- LT	1,179.36- LT
SOLD 600 SHARES CURRENTCY-JPY FX RATE 120.31	09/12/02				
TAMABE SEIYAKU CO LTD ORD (JPY) SEDOL #6870984 ISIN #JPS469000008 TRADED ON 09/12 @ \$7.542 KLEINWORT BENSON LESS COMH \$9.05	07/30/01	7,135.16	9,850.67	2,715.51- LT	2,715.51- LT
SOLD 300 SHARES CURRENTCY-JPY FX RATE 122	09/13/02				
MEITEC CORP ORD (JPY) SEDOL #6576356 ISIN #JPS3919200000 TRADED ON 09/13 @ \$23.831 GOLDMAN, SACHS & CO LESS COMH \$14.30	07/09/01	5,799.03	6,414.10	615.07- LT	615.07- LT
SOLD 1700 SHARES CURRENTCY-JPY FX RATE 122	09/13/02				
NIPPON FIRE & MARINE INS ORD (JPY) SEDOL #6643380 ISIN #JPS3693200002 TRADED ON 09/13 @ \$3.418 KLEINWORT BENSON LESS COMH \$11.62					

ACCOUNT NUMBER 33-469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 00 LT
 ADMINISTRATIVE OFFICER .SS2
 INVESTMENT OFFICER DL1
 ENDING DATE 12/31/2002

TRANSACTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
DESCRIPTION	SOLD	OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS
SOLD 500 SHARES TANABE SEIYAKU CO LTD ORD (JPY) SEDOL #6870984 ISIN #JP3469000008 TRADED ON 09/13 @ \$7.263 KLEINWORT BENSON LESS COM \$7 26	05/14/01	3,624 52	9,746 40	1,121 88- LT	
SOLD 5500 SHARES CURRENCY-GBP FX RATE 1 5355 FRIENDS PROVIDENT PLC (GBP) ISIN GB0030559776 SEDOL 3055977 TRADED ON 09/17 @ \$1 982 GOLDMAN, SACHS & CO LESS COM \$21 80 & EXP \$.02	08/23/01	10,881 84	19,644 34	8,762 50- LT	
SOLD 400 SHARES CURRENCY-JPY FX RATE 122 6 MEITEC CORP ORD (JPY) SEDOL #6576356 ISIN #JP3919200000 TRADED ON 09/17 @ \$23 814 GOLDMAN, SACHS & CO. LESS COM \$19 05	07/30/01	9,506.79	13,131 24	3,624 45- LT	
SOLD 1600 SHARES CURRENCY-JPY FX RATE 122.6 NIPPON FIRE & MARINE INS ORD (JPY) SEDOL #66443380 ISIN #JP3693200002 TRADED ON 09/17 @ \$3 461 KLEINWORT BENSON LESS COM \$11 08	07/06/01	5,527 75	6,013.16	485 41- LT	
SOLD 600 SHARES CURRENCY-JPY FX RATE 122.6 TANABE SEIYAKU CO LTD ORD (JPY) SEDOL #6870984 ISIN #JP3469000008 TRADED ON 09/17 @ \$7.36 KLEINWORT BENSON LESS COM \$8 83	05/14/01	4,407 38	5,695 67	1,288.29- LT	
SOLD 200 SHARES CURRENCY JPY FX RATE 121.63 MEITEC CORP ORD (JPY)	07/26/01	4,800 05	6,563 14	1,763.09- LT	

ACCOUNT NUMBER 33-A469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER SSS
 TAX OFFICER: GMC INVESTMENT OFFICER: DLI
 FEDERAL LOSS CARRYOVER ST
 TAX IDENTIFICATION NUMBER 34-657710
 GAR FDN NCB INTERNATIONAL IR
 90

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SEDOL #6576356 ISIN #JPS919200000 GOLDMAN, SACHS & CO TRADED ON 09/18 @ \$24.048 LESS COMH \$9 62	07/06/01	3,441 39	3,757 65	316 26- LT	316.26- LT
SOLD 1000 SHARES FX RATE 121.63 CURRENTCY JPY NIPPON FIRE & MARINE INS ORD (JPY) SEDOL #6643380 ISIN #JPS693200002 TRADED ON 09/18 @ \$3 448 KLEINMORT BENSON LESS COMH \$6 90	09/18/02	3,650.38	4,746 40	1,096 02- LT	1,096 02- LT
SOLD 500 SHARES CURRENTCY JPY TAMABE SEIYAKU CO LTD ORD (JPY) FX RATE 121 63 SEDOL #6870984 ISIN #JPS469000008 TRADED ON 09/18 @ \$7 315 GOLDMAN, SACHS & CO LESS COMH \$7.32	05/14/01	4,975 61	6,445.83	1,470 22- LT	1,470 22- LT
SOLD 200 SHARES CURRENTCY JPY FX RATE 121 038 MEITEC CORP ORD (JPY) SEDOL #6576356 ISIN #JPS919200000 TRADED ON 09/19 @ \$24.927 GOLDMAN, SACHS & CO. LESS COMH \$9 96	09/19/02	10,946.84	11,579.12	632 28- LT	632 28- LT
SOLD 3100 SHARES CURRENTCY JPY FX RATE 121 038 NIPPON FIRE & MARINE INS ORD (JPY) SEDOL #6643380 ISIN #JPS693200002 TRADED ON 09/19 @ \$3 538 KLEINMORT BENSON LESS COMH \$21 94	08/01/01	6,581.07	7,053.35	472 28- LT	472.28- LT
SOLD 1900 SHARES CURRENTCY JPY FX RATE 123.22 NIPPON FIRE & MARINE INS ORD (JPY) SEDOL #6643380 ISIN #JPS693200002 TRADED ON 09/20 @ \$3 47 KLEINMORT BENSON LESS COMH \$13 19	09/20/02				

