

# 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

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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

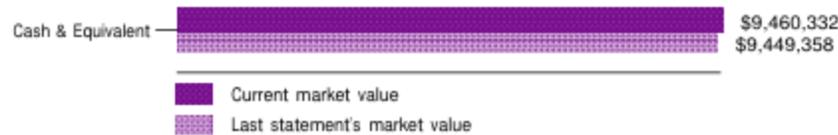
STATEMENT PERIOD November 30, 2002  
 THROUGH December 31, 2002

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT November 29, 2002

### Your Portfolio at a Glance

NET CREDIT BALANCE	113,829
MONEY MARKET FUND BALANCE	9,346,503
<b>NET EQUITY THIS PERIOD</b>	<b>\$9,460,332</b>
NET EQUITY LAST STATEMENT	9,449,358
CHANGE SINCE LAST STATEMENT	10,974

### Market Value of Your Portfolio



### Important Message

If any information regarding 2002 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, 2003 or a 1042S by March 17, 2003.

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 November 30, 2002  
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ACCOUNT NUMBER [REDACTED]  
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 LAST STATEMENT November 29, 2002

### Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$113,757.87
Money Fund	10,902.75
Dividends/Interest	71.10
Amount Credited	\$10,973.85
Money Fund	-10,902.75
Amount Debited	\$-10,902.75
Net Cash Activity	71.10
Closing Balance	\$113,828.97

### Cash Balance Summary

	OPENING	CLOSING
Cash	113,757.87	113,828.97
Net Cash Balance	\$113,757.87	\$113,828.97

### Income Summary

	THIS PERIOD	YEAR TO DATE
Dividends	10,902.75	46,502.81
Credit Balance Int.	71.10	3,361.85
Total	\$10,973.85	\$49,864.66

### Portfolio Composition

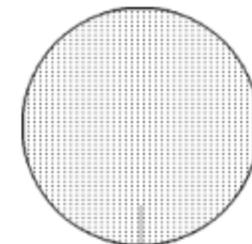
Cash/Cash Equivalent	9,460,332
Total	\$9,460,332

### Your Portfolio Holdings

#### CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				113,829		

### 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)**

**CASH & CASH EQUIVALENTS (continued)**

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES EST, 30 DAY AVG YIELD 1,2200%	DICXX	9,346,502.81	1.0000	9,346,503	130,851	1.4000
<b>TOTAL CASH &amp; CASH EQUIVALENTS</b>				<b>\$9,460,332</b>	<b>\$130,851</b>	

<b>YOUR TOTAL ESTIMATED ANNUAL INCOME</b>	<b>\$130,851</b>
<b>YOUR PRICED PORTFOLIO HOLDINGS</b>	<b>\$9,460,332</b>

**Transaction Detail**

**MONEY FUND ACTIVITY**

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
11/30/02		OPENINGBALANCE		9,335,600.06			
12/02/02	DIVIDEND	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES MONTHLY DIVIDEND	DICXX				10,902.75
12/02/02	REINVEST	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES DIVIDEND REINVESTED	DICXX	10,902.75		10,902.75	
12/31/02		CLOSINGBALANCE		9,346,502.81			
<b>TOTAL</b>						<b>\$-10,902.75</b>	<b>\$10,902.75</b>

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STATEMENT PERIOD November 30, 2002  
 THROUGH December 31, 2002

**Transaction Detail (continued)**

ACCOUNT NUMBER [REDACTED]

TAXPAYER NUMBER On File

LAST STATEMENT November 29, 2002

**INTEREST**

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
12/23/02	INTEREST ON CREDIT BALANCE AT 0 3/4% 11/21 THRU 12/20			0.7500		71.10
<b>TOTAL</b>						<b>\$71.10</b>

**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](http://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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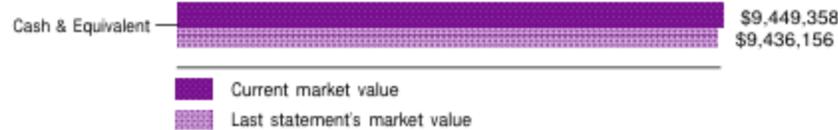
STATEMENT PERIOD October 26, 2002  
 THROUGH November 29, 2002

ACCOUNT NUMBER [REDACTED]  
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 LAST STATEMENT October 25, 2002

### Your Portfolio at a Glance

NET CREDIT BALANCE	113,758
MONEY MARKET FUND BALANCE	9,335,600
<b>NET EQUITY THIS PERIOD</b>	<b>\$9,449,358</b>
NET EQUITY LAST STATEMENT	9,436,156
CHANGE SINCE LAST STATEMENT	13,202

### 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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### Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$113,658.70
Money Fund	13,102.87
Dividends/Interest	99.17
Amount Credited	\$13,202.04
Money Fund	-13,102.87
Amount Debited	\$-13,102.87
Net Cash Activity	99.17
Closing Balance	\$113,757.87

### Cash Balance Summary

	OPENING	CLOSING
Cash	113,658.70	113,757.87
Net Cash Balance	\$113,658.70	\$113,757.87

### Income Summary

	THIS PERIOD	YEAR TO DATE
Dividends	13,102.87	35,600.06
Credit Balance Int.	99.17	3,290.75
Total	\$13,202.04	\$38,890.81

### Portfolio Composition

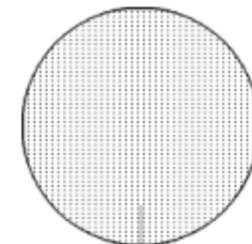
Cash/Cash Equivalent	9,449,358
Total	\$9,449,358

### Your Portfolio Holdings

#### CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				113,758		

### 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 October 26, 2002  
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**Your Portfolio Holdings (continued)**

