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Your Independent Investment Manager and/or Advisor

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The custodian of your brokerage account is Charles Schwab & Co., Inc.
For questions about this statement, please contact your
Independent Investment Manager and/or Advisor.

Market Monitor

Rates	Yield
Schwab Money Market Fund	4.87%
Schwab Government Money Fund	4.87%
Schwab Bank: Interest Rate as of 06/15 ^z	3.14%
Margin Loan Rate	4.75–9.25%
Treasury Bill — 3 Months	2.00%
Treasury Bond — 30 Year	5.00%

Indices	Year to Date
Dow Jones	5.12%
Standard & Poor's 500 [®] Index	4.98%
Schwab 1000 Index [®]	5.25%
Nasdaq Composite Index	6.12%

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Please see "Endnotes For Your Account" section for an explanation of the endnote codes and symbols on this statement.

Advisor Logo

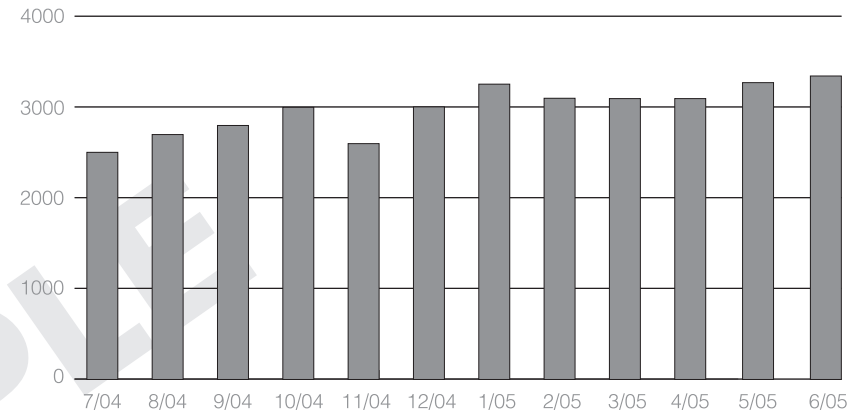
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Change in Account Value

	This Period	Year to Date
Starting Value	\$3,295,752.51	\$3,280,045.42
Cash Value of Purchases & Sales	(24,380.28)	(75,500.00)
Investments Purchased/Sold	24,380.28	75,500.00
Deposits & Withdrawals	(889.90)	10,102.40
Dividends & Interest ^z	982.45	5,500.00
Fees & Charges	(70.15)	384.71
Transfers	4,480.00	10,580.52
Change in Value of Investments	45,579.89	39,221.75
Ending Value on 6/30/2005^a	\$3,345,834.80	\$3,345,834.80

Total Change in Account Value (Totals include Deposits & Withdrawals)	\$50,082.29	\$65,789.38
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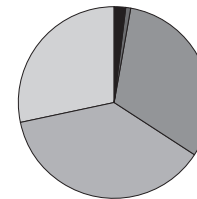
Account Value (\$) Over Last 12 Months [in Thousands]



Asset Composition

	Market Value	% of Account Assets
Cash, Money Market & Deposit Accounts ^{x,z}	\$64,854.08	2%
Money Market Funds [Non-Sweep]	45,781.70	1%
Fixed Income	1,045,098.93	32%
Equities	1,250,379.40	37%
Mutual Funds	941,350.69	28%
Other Assets	4,620.00	0%
Total Assets Long^a	3,352,084.80	
Options Short	(6,250.00)	
Total Assets Short	(6,250.00)	
Margin Loan Outstanding	0.00	
Total Account Value^a	\$3,345,834.80	100%

Overview



- 2% Cash, MMFs & Deposit Accounts^{x,z}
- 1% MMFs [Non-Sweep]
- 32% Fixed Income
- 37% Equities
- 28% Mutual Funds
- 0% Other Assets

Account Notes

- Your portfolio includes unpriced securities.