ACCOUNT NUMBER 33-A469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 00 LT
 TAX OFFICER - GMC
 ADMINISTRATIVE OFFICER DLI
 ADMINISTRATIVE OFFICER SSZ
 00
 BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 5500 SHARES CURRENTCY GBP FX RATE 1.5602 SOMERFIELD PLC ORD (GBP) SEDOL #0821869 ISIN #GB0008218694 TRADED ON 09/23 @ \$1.848 CANTOR FITZGERALD & CO LESS COMH \$20.35	08/02/01	10,148 26	10,182 07	33 81- LT	33.81- LT
SOLD 6200 SHARES CURRENTCY GBP FX RATE 1.556 HILTON GROUP PLC ORD (GBP) FORMERLY LABROKE GROUP PLC ORD SEDOL #0500254 ISIN #GB0005002547 TRADED ON 09/24 @ \$2.388 ABN AMRO, INC. LESS COMH \$22.20	05/15/01	14,784 32	21,300 07	6,515 75- LT	6,515 75- LT
SOLD 6700 SHARES CURRENTCY-GBP FX RATE 1.5657 CHUBB PLC ORD (GBP) SEDOL #0015219 ISIN #GB0000152198 SMITH BARNNEY INC TRADED ON 10/02 @ \$1.475 LESS COMH \$19.76	07/22/02	9,864 86	15,289 54	5,344 68- ST	5,344.68- ST
SOLD 3400 SHARES CURRENTCY-GBP FX RATE 1.5657 BBA GROUP PLC ORD (GBP) SEDOL #0067748 ISIN #GB0000677483 SMITH BARNNEY INC TRADED ON 10/02 @ \$2.741 LESS COMH \$18.63	07/11/02	9,301 81	14,047.64	4,745 83- ST	4,745.83- ST
SOLD 5000 SHARES CURRENTCY-GBP FX RATE 1.5657 MISYS PLC ORD (GBP) SEDOL #0385785 ISIN #GB0003857850 SMITH BARNNEY INC TRADED ON 10/02 @ \$2.641 LESS COMH \$26.41	07/22/02	13,181.05	16,325 84	3,144.79- ST	3,144 79- ST
SOLD 3200 SHARES CURRENTCY-GBP FX RATE 1.5657	08/22/02	13,384 45	16,591 91	3,207 46- ST	3,207 46- ST

ACCOUNT NUMBER 33-4669-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR
 ADMINISTRATIVE OFFICER, SS2
 TAX IDENTIFICATION NUMBER 34-6577710
 TAX OFFICER - GMC
 INVESTMENT OFFICER, DL1
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002

TRANSACTION DESCRIPTION	ACQUIRED/	NET PROCEEDS	FEDERAL/STATE	FEDERAL	STATE
		OF SALE	COST BASIS	GAIN/LOSS	GAIN/LOSS

COMPASS GROUP PLC ORD (GBP) SEDOL #0533153 ISIN #GB0005331532 MERRILL LYNCH, TRADED ON 10/02 @ \$4.191 LESS COMH \$26.82	08/12/02	12,187.89	14,223.06	2,035.17 - ST	2,035.17 - ST
SOLD 1400 SHARES CURRENCY-EUR FX RATE .98488					
NH HOTELS SA ORD (ESP) SEDOL #4571784 ISIN #ES0161560018 TRADED ON 10/02 @ \$8.723 LESS COMH \$24.43	09/11/00	19,773.51	76,181.57	56,408.06 - LT	56,408.06 - LT
SOLD 225 SHARES CURRENCY-EUR FX RATE .98488					
ALLIANZ AG-REG ORD (DEM) SEDOL #5231485 ISIN #DE000444005 TRADED ON 10/02 @ \$88.146 KLEINWORT BENSON LESS COMH \$59.50	01/15/02	10,583.88	23,755.28	13,171.40 - ST	13,171.40 - ST
SOLD 95 SHARES CURRENCY-EUR FX RATE .98488					
HUENCHENER RUECKVER AG-REG ORD (DEM) SEDOL #5294121 ISIN #DE0008430026 TRADED ON 10/02 @ \$111.744 KLEINWORT BENSON LESS COMH \$31.85	04/23/02	12,560.79	13,535.09	974.30 - ST	974.30 - ST
SOLD 300 SHARES CURRENCY-EUR FX RATE .98488					
CARREFOUR SUPERMARCHE ORD (FRF) SEDOL #5641567 ISIN #FR0000120172 TRADED ON 10/02 @ \$41.995 MISC ALL BROKERS LESS COMH \$37.80	08/29/02	22,116.41	28,483.12	6,366.71 - ST	6,366.71 - ST
SOLD 4300 SHARES CURRENCY-EUR FX RATE .98488					
BANCO SANTANDER CENTL HISP ORD (ESP) SEDOL #5705946 ISIN #ES0113900J37 TRADED ON 10/02 @ \$5.156 SMITH BARNEY INC.					