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT October 25, 2002

**CASH & CASH EQUIVALENTS (continued)**

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES EST, 30 DAY AVG YIELD 1,3900%	DICXX	9,335,600.06	1.0000	9,335,600	158,705	1.7000
<b>TOTAL CASH &amp; CASH EQUIVALENTS</b>				<b>\$9,449,358</b>	<b>\$158,705</b>	

<b>YOUR TOTAL ESTIMATED ANNUAL INCOME</b>	<b>\$158,705</b>
<b>YOUR PRICED PORTFOLIO HOLDINGS</b>	<b>\$9,449,358</b>

**Transaction Detail**

**MONEY FUND ACTIVITY**

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
10/26/02		OPENINGBALANCE		9,322,497.19			
11/01/02	DIVIDEND	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES MONTHLY DIVIDEND	DICXX				13,102.87
11/01/02	REINVEST	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES DIVIDEND REINVESTED	DICXX	13,102.87		13,102.87	
11/29/02		CLOSINGBALANCE		9,335,600.06			
<b>TOTAL</b>						<b>\$-13,102.87</b>	<b>\$13,102.87</b>

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STATEMENT PERIOD October 26, 2002  
 THROUGH November 29, 2002

**Transaction Detail (continued)**

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT October 25, 2002

**INTEREST**

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
11/21/02	INTEREST ON CREDIT BALANCE AT 0 3/4% 11/06 THRU 11/20			0.7500		35.52
11/21/02	INTEREST ON CREDIT BALANCE AT 1 1/4% 10/21 THRU 11/05			1.2500		63.65
<b>TOTAL</b>						<b>\$99.17</b>



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



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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 September 28, 2002  
 THROUGH October 25, 2002

ACCOUNT NUMBER [REDACTED]  
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 LAST STATEMENT September 27, 2002

### Your Portfolio at a Glance

NET CREDIT BALANCE	113,659
MONEY MARKET FUND BALANCE	9,322,497
<b>NET EQUITY THIS PERIOD</b>	<b>\$9,436,156</b>
NET EQUITY LAST STATEMENT	9,542,114
CHANGE SINCE LAST STATEMENT	-105,958

### Market Value of Your Portfolio



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STATEMENT PERIOD September 28, 2002  
 THROUGH October 25, 2002

ACCOUNT NUMBER [REDACTED]  
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### Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$469,941.16
Securities Sold	63,172.01
Money Fund	12,432.16
Dividends/Interest	241.98
Miscellaneous	3,325.55
Amount Credited	\$79,171.70
Money Fund	-312,432.16
Funds Withdrawn	-123,022.00
Amount Debited	\$-435,454.16
Net Cash Activity	-356,282.46
Closing Balance	\$113,658.70

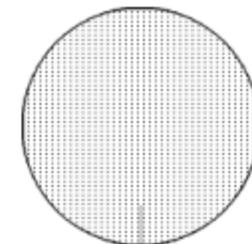
### Income Summary

	THIS PERIOD	YEAR TO DATE
Dividends	12,432.16	22,497.19
Credit Balance Int.	241.98	3,191.58
Total	\$12,674.14	\$25,688.77

### Portfolio Composition

Cash/Cash Equivalent	9,436,156
Total	\$9,436,156

### 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.

### Cash Balance Summary

	OPENING	CLOSING
Cash	469,941.16	113,658.70
Net Cash Balance	\$469,941.16	\$113,658.70



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## Your Portfolio Holdings

### CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				113,659		
DREYFUS CASH MANAGEMENT-CL A	DICXX	9,322,497.19	1.0000	9,322,497	158,482	1.7000
INSTITUTIONAL SHARES EST. 30 DAY AVG YIELD 1.6600%						
<b>TOTAL CASH &amp; CASH EQUIVALENTS</b>				<b>\$9,436,156</b>	<b>\$158,482</b>	

YOUR TOTAL ESTIMATED ANNUAL INCOME \$158,482

YOUR PRICED PORTFOLIO HOLDINGS \$9,436,156

## Transaction Detail

### INVESTMENT ACTIVITY

SETTLEMENT DATE	TRADE DATE	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
10/07/02	10/02/02	SOLD	UNITED RETAIL GROUP INC AVG PRICE SHOWN-DETAILS ON REQ ACTUAL CONFIRM TO YOUR AGENT AVG PRICE: DETAILS ON REQUEST AS OF 10/02/02	URGI	-13,650	4.65060		62,657.27
10/08/02		RECEIVED	CANDIES INC	CAND	502			
10/25/02	10/22/02	SOLD	CANDIES INC UNSOLICITED	CAND	-502	1.13000		514.74
<b>TOTAL</b>								<b>\$63,172.01</b>

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**Transaction Detail (continued)**

ACCOUNT NUMBER [REDACTED]  
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**DEPOSITS AND WITHDRAWALS**

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
10/01/02	FND WIRED	MDA [REDACTED] ENDS WIRED TO JPMORGAN CHASE BANK	117,430.00	
10/24/02	CHECK	CK # [REDACTED] T GEORGE V. DELSON	5,592.00	
<b>TOTAL</b>			<b>\$-123,022.00</b>	

**MONEY FUND ACTIVITY**

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
09/28/02		OPENINGBALANCE		9,010,065.03			
10/01/02	DIVIDEND	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES MONTHLY DIVIDEND	DICXX				12,432.16
10/01/02	REINVEST	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES DIVIDEND REINVESTED	DICXX	12,432.16		12,432.16	
10/02/02	BOUGHT	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES	DICXX	300,000	1.0000	300,000.00	
10/25/02		CLOSINGBALANCE		9,322,497.19			
<b>TOTAL</b>						<b>\$-312,432.16</b>	<b>\$12,432.16</b>



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**Transaction Detail (continued)**

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TAXPAYER NUMBER On File

LAST STATEMENT September 27, 2002

**INTEREST**

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
10/21/02	INTEREST ON CREDIT BALANCE AT 1 1/4% 09/21 THRU 10/20			1.2500		241.98
<b>TOTAL</b>						<b>\$241.98</b>

