Form **990-PF** Department of the Treasury Internal Revenue Service

Return of Private Foundation

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

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

OMB No 1545-0052

2010

For calendar year 2010, or tax year beginning , and ending

G Check all that apply: [ ] Initial return [ ] Initial return of a former public charity [ ] Final return [ ] Amended return [ ] Address change [ ] Name change

Name of foundation
BERNARD & AUDREY BERMAN FOUNDATION
C/O FISCHMANN

A Employer identification number 23-6268670

Number and street (or P O box number if mail is not delivered to street address) | Room/suite
3003 TURNER STREET

B Telephone number 610-437-6790

City or town, state, and ZIP code
ALLENTOWN, PA 18104

C If exemption application is pending, check here ▶ [ ]
D 1. Foreign organizations, check here ▶ [ ]
2 Foreign organizations meeting the 85% test, check here and attach computation ▶ [ ]

H Check type of organization: [X] Section 501(c)(3) exempt private foundation
[ ] Section 4947(a)(1) nonexempt charitable trust [ ] Other taxable private foundation

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ [ ]

I Fair market value of all assets at end of year *(from Part II, col (c), line 16)* ▶$ 1,992,219.

J Accounting method: [X] Cash [ ] Accrual [ ] Other (specify) *(Part I, column (d) must be on cash basis.)*

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ [ ]

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))

	Line	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received			N/A	
	2 Check ▶ [X] if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	16,192.	16,192.		STATEMENT 1
	4 Dividends and interest from securities	29,831.	29,831.		STATEMENT 2
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	50,317.			
	b Gross sales price for all assets on line 6a 6,118,575.				
	7 Capital gain net income (from Part IV, line 2)		50,317.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
	c Gross profit or (loss)				
	11 Other income				
	12 **Total.** Add lines 1 through 11	96,340.	96,340.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0.	0.		0.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees STMT 3	155.	0.		0.
	b Accounting fees STMT 4	1,425.	0.		0.
	c Other professional fees				
	17 Interest				
	18 Taxes STMT 5	363.	363.		0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses STMT 6	400.	398.		0.
	24 **Total operating and administrative expenses.** Add lines 13 through 23	2,343.	761.		0.
	25 Contributions, gifts, grants paid	60,000.			60,000.
	26 **Total expenses and disbursements.** Add lines 24 and 25	62,343.	761.		60,000.
	27 Subtract line 26 from line 12:				
	a Excess of revenue over expenses and disbursements	33,997.			
	b **Net investment income** (if negative, enter -0-)		95,579.		
	c **Adjusted net income** (if negative, enter -0-)			N/A	

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Part II Balance Sheets

Attached schedules and amounts in the description column should be for end-of-year amounts only

			Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash - non-interest-bearing	6,776.	27,237.	27,237.
	2	Savings and temporary cash investments	567,603.	134,142.	134,142.
	3	Accounts receivable ▶			
		Less: allowance for doubtful accounts ▶			
	4	Pledges receivable ▶			
		Less: allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons			
	7	Other notes and loans receivable ▶			
		Less: allowance for doubtful accounts ▶			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments - U.S. and state government obligations			
	b	Investments - corporate stock STMT 7	291,307.	841,528.	811,580.
	c	Investments - corporate bonds			
	11	Investments - land, buildings, and equipment basis ▶			
		Less accumulated depreciation ▶			
	12	Investments - mortgage loans			
	13	Investments - other STMT 8	1,138,101.	1,041,533.	919,260.
	14	Land, buildings, and equipment: basis ▶			
		Less accumulated depreciation ▶			
	15	Other assets (describe ▶ STATEMENT 9)	100,000.	100,000.	100,000.
	16	Total assets (to be completed by all filers)	2,103,787.	2,144,440.	1,992,219.
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable			
	22	Other liabilities (describe ▶)			
	23	Total liabilities (add lines 17 through 22)	0.	0.	
Net Assets or Fund Balances		Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.			
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here ▶ [X] and complete lines 27 through 31.			
	27	Capital stock, trust principal, or current funds	2,103,787.	2,144,440.	
	28	Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
	29	Retained earnings, accumulated income, endowment, or other funds	0.	0.	
	30	Total net assets or fund balances	2,103,787.	2,144,440.	
	31	Total liabilities and net assets/fund balances	2,103,787.	2,144,440.	

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	2,103,787.
2	Enter amount from Part I, line 27a	2	33,997.
3	Other increases not included in line 2 (itemize) ▶ NON DIVIDEND DISTRIBUTIONS	3	6,656.
4	Add lines 1, 2, and 3	4	2,144,440.
5	Decreases not included in line 2 (itemize) ▶	5	0.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	2,144,440.

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a	CHARLES SCHWAB (SEE ATTACHED)	P	VARIOUS	VARIOUS
b	CHARLES SCHWAB (SEE ATTACHED)	P	VARIOUS	VARIOUS
c	WELLS FARGO (SEE ATTACHED)	P	VARIOUS	VARIOUS
d	CAPITAL GAINS DIVIDENDS			
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a	6,082,658.		6,030,650.	52,008.
b	19,763.		11,115.	8,648.
c	15,552.		26,493.	<10,941.>
d	602.			602.
e				

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

	(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a				52,008.
b				8,648.
c				<10,941.>
d				602.
e				

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7; If (loss), enter -0- in Part I, line 7 } 2 — 50,317.

3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6):
If gain, also enter in Part I, line 8, column (c).
If (loss), enter -0- in Part I, line 8 — 3 — N/A

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2009	40,000.	1,670,109.	.023951
2008	32,500.	1,879,009.	.017296
2007	40,275.	1,558,232.	.025847
2006	59,560.	1,126,833.	.052856
2005	48,425.	1,114,454.	.043452

2	**Total** of line 1, column (d)	2	.163402
3	Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	.032680
4	Enter the net value of noncharitable-use assets for 2010 from Part X, line 5	4	1,862,765.
5	Multiply line 4 by line 3	5	60,875.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	956.
7	Add lines 5 and 6	7	61,831.
8	Enter qualifying distributions from Part XII, line 4	8	60,000.

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

1a Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1. Date of ruling or determination letter: ______ **(attach copy of letter if necessary-see instructions)**			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b		1	1,912.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		2	0.
3 Add lines 1 and 2		3	1,912.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
5 **Tax based on investment income.** Subtract line 4 from line 3. If zero or less, enter -0-		5	1,912.
6 Credits/Payments:			
a 2010 estimated tax payments and 2009 overpayment credited to 2010	6a 270.		
b Exempt foreign organizations - tax withheld at source	6b		
c Tax paid with application for extension of time to file (Form 8868)	6c		
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d		7	270.
8 Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached		8	22.
9 **Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶		9	1,664.
10 **Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶		10	
11 Enter the amount of line 10 to be: **Credited to 2011 estimated tax** ▶	**Refunded** ▶	11	

Part VII-A Statements Regarding Activities

		Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see instructions for definition)?	1b		X
If the answer is "Yes" to **1a** *or* **1b**, *attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities*			
c Did the foundation file **Form 1120-POL** for this year?	1c		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: **(1)** On the foundation. ▶ $ 0. **(2)** On foundation managers. ▶ $ 0.			
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ 0.			
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4a Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b If "Yes," has it filed a tax return on **Form 990-T** for this year? N/A	4b		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6		X
7 Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col (c), and Part XV*	7	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ PA			
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If "No," attach explanation*	8b	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2010 or the taxable year beginning in 2010 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10		X

Part VII-A Statements Regarding Activities *(continued)*

		Line	Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ▶ N/A

14 The books are in care of ▶ EILEEN FISCHMANN Telephone no. ▶ 610-437-6790

Located at ▶ 3003 TURNER STREET, ALLENTOWN, PA ZIP+4 ▶ 18104

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here ▶ ☐
and enter the amount of tax-exempt interest received or accrued during the year ▶ 15 N/A

		Line	Yes	No
16	At any time during calendar year 2010, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		X
	See page 20 of the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country ▶			

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies. Yes No

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

(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☒ No

(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No

(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No

(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☒ No

(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☒ No

(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) ☐ Yes ☒ No

		Line	Yes	No
b	If any answer is "Yes" to 1a(1)-(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 22 of the instructions)? N/A	1b		
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2010?	1c		X

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

a At the end of tax year 2010, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2010? ☐ Yes ☒ No

If "Yes," list the years ▶ ______ , ______ , ______ , ______

		Line	Yes	No
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement - see instructions.) N/A	2b		

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

3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No

		Line	Yes	No
b	If "Yes," did it have excess business holdings in 2010 as a result of **(1)** any purchase by the foundation or disqualified persons after May 26, 1969; **(2)** the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or **(3)** the lapse of the 10-, 15-, or 20-year first phase holding period? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2010.)* N/A	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2010?	4b		X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required *(continued)*

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

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? ☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? N/A — 5b

Organizations relying on a current notice regarding disaster assistance check here ▶ ☐

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? N/A ☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53 4945-5(d)

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? — 6b — No: X

If "Yes" to 6b, file Form 8870

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? N/A — 7b

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

1 List all officers, directors, trustees, foundation managers and their compensation.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
ANN E. BERMAN 144 COOLIDGE HILL CAMBRIDGE, MA 02138	PRESIDENT 1.00	0.	0.	0.
DIANA FISCHMANN ORENSTEIN 9 TALCOTT GLEN UNIT I FARMINGTON, CT 06032	VICE PRESIDENT 1.00	0.	0.	0.
EILEEN FISCHMANN 3003 TURNER STREET ALLENTOWN, PA 18104	SECRETARY & TREASURER 1.00	0.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). If none, enter "NONE."

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

Total number of other employees paid over $50,000 ▶ 0

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)*

3 Five highest-paid independent contractors for professional services. If none, enter "NONE."

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over $50,000 for professional services ▶ 0

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 N/A	
2	
All other program-related investments. See instructions. 3	
Total. Add lines 1 through 3 ▶	0.

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:			
a	Average monthly fair market value of securities		1a	1,883,266.
b	Average of monthly cash balances		1b	7,866.
c	Fair market value of all other assets		1c	
d	**Total** (add lines 1a, b, and c)		1d	1,891,132.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e 0.		
2	Acquisition indebtedness applicable to line 1 assets		2	0.
3	Subtract line 2 from line 1d		3	1,891,132.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)		4	28,367.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4		5	1,862,765.
6	**Minimum investment return.** Enter 5% of line 5		6	93,138.

