

Statements



OFFICE SERVICING YOUR ACCOUNT
 Bear, Stearns & Co. Inc.
 383 Madison Avenue
 New York, New York 10179

CLEARED THROUGH ITS
 WHOLLY OWNED SUBSIDIARY

Bear, Stearns Securities Corp.
 One Metrotech Center North
 Brooklyn, New York 11201-3859

INTERNATIONAL CHARITABLE

ACCOUNT EXECUTIVE ZICHERMAN,IRA
 TELEPHONE [REDACTED]
 VISIT OUR WEBSITE www.bearstearns.com

What's In This Statement

Financial Summary 3
 Your Portfolio Holdings 3
 Transaction Detail 4
 Your Messages 5



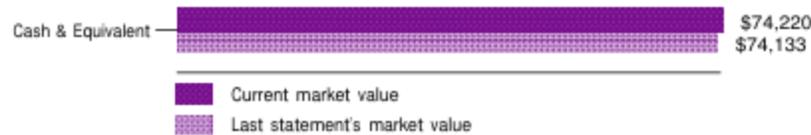
INTERNATIONAL CHARITABLE
 INTERESTS II DTD 08/30/94
 FINCL TR CO INC TTEE *
 ATTN JEANIE BRENNAN
 6100 RED HOOK QUARTER STE B-3
 ST THOMAS VI 00802

STATEMENT PERIOD December 1, 2001
 THROUGH December 31, 2001
 ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT November 30, 2001

Your Portfolio at a Glance

NET CREDIT BALANCE	74,220
.....	
NET EQUITY THIS PERIOD	\$74,220
.....	
NET EQUITY LAST STATEMENT	74,133
CHANGE SINCE LAST STATEMENT	88

Market Value of Your Portfolio



Important Message

If any information regarding 2001 interest, dividends, miscellaneous income, gross proceeds or original issue discount is required to be reported to the IRS for this account, a Consolidated Form 1099 will be mailed to you by January 31, 2002 or 1042S by March 15, 2002.

There are no "Stop Loss" orders or other pending buy or sell open orders on file for your account.

Please report any difference or non-receipt of checks or stocks, indicated as delivered to you, to Client Services at 800-634-1428; or write to Client Services at Bear, Stearns Securities Corp., One Metrotech Center North, Brooklyn, N.Y. 11201-3859.



This summary is for informational purposes only. It is not intended as a tax document. This statement should be retained for your records. See reverse side for important information.

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STATEMENT PERIOD December 1, 2001
 THROUGH December 31, 2001

ACCOUNT NUMBER 040-51256 X72
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Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$74,132.72
Dividends/Interest	87.52
Amount Credited	\$87.52
Net Cash Activity	87.52
Closing Balance	\$74,220.24

Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	87.52	2,071.72
Total	\$87.52	\$2,071.72

Portfolio Composition

Cash/Cash Equivalent	74,220
Total	\$74,220

Cash Balance Summary

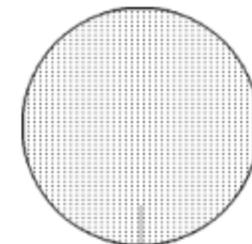
	OPENING	CLOSING
Cash	74,132.72	74,220.24
Net Cash Balance	\$74,132.72	\$74,220.24

Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				74,220		
TOTAL CASH & CASH EQUIVALENTS				\$74,220		

Your Portfolio Allocation



Cash & Equivalent — 100%

Unshaded portions denote debit balance and/or short market values. The allocation percentage is derived from the absolute market value of your portfolio.



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Your Portfolio Holdings (continued)

YOUR PRICED PORTFOLIO HOLDINGS \$74,220

Transaction Detail

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
12/21/01	INTEREST ON CREDIT BALANCE AT 1 1/4% 12/11 THRU 12/20			1.2500		25.74
12/21/01	INTEREST ON CREDIT BALANCE AT 1 1/2% 11/21 THRU 12/10			1.5000		61.78
TOTAL						\$87.52



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STATEMENT PERIOD December 1, 2001
THROUGH December 31, 2001

ACCOUNT NUMBER 040-51256 X72

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LAST STATEMENT November 30, 2001

Your messages



As part of the National Association of Securities Dealer's (NASD) Investor Education Program, you may obtain information on the NASD's Public Disclosure Program by contacting the NASD at telephone number (800) 289-9999 or via the internet address which is www.nasdr.com. In addition, a brochure explaining the Public Disclosure Program is available from the NASD upon request.



***** End of Statement*****



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 LAST STATEMENT October 26, 2001

Your Portfolio at a Glance

NET CREDIT BALANCE	74,133
.....	
NET EQUITY THIS PERIOD	\$74,133
.....	
NET EQUITY LAST STATEMENT	67,823
CHANGE SINCE LAST STATEMENT	6,310

Market Value of Your Portfolio



There are no "Stop Loss" orders or other pending buy or sell open orders on file for your account.