**MISCELLANEOUS**

DATE MO/DAY	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
10/08/02	JOURNAL	FROM: SJZ [REDACTED]-1-USD * JRL *		3,225.55
10/11/02	JOURNAL	FROM: SJZ [REDACTED]-2-USD * JRL *		100.00
<b>TOTAL</b>				<b>\$3,325.55</b>



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



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STATEMENT PERIOD August 31, 2002  
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**Your Portfolio at a Glance**

TOTAL VALUE OF SECURITIES THIS PERIOD	62,108
NET CREDIT BALANCE	469,941
MONEY MARKET FUND BALANCE	9,010,065
<b>NET EQUITY THIS PERIOD</b>	<b>\$9,542,114</b>
NET EQUITY LAST STATEMENT	9,556,270
CHANGE SINCE LAST STATEMENT	-14,156

**Market Value of Your Portfolio**



**Important Message**

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.

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 August 31, 2002  
 THROUGH September 27, 2002

ACCOUNT NUMBER [REDACTED]  
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 LAST STATEMENT August 30, 2002

### Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$285,416.81
Securities Sold	184,153.54
Money Fund	10,065.03
Dividends/Interest	370.81
Amount Credited	\$194,589.38
Money Fund	-10,065.03
Amount Debited	\$-10,065.03
Net Cash Activity	184,524.35
Closing Balance	\$469,941.16

### Cash Balance Summary

	OPENING	CLOSING
Cash	285,416.81	469,941.16
Net Cash Balance	\$285,416.81	\$469,941.16

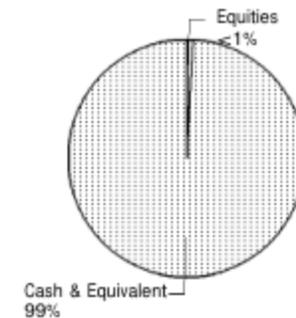
### Income Summary

	THIS PERIOD	YEAR TO DATE
Dividends	10,065.03	10,065.03
Credit Balance Int.	370.81	2,949.60
Total	\$10,435.84	\$13,014.63

### Portfolio Composition

Cash/Cash Equivalent	9,480,006
Equities	62,108
Total	\$9,542,114

### Your Portfolio Allocation



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				469,941		
DREYFUS CASH MANAGEMENT-CL A	DICXX	9,010,065.03	1.0000	9,010,065	153,171	1.7000
INSTITUTIONAL SHARES EST. 30 DAY AVG YIELD 1.7000%						
TOTAL CASH & CASH EQUIVALENTS				\$9,480,006	\$153,171	

### EQUITIES

#### Equities & Options

DESCRIPTION	SYMBOL/CUSIP	ACCT TYPE	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
UNITED RETAIL GROUP INC	URGI	CASH	13,650	4.5500	62,108		
Total Equities & Options					\$62,108	\$0	
TOTAL EQUITIES					\$62,108	\$0	

YOUR TOTAL ESTIMATED ANNUAL INCOME	\$153,171
YOUR PRICED PORTFOLIO HOLDINGS	\$9,542,114



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**Transaction Detail**

ACCOUNT NUMBER [REDACTED]  
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**INVESTMENT ACTIVITY**

SETTLEMENT DATE	TRADE DATE	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
09/04/02	08/29/02	SOLD	CACHE INC NEW AVG PRICE SHOWN-DETAILS ON REQ ACTUAL CONFIRM TO YOUR AGENT UNSOLICITED AVG PRICE: DETAILS ON REQUEST	CACH	-1,100	10.65000		11,646.14
09/04/02	08/29/02	SOLD	G-III APPAREL GROUP LTD UNSOLICITED	GIII	-200	6.80000		1,327.45
09/05/02	08/30/02	SOLD	CACHE INC NEW AVG PRICE SHOWN-DETAILS ON REQ ACTUAL CONFIRM TO YOUR AGENT UNSOLICITED AVG PRICE: DETAILS ON REQUEST	CACH	-1,000	11.00000		10,937.16
09/05/02	08/30/02	SOLD	G-III APPAREL GROUP LTD UNSOLICITED	GIII	-100	6.75000		642.47
09/05/02	08/30/02	SOLD	NOVEL DENIM HOLDINGS LTD AVG PRICE SHOWN-DETAILS ON REQ ACTUAL CONFIRM TO YOUR AGENT UNSOLICITED AVG PRICE: DETAILS ON REQUEST	NVLD	-2,200	5.19000		11,283.15
09/05/02	08/30/02	SOLD	UNITED RETAIL GROUP INC AVG PRICE SHOWN-DETAILS ON REQ ACTUAL CONFIRM TO YOUR AGENT UNSOLICITED AVG PRICE: DETAILS ON REQUEST	URGI	-1,500	5.00000		7,407.27
09/09/02	09/04/02	SOLD	NOVEL DENIM HOLDINGS LTD UNSOLICITED	NVLD	-950	5.12000		4,804.35
09/11/02	09/06/02	SOLD	G-III APPAREL GROUP LTD UNSOLICITED	GIII	-20,550	6.00000		122,060.78
09/20/02	09/17/02	SOLD	CACHE INC NEW AVG PRICE SHOWN-DETAILS ON REQ ACTUAL CONFIRM TO YOUR AGENT UNSOLICITED AVG PRICE: DETAILS ON REQUEST	CACH	-1,350	10.46570		14,044.77
<b>TOTAL</b>								<b>\$184,153.54</b>



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**Transaction Detail (continued)**

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**MONEY FUND ACTIVITY**

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
08/31/02		OPENINGBALANCE		9,000,000			
09/03/02	DIVIDEND	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES MONTHLY DIVIDEND	DICXX				10,065.03
09/03/02	REINVEST	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES DIVIDEND REINVESTED	DICXX	10,065.03		10,065.03	
09/27/02		CLOSINGBALANCE		9,010,065.03			
<b>TOTAL</b>						<b>\$-10,065.03</b>	<b>\$10,065.03</b>

**INTEREST**

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
09/23/02	INTEREST ON CREDIT BALANCE AT 1 1/4% 08/21 THRU 09/20			1.2500		370.81
<b>TOTAL</b>						<b>\$370.81</b>



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## Your messages



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

At May 31, 2002 and July 31, 2002, the Company's net capital of approximately \$2,5 billion and \$2,0 billion was approximately 7% and 6% of aggregate debit items and exceeded the minimum regulatory net capital requirement of approximately \$679,9 million and \$644,8 million by approximately \$1,8 billion and \$1,3 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](http://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 deposit 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 margin 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.