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ▶ ☐ and do not complete this part.)

1	Minimum investment return from Part X, line 6		1	93,138.
2a	Tax on investment income for 2010 from Part VI, line 5	2a 1,912.		
b	Income tax for 2010. (This does not include the tax from Part VI.)	2b		
c	Add lines 2a and 2b		2c	1,912.
3	Distributable amount before adjustments. Subtract line 2c from line 1		3	91,226.
4	Recoveries of amounts treated as qualifying distributions		4	0.
5	Add lines 3 and 4		5	91,226.
6	Deduction from distributable amount (see instructions)		6	0.
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1		7	91,226.

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	60,000.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	60,000.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	0.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	60,000.

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

Part XIII Undistributed Income (see instructions)

		(a) Corpus	(b) Years prior to 2009	(c) 2009	(d) 2010
1 Distributable amount for 2010 from Part XI, line 7					91,226.
2 Undistributed income, if any, as of the end of 2010					
a Enter amount for 2009 only				0.	
b Total for prior years: ____ , ____ , ____			0.		
3 Excess distributions carryover, if any, to 2010:					
a From 2005					
b From 2006					
c From 2007	16,744.				
d From 2008	32,500.				
e From 2009	40,000.				
f **Total** of lines 3a through e		89,244.			
4 Qualifying distributions for 2010 from Part XII, line 4: ▶ $ 60,000.					
a Applied to 2009, but not more than line 2a				0.	
b Applied to undistributed income of prior years (Election required - see instructions)			0.		
c Treated as distributions out of corpus (Election required - see instructions)		0.			
d Applied to 2010 distributable amount					60,000.
e Remaining amount distributed out of corpus		0.			
5 Excess distributions carryover applied to 2010 (If an amount appears in column (d), the same amount must be shown in column (a).)		31,226.			31,226.
6 **Enter the net total of each column as indicated below:**					
a Corpus Add lines 3f, 4c, and 4e Subtract line 5		58,018.			
b Prior years' undistributed income. Subtract line 4b from line 2b			0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed			0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions			0.		
e Undistributed income for 2009. Subtract line 4a from line 2a. Taxable amount - see instr.				0.	
f Undistributed income for 2010. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2011					0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)		0.			
8 Excess distributions carryover from 2005 not applied on line 5 or line 7		0.			
9 **Excess distributions carryover to 2011.** Subtract lines 7 and 8 from line 6a		58,018.			
10 Analysis of line 9:					
a Excess from 2006					
b Excess from 2007					
c Excess from 2008	18,018.				
d Excess from 2009	40,000.				
e Excess from 2010					

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09310505 758231 0531776202 2010.03050 BERNARD & AUDREY BERMAN FOU 05317711

Part XIV **Private Operating Foundations** (see instructions and Part VII-A, question 9) N/A

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2010, enter the date of the ruling ▶

b Check box to indicate whether the foundation is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			
	(a) 2010	(b) 2009	(c) 2008	(d) 2007	(e) Total
2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon: a "Assets" alternative test - enter: (1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter: (1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV **Supplementary Information (Complete this part only if the foundation had $5,000 or more in assets at any time during the year-see the instructions.)**

1 **Information Regarding Foundation Managers:**

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than $5,000). (See section 507(d)(2).)

NONE

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

NONE

2 **Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**

Check here ▶ ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number of the person to whom applications should be addressed:

EILEEN FISCHMANN, 610-437-6790
3003 TURNER STREET, ALLENTOWN, PA 18104

b The form in which applications should be submitted and information and materials they should include:

LETTER

c Any submission deadlines:

NONE

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

NONE

Part XV Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
SEE STATEMENT 10				
Total			▶ 3a	60,000.
b Approved for future payment				
NONE				
Total			▶ 3b	0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income
1 Program service revenue:					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments			14	16,192.	
4 Dividends and interest from securities			14	29,831.	
5 Net rental income or (loss) from real estate:					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	50,317.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue:					
a					
b					
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)		0.		96,340.	0.

13 Total. Add line 12, columns (b), (d), and (e) 13 96,340.

(See worksheet in line 13 instructions to verify calculations.)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes).

Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

			Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of:			
	(1) Cash	1a(1)		X
	(2) Other assets	1a(2)		X
b	Other transactions:			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
	(3) Rental of facilities, equipment, or other assets	1b(3)		X
	(4) Reimbursement arrangements	1b(4)		X
	(5) Loans or loan guarantees	1b(5)		X
	(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements
		N/A	

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No

b If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than taxpayer or fiduciary) is based on all information of which preparer has any knowledge

Eileen Fischmann | 5/10/11 | Treasurer

Signature of officer or trustee | Date | Title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
ANTHONY R. DEUTSCH, CPA	Anthony R. Deutsch	5/6/2011		
Firm's name ▶ CONCANNON, MILLER & CO., P.C. 1525 VALLEY CENTER PARKWAY, SUITE 300			Firm's EIN ▶	
Firm's address ▶ BETHLEHEM, PA 18017-2285			Phone no. (610)433-5501	

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	AMOUNT
STATE OF ISRAEL BONDS	1,241.
WELLS FARGO	14,951.
TOTAL TO FORM 990-PF, PART I, LINE 3, COLUMN A	16,192.

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	COLUMN (A) AMOUNT
CHARLES SCHWAB	15,413.	0.	15,413.
WELLS FARGO	15,020.	602.	14,418.
TOTAL TO FM 990-PF, PART I, LN 4	30,433.	602.	29,831.

FORM 990-PF LEGAL FEES STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
LEGAL FEES	155.	0.		0.
TO FM 990-PF, PG 1, LN 16A	155.	0.		0.

FORM 990-PF ACCOUNTING FEES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING FEES	1,425.	0.		0.
TO FORM 990-PF, PG 1, LN 16B	1,425.	0.		0.

FORM 990-PF TAXES STATEMENT 5

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FOREIGN TAX EXPENSE	363.	363.		0.
TO FORM 990-PF, PG 1, LN 18	363.	363.		0.

FORM 990-PF OTHER EXPENSES STATEMENT 6

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
BANK FEES	2.	0.		0.
MARGIN INTEREST	398.	398.		0.
TO FORM 990-PF, PG 1, LN 23	400.	398.		0.

FORM 990-PF CORPORATE STOCK STATEMENT 7

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
CORPORATE STOCK	841,528.	811,580.
TOTAL TO FORM 990-PF, PART II, LINE 10B	841,528.	811,580.

FORM 990-PF OTHER INVESTMENTS STATEMENT 8

DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
OTHER INVESTMENTS	COST	62,873.	58,610.
PREFERRED/FIXED RATE CAP SECS	COST	207,241.	219,378.
MUTUAL FUNDS	COST	726,823.	595,638.
FIXED INCOME	FMV	44,596.	45,634.
TOTAL TO FORM 990-PF, PART II, LINE 13		1,041,533.	919,260.

FORM 990-PF OTHER ASSETS STATEMENT 9

DESCRIPTION	BEGINNING OF YR BOOK VALUE	END OF YEAR BOOK VALUE	FAIR MARKET VALUE
STATE OF ISRAEL BOND	100,000.	100,000.	100,000.
TO FORM 990-PF, PART II, LINE 15	100,000.	100,000.	100,000.

FORM 990-PF GRANTS AND CONTRIBUTIONS PAID DURING THE YEAR STATEMENT 10

RECIPIENT NAME AND ADDRESS	RECIPIENT RELATIONSHIP AND PURPOSE OF GRANT	RECIPIENT STATUS	AMOUNT
ALLENTOWN ART MUSEUM OF THE LEHIGH VALLEY 31 NORTH FIFTH STREET ALLENTOWN, PA 18101	NONE GENERAL SUPPORT	PUBLIC CHARITY	25,000.
CORNELL UNIVERSITY LIBRARY 130 E SENECA STREET, SUITE 400 ITHACA, NY 14850	NONE GENERAL SUPPORT	PUBLIC CHARITY	5,000.
DAUGHTERS OF MIRIAM CENTER, THE GALLEN INSTITUTE 155 HAZEL STREET, P.O. BOX 2698 CLIFTON, NJ 07015	NONE GENERAL SUPPORT	PUBLIC CHARITY	1,000.
FOCUS ON TANZANIAN COMMUNITIES C/O WILMER HALE, LP 60 STATE STREET BOSTON, MA 02109	NONE GENERAL SUPPORT	PUBLIC CHARITY	300.
JEWISH FAMILY AND CHILDREN'S SERVICE 1430 MAIN STREET WALTHAM, MA 02451	NONE GENERAL SUPPORT	PUBLIC CHARITY	3,700.
PHILLIPS BROOKS HOUSE ASSOCIATION INC HARVARD UNIVERSITY CAMBRIDGE, MA 02138	NONE GENERAL SUPPORT	PUBLIC CHARITY	1,000.

BREAKTHROUGH CAMBRIDGE PO BOX 381486 CAMBRIDGE, MA 02238	NONE GENERAL SUPPORT	PUBLIC CHARITY	2,000.
MORAVIAN ACADEMY 11 WEST MARKET STREET BETHLEHEM, PA 18018	NONE GENERAL SUPPORT	PUBLIC CHARITY	1,000.
PRO MUJER 253 WEST 35TH STREET, 11TH FLOOR SOUTH NEW YORK, NY 10001	NONE GENERAL SUPPORT	PUBLIC CHARITY	1,000.
THE INNOCENCE PROJECT 100 FIFTH AVENUE, 3RD FLOOR NEW YORK, NY 10011	NONE GENERAL SUPPORT	PUBLIC CHARITY	1,000.
NEIGHBORHOOD HOUSE CHARTER SCHOOL 21 QUEEN STREET DORCHESTER, MA 02122	NONE GENERAL SUPPORT	PUBLIC CHARITY	4,000.
LEHIGH VALLEY HEALTH NETWORK 1247 S. CEDAR CREST BLVD, SUITE 200 ALLENTOWN, PA 18103	NONE GENERAL SUPPORT	PUBLIC CHARITY	14,000.
NEUE GALERIE 1048 FIFTH AVENUE NEW YORK, NY 10028	NONE GENERAL SUPPORT	PUBLIC CHARITY	1,000.
TOTAL TO FORM 990-PF, PART XV, LINE 3A			60,000.

charles SCHWAB

Schwab One® Account of
BERNARD & AUDREY BERMAN FOUNDA

Account Number
1540-0718

Report Period
January 1 - December 31, 2010

2010 Year-End Schwab Gain/Loss Report

Prepared on January 7, 2011

07/01-CG1C3501-001859-MED-181045331 193743 *1
BERNARD & AUDREY BERMAN FOUNDA
C/O FISCHMANN
3003 W TURNER ST
ALLENTOWN PA 18104

001859

Message Center

Your gain/loss report offers helpful information to assist you with tax preparation, including a summarized list of your realized gains/losses for 2010. You can also log in to www.schwab.com/reports to view your documents securely online and visit www.schwab.com/paperless_servic es to manage your delivery preferences.