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STATEMENT PERIOD October 27, 2001
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ACCOUNT NUMBER 040-51256 X72
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Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$67,822.79
Funds Deposited	6,204.09
Dividends/Interest	105.84
Amount Credited	\$6,309.93
Net Cash Activity	6,309.93
Closing Balance	\$74,132.72

Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	105.84	1,984.20
Total	\$105.84	\$1,984.20

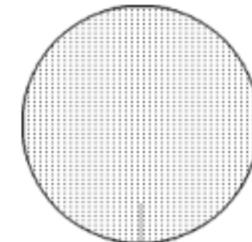
Portfolio Composition

Cash/Cash Equivalent	74,133
Total	\$74,133

Cash Balance Summary

	OPENING	CLOSING
Cash	67,822.79	74,132.72
Net Cash Balance	\$67,822.79	\$74,132.72

Your Portfolio Allocation



Cash & Equivalent —
 100%

Unshaded portions denote debit balance and/or short market values. The allocation percentage is derived from the absolute market value of your portfolio.



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Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				74,133		
TOTAL CASH & CASH EQUIVALENTS				\$74,133		

YOUR PRICED PORTFOLIO HOLDINGS **\$74,132**

Transaction Detail

DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
11/19/01	DEPOSIT	INTNL CHARITABLE INT 11 00 BS MORGAN		6,204.09
TOTAL				\$6,204.09

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
11/21/01	INTEREST ON CREDIT BALANCE AT 1 1/2% 11/06 THRU 11/20			1.5000		42.91

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STATEMENT PERIOD October 27, 2001
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Transaction Detail (continued)

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT October 26, 2001

INTEREST (continued)

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
11/21/01	INTEREST ON CREDIT BALANCE AT 2,000% 10/21 THRU 11/05			2.0000		62.93
TOTAL						\$105.84



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STATEMENT PERIOD September 29, 2001
 THROUGH October 26, 2001
 ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT September 28, 2001

Your Portfolio at a Glance

NET CREDIT BALANCE	67,823
.....	
NET EQUITY THIS PERIOD	\$67,823
.....	
NET EQUITY LAST STATEMENT	78,287
CHANGE SINCE LAST STATEMENT	-10,464

Market Value of Your Portfolio



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ACCOUNT NUMBER 040-51256 X72

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LAST STATEMENT September 28, 2001

Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$78,286.87
Dividends/Interest	135.92
Amount Credited	\$135.92
Funds Withdrawn	-10,600.00
Amount Debited	\$-10,600.00
Net Cash Activity	-10,464.08
Closing Balance	\$67,822.79

Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	135.92	1,878.36
Total	\$135.92	\$1,878.36

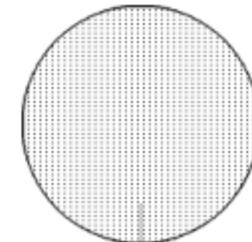
Portfolio Composition

Cash/Cash Equivalent	67,823
Total	\$67,823

Cash Balance Summary

	OPENING	CLOSING
Cash	78,286.87	67,822.79
Net Cash Balance	\$78,286.87	\$67,822.79

Your Portfolio Allocation



Cash & Equivalent—
 100%

Unshaded portions denote debit balance and/or short market values. The allocation percentage is derived from the absolute market value of your portfolio.



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Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				67,823		
TOTAL CASH & CASH EQUIVALENTS				\$67,823		

YOUR PRICED PORTFOLIO HOLDINGS **\$67,822**

Transaction Detail

DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
10/25/01	CHECK	CK [REDACTED] GEORGE V. DELSON	5,300.00	
10/26/01	CHECK	CK [REDACTED] LAWRENCE NEWMAN	5,300.00	
TOTAL			\$-10,600.00	

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
10/22/01	INTEREST ON CREDIT BALANCE AT 1 1/2% 09/21 THRU 09/23			1.5000		9.79

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STATEMENT PERIOD September 29, 2001
 THROUGH October 26, 2001

Transaction Detail (continued)

ACCOUNT NUMBER 040-51256 X72

TAXPAYER NUMBER On File

LAST STATEMENT September 28, 2001

INTEREST (continued)

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
10/22/01	INTEREST ON CREDIT BALANCE AT 2 1/2% 09/24 THRU 10/01			2.5000		43.49
10/22/01	INTEREST ON CREDIT BALANCE AT 2.000% 10/02 THRU 10/20			2.0000		82.64
TOTAL						\$135.92

Your messages



We are pleased to announce that we have moved our world headquarters, previously located at 245 Park Avenue, to:

**383 Madison Avenue
 New York, New York 10179**

While our telephone numbers and e-mail addresses remain the same, some fax numbers have changed. Please check with your Account Executive.