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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.



Pursuant to SEC Rule 11Ac1-6, please note the following:

Bear, Stearns & Co, Inc, will post its quarterly routing statistics at the following web link:  
<http://www.bearstearns.com/bearstearns/individualinvestor/equitiesorderroutingpractices.htm>

Customers of Bear, Stearns & Co, Inc, may request information on any order executed within the prior six months from the time of the request. Specifically, you may request the identity of the venue to which the identified orders were routed for execution, 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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The following account service fees will be charged to applicable accounts as of November 1, 2002:

The service charge per transaction will be \$5.00. Accounts transferred from Bear Stearns will be charged a \$75.00 account transfer fee. There will be a \$50.00 fee for each stock certificate that is sent out in registered form at the customer's request. We strongly recommend against holding stock certificates in physical form due to the possibility of theft, loss or damage.



**NOTICE OF CHANGE PURSUANT TO THE TRUTH IN LENDING  
 SEC RULE 10b-16**

Effective as of November 15, 2002, the annual rate of interest charged on any credit extended to you by Bear Stearns Securities for the purpose of purchasing, carrying or trading in any security or other property shall be based on either the Bear Stearns Margin Basis Rate, the Bear Stearns Securities Fed Funds Rate or the London Interbank Offering Rate ("LIBOR"). The Bear Stearns Margin Basis Rate will be quoted daily by Bear Stearns at our main office in New York. Factors affecting the determination of the Bear Stearns Margin Basis Rate will include the short-term market interest rates quoted by money center banks and the Federal Reserve and the rate that Bear Stearns is charged for borrowing money. The Bear Stearns Securities Fed Funds Rate is the rate for U.S. dollar funds, as quoted by an independent broker of such funds selected by Bear Stearns Securities for the last transaction completed prior to 9:30 a.m. (Eastern Time) on the business day on which such rate is determined. The annual rate of interest will be no more than 3% above the Bear Stearns Margin Basis Rate or 4% above either the Bear Stearns Securities Fed Funds Rate or LIBOR and will appear on your monthly statements. Since the rate of interest charged is related to the Bear Stearns Margin Basis Rate, the Bear Stearns Securities Fed Funds Rate or LIBOR, any changes in these rates will cause corresponding changes in the rate charged to your account, which changes will be made without prior notice to you. If for any other reason Bear Stearns Securities changes the rate of interest it charges you, we will give you at least 30 days prior notice.

The "Statement of Interest Charges Pursuant to the "Truth-in-Lending" SEC Rule 10b-16" previously provided to you remains in effect except to the extent specifically amended by this notice.



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

STATEMENT PERIOD July 27, 2002  
 THROUGH August 30, 2002

### What's In This Statement

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Your Portfolio Holdings .....	4
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Trades Not Yet Settled .....	9



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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

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 LAST STATEMENT July 26, 2002

### Your Portfolio at a Glance

TOTAL VALUE OF SECURITIES THIS PERIOD	270,853
NET CREDIT BALANCE	285,417
MONEY MARKET FUND BALANCE	9,000,000
<b>NET EQUITY THIS PERIOD</b>	<b>\$9,556,270</b>
NET EQUITY LAST STATEMENT	82,178
CHANGE SINCE LAST STATEMENT	9,474,092

### 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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### Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$82,178.07
Securities Sold	385,566.14
Funds Deposited	13,032.60
Dividends/Interest	2,014.15
Miscellaneous	8,802,625.85
Amount Credited	\$9,203,238.74
Money Fund	-9,000,000.00
Amount Debited	\$-9,000,000.00
Net Cash Activity	203,238.74
Closing Balance	\$285,416.81

### Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	2,014.15	2,578.79
Total	\$2,014.15	\$2,578.79

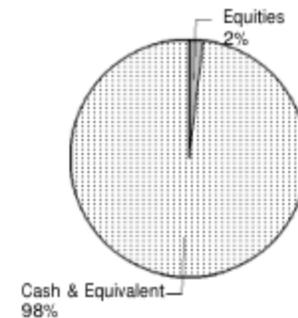
### Portfolio Composition

Cash/Cash Equivalent	9,285,417
Equities	270,853
Total	\$9,556,270

### Cash Balance Summary

	OPENING	CLOSING
Cash	82,178.07	285,416.81
Net Cash Balance	\$82,178.07	\$285,416.81

### Your Portfolio Allocation



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				285,417		
DREYFUS CASH MANAGEMENT-CL A	DICXX	9,000,000	1.0000	9,000,000	153,000	1.7000
INSTITUTIONAL SHARES EST. 30 DAY AVG YIELD 1.7300%						
TOTAL CASH & CASH EQUIVALENTS				\$9,285,417	\$153,000	

### EQUITIES

#### Equities & Options

DESCRIPTION	SYMBOL/CUSIP	ACCT TYPE	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CACHE INC NEW	CACH	CASH	3,450	11.0100	37,985		
G-III APPAREL GROUP LTD	GIII	CASH	20,850	6.7500	140,738		
NOVEL DENIM HOLDINGS LTD	NVLD	CASH	3,150	5.2000	16,380		
UNITED RETAIL GROUP INC	URGI	CASH	15,150	5.0000	75,750		
Total Equities & Options					\$270,853	\$0	
TOTAL EQUITIES					\$270,853	\$0	