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To track cost basis and gain/loss information online, please go to the gain/loss tab after logging into your account.

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

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2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
A T & T INC NEW: T	245.0000	01/15/10	01/28/10	$6,365.86	$6,322.60	$43.26
A T & T INC NEW: T	15,000.0000	04/06/10	04/08/10	$388,634.48	$392,708.95	($4,074.47)
Security Subtotal				**$395,000.34**	**$399,031.55**	**($4,031.21)**
ABERDEEN CHILE FD INC: CH	565.0000	12/22/10	12/31/10	$13,011.43	$12,235.55	$775.88
ABERDEEN CHILE FD INC: CH	285.0000	12/28/10	12/31/10	$6,563.29	$6,050.95	$512.34
Security Subtotal				**$19,574.72**	**$18,286.50**	**$1,288.22**
ADOBE SYSTEMS INC: ADBE	765.0000	09/22/10	09/27/10	$20,553.90	$19,983.10	$570.80
ADOBE SYSTEMS INC: ADBE	765.0000	09/28/10	10/07/10	$20,553.90	$20,113.15	$440.75
Security Subtotal				**$41,107.80**	**$40,096.25**	**$1,011.55**
AEROPOSTALE INC: ARO	620.0000	12/02/10	12/07/10	$14,903.60	$14,423.95	$479.65
Security Subtotal				**$14,903.60**	**$14,423.95**	**$479.65**
ALCOA INC: AA	380.0000	01/12/10	02/17/10	$5,269.18	$6,130.52	($861.34)
ALCOA INC: AA	10.0000	01/12/10	03/03/10	$134.64	$161.33	($26.69)
ALCOA INC: AA	390.0000	01/12/10	03/03/10	$5,250.97	$6,206.05	($955.08)

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

2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments. First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ALCOA INC: AA	380 0000	01/21/10	03/03/10	$5,116.32	$5,782.94	($666.62)
ALCOA INC· AA	380.0000	01/22/10	03/03/10	$5,116.32	$5,222.55	($106.23)
ALCOA INC: AA	380.0000	01/28/10	03/03/10	$5,116.33	$4,933.75	$182.58
Security Subtotal				**$26,003.76**	**$28,437.14**	**($2,433.38)**
ALTRIA GROUP INC: MO	840.0000	12/02/10	12/10/10	$20,839.50	$20,068.15	$771.35
Security Subtotal				**$20,839.50**	**$20,068.15**	**$771.35**
AMAZON COM INC: AMZN	55.0000	01/25/10	01/29/10	$7,089.25	$6,578.15	$511.10
AMAZON COM INC: AMZN	55.0000	02/01/10	03/11/10	$7,168.45	$6,585.85	$582.60
AMAZON COM INC: AMZN	50.0000	05/19/10	05/21/10	$6,200.94	$6,218.95	($18.01)
AMAZON COM INC: AMZN	50.0000	05/20/10	05/26/10	$6.245.44	$6,001.45	$243.99
AMAZON COM INC: AMZN	50.0000	05/25/10	06/03/10	$6,418.44	$5,935.95	$482.49
Security Subtotal				**$33,122.52**	**$31,320.35**	**$1,802.17**
AMERICAN EXPRESS COMPANY: AXP	525.0000	10/05/10	10/13/10	$20,649.45	$20,006.20	$643.25

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

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2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
AMERICAN EXPRESS COMPANY: AXP	640.0000	10/22/10	10/29/10	$26,333.00	$25,045.75	$1,287.25
Security Subtotal				**$46,982.45**	**$45,051.95**	**$1,930.50**
AMGEN INCORPORATED: AMGN	370.0000	11/12/10	12/14/10	$21,159.20	$20,140.65	$1,018.55
AMGEN INCORPORATED: AMGN	375.0000	12/06/10	12/14/10	$21,445.13	$20,000.20	$1,444.93
Security Subtotal				**$42,604.33**	**$40,140.85**	**$2,463.48**
AOL INC: AOL	800.0000	11/23/10	12/06/10	$20,456.62	$19,880.95	$575.67
Security Subtotal				**$20,456.62**	**$19,880.95**	**$575.67**
APPLE INC: AAPL	70.0000	11/16/10	11/24/10	$21,944.08	$21,240.65	$703.43
Security Subtotal				**$21,944.08**	**$21,240.65**	**$703.43**
AVON PRODUCTS INC: AVP	5,000.0000	10/29/10	11/19/10	$152,750.59	$149,958.95	$2,791.64
Security Subtotal				**$152,750.59**	**$149,958.95**	**$2,791.64**
A123 SYSTEMS INC: AONE	405.0000	03/15/10	03/23/10	$5,952.57	$6,318.85	($366.28)
A123 SYSTEMS INC: AONE	405.0000	03/16/10	03/23/10	$6,078.12	$6,096.10	($17.98)
A123 SYSTEMS INC: AONE	405.0000	03/19/10	03/31/10	$5,632.60	$5,747.80	($115.20)

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

2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
A123 SYSTEMS INC: AONE	405.0000	03/22/10	04/07/10	$5,632.60	$5,650.60	($18.00)
A123 SYSTEMS INC: AONE	405.0000	03/26/10	04/13/10	$5,863.45	$5,873.35	($9.90)
Security Subtotal				**$29,159.34**	**$29,686.70**	**($527.36)**
BAKER HUGHES INC: BHI	35.0000	05/28/10	06/02/10	$1,343.83	$1,347.65	($3.82)
BAKER HUGHES INC: BHI	130.0000	05/28/10	06/02/10	$4,991.36	$5,005.55	($14.19)
BAKER HUGHES INC: BHI	65.0000	06/01/10	06/03/10	$2,595.77	$2,415.03	$180.74
BAKER HUGHES INC: BHI	100.0000	06/01/10	06/03/10	$3,993.51	$3,715.42	$278.09
BAKER HUGHES INC: BHI	30.0000	06/03/10	06/04/10	$1,192.34	$1,155.13	$37.21
BAKER HUGHES INC: BHI	35.0000	06/03/10	06/04/10	$1,391.07	$1,347.65	$43.42
BAKER HUGHES INC: BHI	100.0000	06/03/10	06/04/10	$3,974.51	$3,850.42	$124.09
BAKER HUGHES INC: BHI	35.0000	06/08/10	06/09/10	$1,350.83	$1,297.95	$52.88
BAKER HUGHES INC: BHI	65.0000	06/08/10	06/09/10	$2,508.67	$2,410.47	$98.20
BAKER HUGHES INC: BHI	65.0000	06/08/10	06/09/10	$2,508.68	$2,410.48	$98.20

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

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2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
BAKER HUGHES INC: BHI	485.0000	08/09/10	09/27/10	$20,015.99	$20,155.85	($139.86)
BAKER HUGHES INC: BHI	485.0000	08/12/10	09/27/10	$20,015.98	$19,132.50	$883.48
Security Subtotal				**$65,882.54**	**$64,244.10**	**$1,638.44**
BANK OF AMERICA CORP: BAC	405.0000	06/01/10	06/14/10	$6,325.14	$6,302.65	$22.49
BANK OF AMERICA CORP: BAC	1,460.0000	08/10/10	09/03/10	$19,821.99	$20,010.95	($188.96)
BANK OF AMERICA CORP: BAC	1,460.0000	08/24/10	09/03/10	$19,821.99	$18,404.95	$1,417.04
BANK OF AMERICA CORP: BAC	5,000.0000	10/18/10	10/18/10	$61,390.01	$59,758.45	$1,631.56
BANK OF AMERICA CORP: BAC	1,000.0000	10/19/10	11/05/10	$12,675.31	$11,958.95	$716.36
BANK OF AMERICA CORP: BAC	1,000.0000	10/19/10	11/05/10	$12,675.31	$12,018.95	$656.36
BANK OF AMERICA CORP: BAC	1,740.0000	11/22/10	12/03/10	$20,583.60	$19,757.95	$825.65
Security Subtotal				**$153,293.35**	**$148,212.85**	**$5,080.50**
BARCLAYS BANK PLC ADR FSPONSORED ADR 1 ADR REP 4: BCS	1,125 0000	10/22/10	11/03/10	$20,319.46	$20,022.70	$296.76
Security Subtotal				**$20,319.46**	**$20,022.70**	**$296.76**

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

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2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
BERKSHIRE HATHAWAY B NEWCLASS B: BRKB	40.0000	04/13/10	04/20/10	$3,195.58	$3,212.16	($16.58)
BERKSHIRE HATHAWAY B NEWCLASS B: BRKB	100.0000	04/13/10	04/20/10	$7,988.94	$8,030.39	($41.45)
BERKSHIRE HATHAWAY B NEWCLASS B: BRKB	40.0000	04/16/10	04/20/10	$3,195.57	$3,144.76	$50.81
BERKSHIRE HATHAWAY B NEWCLASS B: BRKB	100.0000	04/16/10	04/20/10	$7,988.94	$7,862.39	$126.55
Security Subtotal				**$22,369.03**	**$22,249.70**	**$119.33**
BEST BUY INC: BBY	150.0000	12/15/09	01/07/10	$6,157.39	$6,263.95	($106.56)
BEST BUY INC: BBY	165.0000	01/11/10	03/05/10	$6,387.54	$6,443.95	($56.41)
BEST BUY INC: BBY	165.0000	01/28/10	03/05/10	$6,387.54	$6,014.95	$372.59
Security Subtotal				**$18,932.47**	**$18,722.85**	**$209.62**
BIG LOTS INC: BIG	690.0000	12/06/10	12/22/10	$20,559.60	$19,887.85	$671.75
Security Subtotal				**$20,559.60**	**$19,887.85**	**$671.75**
BLACKROCK INC: BLK	35.0000	04/27/10	05/10/10	$6,287.44	$6,528.05	($240.61)

