

Statements

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EFTA_00225201



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 TELEPHONE (212)272-4189
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HERITAGE INTERESTS

STATEMENT PERIOD July 27, 2002
 THROUGH August 30, 2002

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

What's In This Statement

Financial Summary 1
 Transaction Detail 2



HERITAGE INTERESTS
 FINANCIAL TRUST CO TTEE
 DTD 7-30-91
 ATTN JEANIE BRENNAN
 6100 RED HOOK QUARTER STE B-3
 ST THOMAS VI 00802

Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$0.00
Funds Deposited	5,863.76
Amount Credited	\$5,863.76
Miscellaneous	-5,863.76
Amount Debited	\$-5,863.76
Closing Balance	\$0.00

Income Summary

	THIS PERIOD	YEAR TO DATE
Dividends	0.00	41,410.63
Credit Balance Int.	0.00	1,830.90
Total	\$0.00	\$43,241.53

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HERITAGE INTERESTS

2 of 3

STATEMENT PERIOD July 27, 2002
 THROUGH August 30, 2002

Transaction Detail

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

DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
08/02/02	DEPOSIT	CITYSCAPE FIN CORP OO HERIT GE INT HSBC		5,863.76
TOTAL				\$5,863.76

MISCELLANEOUS

DATE MO/DAY	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
08/02/02	JOURNAL	TO 038-66058 PER LOA	5,863.76	
TOTAL			\$-5,863.76	



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STATEMENT PERIOD April 27, 2002
 THROUGH May 31, 2002

What's In This Statement

Financial Summary 3
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 Fund Activity 4



HERITAGE INTERESTS
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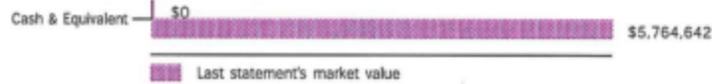
ACCOUNT NUMBER [REDACTED]
 TAXPAYER NUMBER On file
 LAST STATEMENT April 26, 2002

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Your Portfolio at a Glance

NET EQUITY THIS PERIOD	0
NET EQUITY LAST STATEMENT	5,764,642
CHANGE SINCE LAST STATEMENT	-5,764,642

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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HERITAGE INTERESTS

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	\$33,397.94
Money Fund	6,004,972.33
Funds Deposited	10,452,624.91
Dividends/Interest	611.94
Miscellaneous	232,910.00
Amount Credited	\$16,691,119.18
Money Fund	-258,716.24
Miscellaneous	-16,465,800.88
Amount Debited	\$-16,724,517.12
Net Cash Activity	-33,397.94
Closing Balance	\$0.00

Same day transfers of cash between account types are not included in this section; such transfers, as well as details for all other transactions this period, appear in Transaction Detail.

Cash Balance Summary

	OPENING	CLOSING
Cash	33,397.94	0.00
Net Cash Balance	\$33,397.94	\$0.00

Income Summary

	THIS PERIOD	YEAR TO DATE
Dividends	15,011.95	41,410.63
Credit Balance Int.	611.94	1,830.90
Total	\$15,623.89	\$43,241.53

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HERITAGE INTERESTS

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STATEMENT PERIOD April 27, 2002
 THROUGH May 31, 2002

Transaction Detail

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

DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
05/23/02	FUNDS REC	FNDS WIRED TO CITIBANK FROM BANKERS NYC F07214300EFB01		10,452,624.91
TOTAL				\$10,452,624.91

MONEY FUND ACTIVITY

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
04/27/02		OPENINGBALANCE		5,731,244.14			
05/01/02	DIVIDEND	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES MONTHLY DIVIDEND	DICXX				8,716.24
05/01/02	REINVEST	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES DIVIDEND REINVESTED	DICXX	8,716.24		8,716.24	
05/15/02	BOUGHT	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES	DICXX	250,000	1.0000	250,000.00	
05/23/02	SOLD	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES	DICXX	-5,989,960.38	1.0000		5,989,960.38
05/24/02	DIVIDEND	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES DIV	DICXX				6,295.71
05/31/02		CLOSINGBALANCE		0.00			
TOTAL						\$-258,716.24	\$6,004,972.33

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HERITAGE INTERESTS

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STATEMENT PERIOD April 27, 2002
 THROUGH May 31, 2002

Transaction Detail (continued)