***** End of Statement*****



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INTERNATIONAL CHARITABLE

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 FINCL TR CO INC TTEE *
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STATEMENT PERIOD September 1, 2001
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ACCOUNT NUMBER 040-51256 X72
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Your Portfolio at a Glance

NET CREDIT BALANCE	78,287
.....	
NET EQUITY THIS PERIOD	\$78,287
.....	
NET EQUITY LAST STATEMENT	78,096
CHANGE SINCE LAST STATEMENT	191

Market Value of Your Portfolio



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ACCOUNT NUMBER 040-51256 X72
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Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$78,095.97
Dividends/Interest	190.90
Amount Credited	\$190.90
Net Cash Activity	190.90
Closing Balance	\$78,286.87

Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	190.90	1,742.44
Total	\$190.90	\$1,742.44

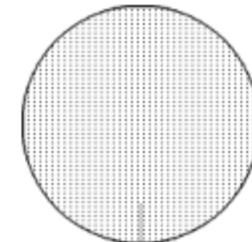
Portfolio Composition

Cash/Cash Equivalent	78,287
Total	\$78,287

Cash Balance Summary

	OPENING	CLOSING
Cash	78,095.97	78,286.87
Net Cash Balance	\$78,095.97	\$78,286.87

Your Portfolio Allocation



Cash & Equivalent — 100%

Unshaded portions denote debit balance and/or short market values. The allocation percentage is derived from the absolute market value of your portfolio.

Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				78,287		
TOTAL CASH & CASH EQUIVALENTS				\$78,287		



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STATEMENT PERIOD September 1, 2001
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ACCOUNT NUMBER 040-51256 X72
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 LAST STATEMENT August 31, 2001

Your Portfolio Holdings (continued)

YOUR PRICED PORTFOLIO HOLDINGS \$78,286

Transaction Detail

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
09/21/01	INTEREST ON CREDIT BALANCE AT 0 1/2% 09/19 THRU 09/19			0.5000		1.08
09/21/01	INTEREST ON CREDIT BALANCE AT 1 1/2% 09/20 THRU 09/20			1.5000		3.25
09/21/01	INTEREST ON CREDIT BALANCE AT 2 1/2% 09/17 THRU 09/18			2.5000		10.85
09/21/01	INTEREST ON CREDIT BALANCE AT 3,000% 08/21 THRU 09/16			3.0000		175.72
TOTAL						\$190.90

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Your messages



This statement is provided to explain Bear, Stearns & Co, Inc.'s ("BSC") payment for order flow practices.

BSC routes a majority of orders for customer securities transactions to the primary market for such securities. Orders may also be routed to other market service vendors that assure executions pursuant to complex mathematical formulas at better than the national best bid or best offer (NBBO). BSC receives no cash payment or other consideration for such order routing other than favorable executions or executions of limit orders at no additional charge.



Beginning October 31, 2001, you may request the identity of the venue to which any of your orders were routed for execution (if the order was within the six months prior to the request or July 2, 2001, whichever is a later date), whether the order was directed by you to that venue, and the time of the executions, if any, that resulted from such orders.



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Bear, Stearns Securities Corp. Net Capital and Net Capital Requirements:

At May 25, 2001 and July 27, 2001, the Company's net capital of \$2,7 billion and \$2,7 billion was approximately 8,9% and 9,2% of aggregate debit items and exceeded the minimum regulatory net capital requirement of \$605,5 million and \$585,5 million by \$2,1 billion and \$2,1 billion, all respectively,

A complete copy of the Bear, Stearns Securities Corp. Statement of Financial Condition is available on the web site www.bearstearns.com. Alternatively, to request a free printed copy please call -toll free 1-866-299-9331



Securities and other assets in your account are the firm's collateral for any margin loan made to you. If the securities and other assets in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, the firm can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held with the member, in order to maintain the required equity in the account. It is important that you fully understand the risks involved in trading securities on margin. These risks include the following:

- You can lose more funds than you deposited in the margin account.
- The firm can force the sale of securities or other assets in your account(s).
- The firm can sell your securities or other assets without contacting you.
- You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call.
- The firm can increase its "house" maintenance requirements at any time and is not required to provide you advance written notice.
- You are not entitled to an extension of time on a margin call.



***** End of Statement*****



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STATEMENT PERIOD July 28, 2001
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Your Portfolio at a Glance

NET CREDIT BALANCE	78,096
.....	
NET EQUITY THIS PERIOD	\$78,096
.....	
NET EQUITY LAST STATEMENT	77,878
CHANGE SINCE LAST STATEMENT	218

Market Value of Your Portfolio



There are no "Stop Loss" orders or other pending buy or sell open orders on file for your account.

Please report any difference or non-receipt of checks or stocks, indicated as delivered to you, to Client Services at 800-634-1428; or write to Client Services at Bear, Stearns Securities Corp., One Metrotech Center North, Brooklyn, N.Y. 11201-3859.