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

2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
BLACKROCK INC: BLK	10.0000	05/04/10	05/28/10	$1,729.61	$1,799.96	($70.35)
BLACKROCK INC: BLK	25.0000	05/04/10	05/28/10	$4,324.03	$4,499.89	($175.86)
BLACKROCK INC: BLK	35.0000	05/06/10	07/22/10	$5,288.27	$6,071.65	($783.38)
BLACKROCK INC: BLK	35.0000	05/11/10	07/22/10	$5,288.27	$6,051.70	($763.43)
BLACKROCK INC: BLK	5.0000	05/19/10	07/22/10	$755.32	$832.03	($76.71)
BLACKROCK INC: BLK	30.0000	05/19/10	07/22/10	$4,532.81	$4,992.17	($459.36)
BLACKROCK INC: BLK	35.0000	06/01/10	07/22/10	$5,287.21	$5,824.20	($536.99)
Security Subtotal				**$33,492.96**	**$36,599.65**	**($3,106.69)**
BOEING CO: BA	320.0000	11/16/10	12/02/10	$21,102.08	$20,044.15	$1,057.93
Security Subtotal				**$21,102.08**	**$20,044.15**	**$1,057.93**
BOSTON SCIENTIFIC CORP: BSX	940.0000	03/15/10	03/15/10	$6,335.96	$6,274.28	$61.68
BOSTON SCIENTIFIC CORP: BSX	940.0000	03/15/10	03/16/10	$6,730.76	$6,053.15	$677.61
BOSTON SCIENTIFIC CORP: BSX	940.0000	03/15/10	03/16/10	$6,505.16	$6,274.27	$230.89
Security Subtotal				**$19,571.88**	**$18,601.70**	**$970.18**

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

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
BP PLC ADR FSPONSORED ADR 1 ADR REP 6: BP	40.0000	05/19/10	05/27/10	$1,804.60	$1,809.76	($5.16)
BP PLC ADR FSPONSORED ADR 1 ADR REP 6: BP	100.0000	05/19/10	05/27/10	$4,511.53	$4,524.39	($12.86)
BP PLC ADR FSPONSORED ADR 1 ADR REP 6: BP	40.0000	05/21/10	06/02/10	$1,475.02	$1,746.16	($271.14)
BP PLC ADR FSPONSORED ADR 1 ADR REP 6: BP	100.0000	05/21/10	06/02/10	$3,687.54	$4,365.39	($677.85)
Security Subtotal				**$11,478.69**	**$12,445.70**	**($967.01)**
BRASIL TELECOM SA ADR FSPONSORED ADR 1 ADR REPS 3: BTM	975.0000	12/09/10	12/21/10	$20,455.95	$20,045.20	$410.75
Security Subtotal				**$20,455.95**	**$20,045.20**	**$410.75**
BRISTOL-MYERS SQUIBB CO: BMY	2,000.0000	11/08/10	12/17/10	$53,794.99	$52,728.95	$1,066.04
Security Subtotal				**$53,794.99**	**$52,728.95**	**$1,066.04**
BROCADE COMMUNS SYS NEW: BRCD	1,525.0000	11/12/09	04/12/10	$9,892.53	$12,269.95	($2,377.42)
BROCADE COMMUNS SYS NEW: BRCD	1,475.0000	11/24/09	04/12/10	$9,568.19	$10,790.91	($1,222.72)
BROCADE COMMUNS SYS NEW: BRCD	50.0000	11/24/09	07/26/10	$252.88	$365.79	($112.91)

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

2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
BROCADE COMMUNS SYS NEW: BRCD	965.0000	02/01/10	07/26/10	$4,880.66	$6,281.45	($1,400.79)
BROCADE COMMUNS SYS NEW: BRCD	3,000.0000	02/23/10	07/26/10	$15,173.06	$16,688.95	($1,515.89)
Security Subtotal				**$39,767.32**	**$46,397.05**	**($6,629.73)**
BRONCO DRILLING CO: BRNC	1,265.0000	02/23/10	03/01/10	$6,493.06	$6,283.35	$209.71
BRONCO DRILLING CO: BRNC	1,240.0000	03/11/10	03/12/10	$6,513.36	$6,270.95	$242.41
BRONCO DRILLING CO: BRNC	1,240.0000	03/16/10	04/05/10	$6,029.74	$6,270.95	($241.21)
BRONCO DRILLING CO: BRNC	1,240.0000	03/19/10	04/07/10	$6,252.94	$5,960.95	$291.99
BRONCO DRILLING CO: BRNC	1,240.0000	03/30/10	04/23/10	$6,116.54	$5,824.55	$291.99
BRONCO DRILLING CO: BRNC	1,240.0000	04/12/10	04/23/10	$6,252.94	$6,047.75	$205.19
BRONCO DRILLING CO: BRNC	1,240.0000	04/22/10	04/29/10	$6,252.94	$5,824.55	$428.39
BRONCO DRILLING CO: BRNC	1,240.0000	04/27/10	12/09/10	$6,743.74	$6,047.75	$695.99
BRONCO DRILLING CO: BRNC	1,240.0000	04/30/10	12/09/10	$6,743.74	$6,047.75	$695.99
BRONCO DRILLING CO: BRNC	1,240.0000	05/05/10	12/09/10	$6,743.74	$5,824.55	$919.19

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

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds. Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
BRONCO DRILLING CO: BRNC	1,240.0000	05/14/10	12/09/10	$6,743.75	$5.390.55	$1,353.20
Security Subtotal				**$70,886.49**	**$65,793.65**	**$5,092.84**
BUNGE LIMITED F: BG	200.0000	10/22/09	07/22/10	$10,865.11	$12,698.95	($1,833.84)
BUNGE LIMITED F: BG	130.0000	10/28/09	07/22/10	$7,062.32	$7,657.62	($595.30)
BUNGE LIMITED F: BG	70.0000	10/28/09	08/02/10	$3,636.27	$4,123.33	($487.06)
BUNGE LIMITED F: BG	200.0000	04/30/10	08/02/10	$10,389.35	$10,708.95	($319.60)
BUNGE LIMITED F: BG	30.0000	05/21/10	08/02/10	$1,558.40	$1,418.67	$139.73
BUNGE LIMITED F: BG	100.0000	05/21/10	08/02/10	$5,194.67	$4.728.88	$465.79
Security Subtotal				**$38,706.12**	**$41,336.40**	**($2,630.28)**
CALL MICROSOFT CORP$24 EXP 11/20/10: MSFT 101120C00024000	50.0000 S	10/25/10	11/15/10	$7,203.05	$11.937.88	($4,734.83)
Security Subtotal				**$7,203.05**	**$11,937.88**	**($4,734.83)**
CALL MICROSOFT CORPS25 EXP 11/20/10: MSFT 101120C00025000	50.0000 S	10/25/10	10/25/10	$3,653.11	$3,896.83	($243.72)
Security Subtotal				**$3,653.11**	**$3,896.83**	**($243.72)**

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

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2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
CALL MICROSOFT CORP$30 EXP 05/22/10: MSFT 100522C00030000	20.0000 S	04/23/10	05/22/10	$2,104.96	$0.00	$2,104.96
Security Subtotal				**$2,104.96**	**$0.00**	**$2,104.96**
CALL MORGAN STANLEY$28 EXP 04/17/10: MS 100417C00028000	20.0000	01/25/10	02/02/10	$3,636.00	$4,163.95	($527.95)
Security Subtotal				**$3,636.00**	**$4,163.95**	**($527.95)**
CALL A T & T INC NEW$26 EXP 05/22/10: T 100522C00026000	150.0000 S	04/06/10	04/08/10	$7,228.42	$8,662.50	($1,434.08)
Security Subtotal				**$7,228.42**	**$8,662.50**	**($1,434.08)**
CALL CLIFFS NATURAL R$65 EXP 05/22/10: CLF 100522C00065000	2.0000 S	05/03/10	05/22/10	$258.91	$0.00	$258.91
CALL CLIFFS NATURAL R$65 EXP 05/22/10: CLF 100522C00065000	3.0000 S	05/03/10	05/22/10	$391.37	$0.00	$391.37
Security Subtotal				**$650.28**	**$0.00**	**$650.28**
CALL ISHS BAR20+ BD FD$98 EXP 12/18/10: TLT 101218C00098000	4.0000 S	11/08/10	11/23/10	$700.01	$539.98	$160.03
Security Subtotal				**$700.01**	**$539.98**	**$160.03**

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

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)		Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
CALL PROCTER & GAMBLE $60 05/22/10: PG 100522C00060000	EXP	20.0000 S	04/26/10	04/27/10	$7,884.86	$7,743.95	$140.91
Security Subtotal					**$7,884.86**	**$7,743.95**	**$140.91**
CALL PROCTER & GAMBLE $60 06/19/10: PG 100619C00060000	EXP	20.0000 S	04/27/10	04/29/10	$7,864.86	$5,843.95	$2,020.91
Security Subtotal					**$7,864.86**	**$5,843.95**	**$2,020.91**
CALL PROCTER & GAMBLE $62.50 05/22/10: PG 100522C00062500	EXP	20.0000 S	04/29/10	05/12/10	$1,296.02	$2,075.00	($778.98)
Security Subtotal					**$1,296.02**	**$2,075.00**	**($778.98)**
CALL SEARS HOLDINGS CP$70 11/20/10: SHLD 101120C00070000	EXP	3.0000 S	11/12/10	11/20/10	$543.77	$0.00	$543.77
Security Subtotal					**$543.77**	**$0.00**	**$543.77**
CALL AGNICO-EAGLE MIN F$50 01/22/11: ZZJAJ	EXP	10.0000	01/20/10	01/20/10	$11,983.39	$11,716.45	$266.94
Security Subtotal					**$11,983.39**	**$11,716.45**	**$266.94**
CALL BANK OF AMERICA COR$12 11/20/10: BAC 101120C00012000	EXP	50.0000 S	10/18/10	10/18/10	$2,903.12	$3,946.83	($1,043.71)
Security Subtotal					**$2,903.12**	**$3,946.83**	**($1,043.71)**