ACCOUNT NUMBER [REDACTED]
 TAXPAYER NUMBER CR 186
 LAST STATEMENT April 26, 2002

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		39.31
05/24/02	PREPAY CREDIT INT 5/21/02 05/23/2					572.63
TOTAL						\$611.94

MISCELLANEOUS

DATE MO/DAY	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
05/14/02	JOURNAL	FROM: XPK/102-16490-2-USD SIDE POCKET WITHDRAWAL * JRL *		232,910.00
05/21/02	JOURNAL	JOURNAL FROM TYPE 2 TO 1		232,910.00
05/21/02	JOURNAL	JOURNAL FROM TYPE 2 TO 1	232,910.00	
05/24/02	JOURNAL	TO 038-66058 PER LOA	16,465,800.88	
TOTAL			\$-16,698,710.88	\$465,820.00



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STATEMENT PERIOD March 29, 2002
 THROUGH April 26, 2002

What's In This Statement

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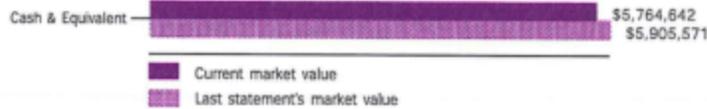
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 LAST STATEMENT March 28, 2002

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Your Portfolio at a Glance

NET CREDIT BALANCE	33,398
MONEY MARKET FUND BALANCE	5,731,244
NET EQUITY THIS PERIOD	\$5,764,642
NET EQUITY LAST STATEMENT	5,905,571
CHANGE SINCE LAST STATEMENT	-140,929

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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HERITAGE INTERESTS

STATEMENT PERIOD March 29, 2002
 THROUGH April 26, 2002

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

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Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$183,304.80
Money Fund	8,977.76
Dividends/Interest	93.14
Amount Credited	\$9,070.90
Money Fund	-8,977.76
Funds Withdrawn	-150,000.00
Amount Debited	\$-158,977.76
Net Cash Activity	-149,906.86
Closing Balance	\$33,397.94

Same day transfers of cash between account types are not included in this section; such transfers, as well as details for all other transactions this period, appear in Transaction Detail.

Cash Balance Summary

	OPENING	CLOSING
Cash	182,892.38	33,397.94
Margin	412.42	0.00
Net Cash Balance	\$183,304.80	\$33,397.94

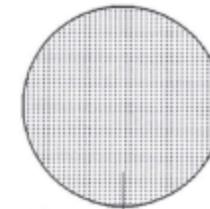
Income Summary

	THIS PERIOD	YEAR TO DATE
Dividends	8,977.76	26,398.68
Credit Balance Int.	93.14	1,218.96
Total	\$9,070.90	\$27,617.64

Portfolio Composition

Cash/Cash Equivalent	5,764,642
Total	\$5,764,642

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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HERITAGE INTERESTS

STATEMENT PERIOD March 29, 2002
 THROUGH April 26, 2002

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

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Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				33,398		
DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES EST. 30 DAY AVG YIELD 1.8500%	DICCX	5,731,244.14	1.0000	5,731,244	108,894	1.9000
TOTAL CASH & CASH EQUIVALENTS				\$5,764,642	\$108,894	

YOUR TOTAL ESTIMATED ANNUAL INCOME	\$108,894
YOUR PRICED PORTFOLIO HOLDINGS	\$5,764,641

Transaction Detail

DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
04/01/02	FND WIRED	MDA#MB272509FNDS WIRED TO CHASE MANHATTAN BANK N A ACQ-78805-00-1 FD#09166	150,000.00	
TOTAL			\$-150,000.00	

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HERITAGE INTERESTS

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STATEMENT PERIOD March 29, 2002
 THROUGH April 26, 2002

ACCOUNT NUMBER [REDACTED]
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 LAST STATEMENT March 28, 2002

Transaction Detail (continued)

MONEY FUND ACTIVITY

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
03/29/02		OPENINGBALANCE		5,722,266.38			
04/01/02	DIVIDEND	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES MONTHLY DIVIDEND	DICCX				8,977.76
04/01/02	REINVEST	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES DIVIDEND REINVESTED	DICCX	8,977.76		8,977.76	
04/26/02		CLOSINGBALANCE		5,731,244.14			
TOTAL						\$-8,977.76	\$8,977.76

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		93.14
TOTAL						\$93.14

MISCELLANEOUS

DATE MO/DAY	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
04/10/02	JOURNAL	JOURNAL FROM TYPE 2 TO 1		412.42
04/10/02	JOURNAL	JOURNAL FROM TYPE 2 TO 1	412.42	
TOTAL			\$-412.42	\$412.42