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Income Summary

	This Period		Year to Date	
	Federally Tax-Exempt ¹	Federally Taxable	Federally Tax-Exempt ¹	Federally Taxable
Deposit Account Interest	0.00	278.23	0.00	278.23
Money Funds Dividends	0.00	275.48	0.00	873.42
Cash Dividends ³	0.00	23.11	0.00	23.11
Treasury Bond Interest	0.00	356.25	0.00	356.25
Municipal Bond Interest	30.00	942.45	30.00	956.25
Total Income	30.00	1,875.52	30.00	2,487.26
Accrued Interest Paid ⁴	0.00	(33.25)	0.00	(124.47)
Interest Paid on Margin Loan—This Period ²		0.00		
Interest Paid on Margin Loan—Year to Date ²		12.83		

¹Certain income in this category may qualify for state tax exemption; consult your tax advisor.

²Certain margin loan interest may be deductible; consult your tax advisor.

³Amounts reported as Cash Dividends in the Income Summary may include substitute payments in lieu of income.

⁴Certain accrued interest paid on taxable bonds may be deductible; consult your tax advisor.

Margin Account Summary

	Buying Power	Cash Available	Margin Account Equity	Margin Equity %
This Period	2,916,648.00	1,458,324.00	2,675,695.00	100%

Margin Loan Interest Rate as of 6/29 was 4.75 - 9.25%

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Investment Detail — Cash, Money Market Funds, and Deposit Accounts [Sweep]

Money Market Funds [Sweep]	Quantity	Market Price	Market Value	Current Yield	% of Account Assets
Schwab Money Market Fund: SXXXX	44,854.08	1.0000	44,854.08	4.87%	1%
Total Money Market Funds [Sweep]			44,854.08		1%
Deposit Accounts					
Deposit Accounts ^{x,z}			20,000.00		1%
Total Deposit Accounts			20,000.00		1%
Total Cash, Money Market, and Deposit Accounts			64,854.08		2%

Investment Detail — Money Market Funds [Non-Sweep]

Fund Name	Quantity	Market Price	Market Value	% of Account Assets
Value Advantage Fund: VXXXX ^(M)	45,781.7000	1.0000	45,781.70	1%
Total Money Market Funds [Non-Sweep]			45,781.70	1%

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Investment Detail — Fixed Income

US Treasuries	Par	Market Price	Market Value	% of Account Assets
TREASURY NOTE 7.125% ^(M) DUE 06/15/10 CALLABLE ON 09/30/05 AT 105 CUSIP: XX4987BBB MOODY'S: AAA	6,000.0000	101.6250	6,097.50	<1%
TREASURY NOTE 5.125% ^(M) DUE 06/15/10 CALLABLE ON 09/30/05 AT 105 CUSIP: XX4987YYY MOODY'S: AAA	2,000.0000	99.1250	1,982.50	<1%
TREASURY NOTE VAR ^(M) DUE 06/15/10 CALLABLE ON 09/30/05 AT 105 CUSIP: XX4987YYY MOODY'S: AAA	2,000.0000	99.1250	1,982.50	<1%
Total US Treasuries			10,062.50	<1%

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Investment Detail — Fixed Income (continued)

Government Obligations	Par	Market Price	Market Value	% of Account Assets
FEDERAL LN 5.785% 7 ^(M) CONS BD 03/15/07 CUSIP:YY7007BBC MOODY'S: AAA S&P: AAA	160,000.0000	98.3125	157,300.00	5%
Total Government Obligations			157,300.00	5%
Corporate Bonds				
AB&B CORP 8.125% 22 ^(M) DEBENTURE 01/15/22 CUSIP:YYY007ABC MOODY'S: A1 S&P: AA-	20,000.0000	102.0000	20,400.00	1%
TTT CORP 7.75% 25 ^(M) DEB 11/15/25 CUSIP: 038918AAA MOODY'S: BA1 S&P: BB	30,000.0000	75.0200	22,506.00	1%
Total Corporate Bonds			42,906.00	2%