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

2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
CELGENE CORP: CELG	185.0000	04/12/10	04/29/10	$11,725.40	$11,251.40	$474.00
CELGENE CORP: CELG	185.0000	04/21/10	04/29/10	$11,725.40	$10,872.15	$853.25
CELGENE CORP: CELG	365.0000	12/06/10	12/09/10	$20,832.20	$20,098.55	$733.65
Security Subtotal				**$44,283.00**	**$42,222.10**	**$2,060.90**
CHESAPEAKE ENERGY CORP: CHK	260.0000	03/18/10	03/29/10	$6,041.14	$6,277.55	($236.41)
CHESAPEAKE ENERGY CORP: CHK	260.0000	03/22/10	04/01/10	$6,262.14	$6,059.15	$202.99
CHESAPEAKE ENERGY CORP: CHK	260.0000	03/25/10	04/30/10	$6,262.14	$5,838.15	$423.99
CHESAPEAKE ENERGY CORP: CHK	260.0000	04/29/10	05/10/10	$5,964.75	$6,059.15	($94.40)
CHESAPEAKE ENERGY CORP: CHK	260.0000	05/05/10	05/10/10	$5,916.34	$6,059.15	($142.81)
CHESAPEAKE ENERGY CORP: CHK	260.0000	05/06/10	05/11/10	$6,041.14	$5,838.15	$202.99
CHESAPEAKE ENERGY CORP: CHK	260.0000	05/07/10	06/02/10	$6,041.14	$5,591.15	$449.99
CHESAPEAKE ENERGY CORP: CHK	260.0000	05/10/10	06/03/10	$6,262.14	$5,916.15	$345.99
CHESAPEAKE ENERGY CORP: CHK	260.0000	05/14/10	06/04/10	$6,286.11	$5,838.15	$447.96

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

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
CHESAPEAKE ENERGY CORP: CHK	260.0000	06/03/10	06/04/10	$6,483 14	$6,072 15	$410.99
CHESAPEAKE ENERGY CORP: CHK	260.0000	06/09/10	06/10/10	$6,275.14	$6,059.15	$215.99
Security Subtotal				**$67,835.32**	**$65,608.05**	**$2,227.27**
CISCO SYSTEMS INC: CSCO	260.0000	06/23/10	07/07/10	$5,736.95	$5,965.55	($228.60)
CISCO SYSTEMS INC: CSCO	260.0000	06/29/10	07/12/10	$5,947.54	$5,754.95	$192.59
CISCO SYSTEMS INC: CSCO	260.0000	06/30/10	07/14/10	$6,087.94	$5,544.35	$543.59
CISCO SYSTEMS INC: CSCO	940.0000	08/16/10	08/16/10	$20,407.50	$19,983.95	$423.55
Security Subtotal				**$38,179.93**	**$37,248.80**	**$931.13**
CITIGROUP INC: C	1,665.0000	12/14/09	01/06/10	$5,968.24	$6,269.35	($301.11)
CITIGROUP INC: C	1,665.0000	12/15/09	02/19/10	$5,635.32	$5,936.35	($301.03)
CITIGROUP INC: C	1,665.0000	12/17/09	03/04/10	$5,724.54	$5,253.70	$470.84
CITIGROUP INC: C	1,665.0000	12/17/09	03/04/10	$5,724.54	$5,253 70	$470.84
CITIGROUP INC: C	1,665.0000	02/05/10	03/04/10	$5,724.55	$5,287 00	$437.55

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

2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
CITIGROUP INC: C	1,425.0000	04/27/10	04/29/10	$6,460.44	$6,250.45	$209.99
CITIGROUP INC: C	1,425.0000	04/30/10	05/10/10	$6,175.44	$6,250.45	($75.01)
CITIGROUP INC: C	1,425.0000	05/05/10	05/26/10	$5,633.95	$5,922.70	($288.75)
CITIGROUP INC: C	1,425.0000	05/07/10	07/13/10	$5,947.44	$5,594.95	$352.49
CITIGROUP INC: C	1,425.0000	05/14/10	07/27/10	$6,037.42	$5,594.95	$442.47
CITIGROUP INC: C	1,425.0000	05/25/10	07/27/10	$6,037.42	$5,224.45	$812.97
Security Subtotal				**$65,069.30**	**$62,838.05**	**$2,231.25**
CLIFFS NATURAL RES INC: CLF	400.0000	04/29/10	08/04/10	$24,014.31	$25,583.95	($1,569.64)
CLIFFS NATURAL RES INC: CLF	100.0000	05/03/10	08/04/10	$6,003.58	$6,092.95	($89.37)
CLIFFS NATURAL RES INC: CLF	100.0000	05/18/10	08/04/10	$6,003.57	$5,120.95	$882.62
Security Subtotal				**$36,021.46**	**$36,797.85**	**($776.39)**
CLOROX COMPANY: CLX	325.0000	11/05/10	11/08/10	$20,452 70	$20,149.20	$303.50
Security Subtotal				**$20,452.70**	**$20,149.20**	**$303.50**

Please see "Fndnotes for Your Account" section for an explanation of the endnote codes and symbols on this report.

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2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
CONAGRA FOODS INC: CAG	950.0000	11/16/10	12/02/10	$20,852.70	$20,072.95	$779.75
Security Subtotal				**$20,852.70**	**$20,072.95**	**$779.75**
CURRENCYSHARES EURO TR EURO CURRENCY SHARES: FXE	155.0000	12/08/10	12/29/10	$20,419.70	$20,455.00	($35.30)
Security Subtotal				**$20,419.70**	**$20,455.00**	**($35.30)**
DELL INC: DELL	460.0000	02/19/10	03/08/10	$6,444.76	$6,241.95	$202.81
Security Subtotal				**$6,444.76**	**$6,241.95**	**$202.81**
DENBURY RES INC NEW: DNR	1,220.0000	10/27/10	10/28/10	$20,425.70	$20,016.95	$408.75
Security Subtotal				**$20,425.70**	**$20,016.95**	**$408.75**
DEUTSCHE BANK NEW FREGISTERED SHARES: DB	380.0000	09/29/10	09/30/10	$21,107.29	$20,205.95	$901.34
Security Subtotal				**$21,107.29**	**$20,205.95**	**$901.34**
DEVON ENERGY CP NEW: DVN	35.0000	03/31/10	04/01/10	$2,300.12	$2,253.34	$46.78
DEVON ENERGY CP NEW: DVN	140.0000	03/31/10	04/01/10	$9,200.48	$9,013.36	$187.12
DEVON ENERGY CP NEW: DVN	315.0000	10/27/10	10/29/10	$20,386.96	$20,159 50	$227.46
Security Subtotal				**$31,887.56**	**$31,426.20**	**$461.36**

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

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2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
DONNELLEY R R & SONS CO: RRD	1,235.0000	11/16/10	12/02/10	$20,652 25	$20,015.95	$636.30
Security Subtotal				**$20,652.25**	**$20,015.95**	**$636.30**
DR REDDYS LABS ADR FSPONSORED ADR 1 ADR REP 1: RDY	340.0000	12/21/10	12/22/10	$12,601.44	$12,238.75	$362.69
Security Subtotal				**$12,601.44**	**$12,238.75**	**$362.69**
E O G RESOURCES INC: EOG	145.0000	11/29/10	12/09/10	$13,372.87	$12,779.10	$593.77
Security Subtotal				**$13,372.87**	**$12,779.10**	**$593.77**
ENERSIS S A ADR FSPONSORED ADR 1 ADR REP 50: ENI	835.0000	11/23/10	12/03/10	$20,030.71	$19,639.80	$390.91
Security Subtotal				**$20,030.71**	**$19,639.80**	**$390.91**
ENTERGY CORP NEW: ETR	285.0000	12/09/10	12/22/10	$20,376.76	$19,802.20	$574.56
Security Subtotal				**$20,376.76**	**$19,802.20**	**$574.56**
EXXON MOBIL CORPORATION: XOM	100.0000	12/16/09	01/06/10	$6,996.96	$6,868.85	$128.11
EXXON MOBIL CORPORATION: XOM	295.0000	01/22/10	03/03/10	$19,403.67	$19,697.25	($293.58)
EXXON MOBIL CORPORATION: XOM	930.0000	01/26/10	03/03/10	$61,170.88	$61,091.35	$79.53

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

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
EXXON MOBIL CORPORATION: XOM	1,000.0000	02/05/10	03/03/10	$65,775.14	$63,918.95	$1,856.19
EXXON MOBIL CORPORATION: XOM	500.0000	05/03/10	05/10/10	$32,810.49	$33,733.95	($923.46)
EXXON MOBIL CORPORATION: XOM	500.0000	05/04/10	06/03/10	$30,895.00	$33,258.95	($2,363.95)
EXXON MOBIL CORPORATION: XOM	500.0000	05/04/10	06/03/10	$30,895.00	$33,548.95	($2,653.95)
EXXON MOBIL CORPORATION: XOM	500.0000	05/06/10	06/08/10	$30,455.01	$32,808.95	($2,353.94)
EXXON MOBIL CORPORATION: XOM	500.0000	05/07/10	06/08/10	$30,455.01	$31,873.95	($1,418.94)
EXXON MOBIL CORPORATION: XOM	500.0000	05/17/10	07/26/10	$30,140.02	$31,533.95	($1,393.93)
EXXON MOBIL CORPORATION: XOM	500.0000	05/20/10	07/26/10	$30,140.01	$30,354.48	($214.47)
EXXON MOBIL CORPORATION: XOM	500.0000	05/20/10	10/06/10	$31,863.18	$30,354.47	$1,508.71
EXXON MOBIL CORPORATION: XOM	1,000.0000	06/07/10	10/06/10	$63,726.37	$59,728.95	$3,997.42
EXXON MOBIL CORPORATION: XOM	1,000.0000	06/24/10	10/06/10	$63,726.37	$60,298.95	$3,427.42
EXXON MOBIL CORPORATION: XOM	1,000.0000	06/28/10	10/06/10	$63,726.36	$58,888.95	$4,837.41
Security Subtotal				**$592,179.47**	**$587,960.90**	**$4,218.57**