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STATEMENT PERIOD February 23, 2002
 THROUGH March 28, 2002

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

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HERITAGE INTERESTS
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Your Portfolio at a Glance

NET CREDIT BALANCE	183,305
MONEY MARKET FUND BALANCE	5,722,266
NET EQUITY THIS PERIOD	\$5,905,571
NET EQUITY LAST STATEMENT	5,897,098
CHANGE SINCE LAST STATEMENT	8,473

Market Value of Your Portfolio



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HERITAGE INTERESTS

STATEMENT PERIOD February 23, 2002
 THROUGH March 28, 2002

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

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Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$183,126.76
Money Fund	8,295.31
Dividends/Interest	178.04
Amount Credited	\$8,473.35
Money Fund	-8,295.31
Amount Debited	\$-8,295.31
Net Cash Activity	178.04
Closing Balance	\$183,304.80

Income Summary

	THIS PERIOD	YEAR TO DATE
Dividends	8,295.31	17,420.92
Credit Balance Int.	178.04	1,125.82
Total	\$8,473.35	\$18,546.74

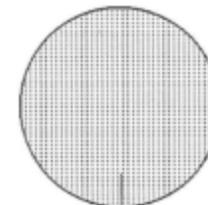
Portfolio Composition

Cash/Cash Equivalent	5,905,571
Total	\$5,905,571

Cash Balance Summary

	OPENING	CLOSING
Cash	182,714.34	182,892.38
Margin	412.42	412.42
Net Cash Balance	\$183,126.76	\$183,304.80

Your Portfolio Allocation



Cash & Equivalent
 100%

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HERITAGE INTERESTS

STATEMENT PERIOD February 23, 2002
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ACCOUNT NUMBER [REDACTED]
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 LAST STATEMENT February 22, 2002

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Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				183,305		
DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES EST. 30 DAY AVG YIELD 1.8500%	DICCX	5,722,266.38	1.0000	5,722,266	97,279	1.7000
TOTAL CASH & CASH EQUIVALENTS				\$5,905,571	\$97,279	

YOUR TOTAL ESTIMATED ANNUAL INCOME	\$97,279
YOUR PRICED PORTFOLIO HOLDINGS	\$5,905,570

Transaction Detail

MONEY FUND ACTIVITY

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
02/23/02		OPENING BALANCE		5,713,971.07			
03/01/02	DIVIDEND	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES MONTHLY DIVIDEND	DICCX				8,295.31
03/01/02	REINVEST	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES DIVIDEND REINVESTED	DICCX	8,295.31		8,295.31	

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 One Metrotech Center North
 Brooklyn, New York 11201-3859
 (212) 272-1000

HERITAGE INTERESTS

5 of 6

STATEMENT PERIOD February 23, 2002
 THROUGH March 28, 2002

Transaction Detail (continued)

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

MONEY FUND ACTIVITY (continued)

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
03/28/02		CLOSINGBALANCE		5,722,266.38			
TOTAL						\$-8,295.31	\$8,295.31

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		178.04
TOTAL						\$178.04

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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

6 of 6

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. 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 [REDACTED] stearns.com

HERITAGE INTERESTS

STATEMENT PERIOD January 26, 2002
 THROUGH February 22, 2002

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

What's In This Statement

Financial Summary 3
 Your Portfolio Holdings 4
 Transaction Detail 4
 Fund Activity 4



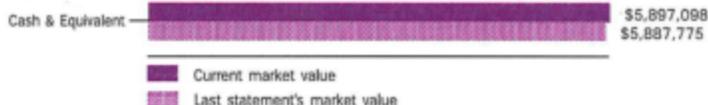
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 DTD 7-30-91 *
 ATTN JEANIE BRENNAN
 6100 RED HOOK QUARTER STE B-3
 ST THOMAS VI 00802

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Your Portfolio at a Glance

NET CREDIT BALANCE	183,127
MONEY MARKET FUND BALANCE	5,713,971
NET EQUITY THIS PERIOD	\$5,897,098
NET EQUITY LAST STATEMENT	5,887,775
CHANGE SINCE LAST STATEMENT	9,323

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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HERITAGE INTERESTS

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	\$182,305.22
Money Fund	8,500.61
Dividends/Interest	821.54
Amount Credited	\$9,322.15
Money Fund	-8,500.61
Amount Debited	\$-8,500.61
Net Cash Activity	821.54
Closing Balance	\$183,126.76

Same day transfers of cash between account types are not included in this section; such transfers, as well as details for all other transactions this period, appear in Transaction Detail.