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3 of 4

STATEMENT PERIOD July 28, 2001
 THROUGH August 31, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT July 27, 2001

Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$77,878.05
Dividends/Interest	217.92
Amount Credited	\$217.92
Net Cash Activity	217.92
Closing Balance	\$78,095.97

Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	217.92	1,551.54
Total	\$217.92	\$1,551.54

Portfolio Composition

Cash/Cash Equivalent	78,096
Total	\$78,096

Cash Balance Summary

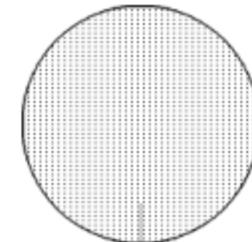
	OPENING	CLOSING
Cash	77,878.05	78,095.97
Net Cash Balance	\$77,878.05	\$78,095.97

Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				78,096		
TOTAL CASH & CASH EQUIVALENTS				\$78,096		

Your Portfolio Allocation



Cash & Equivalent — 100%

Unshaded portions denote debit balance and/or short market values. The allocation percentage is derived from the absolute market value of your portfolio.



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STATEMENT PERIOD July 28, 2001
 THROUGH August 31, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT July 27, 2001

Your Portfolio Holdings (continued)

YOUR PRICED PORTFOLIO HOLDINGS \$78,095

Transaction Detail

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
08/21/01	INTEREST ON CREDIT BALANCE AT 3 1/4% 07/21 THRU 08/20			3.2500		217.92
TOTAL						\$217.92



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INTERESTS II DTD 08/30/94
 FINCL TR CO INC TTEE *
 ATTN JEANIE BRENNAN
 6100 RED HOOK QUARTER STE B-3
 ST THOMAS VI 00802

STATEMENT PERIOD June 30, 2001
 THROUGH July 27, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT June 29, 2001

Your Portfolio at a Glance

NET CREDIT BALANCE	77,878
.....	
NET EQUITY THIS PERIOD	\$77,878
.....	
NET EQUITY LAST STATEMENT	24,448
CHANGE SINCE LAST STATEMENT	53,430

Market Value of Your Portfolio



There are no "Stop Loss" orders or other pending buy or sell open orders on file for your account.

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STATEMENT PERIOD June 30, 2001
 THROUGH July 27, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT June 29, 2001

Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$24,448.46
Funds Deposited	2,154,595.98
Dividends/Interest	158.61
Amount Credited	\$2,154,754.59
Funds Withdrawn	-131,333.00
Miscellaneous	-1,969,992.00
Amount Debited	\$-2,101,325.00
Net Cash Activity	53,429.59
Closing Balance	\$77,878.05

Cash Balance Summary

	OPENING	CLOSING
Cash	24,448.46	77,878.05
Net Cash Balance	\$24,448.46	\$77,878.05

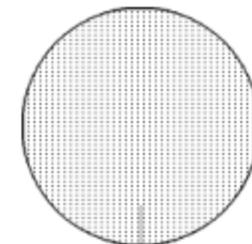
Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	158.61	1,333.62
Total	\$158.61	\$1,333.62

Portfolio Composition

Cash/Cash Equivalent	77,878
Total	\$77,878

Your Portfolio Allocation



Cash & Equivalent—
 100%

Unshaded portions denote debit balance and/or short market values. The allocation percentage is derived from the absolute market value of your portfolio.



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Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME
CASH BALANCE				77,878	
TOTAL CASH & CASH EQUIVALENTS				\$77,878	

YOUR PRICED PORTFOLIO HOLDINGS **\$77,878**

Transaction Detail

DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
07/02/01	FND WIRED	MDA [REDACTED] FND WIRED TO J.P. MORGAN BANK [REDACTED] \$ COMING FROM REPO	131,333.00	
07/02/01	FUNDS REC	FND WIRED TO CITIBANK FROM CTC NJ [REDACTED]		2,154,595.98
TOTAL			-\$131,333.00	\$2,154,595.98

STATEMENT PERIOD June 30, 2001
 THROUGH July 27, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT June 29, 2001



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STATEMENT PERIOD June 30, 2001
 THROUGH July 27, 2001

Transaction Detail (continued)

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT June 29, 2001

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
07/23/01	INTEREST ON CREDIT BALANCE AT 3 1/2% 06/21 THRU 06/26			3.5000		14.26
07/23/01	INTEREST ON CREDIT BALANCE AT 3 1/4% 06/27 THRU 07/20			3.2500		144.35
TOTAL						\$158.61

MISCELLANEOUS

DATE MO/DAY	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
07/02/01	JOURNAL	TO [REDACTED] PER LOA	1,969,992.00	
TOTAL			\$-1,969,992.00	



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 Your Messages 4



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 INTERESTS II DTD 08/30/94
 FINCL TR CO INC TTEE *
 ATTN JEANIE BRENNAN
 6100 RED HOOK QUARTER STE B-3
 ST THOMAS VI 00802

STATEMENT PERIOD May 26, 2001
 THROUGH June 29, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT May 25, 2001

Your Portfolio at a Glance

NET CREDIT BALANCE	24,448
.....	
NET EQUITY THIS PERIOD	\$24,448
.....	
NET EQUITY LAST STATEMENT	24,375
CHANGE SINCE LAST STATEMENT	73

Market Value of Your Portfolio



Important Message

Please note: You may find more than one statement in this envelope. Beginning this month, all statements with the same Address and Social Security number / Taxpayer Identification number are being mailed in one envelope. For further details, please contact your account executive.