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

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2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
FORCE PROTECTION INC NEW: FRPT	1,435.0000	05/18/10	05/21/10	$6,247.54	$6,236.85	$10.69
FORCE PROTECTION INC NEW: FRPT	1,435.0000	05/20/10	05/21/10	$6,477.14	$6,035.95	$441.19
FORCE PROTECTION INC NEW: FRPT	1,435.0000	06/24/10	06/25/10	$6,247.54	$5,988.43	$259.11
FORCE PROTECTION INC NEW: FRPT	1,435.0000	06/24/10	07/08/10	$6,017.94	$5,988.42	$29.52
FORCE PROTECTION INC NEW: FRPT	1,435.0000	06/29/10	07/20/10	$6,017.94	$6,035.95	($18.01)
FORCE PROTECTION INC NEW: FRPT	1,435.0000	07/01/10	07/23/10	$6,247.54	$5,806.35	$441.19
FORCE PROTECTION INC NEW: FRPT	1,435.0000	07/16/10	07/26/10	$6,477.14	$5,806.35	$670.79
Security Subtotal				**$43,732.78**	**$41,898.30**	**$1,834.48**
FRONTIER COMMUNICATIONS: FTR	0.8166	04/15/10	07/02/10	$5.75	$6.41	($0.66)
FRONTIER COMMUNICATIONS: FTR	49.5916	04/15/10	07/02/10	$364.96	$389.35	($24.39)
FRONTIER COMMUNICATIONS: FTR	49.4083	04/22/10	07/02/10	$363.62	$376.86	($13.24)
FRONTIER COMMUNICATIONS: FTR	1.0000	04/22/10	10/06/10	$0.00	$7.63	($7.63)
Security Subtotal				**$734.33**	**$780.25**	**($45.92)**

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

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
GENERAL ELECTRIC COMPANY: GE	1,250.0000	10/22/10	11/04/10	$20,653.20	$20,071.45	$581.75
Security Subtotal				**$20,653.20**	**$20,071.45**	**$581.75**
GILEAD SCIENCES INC: GILD	245.0000	04/01/10	04/13/10	$11,366.20	$11,149.10	$217.10
GILEAD SCIENCES INC: GILD	165.0000	05/10/10	05/11/10	$6,544.73	$6,340.00	$204.73
GILEAD SCIENCES INC: GILD	30.0000	05/14/10	10/22/10	$1,164.94	$1,152.73	$12.21
GILEAD SCIENCES INC: GILD	135.0000	05/14/10	10/22/10	$5,242.22	$5,187.27	$54.95
GILEAD SCIENCES INC: GILD	165.0000	05/20/10	10/22/10	$6,407.16	$6,117.25	$289.91
GILEAD SCIENCES INC: GILD	37.0000	05/25/10	10/22/10	$1,436.76	$1,321.80	$114.96
GILEAD SCIENCES INC: GILD	128.0000	05/25/10	10/22/10	$4,970.40	$4,572.70	$397.70
Security Subtotal				**$37,132.41**	**$35,840.85**	**$1,291.56**
GOLDMAN SACHS GROUP INC: GS	45.0000	04/27/10	04/27/10	$6,997.88	$6,770.20	$227.68
GOLDMAN SACHS GROUP INC: GS	100.0000	05/20/10	07/15/10	$15,215.79	$13,742.95	$1,472.84
Security Subtotal				**$22,213.67**	**$20,513.15**	**$1,700.52**
GOOGLE INC CLASS A: GOOG	11.0000	01/15/10	03/12/10	$6,461.02	$6,412.60	$48.42

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

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2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
GOOGLE INC CLASS A: GOOG	11.0000	01/28/10	03/12/10	$6,461.02	$5,905.94	$555.08
GOOGLE INC CLASS A: GOOG	12.0000	04/28/10	05/10/10	$6,160.86	$6,304.87	($144.01)
GOOGLE INC CLASS A: GOOG	12.0000	05/04/10	05/24/10	$5,849.83	$6,088.39	($238.56)
GOOGLE INC CLASS A: GOOG	12.0000	05/06/10	05/26/10	$5,849.83	$5,867.83	($18.00)
GOOGLE INC CLASS A: GOOG	12.0000	05/19/10	06/03/10	$6,070.38	$5,867.83	$202.55
GOOGLE INC CLASS A: GOOG	12.0000	05/21/10	07/26/10	$5,828.39	$5,637.67	$190.72
GOOGLE INC CLASS A: GOOG	12.0000	05/25/10	07/26/10	$5,828.38	$5,619.67	$208.71
GOOGLE INC CLASS A: GOOG	2.0000	11/16/10	12/07/10	$1,173.01	$1,175.59	($2.58)
GOOGLE INC CLASS A: GOOG	20.0000	11/16/10	12/07/10	$11,730.06	$11,755.92	($25.86)
GOOGLE INC CLASS A: GOOG	13.0000	11/16/10	12/13/10	$7,740.65	$7,641.34	$99.31
GOOGLE INC CLASS A: GOOG	10.0000	12/03/10	12/13/10	$5,954.34	$5,694.17	$260.17
GOOGLE INC CLASS A: GOOG	12.0000	12/03/10	12/13/10	$7,145.21	$6,833.00	$312.21
Security Subtotal				**$82,252.98**	**$80,804.82**	**$1,448.16**

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

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2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
GREAT LAKES DREDGE CORP: GLDD	2,830 0000	02/25/10	02/26/10	$12,810.78	$11.696.85	$1,113.93
GREAT LAKES DREDGE CORP: GLDD	1,325.0000	03/03/10	03/08/10	$6,019.72	$5,825.70	$194.02
Security Subtotal				**$18,830.50**	**$17,522.55**	**$1,307.95**
H C P INC REIT: HCP	620.0000	11/16/10	12/02/10	$20,704.90	$20,115.55	$589.35
Security Subtotal				**$20,704.90**	**$20,115.55**	**$589.35**
HALLIBURTON CO HLDG CO: HAL	210.0000	03/11/10	03/12/10	$6,578.66	$6,361.45	$217.21
Security Subtotal				**$6,578.66**	**$6,361.45**	**$217.21**
HELMERICH & PAYNE INC: HP	30.0000	03/25/10	04/01/10	$1,164.50	$1,127.78	$36.72
HELMERICH & PAYNE INC: HP	40.0000	03/25/10	04/01/10	$1,552.66	$1,503.71	$48.95
HELMERICH & PAYNE INC: HP	100.0000	03/25/10	04/01/10	$3,881.67	$3,759.26	$122.41
Security Subtotal				**$6,598.83**	**$6,390.75**	**$208.08**
HESS CORPORATION: HES	40.0000	05/20/10	05/27/10	$2,162.58	$2,094.98	$67.60
HESS CORPORATION: HES	80.0000	05/20/10	05/27/10	$4,325.15	$4,189.97	$135.18
Security Subtotal				**$6,487.73**	**$6,284.95**	**$202.78**

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

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2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
HEWLETT-PACKARD COMPANY: HPQ	485.0000	08/11/10	09/16/10	$19,598.90	$20,199.50	($600.60)
HEWLETT-PACKARD COMPANY: HPQ	485.0000	08/25/10	09/16/10	$19,598.89	$18,579.60	$1,019.29
HEWLETT-PACKARD COMPANY: HPQ	490.0000	11/17/10	11/19/10	$20,815.70	$20,143.05	$672.65
Security Subtotal				**$60,013.49**	**$58,922.15**	**$1,091.34**
IAMGOLD CORPORATION F: IAG	1,200.0000	11/12/10	12/08/10	$20,296.27	$20,756.95	($460.68)
Security Subtotal				**$20,296.27**	**$20,756.95**	**($460.68)**
IMPERIAL SUGAR CO NEW: IPSU	1,635.0000	09/28/10	10/08/10	$22,308.42	$21,836.20	$472.22
Security Subtotal				**$22,308.42**	**$21,836.20**	**$472.22**
INTEL CORP: INTC	138.0000	01/29/10	02/12/10	$2,841.72	$2,681.00	$160.72
INTEL CORP: INTC	187.0000	01/29/10	02/12/10	$3,850.74	$3,636.69	$214.05
INTEL CORP: INTC	285.0000	06/22/10	07/07/10	$5,728.00	$6,048.10	($320.10)
INTEL CORP: INTC	285.0000	06/23/10	07/13/10	$5,970.24	$5,925.55	$44.69
INTEL CORP: INTC	285.0000	06/25/10	07/14/10	$6,278.04	$5,746.00	$532.04
INTEL CORP: INTC	285.0000	06/30/10	07/14/10	$6,278.04	$5,566.45	$711.59

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

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
INTEL CORP: INTC	980.0000	08/06/10	10/20/10	$19,350.20	$20,040.15	($689.95)
INTEL CORP: INTC	980.0000	08/19/10	10/20/10	$19,350.20	$18,628.95	$721.25
Security Subtotal				**$69,647.18**	**$68,272.89**	**$1,374.29**
INTERNATIONAL PAPER CO: IP	265.0000	02/23/10	03/01/10	$6,345.66	$6,363.65	($17.99)
INTERNATIONAL PAPER CO: IP	265.0000	02/26/10	03/02/10	$6,565.61	$6,141.05	$424.56
Security Subtotal				**$12,911.27**	**$12,504.70**	**$406.57**
INTUITIVE SURGICAL NEW: ISRG	80.0000	10/20/10	10/22/10	$21,221.89	$20,564.15	$657.74
INTUITIVE SURGICAL NEW: ISRG	23.0000	11/29/10	12/01/10	$6,116.54	$5,777.12	$339.42
INTUITIVE SURGICAL NEW: ISRG	27.0000	11/29/10	12/01/10	$7,180.29	$6,781.83	$398.46
INTUITIVE SURGICAL NEW: ISRG	50.0000	12/13/10	12/22/10	$13,285.33	$12,782.45	$502.88
Security Subtotal				**$47,804.05**	**$45,905.55**	**$1,898.50**
ISHARES TR BARCLAYS BONDBARCLAYS 20+YEAR TREAS BOND FUND: TLT	400.0000	11/08/10	11/23/10	$38,986.39	$39,188.95	($202.56)
ISHARES TR BARCLAYS BONDBARCLAYS 20+YEAR TREAS BOND FUND: TLT	1,080.0000	12/07/10	12/09/10	$101,131.34	$102,058.15	($926.81)