YOUR TOTAL ESTIMATED ANNUAL INCOME	\$153,000
YOUR PRICED PORTFOLIO HOLDINGS	\$9,556,269

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Transaction Detail

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INVESTMENT ACTIVITY

SETTLEMENT DATE	TRADE DATE	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
07/31/02		JOURNAL	CANDIES INC FROM: SJZ [REDACTED]-1-USD * JRL *	CAND	27,300			
07/31/02		JOURNAL	CANDIES INC FROM: SJZ [REDACTED]-2-USD * JRL *	CAND	1,420			
07/31/02		JOURNAL	CACHE INC NEW FROM: SJZ [REDACTED]-1-USD * JRL *	CACH	7,150			
07/31/02		JOURNAL	FINLAY ENTERPRISES INC FROM: SJZ [REDACTED]-1-USD * JRL *	FNLY	10,300			
07/31/02		JOURNAL	G-III APPAREL GROUP LTD FROM: SJZ [REDACTED]-1-USD * JRL *	GIII	20,850			
07/31/02		JOURNAL	HEARUSA INC NEW FROM: SJZ [REDACTED]-1-USD * JRL *	EAR	10,300			
07/31/02		JOURNAL	I-MANY INC FROM: SJZ [REDACTED]-1-USD * JRL *	IMNY	1,500			
07/31/02		JOURNAL	HEAD N NY REGISTRY FROM: SJZ [REDACTED]-1-USD * JRL *	HED	5,000			
07/31/02		JOURNAL	MAXWELL SHOE CO INC-CL A FROM: SJZ [REDACTED]-1-USD * JRL *	MAXS	1,200			
07/31/02		JOURNAL	NOVEL DENIM HOLDINGS LTD FROM: SJZ [REDACTED]-1-USD * JRL *	NVLD	12,250			
07/31/02		JOURNAL	UNITED RETAIL GROUP INC FROM: SJZ [REDACTED]-1-USD * JRL *	URGI	15,150			

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Transaction Detail (continued)

INVESTMENT ACTIVITY (continued)

SETTLEMENT DATE	TRADE DATE	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
08/07/02	08/02/02	SOLD	FINLAY ENTERPRISES INC UNSOLICITED AVG PRICE: DETAILS ON REQUEST	FNLY	-134	16.72180		2,231.45
08/07/02	08/02/02	SOLD	HEAD N V NY REGISTRY UNSOLICITED	HED	-5,000	2.75000		13,497.08
08/07/02	08/02/02	SOLD	MAXWELL SHOE CO INC-CL A UNSOLICITED WE MAKE A MKT IN THIS SECURITY REPORTED PRICE 12,000000 DIFFERENCE - 0,060000	MAXS	-1,200	11.94000		14,325.06
08/08/02	08/05/02	SOLD	FINLAY ENTERPRISES INC UNSOLICITED AVG PRICE: DETAILS ON REQUEST	FNLY	-10,166	16.73160		169,475.87
08/08/02	08/05/02	SOLD	I-MANY INC UNSOLICITED AVG PRICE: DETAILS ON REQUEST	IMNY	-1,500	2.50660		3,667.28
08/09/02	08/06/02	SOLD	CANDIES INC UNSOLICITED AVG PRICE: DETAILS ON REQUEST	CAND	-15,000	2.70220		39,779.27
08/09/02	08/06/02	SOLD	NOVEL DENIM HOLDINGS LTD UNSOLICITED AVG PRICE: DETAILS ON REQUEST	NVLD	-5,600	6.10430		33,844.55
08/12/02	08/07/02	SOLD	CANDIES INC UNSOLICITED AVG PRICE: DETAILS ON REQUEST	CAND	-13,720	2.69190		36,243.25
08/12/02	08/07/02	SOLD	HEARUSA INC NEW AVG PRICE SHOWN-DETAILS ON REQ ACTUAL CONFIRM TO YOUR AGENT	EAR	-10,300	0.62290		6,283.17
08/12/02	08/07/02	SOLD	NOVEL DENIM HOLDINGS LTD UNSOLICITED	NVLD	-1,000	6.00000		5,937.31
08/13/02	08/08/02	SOLD	NOVEL DENIM HOLDINGS LTD	NVLD	-100	6.00000		547.48



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**Transaction Detail (continued)**

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**INVESTMENT ACTIVITY (continued)**

SETTLEMENT DATE	TRADE DATE	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
08/16/02	08/13/02	SOLD	NOVEL DENIM HOLDINGS LTD UNSOLICITED	NVLD	-800	6.10000		4,829.35
08/22/02	08/19/02	SOLD	CACHE INC NEW UNSOLICITED AVG PRICE: DETAILS ON REQUEST	CACH	-3,000	12.20000		36,416.39
08/28/02	08/23/02	SOLD	CACHE INC NEW UNSOLICITED AVG PRICE: DETAILS ON REQUEST	CACH	-700	13.11000		9,132.22
08/28/02	08/23/02	SOLD	NOVEL DENIM HOLDINGS LTD UNSOLICITED AVG PRICE: DETAILS ON REQUEST	NVLD	-1,600	5.90950		9,356.41
<b>TOTAL</b>								<b>\$385,566.14</b>

**DEPOSITS AND WITHDRAWALS**

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
08/02/02	DEPOSIT	CITYSCAPE FIN OO INTL CHARITABLE HSBC		13,032.60
<b>TOTAL</b>				<b>\$13,032.60</b>

**MONEY FUND ACTIVITY**

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
07/27/02		OPENINGBALANCE		0.00			
08/08/02	BOUGHT	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES	DICXX	9,000,000	1.0000	9,000,000.00	