ACCOUNT NUMBER 33-4469-10-6 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR BEGINNING DATE: 12/31/2001
 ACCOUNT TYPE CHARITABLE TRUST TAX OFFICER TAX OFFICER TAX OFFICER
 FEDERAL LOSS CARRYOVER ST 00 LT 00
 ADMINISTRATIVE OFFICER. SS2 ADMINISTRATIVE OFFICER. DLI INVESTMENT OFFICER. DLI

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS OF SALE FEDERAL/STATE COST BASIS FEDERAL STATE GAIN/LOSS

LESS COMH \$55 43					
SOLD 320 SHARES	07/22/02	14,984.97	19,454.33	4,469.36- ST	4,469.36- ST
CURRENCY-EUR					
FX RATE .98488					
DEUTSCHE BANK AG REG ORD					
SEDOL #5750355 ISIN #DE000514008					
TRADED ON 10/02 @ \$46 968					
KLEINHORT BENSON					
TRADED ON 10/02 @ \$46 968					
LESS COMH \$45.09					
SOLD 700 SHARES	01/03/02	11,781 37	20,885.52	9,104.15- ST	9,104 15- ST
CURRENCY-EUR					
FX RATE .98488					
SUEZ ORD (FRF)					
SEDOL #7118047 ISIN #FR000120529					
TRADED ON 10/02 @ \$16 864					
SMITH BARNEY INC.					
LESS COMH \$23.61					
SOLD 420 SHARES	08/16/01	7,739.68	18,243.62	10,503.94-LT	10,503.94-LT
CURRENCY-CHF					
FX RATE 1.48515					
CREDIT SUISSE GROUP ORD (CHF)					
SEDOL #717589 ISIN #CH0012138530					
TRADED ON 10/02 @ \$18.464					
ABN AMRO, INC.					
LESS COMH \$15.51					
SOLD 1600 SHARES	09/11/00	16,283 21	23,326.21	7,043.00- LT	7,043 00- LT
CURRENCY-HKD					
FX RATE 7.8					
HSBC HLDS PLC \$.5 ORD (HKD)					
SEDOL #6150163 ISIN #GB0005405286					
TRADED ON 10/03 @ \$10.224					
SMITH BARNEY INC.					
LESS COMH \$57 26 & EXP \$18.37					
SOLD 600 SHARES	08/01/01	7,985 79	20,595.30	12,609.51- LT	12,609 51- LT
CURRENCY-USD					
STIMICROELECTRONICS NV-NY SHS					
TRADED ON 10/03 @ \$13.37					
MORGAN STANLEY & CO., INCORPORATED					
LESS COMH \$36 & EXP \$.27					
SOLD 655 SHARES	09/10/02	2,089.71	2,089.71	2,089.71	2,089.71
CURRENCY-USD					
UNITED MICROELECTRONICS CORP					
SPONSORED ADR					

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN MCB INTERNATIONAL IR TAX OFFICER, GMC INVESTMENT OFFICER, DLI
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST

ACQUIRED/ NET PROCEEDS OF SALE FEDERAL/STATE COST BASIS FEDERAL STATE GAIN/LOSS

TRANSACTION DESCRIPTION	ACQUIRED/	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL STATE GAIN/LOSS	FEDERAL STATE GAIN/LOSS
SOLD 1600 SHARES LESS COMH \$39.30 & EXP \$ 07 BEAR, STEARNS SECURITIES CORP. TRADED ON 10/03 @ \$3 25	07/11/02	4,369.86	6,560 06	2,190 20- ST	2,190.20- ST
SOLD 240 SHARES CURRENTCY-EUR FX RATE .987 DEUTSCHE BANK AG REG ORD SEDOL #5750355 ISIN #DE000514008 TRADED ON 10/03 @ \$46.112 FOX-PITT KFLTON INC LESS COMH \$33.20	10/03/02	11,033 83	14,590 75	3,556.92- ST	3,556.92- ST
SOLD 550 SHARES CURRENTCY-JPY FX RATE 122 97 PROMISE CO LTD ORD (JPY) SEDOL #6703295 ISIN #JP383375007 TRADED ON 10/03 @ \$35.546 NONMURA SECURITIES INTERNATIONAL, INC LESS COMH \$58 65	04/05/01	19,492.11	39,247.24	19,755 13- LT	19,755.13- LT
SOLD 800 SHARES CURRENTCY-JPY FX RATE 122 97 SHIN-ETSU CHEMICAL CO ORD SEDOL #6804585 ISIN #JP337120001 TRADED ON 10/03 @ \$31 592 NONMURA SECURITIES INTERNATIONAL, INC LESS COMH \$75 82	08/02/01	25,197.82	29,236 10	4,038 28- LT	4,038.28- LT
SOLD 7200 SHARES CURRENTCY-JPY FX RATE 122 97 TOSHIBA CORP ORD (JPY) SEDOL #6897217 ISIN #JP359220004 TRADED ON 10/03 @ \$2 815 NONMURA SECURITIES INTERNATIONAL, INC LESS COMH \$60.82	03/08/02	20,213 10	32,275 76	12,062 66- ST	12,062 66- ST