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

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2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ISHARES TR BARCLAYS BONDBARCLAYS 20+YEAR TREAS BOND FUND: TLT	1,080.0000	12/08/10	12/21/10	$100,764.15	$99,898.15	$866.00
Security Subtotal				**$240,881.88**	**$241,145.25**	**($263.37)**
ISHARES TR BARCLAYS TIPSBOND FUND: TIP	190.0000	12/08/10	12/29/10	$20,322.61	$20,435.85	($113.24)
Security Subtotal				**$20,322.61**	**$20,435.85**	**($113.24)**
JPMORGAN CHASE & CO: JPM	65.0000	06/01/10	06/18/10	$2,529.94	$2,535.28	($5.34)
JPMORGAN CHASE & CO: JPM	100.0000	06/01/10	06/18/10	$3,892.22	$3,900.42	($8.20)
JPMORGAN CHASE & CO: JPM	165.0000	06/07/10	06/18/10	$6,422.17	$6,206.35	$215.82
JPMORGAN CHASE & CO: JPM	525.0000	08/11/10	09/08/10	$20,334.46	$20,069.20	$265.26
Security Subtotal				**$33,178.79**	**$32,711.25**	**$467.54**
KEYCORP INC NEW: KEY	2,155.0000	10/28/09	01/07/10	$13,744.07	$12,529.50	$1,214.57
KEYCORP INC NEW: KEY	2,155.0000	10/30/09	01/07/10	$13,744.07	$11,775.25	$1,968.82
Security Subtotal				**$27,488.14**	**$24,304.75**	**$3,183.39**
KOHLS CORP: KSS	515.0000	12/09/10	12/21/10	$28,088.98	$27,772.60	$316.38
Security Subtotal				**$28,088.98**	**$27,772.60**	**$316.38**

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

2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
KOREA ELEC POWER CP ADRF1 ADR REP 1/2 ORD: KEP	1,035.0000	11/29/10	12/09/10	$13,031.83	$12,335.80	$696 03
Security Subtotal				**$13,031.83**	**$12,335.80**	**$696.03**
LEXICON PHARMACEUTICALS: LXRX	2,000.0000	10/12/09	01/06/10	$3,651.95	$3,128.95	$523.00
Security Subtotal				**$3,651.95**	**$3,128.95**	**$523.00**
LILLY ELI & COMPANY: LLY	580.0000 S	10/27/10	10/29/10	$20,110.91	$20,349.55	($238.64)
Security Subtotal				**$20,110.91**	**$20,349.55**	**($238.64)**
MARATHON OIL CORP: MRO	490.0000	11/03/10	11/08/10	$16,577.27	$16,056.45	$520 82
Security Subtotal				**$16,577.27**	**$16,056.45**	**$520.82**
MARKET VECTORS ETF JUNIOR GOLD MINERS: GDXJ	1,000.0000	12/08/09	01/04/10	$26,850.35	$26,038.95	$811.40
MARKET VECTORS ETF JUNIOR GOLD MINERS: GDXJ	1,000.0000	12/17/09	01/06/10	$27,840.33	$25,018.95	$2,821.38
MARKET VECTORS ETF JUNIOR GOLD MINERS: GDXJ	500.0000	01/12/10	01/22/10	$12,170.89	$13,693.95	($1,523.06)
MARKET VECTORS ETF JUNIOR GOLD MINERS: GDXJ	500.0000	01/20/10	02/03/10	$11,970.89	$13,188.95	($1,218.06)

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

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2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)		Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
MARKET VECTORS ETF MINERS: GDXJ	JUNIOR GOLD	500.0000	01/20/10	02/09/10	$11,675.90	$12,914.47	($1,238.57)
MARKET VECTORS ETF MINERS: GDXJ	JUNIOR GOLD	500.0000	01/20/10	02/09/10	$11,430.90	$12,914.48	($1,483.58)
MARKET VECTORS ETF MINERS: GDXJ	JUNIOR GOLD	500.0000	01/21/10	02/11/10	$12,175.89	$12,189.48	($13.59)
MARKET VECTORS ETF MINERS: GDXJ	JUNIOR GOLD	500.0000	01/21/10	02/11/10	$11,925.89	$12,688.95	($763.06)
MARKET VECTORS ETF MINERS: GDXJ	JUNIOR GOLD	500.0000	01/21/10	02/17/10	$12,690.88	$12,189.47	$501.41
MARKET VECTORS ETF MINERS: GDXJ	JUNIOR GOLD	500.0000	01/22/10	02/17/10	$12,677.38	$11,884.48	$792.90
MARKET VECTORS ETF MINERS: GDXJ	JUNIOR GOLD	500.0000	01/22/10	03/03/10	$12,925.88	$11,884.47	$1,041.41
MARKET VECTORS ETF MINERS: GDXJ	JUNIOR GOLD	500.0000	01/27/10	03/16/10	$13,175.88	$11,693.95	$1,481.93
MARKET VECTORS ETF MINERS: GDXJ	JUNIOR GOLD	500.0000	02/04/10	03/17/10	$13,425.87	$11,157.98	$2,267.89

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

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
MARKET VECTORS ETF JUNIOR GOLD MINERS: GDXJ	1,000.0000	02/04/10	04/06/10	$27,360.58	$22,315.97	$5,044.61
Security Subtotal				**$218,297.51**	**$209,774.50**	**$8,523.01**
MASCO CORP: MAS	1,870.0000	11/03/10	11/04/10	$20,859.90	$20,055.35	$804.55
MASCO CORP: MAS	1,845.0000	11/23/10	12/02/10	$22,425.87	$19,916.50	$2,509.37
Security Subtotal				**$43,285.77**	**$39,971.85**	**$3,313.92**
MEDCOHEALTH SOLUTIONS: MHS	415.0000	07/28/10	07/29/10	$20,205.35	$19,659.20	$546.15
Security Subtotal				**$20,205.35**	**$19,659.20**	**$546.15**
MERCK & CO INC NEW: MRK	300.0000	04/12/10	04/23/10	$10,652.86	$11,057.95	($405.09)
MERCK & CO INC NEW: MRK	300.0000	04/16/10	04/29/10	$10,652.86	$10,670.95	($18.09)
MERCK & CO INC NEW: MRK	300.0000	04/22/10	05/04/10	$10,840.34	$10,283.95	$556.39
MERCK & CO INC NEW: MRK	300.0000	04/28/10	05/04/10	$10,840.34	$10,283.95	$556.39
MERCK & CO INC NEW: MRK	565.0000	07/23/10	08/02/10	$19,765.71	$19,467.55	$298.16
Security Subtotal				**$62,752.11**	**$61,764.35**	**$987.76**

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

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2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
METLIFE INC: MET	520.0000	11/17/10	11/18/10	$20,509.90	$20,106.95	$402.95
Security Subtotal				**$20,509.90**	**$20,106.95**	**$402.95**
MF GLOBAL HLDGS LTD: MF	785.0000	03/24/10	03/25/10	$6,475.06	$6,265.40	$209.66
MF GLOBAL HLDGS LTD: MF	785.0000	03/25/10	03/25/10	$6,467.21	$6,265.40	$201.81
Security Subtotal				**$12,942.27**	**$12,530.80**	**$411.47**
MICROSOFT CORP: MSFT	2,000.0000	04/23/10	07/27/10	$52,170.16	$61,428.95	($9,258.79)
MICROSOFT CORP: MSFT	5,000.0000	10/25/10	11/15/10	$131,788.82	$126,108.95	$5,679.87
Security Subtotal				**$183,958.98**	**$187,537.90**	**($3,578.92)**
MONSANTO CO NEW DEL: MON	155.0000	04/01/10	08/17/10	$9,145.02	$11,004.65	($1,859.63)
MONSANTO CO NEW DEL: MON	70.0000	04/13/10	08/17/10	$4,130.01	$4,763.34	($633.33)
MONSANTO CO NEW DEL: MON	85.0000	04/13/10	08/17/10	$5,015.01	$5,784.06	($769.05)
Security Subtotal				**$18,290.04**	**$21,552.05**	**($3,262.01)**
MONSTER WORLDWIDE INC: MWW	410.0000	04/12/10	04/14/10	$6,481.24	$6,265.55	$215.69
Security Subtotal				**$6,481.24**	**$6,265.55**	**$215.69**

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

2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
MORGAN STANLEY: MS	235.0000	01/29/10	02/17/10	$6,545.11	$6,288 15	$256.96
Security Subtotal				**$6,545.11**	**$6,288.15**	**$256.96**
MOSAIC COMPANY: MOS	110.0000	04/08/10	04/20/10	$6,025.54	$6,239.28	($213.74)
MOSAIC COMPANY: MOS	110.0000	04/08/10	05/18/10	$5,342.45	$6,239.27	($896.82)
MOSAIC COMPANY: MOS	20.0000	04/14/10	08/18/10	$1,145.55	$1,098.83	$46.72
MOSAIC COMPANY: MOS	90.0000	04/14/10	08/18/10	$5,154.97	$4,944.72	$210.25
MOSAIC COMPANY: MOS	110.0000	04/19/10	08/18/10	$6,300.51	$5,815.85	$484.66
MOSAIC COMPANY: MOS	20.0000	04/21/10	08/18/10	$1,145.55	$1,057.43	$88.12
MOSAIC COMPANY: MOS	90.0000	04/21/10	08/18/10	$5,154.97	$4,758.42	$396.55
MOSAIC COMPANY: MOS	10.0000	04/27/10	08/18/10	$572.77	$508.01	$64.76
MOSAIC COMPANY: MOS	100.0000	04/27/10	08/18/10	$5,727.74	$5,080.14	$647.60
MOSAIC COMPANY: MOS	10.0000	05/05/10	08/18/10	$572.77	$482.81	$89.96
MOSAIC COMPANY: MOS	100.0000	05/05/10	08/18/10	$5,727.74	$4,828.14	$899.60

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

2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
MOSAIC COMPANY: MOS	110.0000	05/17/10	08/18/10	$6,300.51	$5,132.75	$1,167.76
MOSAIC COMPANY: MOS	110.0000	05/19/10	08/18/10	$6,300.52	$5,132.75	$1,167.77
MOSAIC COMPANY: MOS	185.0000	12/02/10	12/06/10	$12,835.38	$12,394.70	$440.68
Security Subtotal				**$68,306.97**	**$63,713.10**	**$4,593.87**
MOVADO GROUP INC: MOV	555.0000	03/17/10	03/23/10	$6,495.56	$6,291.55	$204.01
MOVADO GROUP INC: MOV	555.0000	03/30/10	04/05/10	$6,495.54	$6,291.55	$203.99
Security Subtotal				**$12,991.10**	**$12,583.10**	**$408.00**
NABORS INDUSTRIES LTD F: NBR	290.0000	03/17/10	03/29/10	$5,654.65	$6,342.55	($687.90)
NABORS INDUSTRIES LTD F: NBR	290.0000	03/18/10	04/05/10	$5,877.95	$6,119.25	($241.30)
NABORS INDUSTRIES LTD F: NBR	290.0000	03/19/10	04/15/10	$5,877.95	$5,898.85	($20.90)
NABORS INDUSTRIES LTD F: NBR	290.0000	03/22/10	04/19/10	$5,654.65	$5,655.25	($0.60)
NABORS INDUSTRIES LTD F: NBR	290.0000	03/25/10	04/21/10	$6,101.24	$5,449.35	$651.89
NABORS INDUSTRIES LTD F: NBR	290.0000	04/13/10	04/22/10	$6,324.54	$5,672.65	$651.89