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STATEMENT PERIOD July 27, 2002  
 THROUGH August 30, 2002

**Transaction Detail (continued)**

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT July 26, 2002

**MONEY FUND ACTIVITY (continued)**

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
08/30/02		CLOSINGBALANCE		9,000,000			
<b>TOTAL</b>						<b>\$-9,000,000.00</b>	

**INTEREST**

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
08/21/02	INTEREST ON CREDIT BALANCE AT 1 1/4% 07/21 THRU 08/20			1.2500		2,014.15
<b>TOTAL</b>						<b>\$2,014.15</b>

**MISCELLANEOUS**

DATE MO/DAY	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
07/31/02	JOURNAL	FROM: SJZ [REDACTED]-1-USD * JRL *		480,339.48
08/02/02	JOURNAL	FROM: SJZ [REDACTED]-2-USD * JRL *		8,322,286.37
<b>TOTAL</b>			<b>\$8,802,625.85</b>	



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STATEMENT PERIOD July 27, 2002  
 THROUGH August 30, 2002

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT July 26, 2002

**Trades Executed Pending Settlement**

SETTLEMENT DATE	TRADE DATE	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
09/04/02	08/29/02	SOLD	CACHE INC NEW AVG PRICE SHOWN-DETAILS ON REQ ACTUAL CONFIRM TO YOUR AGENT UNSOLICITED AVG PRICE: DETAILS ON REQUEST	CACH	-1,100.00	10.6500		11,646.14
09/04/02	08/29/02	SOLD	G-III APPAREL GROUP LTD UNSOLICITED	GIII	-200.00	6.8000		1,327.45
09/05/02	08/30/02	SOLD	CACHE INC NEW AVG PRICE SHOWN-DETAILS ON REQ ACTUAL CONFIRM TO YOUR AGENT UNSOLICITED AVG PRICE: DETAILS ON REQUEST	CACH	-1,000.00	11		10,937.16
09/05/02	08/30/02	SOLD	G-III APPAREL GROUP LTD UNSOLICITED	GIII	-100.00	6.7500		642.47
09/05/02	08/30/02	SOLD	NOVEL DENIM HOLDINGS LTD AVG PRICE SHOWN-DETAILS ON REQ ACTUAL CONFIRM TO YOUR AGENT UNSOLICITED AVG PRICE: DETAILS ON REQUEST	NVLD	-2,200.00	5.1900		11,283.15
09/05/02	08/30/02	SOLD	UNITED RETAIL GROUP INC AVG PRICE SHOWN-DETAILS ON REQ ACTUAL CONFIRM TO YOUR AGENT UNSOLICITED AVG PRICE: DETAILS ON REQUEST	URGI	-1,500.00	5		7,407.27
<b>TOTAL</b>							<b>\$0.00</b>	<b>\$43,243.64</b>

The above trades do not appear in any other section of 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

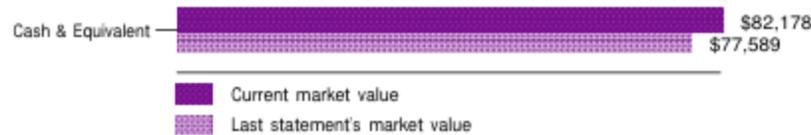
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 THROUGH July 26, 2002

ACCOUNT NUMBER [REDACTED]  
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 LAST STATEMENT June 28, 2002

### Your Portfolio at a Glance

NET CREDIT BALANCE	82,178
.....	
NET EQUITY THIS PERIOD	\$82,178
.....	
NET EQUITY LAST STATEMENT	77,589
CHANGE SINCE LAST STATEMENT	4,589

### 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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 THROUGH July 26, 2002

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### Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$77,589.16
Funds Deposited	4,508.09
Dividends/Interest	80.82
Amount Credited	\$4,588.91
Net Cash Activity	4,588.91
Closing Balance	\$82,178.07

### Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	80.82	564.64
Total	\$80.82	\$564.64

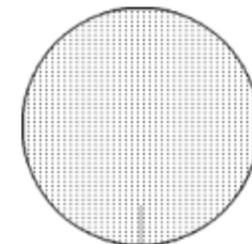
### Portfolio Composition

Cash/Cash Equivalent	82,178
Total	\$82,178

### Cash Balance Summary

	OPENING	CLOSING
Cash	77,589.16	82,178.07
Net Cash Balance	\$77,589.16	\$82,178.07

### 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				82,178		
<b>TOTAL CASH &amp; CASH EQUIVALENTS</b>				<b>\$82,178</b>		

**YOUR PRICED PORTFOLIO HOLDINGS** **\$82,178**

## Transaction Detail

### DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
07/25/02	DEPOSIT	NTH FACE SECS LITG OO INTNL CHARITABLE INS 11 HSB		4,508.09
<b>TOTAL</b>				<b>\$4,508.09</b>

### INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
07/22/02	INTEREST ON CREDIT BALANCE AT 1 1/4% 06/21 THRU 07/20			1.2500		80.82
<b>TOTAL</b>						<b>\$80.82</b>

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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 June 1, 2002  
 THROUGH June 28, 2002

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT May 31, 2002

### Your Portfolio at a Glance

NET CREDIT BALANCE	77,589
.....	
<b>NET EQUITY THIS PERIOD</b>	<b>\$77,589</b>
.....	
NET EQUITY LAST STATEMENT	77,506
CHANGE SINCE LAST STATEMENT	83

### 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 June 1, 2002  
 THROUGH June 28, 2002

ACCOUNT NUMBER [REDACTED]  
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 LAST STATEMENT May 31, 2002

### Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$77,505.73
Dividends/Interest	83.43
Amount Credited	\$83.43
Net Cash Activity	83.43
Closing Balance	\$77,589.16

### Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	83.43	483.82
Total	\$83.43	\$483.82