ACCOUNT NUMBER 33-A669-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE 12/31/2001
 ENDING DATE 12/31/2002
 ADMINISTRATIVE OFFICER - SS2
 ADMINISTRATIVE OFFICER - DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 TAX OFFICER - GMC
 FEDERAL LOSS CARRYOVER ST .00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 1100 SHARES CURRENCY-EUR FX RATE 987 ING GROEP NV (EURO) SEDOL 7154182 ISIN NL0000303600 TRADED ON 10/03 @ \$14 92 FOX-PIT KELLON INC. LESS COMH \$49.24	09/26/01	16,363.29	28,124 14	11,760 85- LT	11,760 85- LT
SOLD 160 SHARES CURRENCY CHF FX RATE 1 4803 SWISS RE ORD (CHF) SEDOL #7189816 ISIN #CH0012332372 TRADED ON 10/03 @ \$57 832 FOX-PIT KELLON INC. LESS COMH \$27.76	10/07/02	9,225 50	14,458 53	34.76 ST 5,267.79- LT	34.76 ST 5,267.79- LT
SOLD 500 SHARES CURRENCY USD ASTRAZENECA PLC SPONSORED ADR TRADED ON 10/04 @ \$31 85 ABN AMRO, INC LESS COMH \$25	02/22/01	15,900 00	23,158 55	7,258 55- LT	7,258 55- LT
SOLD 800 SHARES CURRENCY EUR FX RATE 979 ING GROEP NV (EURO) SEDOL 7154182 ISIN NL0000303600 TRADED ON 10/04 @ \$14 606 ABN AMRO, INC LESS COMH \$23.37	09/11/01	11,661.98	6,021 12	5,640.86 LT	5,640 86 LT
SOLD 1100 SHARES CURRENCY EUR FX RATE 9817 ABN AMRO HLDG NV ORD (NLG) SEDOL #5250769 ISIN #NL0000301109 TRADED ON 10/07 @ \$10.718 MERRILL LYNCH, LESS COMH \$29 48	09/13/02	11,761.08	16,552 01	4,790 93- ST	4,790 93- ST
SOLD 510 SHARES CURRENCY EUR FX RATE 9817 BNP PARIBAS (EUR) SEDOL 7309681 ISIN FR0000131104	02/22/02	14,324.23	22,623.12	8,298 89- ST	8,298 89- ST

BEGINNING DATE 12/31/2001 ENDING DATE 12/31/2002
 ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER
 TAX IDENTIFICATION NUMBER 34-6577710 TAX OFFICER GMC INVESTMENT OFFICER DLI
 FEDERAL LOSS CARRYOVER ST .00 LT .00

TRANSACTION ACQUIRED/ NET PROCEEDS FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

TRADED ON 10/07 @ \$28.171
 LESS COMH \$43 11
 MISC ALL BROKERS

04/02/02 6,890.86 7,497.47 606.61 - ST 606 61 - ST
 SOLD 550 SHARES
 CURRENCY EUR
 FX RATE 97746
 KERRY GROUP PLC-A (EUR)
 SEDOL 0490656 ISIN IE0004906560
 ABN AMRO, INC
 TRADED ON 10/08 @ \$12 547
 LESS COMH \$10 35

08/09/02 23,382 82 37,629.99 14,247.17 - ST 14,247 17 - ST
 SOLD 1800 SHARES
 CURRENCY EUR
 FX RATE 97746
 THOMSON MULTIMEDIA ORD (FRF)
 SEDOL #5988930 ISIN FR0000184533
 TRADED ON 10/08 @ \$13 029
 MISC ALL BROKERS
 LESS COMH \$70 36

06/11/01 2,418.33 3,855 08 1,436 75 - LT 1,436 75 - LT
 SOLD 130 SHARES
 CURRENCY EUR
 FX RATE 97746
 FRAPORT AG ORD (DEM)
 SEDOL #7107551 ISIN #DE0005773303
 ABN AMRO, INC.
 TRADED ON 10/08 @ \$18 639
 LESS COMH \$4 85

08/29/02 8,142 62 13,151 26 5,008 64 - ST 5,008.64 - ST
 SOLD 550 SHARES
 CURRENCY EUR
 FX RATE 97746
 SEDOL #7118047 ISIN #FR0000120529
 ABN AMRO, INC.
 TRADED ON 10/08 @ \$14 834
 LESS COMH \$16.31

07/12/01 13,639.51 29,944 69 16,305.18 - LT 16,305 18 - LT
 SOLD 1200 SHARES
 CURRENCY USD
 PETROLEO BRASILEIRO S A ADR
 ISIN US716544086 SEDOL 2616580
 MORGAN STANLEY & CO , INCORPORATED
 TRADED ON 10/08 @ \$11.416
 LESS COMH \$60 & EXP \$.41