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Investment Detail — Fixed Income (continued)

Convertible Bonds	Par	Market Price	Market Value	% of Account Assets
AMERICA WIRED 0% 19 SUB DEBENT 12/15/19 CUSIP: 811117ABC MOODY'S: BA3 S&P: BB-	50,000.0000	60.6563	30,328.15	1%
Total Convertible Bonds			30,328.15	1%
Municipal Bonds				
ANYTOWN CALIF 3.65% 12 ^(M) DEPT WTR & 07/15/12 PWR ELEC PLT REV FSA CUSIP: YY54787BBB MOODY'S: AAA S&P: AAA	100,000.0000	98.5180	98,518.00	3%
Total Municipal Bonds			98,518.00	3%
Mortgage Pools				
Mortgage PL#054105 6.50% 29 DUE 03/15/29 CUSIP: YYY789BBB MOODY'S: AAA S&P: AAA FACTOR = 0.99287044 REMAIN PRIN = 198,574.09	200,000.0000	95.6080	191,216.00	6%
Total Mortgage Pools			191,216.00	6%

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Investment Detail — Fixed Income (continued)

CMO & Asset Backed Securities	Par	Market Price	Market Value	% of Account Assets
NATL MTG AS 5.50% 23 REMIC 09/15/23 CUSIP: YYY987BBB MOODY'S: AAA S&P: AAA FACTOR = 0.2898287 REMAIN PRIN = \$11,593.15	40,000.0000	27.5474	11,018.96	<1%
Total CMO & Asset Backed Securities			11,018.96	<1%
UITs				
BLBL TGT 15 TRFIRST TR^(M) UT 285 GLBL TGT 15 TR PWR ELEC PLT REV FSA 09/12 SER CUSIP: 871200YYY	1,156,200.0000	11.2947	130,589.32	4%
Total UITs			130,589.32	4%
CDs and BAs				
S&P 500 ECD 0% 06 FUNB FDIC 03/29/06 S&P INDX CUSIP: YY7984CCC	50,000.0000	96.8400	48,420.00	1%
Total CDs and BAs			48,420.00	1%

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Investment Detail — Fixed Income (continued)

Commercial Paper	Par	Market Price	Market Value	% of Account Assets
GENL PAPER ACCEPT 0% 06 COMM PAPER 03/15/06 CUSIP:YYY789DDD MOODY'S: P-1 S&P: A-1+	200,000.0000	99.8700	199,740.00	6%
Total Commercial Paper			199,740.00	6%
Money Market Preferred				
1/10 NAV PREM INC 5.50% 23 MUN AUCTION RATE PFD 06/25/23 10 SHS — 1 WHOLE NAV CUSIP: NO NUMBER	5,000.0000	2,500.0000	125,000.00	4%
Total Money Market Preferred			125,000.00	4%
Total Fixed Income			1,045,098.93	32%

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Investment Detail — Equities

Equities	Quantity	Market Price	Market Value	% of Account Assets
NATIONAL COMPUTERS^(M) SYMBOL: NCM	2,000.0000	125.3846	250,769.20	7%
TELE-OPS^(M) SYMBOL: OPS 1 ADR REP 3 ORD	7,000.0000	70.2564	568,763.70	17%
ENWORKS^(M) SYMBOL: ENW 1 NEW YORK SH REP 1 ORD	4,050.0000	102.5300	415,246.50	13%
AMERICAN MANUFACTURING 6.40% PERPETUAL MATURITY SER M PFD SYMBOL: ANM+M	600.0000	26.0000	15,600.00	<1%
Total Equities			1,250,379.40	37%

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Investment Detail — Mutual Funds

Mutual Funds	Quantity	Market Price	Market Value	% of Account Assets
TWENTY-FIRST FUND^(M) SYMBOL: YTENW	4,600.0000	93.3300	429,335.12	13%
INCOME FUND^(M) CUSIP: 002178YYXXX	7,000.0000	73.1451	512,015.57	15%
Total Mutual Funds			941,350.69	28%