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STATEMENT PERIOD May 26, 2001
 THROUGH June 29, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT May 25, 2001

Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$24,375.00
Dividends/Interest	73.46
Amount Credited	\$73.46
Net Cash Activity	73.46
Closing Balance	\$24,448.46

Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	73.46	1,175.01
Total	\$73.46	\$1,175.01

Portfolio Composition

Cash/Cash Equivalent	24,448
Total	\$24,448

Cash Balance Summary

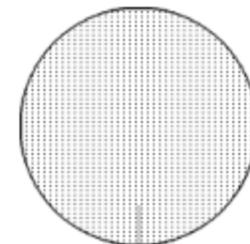
	OPENING	CLOSING
Cash	24,375.00	24,448.46
Net Cash Balance	\$24,375.00	\$24,448.46

Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME
CASH BALANCE				24,448	
TOTAL CASH & CASH EQUIVALENTS				\$24,448	

Your Portfolio Allocation



Cash & Equivalent —
 100%

Unshaded portions denote debit balance and/or short market values. The allocation percentage is derived from the absolute market value of your portfolio.



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STATEMENT PERIOD May 26, 2001
 THROUGH June 29, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT May 25, 2001

Your Portfolio Holdings (continued)

YOUR PRICED PORTFOLIO HOLDINGS \$24,448

Transaction Detail

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
06/21/01	INTEREST ON CREDIT BALANCE AT 3 1/2% 05/21 THRU 06/20			3.5000		73.46
TOTAL						\$73.46

Your messages



Confirmation:

Unless we hear from you to the contrary, it is our understanding that any free credit balances in your account are being maintained to facilitate your intention to invest such amounts through us.

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INTERESTS II DTD 08/30/94
 FINCL TR CO INC TTEE *
 ATTN JEANIE BRENNAN
 6100 RED HOOK QUARTER STE B-3
 ST THOMAS VI 00802

STATEMENT PERIOD April 28, 2001
 THROUGH May 25, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT April 27, 2001

Your Portfolio at a Glance

NET CREDIT BALANCE	24,375
.....	
NET EQUITY THIS PERIOD	\$24,375
.....	
NET EQUITY LAST STATEMENT	20,623
CHANGE SINCE LAST STATEMENT	3,752

Market Value of Your Portfolio



Important Message

In an effort to deliver statements to you more efficiently, Bear Stearns has enhanced the distribution of statements to household accounts. Beginning in June, all statements with the same Address and Social Security number / Taxpayer identification number will be mailed in a single envelope. For further details, please contact your account executive.

There are no "Stop Loss" orders or other pending buy or sell open orders on file for your account.

Please report any difference or non-receipt of checks or stocks, indicated as delivered to you, to Client Services at 800-634-1428; or write to Client Services at Bear, Stearns Securities Corp., One Metrotech Center North, Brooklyn, N.Y. 11201-3859.



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STATEMENT PERIOD April 28, 2001
 THROUGH May 25, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT April 27, 2001

Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$20,623.26
Funds Deposited	3,678.10
Dividends/Interest	73.64
Amount Credited	\$3,751.74
Net Cash Activity	3,751.74
Closing Balance	\$24,375.00

Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	73.64	1,101.55
Total	\$73.64	\$1,101.55

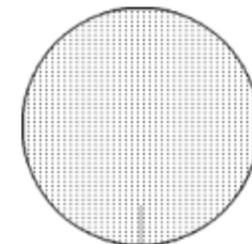
Portfolio Composition

Cash/Cash Equivalent	24,375
Total	\$24,375

Cash Balance Summary

	OPENING	CLOSING
Cash	20,623.26	24,375.00
Net Cash Balance	\$20,623.26	\$24,375.00

Your Portfolio Allocation



Cash & Equivalent —
 100%

Unshaded portions denote debit balance and/or short market values. The allocation percentage is derived from the absolute market value of your portfolio.