07/11/02 11,611 83 18,213.81 6,601.98 - ST 6,601 98 - ST
 SOLD 600 SHARES

ACCOUNT NUMBER 33-469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER, GMC INVESTMENT OFFICER DLI
 TAX IDENTIFICATION NUMBER 34-657710 FEDERAL LOSS CARROVER ST
 BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002
 ADMINISTRATIVE OFFICER SS2 ADMINISTRATIVE OFFICER DLI

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
CURRENCY DKK GROUP & FAJCK A/S (DKK) FX RATE 7.5934 SEDOL 7370115 ISIN DK0010291699 ABN AMRO, INC. TRADED ON 10/08 @ \$19.391 LESS COMH \$23.27	10/08/02				
SOLD 2000 SHARES CURRENCY EUR FX RATE 9773 BANCO BILBAO VIZCAYA ORD (ESP) SEDOL #5501906 ISIN #ES013211835 TRADED ON 10/08 @ \$7.394 KLEINWORT BENSON LESS COMH \$44.37 & EXP \$7.38	05/21/01	14,737.93	28,373.96	13,636.03- LT	13,636.03- LT
SOLD 200 SHARES CURRENCY-EUR FX RATE 988 KERRY GROUP PLC-A (EUR) SEDOL 0490656 ISIN IE0004906560 TRADED ON 10/09 @ \$12.485 ABN AMRO, INC. LESS COMH \$5	04/02/02	2,492.18	2,726.35	234.17- ST	234.17- ST
SOLD 150 SHARES CURRENCY-EUR FX RATE 988 NUTRECO HLDG NV ORD (NLG) SEDOL #5183559 ISIN NNL0000375400 TRADED ON 10/09 @ \$16.289 ABN AMRO, INC. LESS COMH \$4.89	01/26/01	2,438.56	6,481.87	4,043.31- LT	4,043.31- LT
SOLD 89 SHARES CURRENCY-EUR FX RATE .988 FRAPORT AG ORD (DEM) SEDOL #7107551 ISIN #DE0005773303 TRADED ON 10/09 @ \$18.932 ABN AMRO, INC. LESS COMH \$3.37	06/11/01	1,681.66	2,636.74	955.08- LT	955.08- LT
SOLD 40654 900 SHARES SWISS FRANCO CURRENCY (CHF) TRADED ON 10/09 @ \$.674 MISC ALL BROKERS	10/09/02	27,432.46	27,432.46		

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER: GMC INVESTMENT OFFICER, DLI
 TAX IDENTIFICATION NUMBER 34-6577710 FEDERAL LOSS CARRYOVER ST 00 LT 00

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 50 SHARES CURRENTLY EUR FX RATE 9859 NUTRECO HLDG NV ORD (NLG) SEDOL #5183359 ISIN #NL000375400 TRADED ON 10/10 a \$15 304 ABN AMRO, INC LESS COMH \$1 53	01/26/01	763 69	2,160.63	1,396 94- LT	1,396 94- LT
SOLD 531 SHARES CURRENTLY EUR FX RATE 9859 ABN AMRO HLDG NV ORD (NLG) SEDOL #5250769 ISIN #NL000301109 TRADED ON 10/10 a \$10 647 DEUTSCHE MORGAN GRENFFELL INC LESS COMH \$16 96	09/13/02	5,636 98	7,209.21	1,572 23- ST	1,572.23- ST
SOLD 181 SHARES CURRENTLY EUR FX RATE 9859 FRAPORT AG ORD (DEM) SEDOL #7107551 ISIN #DE0005773303 TRADED ON 10/10 a \$17.982 ABN AMRO, INC LESS COMH \$6 51	06/11/01	3,248.30	5,343 57	2,095 27- LT	2,095 27- LT
SOLD 220 SHARES CURRENTLY JPY FX RATE 123 65 ORIX CORP ORD (JPY) SEDOL #6661144 ISIN #JP3200450009 TRADED ON 10/10 a \$54.375 NOMURA SECURITIES INTERNATIONAL, INC LESS COMH \$35 89	05/17/01	11,926 81	22,228.61	10,301 80- LT	10,301.80- LT
SOLD 270 SHARES CURRENTLY JPY FX RATE 124 75 FROHISE CO LTD ORD (JPY) SEDOL #6703295 ISIN #JP3833750007 TRADED ON 10/10 a \$30.959 NOMURA SECURITIES INTERNATIONAL, INC LESS COMH \$71 52	10/15/02	23,767.38	33,615.58	1,223 96- ST	1,223 96- ST
SOLD 2200 SHARES CURRENTLY EUR FX RATE 97096 AHOLD-KONINKLIJKE NV ORD (EUR)	09/24/02	30,053 52	24,685.58	5,367 94 ST	5,367 94 ST

ACCOUNT NUMBER 33-A469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 ADMINISTRATIVE OFFICER: SS2
 INVESTMENT OFFICER DLI
 00
 BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