Investment Detail — Options

Options	Quantity	Market Price	Market Value	% of Account Assets
CALL MANUFACTURING \$41.625 ADJ EXP 09/15/06 SYMBOL: NFAC	50.0000 ^S	1.2500	(6,250.00)	<1%
Total Options			(6,250.00)	<1%

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Investment Detail — Other Assets

Other Assets	Quantity	Market Price	Market Value	% of Account Assets
HOTEL CORP 6.75% 26 ^(M) QUARTERLY 05/15/26 INCM PFD SECS (QUIPS)	140.0000	33.0000	4,620.00	<1%
Total Other Assets			4,620.00	<1%

Investment Detail — Unpriced Securities

Unpriced Securities	Quantity	Market Price	Market Value	% of Account Assets
ENERGY CORP 8.25% 06 NOTES 08/15/06 CUSIP: 54321XX MOODY'S: B S&P: B	10,000.0000	N/A	N/A	
Total Unpriced Securities			N/A	

Total Investment Detail	3,345,834.80
Less: Margin Loan Outstanding	0.00
Total Account Value (excl. Unpriced Securities)	3,345,834.80

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Transaction Detail — Purchases & Sales

Money Market Fund [Non-Sweep] Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
06/15/05	06/11/05	Reinvested Shares	VALUE ADVANTAGE FUND: VXXXX	190.4800	1.0000	(190.48)

Total Money Market Fund [Non-Sweep] Activity

(190.48)

Fixed Income Activity

Settle Date	Trade Date	Transaction	Description	Par	Unit Price	Total Amount
06/08/05	06/05/05	Bought	AMERICA WIRED 0% 19 SUB DEBENT DUE 12/15/19	50,000.0000	59.8750	(29,937.50)
06/15/05	06/15/05	Principal Payment	MORTGAGE PL#054105 6.50% 29 DUE 03/15/29			192.89
06/25/05	06/25/05	Principal Payment	NATL MTG 5.50% 23 REMIC 09/15/23			282.32

Total Fixed Income Activity

(29,462.29)

Equity Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
06/09/05	06/06/05	Sold	NATIONAL COMPUTERS: NCM	50.0000	104.0000	5,200.00

Total Equity Activity

5,200.00

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Transaction Detail — Purchases & Sales (continued)

Mutual Funds Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
06/10/05	06/10/05	Reinvested Shares	TWENTY-FIRST FUND:YTENW	0.8680	79.8100	69.28
06/10/05	06/10/05	Reinvested Shares	TWENTY-FIRST FUND:YTENW	0.0400	80.1900	3.21
Total Mutual Funds Activity						72.49

Total Purchases & Sales	(24,380.28)
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Transaction Detail — Deposits & Withdrawals

Transaction Date	Process Date	Activity	Description	Location	Credit/(Debit)
06/19/05	06/19/05	Funds Paid	SCHWAB ONE CHECK 0104		(863.54)
06/27/05	06/24/05	Visa Purchase	CLAY'S DEPT STORE #212	KENOSHA WI	(26.36)
Total Deposits & Withdrawals					(889.90)

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Transaction Detail — Dividends & Interest

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
06/09/05	06/15/05	Dividend	SCHWAB MONEY MARKET FUND	85.00
06/10/05	06/10/05	Cap Gain Rein	TWENTY-FIRST FUND	69.28
06/10/05	06/10/05	Div For Reinvest	TWENTY-FIRST FUND	3.21
06/10/05	06/10/05	Bond Interest	TREASURY NOTE	356.25
06/15/05	06/15/05	Bank Interest ^{x,z}	BANK INT XXXXXX-XXXXXX	278.23
06/16/05	06/18/05	Div For Reinvest	VALUE ADVANTAGE FUND	190.48
Total Dividends & Interest				982.45