### Portfolio Composition

Cash/Cash Equivalent	77,589
Total	\$77,589

### Cash Balance Summary

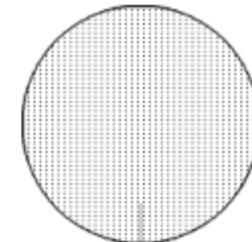
	OPENING	CLOSING
Cash	77,505.73	77,589.16
Net Cash Balance	\$77,505.73	\$77,589.16

### Your Portfolio Holdings

#### CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				77,589		
TOTAL CASH & CASH EQUIVALENTS				\$77,589		

### 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 June 1, 2002  
 THROUGH June 28, 2002

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT May 31, 2002

**Your Portfolio Holdings (continued)**

YOUR PRICED PORTFOLIO HOLDINGS \$77,589

**Transaction Detail**

**INTEREST**

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
06/21/02	INTEREST ON CREDIT BALANCE AT 1 1/4% 05/21 THRU 06/20			1.2500		83.43
<b>TOTAL</b>						<b>\$83.43</b>



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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 April 27, 2002  
 THROUGH May 31, 2002

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT April 26, 2002

### Your Portfolio at a Glance

NET CREDIT BALANCE	77,506
.....	
<b>NET EQUITY THIS PERIOD</b>	<b>\$77,506</b>
.....	
NET EQUITY LAST STATEMENT	77,425
CHANGE SINCE LAST STATEMENT	81

### 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 April 27, 2002  
 THROUGH May 31, 2002

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT April 26, 2002

### Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$77,425.08
Dividends/Interest	80.65
Amount Credited	\$80.65
Net Cash Activity	80.65
Closing Balance	\$77,505.73

### Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	80.65	400.39
Total	\$80.65	\$400.39

### Portfolio Composition

Cash/Cash Equivalent	77,506
Total	\$77,506

### Cash Balance Summary

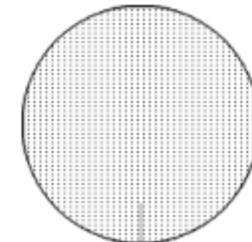
	OPENING	CLOSING
Cash	77,425.08	77,505.73
Net Cash Balance	\$77,425.08	\$77,505.73

### Your Portfolio Holdings

#### CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				77,506		
TOTAL CASH & CASH EQUIVALENTS				\$77,506		

### 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 April 27, 2002  
 THROUGH May 31, 2002

ACCOUNT NUMBER [REDACTED]  
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 LAST STATEMENT April 26, 2002

**Your Portfolio Holdings (continued)**

YOUR PRICED PORTFOLIO HOLDINGS \$77,505

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**Transaction Detail**

**INTEREST**

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
05/21/02	INTEREST ON CREDIT BALANCE AT 1 1/4% 04/21 THRU 05/20			1.2500		80.65
<b>TOTAL</b>						<b>\$80.65</b>



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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 March 29, 2002  
 THROUGH April 26, 2002

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT March 28, 2002

### Your Portfolio at a Glance

NET CREDIT BALANCE	77,425
.....	
<b>NET EQUITY THIS PERIOD</b>	<b>\$77,425</b>
.....	
NET EQUITY LAST STATEMENT	77,342
CHANGE SINCE LAST STATEMENT	83

### 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 March 29, 2002  
 THROUGH April 26, 2002

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT March 28, 2002

### Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$77,341.83
Dividends/Interest	83.25
Amount Credited	\$83.25
Net Cash Activity	83.25
Closing Balance	\$77,425.08

### Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	83.25	319.74
Total	\$83.25	\$319.74

### Portfolio Composition

Cash/Cash Equivalent	77,425
Total	\$77,425

### Cash Balance Summary

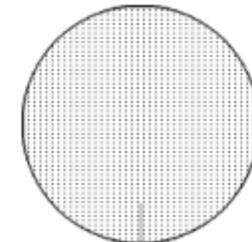
	OPENING	CLOSING
Cash	77,341.83	77,425.08
Net Cash Balance	\$77,341.83	\$77,425.08

### Your Portfolio Holdings

#### CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				77,425		
TOTAL CASH & CASH EQUIVALENTS				\$77,425		

### Your Portfolio Allocation



Cash & Equivalent — 100%

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 THROUGH April 26, 2002

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 LAST STATEMENT March 28, 2002

### Your Portfolio Holdings (continued)

YOUR PRICED PORTFOLIO HOLDINGS \$77,425

### Transaction Detail

#### INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
04/22/02	INTEREST ON CREDIT BALANCE AT 1 1/4% 03/21 THRU 04/20			1.2500		83.25
<b>TOTAL</b>						<b>\$83.25</b>



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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 February 23, 2002  
 THROUGH March 28, 2002

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT February 22, 2002

### Your Portfolio at a Glance

NET CREDIT BALANCE	77,342
.....	
<b>NET EQUITY THIS PERIOD</b>	<b>\$77,342</b>
.....	
NET EQUITY LAST STATEMENT	77,267
CHANGE SINCE LAST STATEMENT	75

### 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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One Metrotech Center North  
Brooklyn, New York 11201-3859

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

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STATEMENT PERIOD February 23, 2002  
 THROUGH March 28, 2002

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT February 22, 2002

### Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$77,266.71
Dividends/Interest	75.12
Amount Credited	\$75.12
Net Cash Activity	75.12
Closing Balance	\$77,341.83

### Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	75.12	236.49
Total	\$75.12	\$236.49

### Portfolio Composition

Cash/Cash Equivalent	77,342
Total	\$77,342

### Cash Balance Summary

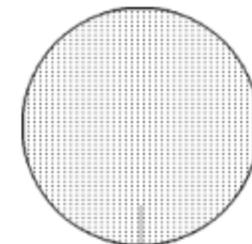
	OPENING	CLOSING
Cash	77,266.71	77,341.83
Net Cash Balance	\$77,266.71	\$77,341.83