SEDOL #5252602 ISIN #NL0000331817
 TRADED ON 10/17 @ \$13.701
 KLEINWORT BENSON
 LESS COMH \$90 44

SOLD 49 SHARES
 CURRENCY EUR
 FX RATE 97096
 08/29/02 22,879 94 23,508.29 628 35- ST 628.35- ST

SEDOL #7101069 ISIN #DE0006937733
 TRADED ON 10/17 @ \$468 342
 KLEINWORT BENSON
 LESS COMH \$68 85

SOLD 1400 SHARES
 CURRENCY CHF
 FX RATE 1.51346
 NOVARTIS AG-REG SHS ORD (CHF)
 SEDOL #7103065 ISIN #CH0004458847
 TRADED ON 10/18 @ \$37.356
 SSB-BROKERS CLEARANCE
 LESS COMH \$130.75

SOLD 600 SHARES
 CURRENCY GBP
 FX RATE 1.5421
 ROYAL BK OF SCOTLAND GROUP ORD (GBP)
 SEDOL #0754783 ISIN #GB0007547838
 TRADED ON 10/21 @ \$23 886
 ABN AMRO, INC
 LESS COMH \$28.67

SOLD 2800 SHARES
 CURRENCY GBP
 FX RATE 1.549
 SIGNET GROUP ORD (GBP)
 SEDOL #0040374
 TRADED ON 10/24 @ \$1 405
 KLEINWORT BENSON
 LESS COMH \$7 87

SOLD 11300 SHARES
 CURRENCY GBP
 FX RATE 1.549
 SOMERFIELD PLC ORD (GBP)
 SEDOL #0821869 ISIN #GB0008218694
 TRADED ON 10/24 @ \$ 725
 HERRILL LYNCHE
 LESS COMH \$16.39

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 49 SHARES CURRENCY EUR FX RATE 97096 08/29/02 22,879 94 23,508.29 628 35- ST 628.35- ST					
SOLD 1400 SHARES CURRENCY CHF FX RATE 1.51346 NOVARTIS AG-REG SHS ORD (CHF) SEDOL #7103065 ISIN #CH0004458847 TRADED ON 10/18 @ \$37.356 SSB-BROKERS CLEARANCE LESS COMH \$130.75					
SOLD 600 SHARES CURRENCY GBP FX RATE 1.5421 ROYAL BK OF SCOTLAND GROUP ORD (GBP) SEDOL #0754783 ISIN #GB0007547838 TRADED ON 10/21 @ \$23 886 ABN AMRO, INC LESS COMH \$28.67					
SOLD 2800 SHARES CURRENCY GBP FX RATE 1.549 SIGNET GROUP ORD (GBP) SEDOL #0040374 TRADED ON 10/24 @ \$1 405 KLEINWORT BENSON LESS COMH \$7 87					
SOLD 11300 SHARES CURRENCY GBP FX RATE 1.549 SOMERFIELD PLC ORD (GBP) SEDOL #0821869 ISIN #GB0008218694 TRADED ON 10/24 @ \$ 725 HERRILL LYNCHE LESS COMH \$16.39					

BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-A469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR
 TAX IDENTIFICATION NUMBER 34-6577710
 TAX OFFICER GMC
 ADMINISTRATIVE OFFICER SS2
 FEDERAL LOSS CARRYOVER ST
 00 LI
 00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 380 SHARES KI CORPORATION SPONSORED ADR CURRENCY USD 10/24/02	06/27/01	7,477 57	7,676.00	198 43- LT	
SOLD 1600 SHARES CURRENCY SEK FX RATE 9.375 SWEDISH MATCH AB ORD (SEK) SEDOL #5048566 ISIN #SE0000310336 TRADED ON 10/24 @ \$7 306 LESS COMH \$29.23	07/10/02	11,661 44	13,023.70	1,362.26- ST	
SOLD 280 SHARES CURRENCY EUR FX RATE .9763 NUTRECO HLDG NV ORD (NLG) SEDOL #5183359 ISIN #NL0000375400 TRADED ON 10/24 @ \$14 416 HERRILL LYNCH, LESS COMH \$10.09	03/21/01	4,026 54	11,762.21	7,735.67- LT	
SOLD 10500 SHARES CURRENCY GBP FX RATE 1.5534 SIGNET GROUP ORD (GBP) SEDOL #0040374 TRADED ON 10/25 @ \$1 417 KLEINWORT BENSON LESS COMH \$29.76	07/11/02	14,854.78	15,133.37	278.59- ST	
SOLD 9257 SHARES CURRENCY GBP FX RATE 1.5534 SOMERFIELD PLC ORD (GBP) SEDOL #0821869 ISIN #GB0008218694 TRADED ON 10/25 @ \$ 73 HERRILL LYNCH, LESS COMH \$13.51	05/25/01	6,746 44	15,039.77	8,293.33- LT	
SOLD 4400 SHARES CURRENCY-GBP FX RATE 1.5564 BOOTS CO PLC ORD (GBP) SEDOL #011441 ISIN #GB0001114411	08/22/02	40,939 46	38,476.33	2,463.13 ST	