Transaction Detail — Fees & Charges

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
06/15/05	06/15/05	Advisor Fee*	MGMTFEE TO ADVISOR	(70.15)
Total Fees & Charges				(70.15)

Transaction Detail — Transfers

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
06/27/05	06/27/05	Account Transfer	HOTEL CORP	140.0000	32.0000	4,480.00
Total Transfers						4,480.00

Total Transaction Detail (19,877.88)

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Money Funds Detail

SCHWAB MONEY MARKET FUNDS ACTIVITY

Settle Date	Transaction	Quantity	Unit Price	Purchase/Debit	Sale/Credit
Opening # of Shares: 89,639.2600					
06/08/05	Shares Redeemed	29,937.5000	1		29,937.50
06/09/05	Shares Purchased	5,200.0000	1	5,200.00	
06/09/05	Dividend	85.0000	1	85.00	
06/09/05	Shares Redeemed	20,132.6800	1		20,132.68
Closing # of Shares: 44,854.0800					
Total SCHWAB MONEY MARKET FUNDS ACTIVITY				5,285.00	50,070.18
Total Money Funds Detail				5,285.00	50,070.18

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Charles Schwab Bank, N.A. Deposit Accounts Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{x,z}
Opening Balance^{x,z}					0.00
06/09/05	Auto Transfer	BANK CREDIT FROM BROKERAGE ^{x,z}		20,132.68	20,132.68
06/15/05	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		192.89	20,325.57
06/15/05	Interest Paid ^{x,z}	BANK INTEREST		278.23	20,603.80
06/15/05	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		356.25	20,960.05
06/15/05	Auto Transfer	BANK TRANSFER TO BROKERAGE	863.54		20,096.51
06/15/05	Auto Transfer	BANK TRANSFER TO BROKERAGE	70.15		20,026.36
06/26/05	Auto Transfer	BANK TRANSFER TO BROKERAGE	26.36		20,000.00
Total Activity			960.05	20,960.05	
Ending Balance^{x,z}					20,000.00

*Deposit Accounts: Interest rate as of 06/29/05 was 5.00%. Your interest period was 05/16/05–06/15/05.
Interest Adjust. on 06/14/05 included the amount of \$0.05 credited as of 05/25/05 to ensure accurate interest accrual.*

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Trades Pending Settlement

	Transaction	Quantity	Trade Date	Settle Date	Unit Price	Purchase/Debit	Sale/Credit
National Computer: NCM	Buy	400.0000	06/29/05	07/02/05	103.06	41,224.00	
Total Trades Pending Settlement						41,224.00	

Pending transactions are not included in account value.

Pending Corporate Actions

	Transaction	Quantity	Payable Date	Rate Per Share	Share Distribution	Cash Distribution
TeleOps: OPS	Cash Dividend	470.0000	07/15/05	0.15		70.50
Total Pending Corporate Actions						70.50

Pending transactions are not included in account value.

Open Orders

	Transaction	Quantity	Order Date	Market Price	Limit Price	Will Expire
TeleOps: OPS	Buy	1,000.0000	06/30/05	43.15	45	08/29/05

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Endnotes For Your Account

Symbol	Endnote Legend
◇	Dividends paid on this security will be automatically reinvested.
*	You authorize Schwab to debit your account to pay Investment Manager fees per the authorizations you granted in your Account Application. Schwab has no obligations to review or monitor these fee payments. Contact your Investment Manager if you have questions.
Δ	Excluding unpriced securities (see Investment Detail).
(M)	Denotes a marginable investment.
S	Short Sale. Possible tax modifications of the holding period may be required for covered short positions.
X	Balances held at Charles Schwab Bank, N.A., member FDIC.
Z	Please note that the interest is paid for a period that differs from the Statement Period. Bank balances include any interest that Charles Schwab Bank, N.A. paid as indicated on the Bank Account Statement page. Bank balances do not include any interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

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