### Your Portfolio Holdings

#### CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				77,342		
TOTAL CASH & CASH EQUIVALENTS				\$77,342		

### 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 23, 2002  
 THROUGH March 28, 2002

ACCOUNT NUMBER [REDACTED]  
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 LAST STATEMENT February 22, 2002

**Your Portfolio Holdings (continued)**

YOUR PRICED PORTFOLIO HOLDINGS \$77,341

**Transaction Detail**

**INTEREST**

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
03/21/02	INTEREST ON CREDIT BALANCE AT 1 1/4% 02/21 THRU 03/20			1.2500		75.12
<b>TOTAL</b>						<b>\$75.12</b>



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STATEMENT PERIOD February 23, 2002  
THROUGH March 28, 2002

ACCOUNT NUMBER [REDACTED]

TAXPAYER NUMBER On File

LAST STATEMENT February 22, 2002

## Your messages



Pursuant to SEC Rule 11Ac1-6, Bear, Stearns & Co, Inc will publicly post its quarterly routing statistics at the following web link:  
[http://www.bearstearns.com/corporate/business/equities/orp,htm](http://www.bearstearns.com/corporate/business/equities/orp.htm)



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

At November 30, 2001 and January 31, 2002, the Company's net capital of approximately \$2,6 billion and \$2,6 billion was approximately 9% and 8% of aggregate debit items and exceeded the minimum regulatory net capital requirement of approximately \$604,1 million and \$648,0 million by approximately \$2,0 billion and \$2,0 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](http://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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ACCOUNT EXECUTIVE ZICHERMAN,IRA  
 TELEPHONE [REDACTED]  
 VISIT OUR WEBSITE [www.bearstearns.com](http://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 January 26, 2002  
 THROUGH February 22, 2002

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT January 25, 2002

### Your Portfolio at a Glance

NET CREDIT BALANCE	77,267
.....	
<b>NET EQUITY THIS PERIOD</b>	<b>\$77,267</b>
.....	
NET EQUITY LAST STATEMENT	74,300
CHANGE SINCE LAST STATEMENT	2,967

### Market Value of Your Portfolio



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STATEMENT PERIOD January 26, 2002  
 THROUGH February 22, 2002

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT January 25, 2002

### Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$74,300.13
Funds Deposited	2,885.10
Dividends/Interest	81.48
Amount Credited	\$2,966.58
Net Cash Activity	2,966.58
Closing Balance	\$77,266.71

### Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	81.48	161.37
Total	\$81.48	\$161.37

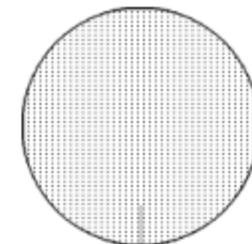
### Portfolio Composition

Cash/Cash Equivalent	77,267
Total	\$77,267

### Cash Balance Summary

	OPENING	CLOSING
Cash	74,300.13	77,266.71
Net Cash Balance	\$74,300.13	\$77,266.71

### 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				77,267		
<b>TOTAL CASH &amp; CASH EQUIVALENTS</b>				<b>\$77,267</b>		

**YOUR PRICED PORTFOLIO HOLDINGS** **\$77,266**

## Transaction Detail

### DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
02/06/02	DEPOSIT	CANDIE'S INC OO INTERNATION CHARITABLE INTERESTS II STERLING NAT BK		2,885.10
<b>TOTAL</b>				<b>\$2,885.10</b>

### INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
02/21/02	INTEREST ON CREDIT BALANCE AT 1 1/4% 01/21 THRU 02/20			1.2500		81.48
<b>TOTAL</b>						<b>\$81.48</b>

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**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 January 1, 2002  
 THROUGH January 25, 2002

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT December 31, 2001

**Your Portfolio at a Glance**

NET CREDIT BALANCE	74,300
.....	
<b>NET EQUITY THIS PERIOD</b>	<b>\$74,300</b>
.....	
NET EQUITY LAST STATEMENT	74,220
CHANGE SINCE LAST STATEMENT	80

**Market Value of Your Portfolio**



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STATEMENT PERIOD January 1, 2002  
 THROUGH January 25, 2002

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT December 31, 2001

### Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$74,220.24
Dividends/Interest	79.89
Amount Credited	\$79.89
Net Cash Activity	79.89
Closing Balance	\$74,300.13

### Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	79.89	79.89
Total	\$79.89	\$79.89

### Portfolio Composition

Cash/Cash Equivalent	74,300
Total	\$74,300

### Cash Balance Summary

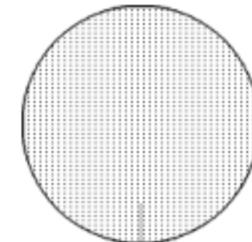
	OPENING	CLOSING
Cash	74,220.24	74,300.13
Net Cash Balance	\$74,220.24	\$74,300.13

### Your Portfolio Holdings

#### CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				74,300		
TOTAL CASH & CASH EQUIVALENTS				\$74,300		

### 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 1, 2002  
 THROUGH January 25, 2002

ACCOUNT NUMBER [REDACTED]

TAXPAYER NUMBER On File

LAST STATEMENT December 31, 2001

## Your Portfolio Holdings (continued)

YOUR PRICED PORTFOLIO HOLDINGS \$74,300

## Transaction Detail

### INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
01/22/02	INTEREST ON CREDIT BALANCE AT 1 1/4% 12/21 THRU 12/30			1.2500		25.77
01/22/02	INTEREST ON CREDIT BALANCE AT 1 1/4% 12/31 THRU 01/20			1.2500		54.12
<b>TOTAL</b>						<b>\$79.89</b>

## Your messages

 The interest, if any, charged to your account during December 2001 was computed on the net debit balance through December 30. The interest, if any, charged to your account during January 2002 is computed from December 31, 2001,