BEGINNING DATE 12/31/2001

ENDING DATE 12/31/2002

ACCOUNT NUMBER 33-A469-10-6
ACCOUNT TYPE CHARITABLE TRUST

ACCOUNT TITLE GAR FDN MCB INTERNATIONAL IR
TAX IDENTIFICATION NUMBER 34-6577710
FEDERAL LOSS CARRYOVER ST 00 LT

ADMINISTRATIVE OFFICER, SS2
INVESTMENT OFFICER, DL1
00

TRANSACTION DESCRIPTION	ACQUIRED/ SOLD	NET PROCEEDS OF SALE	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
TRADED ON 11/04 @ \$9 323 KLEINWORT BENSON LESS COMM \$82 04 & EXP \$1 56					
SOLD 2500 SHARES CURRENCY-GBP FX RATE 1 5564 NEXT PLC ORD (GBP) SEDOL #0421861 ISIN #GB0004218615 TRADED ON 11/04 @ \$14 084 ABN AMRO, INC LESS COMM \$52 81 & EXP \$1 56	08/21/02 11/04/02	35,156.07	34,734.86	421.21 ST	421 21 ST
SOLD 8700 SHARES CURRENCY-GBP FX RATE 1.5564 SAINSBURY (J) PLC ORD (GBP) SEDOL #0767640 ISIN #GB0007676405 TRADED ON 11/04 @ \$4.462 KLEINWORT BENSON LESS COMM \$77.65	07/22/02 11/04/02	38,747.96	44,011 03	5,263 07- ST	5,263.07- ST
SOLD 5600 SHARES CURRENCY-GBP FX RATE 1 5564 RYANAIR HOLDINGS PLC (IRE) SEDOL 3111761 ISIN IE0031117611 TRADED ON 11/04 @ \$7.433 CANTOR FITZGERALD & CO.	01/09/02 11/04/02	41,629.03	20,904 23	20,724 80 ST	20,724 80 ST
SOLD 2500 SHARES CURRENCY-EUR FX RATE .9967 DEUTSCHE LUFTHANSA-REG AG ORD (DEM) SEDOL #5287488 ISIN #DE0008232125 TRADED ON 11/04 @ \$12 171 KLEINWORT BENSON LESS COMM \$91 29	09/10/02 11/04/02	30,336.47	28,592 53	1,743 94 ST	1,743 94 ST
SOLD 1000 SHARES CURRENCY USD NOKIA CORP SPONSORED ADR TRADED ON 11/07 @ \$17.106 ISI GROUP, INC LESS COMM \$50 & EXP \$ 57	01/15/02 11/07/02	17,055 63	22,338 50	5,282 87- ST	5,282.87- ST
SOLD 850 SHARES CURRENCY USD	10/10/02 11/07/02	7,527 69	7,182.41	345.28 ST	345 28 ST

ACCOUNT NUMBER 33-A469-10-6
 ACCOUNT TYPE CHARITABLE TRUST
 BEGINNING DATE: 12/31/2001
 ENDING DATE: 12/31/2002
 ADMINISTRATIVE OFFICER, S22
 TAX IDENTIFICATION NUMBER 34-6577710
 FEDERAL LOSS CARRYOVER ST
 00 LT
 TAX OFFICER GMC
 INVESTMENT OFFICER: DL1
 STATE

TRANSACTION	ACQUIRED/ SOLD	NET PROCEEDS	FEDERAL/STATE COST BASIS	FEDERAL GAIN/LOSS	STATE GAIN/LOSS
SOLD 1700 SHARES SALMON-SM04-BAJBJ AUTO SEDOL 7026979 ISIN USU795991038 TRADED ON 11/07 @ \$8 856 SSB-BROKERS CLEARANCE	10/25/02	17,187 68	19,249 44	2,061 76- ST	2,061 76- ST
SOLD 1700 SHARES SALMON-CM04 RANBAXY LAB SEDOL 7181588 ISIN USU795995583 TRADED ON 11/07 @ \$10.11 SSB-BROKERS CLEARANCE	11/07/02	17,187 68	19,249 44	2,061 76- ST	2,061 76- ST
SOLD 550 SHARES CURRENCY USD SALOMON-SM04-BAJBJ AUTO SEDOL 7026979 ISIN USU795991038 TRADED ON 11/08 @ \$8 943 SSB-BROKERS CLEARANCE	10/11/02	4,918.82	4,624 17	294.65 ST	294 65 ST
SOLD 310 SHARES CURRENCY EUR FX RATE 1 0101 SOCIETE GENERALE-A ORD (FRF) SEDOL #5966516 ISIN #FR000130809 TRADED ON 11/11 @ \$49 601 MISC ALL BROKERS LESS COMH \$46.13	11/07/02	15,330.23	17 356 09	2,025 86- ST	2,025 86- ST
SOLD 700 SHARES CURRENCY CHF FX RATE 1 4485 CREDIT SUISSE GROUP ORD (CHF) SEDOL #7171589 ISIN #CH0012138530 TRADED ON 11/11 @ \$17.986 KLEINMORT BENSON LESS COMH \$37.77	11/07/02	12,553.00	14,387 80	1,834 80- ST	1,834 80- ST
SOLD 300 SHARES CURRENCY EUR FX RATE 1 0101 BNP PARIBAS (EUR) SEDOL 7309681 ISIN FR000131104 TRADED ON 11/11 @ \$39 431 MISC ALL BROKERS LESS COMH \$35 48	11/07/02	11,794 11	13,343.23	1,549 12- ST	1,549 12- ST
SOLD 1950 SHARES CURRENCY GBP FX RATE 1 5421	05/02/02	13,750 65	14,556.28	805.63- ST	805 63- ST