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Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME
CASH BALANCE				24,375	
TOTAL CASH & CASH EQUIVALENTS				\$24,375	

YOUR PRICED PORTFOLIO HOLDINGS **\$24,375**

Transaction Detail

DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
05/04/01	DEPOSIT	FIRST MERCHANTS SEC. OO INTERNATIONAL CHARITABLE HSBC BK		3,678.10
TOTAL				\$3,678.10

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
05/21/01	INTEREST ON CREDIT BALANCE AT 3 1/2% 05/15 THRU 05/20			3.5000		14.18

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STATEMENT PERIOD April 28, 2001
 THROUGH May 25, 2001

Transaction Detail (continued)

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT April 27, 2001

INTEREST (continued)

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
05/21/01	INTEREST ON CREDIT BALANCE AT 4.000% 04/21 THRU 05/14			4.0000		59.46
TOTAL						\$73.64



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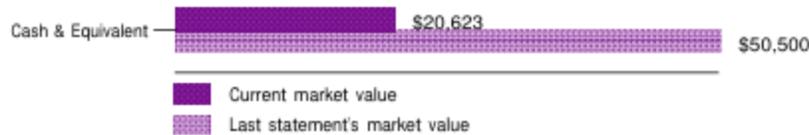
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STATEMENT PERIOD March 31, 2001
 THROUGH April 27, 2001
 ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT March 30, 2001

Your Portfolio at a Glance

NET CREDIT BALANCE	20,623
.....	
NET EQUITY THIS PERIOD	\$20,623
.....	
NET EQUITY LAST STATEMENT	50,500
CHANGE SINCE LAST STATEMENT	-29,876

Market Value of Your Portfolio



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STATEMENT PERIOD March 31, 2001
 THROUGH April 27, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
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Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$50,499.68
Funds Deposited	100,000.00
Dividends/Interest	123.58
Amount Credited	\$100,123.58
Funds Withdrawn	-130,000.00
Amount Debited	-\$130,000.00
Net Cash Activity	-29,876.42
Closing Balance	\$20,623.26

Cash Balance Summary

	OPENING	CLOSING
Cash	50,499.68	20,623.26
Net Cash Balance	\$50,499.68	\$20,623.26

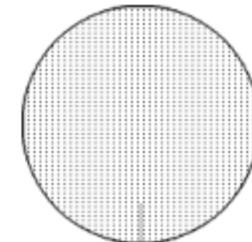
Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	123.58	1,027.91
Total	\$123.58	\$1,027.91

Portfolio Composition

Cash/Cash Equivalent	20,623
Total	\$20,623

Your Portfolio Allocation



Cash & Equivalent
 100%

Unshaded portions denote debit balance and/or short market values. The allocation percentage is derived from the absolute market value of your portfolio.



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Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME
CASH BALANCE				20,623	
TOTAL CASH & CASH EQUIVALENTS				\$20,623	

YOUR PRICED PORTFOLIO HOLDINGS **\$20,623**

Transaction Detail

DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
04/02/01	FND WIRED	MDA# [REDACTED] FND\$ WIRED TO J.P. MORGAN BANK [REDACTED] FD# [REDACTED] \$ COMING FROM REPO	130,000.00	
04/02/01	FUNDS REC	FND\$ WIRED TO CITIBANK FROM CTC NJ [REDACTED]		100,000.00
TOTAL			\$-130,000.00	\$100,000.00

STATEMENT PERIOD March 31, 2001
 THROUGH April 27, 2001

ACCOUNT NUMBER 040-51256 X72
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STATEMENT PERIOD March 31, 2001
 THROUGH April 27, 2001

Transaction Detail (continued)

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT March 30, 2001

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
04/23/01	INTEREST ON CREDIT BALANCE AT 4.000% 04/18 THRU 04/20			4.0000		6.83
04/23/01	INTEREST ON CREDIT BALANCE AT 4 1/2% 03/21 THRU 04/17			4.5000		116.75
TOTAL						\$123.58



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 New York, New York 10167

CLEARED THROUGH ITS
 WHOLLY OWNED SUBSIDIARY

Bear, Stearns Securities Corp.
 One Metrotech Center North
 Brooklyn, New York 11201-3859

INTERNATIONAL CHARITABLE

ACCOUNT EXECUTIVE ZICHERMAN,IRA
 TELEPHONE [REDACTED]
 VISIT OUR WEBSITE www.bearstearns.com

What's In This Statement

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INTERNATIONAL CHARITABLE
 INTERESTS II DTD 08/30/94
 FINCL TR CO INC TTEE *
 ATTN JEANIE BRENNAN
 6100 RED HOOK QUARTER STE B-3
 ST THOMAS VI 00802

STATEMENT PERIOD February 24, 2001
 THROUGH March 30, 2001
 ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER 13-7047334
 LAST STATEMENT February 23, 2001

Your Portfolio at a Glance

NET CREDIT BALANCE	50,500
.....	
NET EQUITY THIS PERIOD	\$50,500
.....	
NET EQUITY LAST STATEMENT	50,305
CHANGE SINCE LAST STATEMENT	195

Market Value of Your Portfolio



Important Notice

Decimal Trading is Here for Nasdaq!
 Decimal Trading is the shift from fractional pricing (e.g. 21 1/2) to decimal pricing (e.g. \$21.50) for equities and options. Nasdaq securities have been phased in during March and the remaining securities are scheduled to be trading in decimals in April.

For details, visit our website at www.bearstearns.com.

There are no "Stop Loss" orders or other pending buy or sell open orders on file for your account.