Cash Balance Summary

	OPENING	CLOSING
Cash	181,892.80	182,714.34
Margin	0.00	412.42
Short	412.42	0.00
Net Cash Balance	\$182,305.22	\$183,126.76

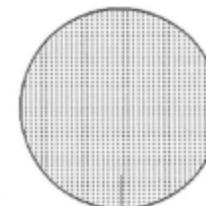
Income Summary

	THIS PERIOD	YEAR TO DATE
Dividends	9,125.61	9,125.61
Credit Balance Int.	196.54	947.78
Total	\$9,322.15	\$10,073.39

Portfolio Composition

Cash/Cash Equivalent	5,897,098
Total	\$5,897,098

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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HERITAGE INTERESTS

STATEMENT PERIOD January 26, 2002
 THROUGH February 22, 2002

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

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Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				183,127		
DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES	DICCX	5,713,971.07	1.0000	5,713,971	114,279	2.0000
EST. 30 DAY AVG YIELD		1.9000%				
TOTAL CASH & CASH EQUIVALENTS				\$5,897,098	\$114,279	

YOUR TOTAL ESTIMATED ANNUAL INCOME	\$114,279
YOUR PRICED PORTFOLIO HOLDINGS	\$5,897,097

Transaction Detail

MONEY FUND ACTIVITY

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
01/26/02		OPENINGBALANCE		5,705,470.46			
02/01/02	DIVIDEND	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES MONTHLY DIVIDEND	DICCX				8,500.61
02/01/02	REINVEST	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES DIVIDEND REINVESTED	DICCX	8,500.61		8,500.61	

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HERITAGE INTERESTS

5 of 5

STATEMENT PERIOD January 26, 2002
 THROUGH February 22, 2002

Transaction Detail (continued)

ACCOUNT NUMBER [REDACTED]
 TAXPAYER NUMBER CIT FID
 LAST STATEMENT January 25, 2002

MONEY FUND ACTIVITY (continued)

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
02/22/02		CLOSINGBALANCE		5,713,971.07			
TOTAL						\$-8,500.61	\$8,500.61

DIVIDENDS

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (\$)	DEBIT AMOUNT	CREDIT AMOUNT
02/01/02	TYCO INTERNATIONAL LTD REC 01/02/02 PAY 02/01/02	TYC	50,000	0.0125		625.00
TOTAL						\$625.00

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		196.54
TOTAL						\$196.54

MISCELLANEOUS

DATE MO/DAY	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
01/28/02	JOURNAL	MARK TO MARKET		412.42
01/28/02	JOURNAL	MARK TO MARKET SHORT POS	412.42	
TOTAL			\$-412.42	\$412.42

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 TELEPHONE (212) 272-2700
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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

What's In This Statement

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 Your Messages 6



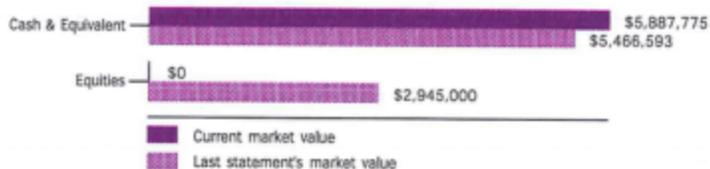
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 DTD 7-30-91 *
 ATTN JEANIE BRENNAN
 6100 RED HOOK QUARTER STE B-3
 ST THOMAS VI 00802

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Your Portfolio at a Glance

NET CREDIT BALANCE	182,305
MONEY MARKET FUND BALANCE	5,705,470
NET EQUITY THIS PERIOD	\$5,887,775
NET EQUITY LAST STATEMENT	8,411,593
CHANGE SINCE LAST STATEMENT	-2,523,818

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 6

HERITAGE INTERESTS

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	\$1,368,453.85
Securities Sold	2,749,103.71
Money Fund	2,407,331.37
Dividends/Interest	1,163.66
Amount Credited	\$5,157,598.74
Money Fund	-4,007,331.37
Funds Withdrawn	-186,416.00
Miscellaneous	-2,150,000.00
Amount Debited	\$-6,343,747.37
Net Cash Activity	-1,186,148.63
Closing Balance	\$182,305.22

Same day transfers of cash between account types are not included in this section; such transfers, as well as details for all other transactions this period, appear in Transaction Detail.