BEGINNING DATE: 12/31/2001 ENDING DATE: 12/31/2002

ACCOUNT NUMBER 33-4469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCB INTERNATIONAL IR TAX OFFICER
 TAX IDENTIFICATION NUMBER 34-6577710 ST FEDERAL LOSS CARRYOVER
 ADMINISTRATIVE OFFICER SS2 ADMINISTRATIVE OFFICER DL1

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS OF SALE FEDERAL/STATE COST BASIS FEDERAL GAIN/LOSS STATE GAIN/LOSS

BARCLAYS PLC (GBP)	SEDOL 3134865 ISIN GB0031348658	TRADED ON 10/21 @ \$7 065	ABN AMRO, INC	LESS COMH \$27 56	08/09/02	11,971.61	14,951 50	2,979 89- ST	2,979.89- ST
SOLD 350 SHARES	CURRENCY EUR	FX RATE 98938	DAIMLERCHRYSLER AG NPV ORD (EUR)	SEDOL #5529027 ISIN #DE0007100000	TRADED ON 11/27 @ \$34 29	HERRILL LYNCH,	LESS COMH \$30.01	07/19/02	9,378 56
SOLD 1600 SHARES	CURRENCY-USD	ICICI BK LTD	ADR	TRADED ON 11/27 @ \$5 911	HERRILL LYNCH,	LESS COMH \$80 & EXP \$ 32	10/03/02	17,640.97	14,917 52
SOLD 950 SHARES	CURRENCY USD	NOKIA CORP	SPONSORED ADR	TRADED ON 12/03 @ \$18 62	FACTSET DATA SYSTEMS, INC.	LESS COMH \$47 50 & EXP \$ 53	12/05/01	7,921 63	5,716 93
SOLD 50 SHARES	CURRENCY USD	SAMSUNG ELECTRS LTD	GDR 95 COM144A	TRADED ON 12/03 @ \$158.75	GOLDMAN, SACHS & CO	LESS COMH \$15 87	11/07/02	12,881 20	15,561 18
SOLD 350 SHARES	CURRENCY EUR	FX RATE 1.0083	BNP PARIBAS (EUR)	SEDOL 7309681 ISIN FR000131104	MISC ALL BROKERS	LESS COMH \$38.76	07/23/02	15,501 80	17,990 09
SOLD 250 SHARES	CURRENCY EUR	FX RATE 1.0083	BNP PARIBAS (EUR)	SEDOL 7309681 ISIN FR000131104	MISC ALL BROKERS	LESS COMH \$38.76	07/23/02	15,501 80	17,990 09

ACCOUNT NUMBER 33-A469-10-6 ACCOUNT TYPE CHARITABLE TRUST
 ACCOUNT TITLE GAR FDN NCD INTERNATIONAL IR TAX OFFICER: GNC INVESTMENT OFFICER, DLI
 TAX IDENTIFICATION NUMBER 34-6577710
 BEGINNING DATE 12/31/2001 ENDING DATE: 12/31/2002

TRANSACTION DESCRIPTION ACQUIRED/ SOLD NET PROCEEDS OF SALE FEDERAL/STATE FEDERAL GAIN/LOSS STATE GAIN/LOSS

12/11/02 CURRENCY JPY FX RATE 123 482 KYOCERA CORP LTD ORD (JPY) SEDOL #6499260 ISIN #JP3249600002
 GOLDMAN, SACHS & CO
 TRADED ON 12/11 @ \$62 131
 LESS COMH \$31.07
 SOLD 4340 SHARES CURRENCY EUR FX RATE 1.02 AGVAS DT BARCFLOVA 11/02 RTS (EUR) SEDOL 7515905 ISIN ES0641330917
 TRADED ON 12/11 @ \$ 081
 MISC ALL BROKERS

11/22/02 354.05 ST 354.05 ST
 SOLD 1600 SHARES CURRENCY GBP FX RATE 1.5801 NORTHERN ROCK PLC ORD (GBP) SEDOL #0145279 ISIN #GB0001452795
 TRADED ON 12/12 @ \$9.947
 KLEINHORT BENSON
 LESS COMH \$31.84

01/04/01 15,884 41 11,129.17 4,755.24 LT 4,755.24 LT
 SOLD 4000 SHARES CURRENCY JPY FX RATE 121 39 NISSAN MOTOR CO LTD ORD (JPY) SEDOL #6642860 ISIN #JP3672400003
 TRADED ON 12/16 @ \$7.867
 GOLDMAN, SACHS & CO
 LESS COMH \$62.94

08/31/01 31,406 53 23,593.59 7,812.94 LT 7,812.94 LT
 SOLD 4000 SHARES CURRENCY EUR FX RATE 1.5801 NORTHERN ROCK PLC ORD (GBP) SEDOL #0145279 ISIN #GB0001452795
 TRADED ON 12/12 @ \$9.947
 KLEINHORT BENSON
 LESS COMH \$31.84

SUMMARY Account #33-A469-10-6 Investment Account ("International") Managed by National City Bank

Total proceeds received 4,615,392 91

Total tax basis sold 5,874,613 09

Total net gain or (loss) (1,259,220 18)