Please report any difference or non-receipt of checks or stocks, indicated as delivered to you, to Client Services at 800-634-1428; or write to Client Services at Bear, Stearns Securities Corp., One Metrotech Center North, Brooklyn, N.Y. 11201-3859.



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STATEMENT PERIOD February 24, 2001
 THROUGH March 30, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER 13-7047334
 LAST STATEMENT February 23, 2001

Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$50,304.75
Dividends/Interest	194.93
Amount Credited	\$194.93
Net Cash Activity	194.93
Closing Balance	\$50,499.68

Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	194.93	904.33
Total	\$194.93	\$904.33

Portfolio Composition

Cash/Cash Equivalent	50,500
Total	\$50,500

Cash Balance Summary

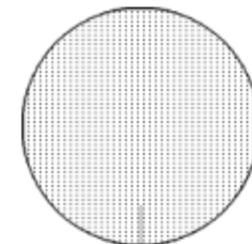
	OPENING	CLOSING
Cash	50,304.75	50,499.68
Net Cash Balance	\$50,304.75	\$50,499.68

Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME
CASH BALANCE				50,500	
TOTAL CASH & CASH EQUIVALENTS				\$50,500	

Your Portfolio Allocation



Cash & Equivalent — 100%

Unshaded portions denote debit balance and/or short market values. The allocation percentage is derived from the absolute market value of your portfolio.

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STATEMENT PERIOD February 24, 2001
 THROUGH March 30, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER 13-7047334
 LAST STATEMENT February 23, 2001

Your Portfolio Holdings (continued)

YOUR PRICED PORTFOLIO HOLDINGS \$50,499

Transaction Detail

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
03/21/01	INTEREST ON CREDIT BALANCE AT 4 1/2% 03/20 THRU 03/20			4.5000		6.29
03/21/01	INTEREST ON CREDIT BALANCE AT 5.000% 02/21 THRU 03/19			5.0000		188.64
TOTAL						\$194.93



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STATEMENT PERIOD February 24, 2001
THROUGH March 30, 2001

ACCOUNT NUMBER 040-51256 X72

TAXPAYER NUMBER 13-7047334

LAST STATEMENT February 23, 2001

Your messages



Bear, Stearns Securities Corp, Net Capital and
Net Capital Requirements:

At November 30, 2000 and January 26, 2001, the
Company's net capital of \$2,620,960,000 and
\$2,761,817,000 was approximately 9% and 10%
of aggregate debit items and exceeded the minimum
regulatory net capital requirement of \$572,456,000
and \$559,381,000 by \$2,048,504,000 and
\$2,202,436,000, all respectively.

A complete copy of the Bear, Stearns Securities
Corp, Statement of Financial Condition is available
on the web site www.bearstearns.com. Alternatively,
to request a free printed copy please call -
toll free 1-866-299-9331.



***** End of Statement*****

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INTERESTS II DTD 08/30/94
 FINCL TR CO INC TTEE *
 ATTN JEANIE BRENNAN
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STATEMENT PERIOD January 27, 2001
 THROUGH February 23, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER 13-7047334
 LAST STATEMENT January 26, 2001

Your Portfolio at a Glance

NET CREDIT BALANCE	50,305
.....	
NET EQUITY THIS PERIOD	\$50,305
.....	
NET EQUITY LAST STATEMENT	50,082
CHANGE SINCE LAST STATEMENT	223

Market Value of Your Portfolio



There are no "Stop Loss" orders or other pending buy or sell open orders on file for your account.

Please report any difference or non-receipt of checks or stocks, indicated as delivered to you, to Client Services at 800-634-1428; or write to Client Services at Bear, Stearns Securities Corp., One Metrotech Center North, Brooklyn, N.Y. 11201-3859.



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STATEMENT PERIOD January 27, 2001
 THROUGH February 23, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER 13-7047334
 LAST STATEMENT January 26, 2001

Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$50,082.24
Dividends/Interest	222.51
Amount Credited	\$222.51
Net Cash Activity	222.51
Closing Balance	\$50,304.75

Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	222.51	709.40
Total	\$222.51	\$709.40

Portfolio Composition

Cash/Cash Equivalent	50,305
Total	\$50,305

Cash Balance Summary

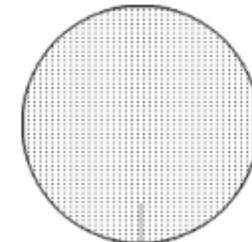
	OPENING	CLOSING
Cash	50,082.24	50,304.75
Net Cash Balance	\$50,082.24	\$50,304.75

Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME
CASH BALANCE				50,305	
TOTAL CASH & CASH EQUIVALENTS				\$50,305	

Your Portfolio Allocation



Cash & Equivalent — 100%

Unshaded portions denote debit balance and/or short market values. The allocation percentage is derived from the absolute market value of your portfolio.