Cash Balance Summary

	OPENING	CLOSING
Cash	38,800.57	181,892.80
Margin	1,329,652.30	0.00
Short	0.98	412.42
Net Cash Balance	\$1,368,453.85	\$182,305.22

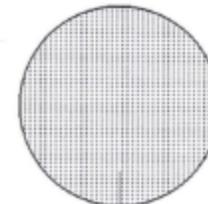
Income Summary

	THIS PERIOD	YEAR TO DATE
Credit Balance Int.	751.24	751.24
Total	\$751.24	\$751.24

Portfolio Composition

Cash/Cash Equivalent	5,887,775
Total	\$5,887,775

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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HERITAGE INTERESTS

4 of 6

STATEMENT PERIOD January 1, 2002
 THROUGH January 25, 2002

Your Portfolio Holdings

CASH & CASH EQUIVALENTS

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

DESCRIPTION	SYMBOLCUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				182,305		
DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES EST. 30 DAY AVG YIELD 1.9500%	DICCX	5,705,470.46	1.0000	5,705,470	119,815	2.1000
TOTAL CASH & CASH EQUIVALENTS				\$5,887,775	\$119,815	

YOUR TOTAL ESTIMATED ANNUAL INCOME	\$119,815
YOUR PRICED PORTFOLIO HOLDINGS	\$5,887,775

Transaction Detail

INVESTMENT ACTIVITY

SETTLEMENT DATE	TRADE DATE	TRANSACTION	DESCRIPTION	SYMBOLCUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
01/08/02	01/03/02	SOLD	TYCO INTERNATIONAL LTD AVG PRICE SHOWN-DETAILS ON REQ ACTUAL CONFIRM TO YOUR AGENT UNSOLICITED	TYC	-25,000	55.07460		1,375,341.84
01/09/02	01/04/02	SOLD	TYCO INTERNATIONAL LTD AVG PRICE SHOWN-DETAILS ON REQ ACTUAL CONFIRM TO YOUR AGENT UNSOLICITED	TYC	-25,000	55.01140		1,373,761.87
TOTAL								\$2,749,103.71

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HERITAGE INTERESTS

5 of 8

STATEMENT PERIOD January 1, 2002
 THROUGH January 25, 2002

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

Transaction Detail (continued)

DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
01/08/02	FND WIRED	MDA#MB222969FNDS WIRED TO CITIBANK NA AC59235138 FD#04618	36,416.00	
01/09/02	FND WIRED	MDA#MB223382FNDS WIRED TO CHASE MANHATTAN BANK N A ACQ-78805-00-1 FD#02684 \$ COMING FROM DREYFUS	150,000.00	
TOTAL			\$-186,416.00	

MONEY FUND ACTIVITY

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
01/01/02		OPENINGBALANCE		4,098,139.09			
01/02/02	REINVEST	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES DIVIDEND REINVESTED	DICCX	7,331.37		7,331.37	
01/02/02	DIVIDEND	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES AMT INCLUDED IN 2001 - 1099	DICCX				7,331.37
01/09/02	SOLD	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES	DICCX	-2,400,000	1.0000	2,400,000.00	
01/10/02	BOUGHT	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES	DICCX	4,000,000	1.0000	4,000,000.00	
01/25/02		CLOSINGBALANCE		5,705,470.46			
TOTAL						\$-4,007,331.37	\$2,407,331.37

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6 of 6

STATEMENT PERIOD January 1, 2002
 THROUGH January 25, 2002

Transaction Detail (continued)

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

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		62.74
01/22/02	INTEREST ON CREDIT BALANCE AT 1 1/4% 12/31 THRU 01/20			1.2500		688.50
01/22/02	SHT ACCT FEE 12/21-01 20 02					412.42
TOTAL						\$1,163.66

MISCELLANEOUS

DATE MO/DAY	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
01/07/02	JOURNAL	MARK TO MARKET		0.98
01/07/02	JOURNAL	MARK TO MARKET SHORT POS	0.98	
01/09/02	JOURNAL	TO 047-30185 PER LOA	2,150,000.00	
01/11/02	JOURNAL	JOURNAL FROM TYPE 2 TO 1		1,329,653.28
01/11/02	JOURNAL	JOURNAL FROM TYPE 2 TO 1	1,329,653.28	
TOTAL			\$-3,479,654.26	\$1,329,654.26

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.

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