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STATEMENT PERIOD January 27, 2001
 THROUGH February 23, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER 13-7047334
 LAST STATEMENT January 26, 2001

Your Portfolio Holdings (continued)

YOUR PRICED PORTFOLIO HOLDINGS \$50,304

Transaction Detail

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
02/21/01	INTEREST ON CREDIT BALANCE AT 5 1/2% 01/21 THRU 01/30			5.5000		76.44
02/21/01	INTEREST ON CREDIT BALANCE AT 5.000% 01/31 THRU 02/20			5.0000		146.07
TOTAL						\$222.51

Your messages



The interest, if any, charged to your account during December 2000 was computed on the net debit balance through December 28. The interest, if any, charged to your account during January 2001 is computed from December 29, 2000.

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INTERESTS II DTD 08/30/94
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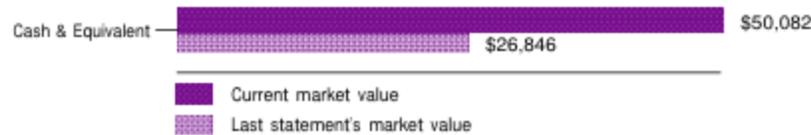
STATEMENT PERIOD December 30, 2000
 THROUGH January 26, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER 13-7047334
 LAST STATEMENT December 29, 2000

Your Portfolio at a Glance

NET CREDIT BALANCE	50,082
.....	
NET EQUITY THIS PERIOD	\$50,082
.....	
NET EQUITY LAST STATEMENT	26,846
CHANGE SINCE LAST STATEMENT	23,236

Market Value of Your Portfolio



Important Message

Decimal Trading is Coming!
 Decimal Trading is the shift from fractional pricing (e.g., 21 1/2) to decimal pricing (e.g., \$21.50) for equities and options.

All trading on NYSE, AMEX, and regional exchanges will be in decimals effective as of 1/29/01.

For details, visit our website at www.bearstearns.com.

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STATEMENT PERIOD December 30, 2000
 THROUGH January 26, 2001

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER 13-7047334
 LAST STATEMENT December 29, 2000

Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$26,846.15
Funds Deposited	2,102,749.20
Dividends/Interest	486.89
Amount Credited	\$2,103,236.09
Funds Withdrawn	-130,000.00
Miscellaneous	-1,950,000.00
Amount Debited	\$-2,080,000.00
Net Cash Activity	23,236.09
Closing Balance	\$50,082.24

Cash Balance Summary

	OPENING	CLOSING
Cash	26,846.15	50,082.24
Net Cash Balance	\$26,846.15	\$50,082.24

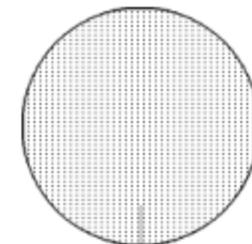
Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	486.89	486.89
Total	\$486.89	\$486.89

Portfolio Composition

Cash/Cash Equivalent	50,082
Total	\$50,082

Your Portfolio Allocation



Cash & Equivalent
 100%

Unshaded portions denote debit balance and/or short market values. The allocation percentage is derived from the absolute market value of your portfolio.



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Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME
CASH BALANCE				50,082	
TOTAL CASH & CASH EQUIVALENTS				\$50,082	

YOUR PRICED PORTFOLIO HOLDINGS **\$50,082**

STATEMENT PERIOD December 30, 2000
 THROUGH January 26, 2001

ACCOUNT NUMBER 040-51256 X72

TAXPAYER NUMBER 13-7047334

LAST STATEMENT December 29, 2000

Transaction Detail

DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
01/04/01	FND WIRED	IDA# [REDACTED] FND WIRED TO J.P. MORGAN BANK [REDACTED] FD#06425	130,000.00	
01/04/01	FUNDS REC	FNDS WIRED TO CITIBANK FROM CTC NJ [REDACTED]		2,100,000.00
01/09/01	DEPOSIT	K SPELLMAN OO INTER CHART SUMMIT BANK		2,749.20
TOTAL			\$-130,000.00	\$2,102,749.20

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STATEMENT PERIOD December 30, 2000
 THROUGH January 26, 2001

Transaction Detail (continued)

ACCOUNT NUMBER 040-51256 X72
 TAXPAYER NUMBER 13-7047334
 LAST STATEMENT December 29, 2000

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
01/22/01	INTEREST ON CREDIT BALANCE AT 6,000% 12/29 THRU 01/02			6.0000		22.37
01/22/01	INTEREST ON CREDIT BALANCE AT 6,000% 12/21 THRU 12/28			6.0000		35.79
01/22/01	INTEREST ON CREDIT BALANCE AT 5 1/2% 01/03 THRU 01/20			5.5000		428.73
TOTAL						\$486.89

MISCELLANEOUS

DATE MO/DAY	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
01/05/01	JOURNAL	TO [REDACTED] PER LOA/AS OF 01/04/01	1,950,000.00	
TOTAL			\$-1,950,000.00	



***** End of Statement*****