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

2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
NABORS INDUSTRIES LTD F. NBR	290.0000	04/16/10	04/23/10	$6,327.44	$5,672.65	$654.79
Security Subtotal				**$41,818.42**	**$40,810.55**	**$1,007.87**
NASDAQ OMX GROUP INC: NDAQ	1,105.0000	08/30/10	09/09/10	$20,753.65	$20,075.75	$677.90
Security Subtotal				**$20,753.65**	**$20,075.75**	**$677.90**
NEWMONT MINING CORP: NEM	40.0000	01/20/10	02/17/10	$1,893.90	$1,828.96	$64.94
NEWMONT MINING CORP: NEM	100.0000	01/20/10	02/17/10	$4,734.74	$4,572.29	$162.45
NEWMONT MINING CORP: NEM	40.0000	01/29/10	02/17/10	$1,893.90	$1,730.96	$162.94
NEWMONT MINING CORP: NEM	100.0000	01/29/10	02/17/10	$4,734.74	$4,327.39	$407.35
Security Subtotal				**$13,257.28**	**$12,459.60**	**$797.68**
NEWS CORP LTD CL A CLASS A: NWSA	1,680.0000	09/30/10	10/01/10	$22,217.07	$21,865.75	$351.32
Security Subtotal				**$22,217.07**	**$21,865.75**	**$351.32**
NOKIA CORP SPON ADR F1 ADR REP 1 NOKIA CORPS: NOK	510.0000	04/27/10	05/10/10	$5,794.24	$6,281.95	($487.71)
NOKIA CORP SPON ADR F1 ADR REP 1 NOKIA CORPS: NOK	510.0000	05/04/10	07/30/10	$4,856.36	$6,052 45	($1,196.09)

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

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2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
NOKIA CORP SPON ADR F1 ADR REP 1 NOKIA CORPS: NOK	510.0000	05/06/10	08/02/10	$4,878.83	$5,833.15	($954.32)
NOKIA CORP SPON ADR F1 ADR REP 1 NOKIA CORPS: NOK	510.0000	05/13/10	08/02/10	$4,878.83	$5,547.55	($668.72)
NOKIA CORP SPON ADR F1 ADR REP 1 NOKIA CORPS: NOK	510.0000	05/14/10	08/02/10	$4,878.83	$5,323.15	($444.32)
NOKIA CORP SPON ADR F1 ADR REP 1 NOKIA CORPS: NOK	510.0000	05/19/10	08/02/10	$4,878.83	$5,098.75	($219.92)
NOKIA CORP SPON ADR F1 ADR REP 1 NOKIA CORPS: NOK	510.0000	06/07/10	08/02/10	$4,878.81	$4,874.35	$4.46
Security Subtotal				**$35,044.73**	**$39,011.35**	**($3,966.62)**
NOVARTIS A G SPON ADR FSPONSORED ADR 1 ADR REP 1: NVS	210.0000	04/08/10	04/09/10	$11,160.76	$10,949.95	$210.81
Security Subtotal				**$11,160.76**	**$10,949.95**	**$210.81**
NRG ENERGY INC NEW: NRG	1,015.0000	10/27/10	11/01/10	$20,260.26	$20,055.20	$205.06
Security Subtotal				**$20,260.26**	**$20,055.20**	**$205.06**
NVIDIA CORP: NVDA	375.0000	02/18/10	02/18/10	$6,305.96	$6,323.95	($17.99)

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

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
NVIDIA CORP: NVDA	375.0000	02/18/10	03/01/10	$6,305.96	$6,102.70	$203.26
NVIDIA CORP: NVDA	375.0000	02/23/10	03/09/10	$6,527.21	$6.102.70	$424.51
NVIDIA CORP: NVDA	390.0000	05/04/10	05/10/10	$5,762.95	$5,817.88	($54.93)
NVIDIA CORP: NVDA	390.0000	05/04/10	05/13/10	$5,848.75	$5,817.89	$30.86
NVIDIA CORP: NVDA	390.0000	05/04/10	05/21/10	$4,959.56	$5,817.88	($858.32)
NVIDIA CORP: NVDA	390.0000	05/05/10	05/26/10	$5,138.96	$5,644.45	($505.49)
NVIDIA CORP: NVDA	390.0000	05/07/10	05/26/10	$5,181.86	$5,422.15	($240.29)
NVIDIA CORP: NVDA	390.0000	05/14/10	05/27/10	$5,181.86	$5,351.95	($170.09)
NVIDIA CORP: NVDA	390.0000	05/14/10	08/19/10	$3,840.16	$4,977.55	($1,137.39)
NVIDIA CORP: NVDA	390.0000	05/14/10	08/19/10	$3,840.16	$5,199.85	($1,359.69)
NVIDIA CORP: NVDA	390.0000	05/14/10	08/19/10	$3,840.16	$5,351.95	($1,511.79)
NVIDIA CORP: NVDA	390.0000	05/20/10	08/19/10	$3,840 16	$4,755.25	($915.09)
NVIDIA CORP: NVDA	390.0000	05/25/10	08/19/10	$3,840.16	$4,646.05	($805.89)

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

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
NVIDIA CORP: NVDA	390.0000	05/26/10	08/19/10	$3,840.16	$4,977.55	($1,137.39)
NVIDIA CORP: NVDA	390.0000	06/02/10	08/19/10	$3,840.13	$4,926.85	($1,086.72)
Security Subtotal				**$78,094.16**	**$87,236.60**	**($9,142.44)**
OIL SERVICE HOLDERS TR DEPOSITARY RCPTS: OIH	100.0000	05/28/10	06/10/10	$9,788.88	$9,818.95	($30.07)
OIL SERVICE HOLDERS TR DEPOSITARY RCPTS: OIH	100.0000	06/01/10	06/14/10	$9,940.06	$9,463.95	$476.11
Security Subtotal				**$19,728.94**	**$19,282.90**	**$446.04**
ORACLE CORPORATION: ORCL	715.0000	11/16/10	12/03/10	$20,561.25	$20,036.10	$525.15
Security Subtotal				**$20,561.25**	**$20,036.10**	**$525.15**
PANTRY INC: PTRY	1,570.0000	12/16/09	04/07/10	$21,374.08	$20,120.65	$1,253.43
Security Subtotal				**$21,374.08**	**$20,120.65**	**$1,253.43**
PEABODY ENERGY CORP: BTU	50.0000	05/20/10	05/24/10	$1,887.40	$1,828.56	$58.84
PEABODY ENERGY CORP: BTU	125.0000	05/20/10	05/24/10	$4,718.53	$4,571.39	$147.14
Security Subtotal				**$6,605.93**	**$6,399.95**	**$205.98**

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

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
PETROCHINA CO ADR FSPONSORED ADR 1 ADR REP 10: PTR	160.0000	11/22/10	12/07/10	$20,841.90	$19,756.15	$1,085.75
Security Subtotal				**$20,841.90**	**$19,756.15**	**$1,085.75**
PETROLEO BRASILEIRO ADRFSPONSORED ADR 1 ADR REP 2: PBR	630.0000	10/22/10	10/26/10	$20,887.80	$20,080.75	$807.05
Security Subtotal				**$20,887.80**	**$20,080.75**	**$807.05**
PFIZER INCORPORATED: PFE	650.0000	04/15/10	05/04/10	$11,281.35	$11,065.45	$215.90
PFIZER INCORPORATED: PFE	1,195.0000	11/10/10	12/06/10	$20,162.31	$20,013.25	$149.06
Security Subtotal				**$31,443.66**	**$31,078.70**	**$364.96**
POTASH CORP SASK INC F: POT	55.0000	04/14/10	04/20/10	$6,044.79	$6,017.63	$27.16
POTASH CORP SASK INC F: POT	10.0000	04/14/10	05/27/10	$979.05	$1,094.11	($115.06)
POTASH CORP SASK INC F: POT	45.0000	04/14/10	05/27/10	$4,405.75	$4,923.51	($517.76)
POTASH CORP SASK INC F: POT	55.0000	04/19/10	06/09/10	$5,384.80	$5,842.80	($458.00)
POTASH CORP SASK INC F: POT	55.0000	05/04/10	06/16/10	$5,628.45	$5,842.80	($214.35)
POTASH CORP SASK INC F: POT	55.0000	05/05/10	07/15/10	$5,384.80	$5,589.25	($204.45)

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

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2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
POTASH CORP SASK INC F: POT	10.0000	05/19/10	07/29/10	$1,019.05	$982.33	$36.72
POTASH CORP SASK INC F: POT	45.0000	05/19/10	07/29/10	$4,585.75	$4,420.47	$165.28
POTASH CORP SASK INC F: POT	55.0000	05/25/10	08/03/10	$5,947.16	$5,178.95	$768.21
POTASH CORP SASK INC F: POT	55.0000	06/08/10	08/03/10	$5,947.16	$5,182.80	$764.36
POTASH CORP SASK INC F: POT	5.0000	06/22/10	08/03/10	$540.66	$491.16	$49.50
POTASH CORP SASK INC F: POT	50.0000	06/22/10	08/04/10	$5,495.26	$4,911.64	$583.62
POTASH CORP SASK INC F: POT	5.0000	06/28/10	08/04/10	$549.53	$471.16	$78.37
POTASH CORP SASK INC F: POT	50.0000	06/28/10	08/05/10	$5,695.26	$4,711.64	$983.62
POTASH CORP SASK INC F: POT	5.0000	07/02/10	08/05/10	$569.53	$426.21	$143.32
POTASH CORP SASK INC F: POT	105.0000	07/02/10	08/05/10	$11,977.64	$8,950.34	$3,027.30
Security Subtotal				**$70,154.64**	**$65,036.80**	**$5,117.84**
POTLATCH CORPORATION NEW: PCH	600.0000	11/22/10	12/07/10	$19,652.72	$18,956.95	$695.77
Security Subtotal				**$19,652.72**	**$18,956.95**	**$695.77**

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

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
POWERSHARES INDIA ETF: PIN	835.0000	11/19/10	12/02/10	$20,489.95	$20,048.95	$441.00
Security Subtotal				**$20,489.95**	**$20,048.95**	**$441.00**
POWERSHS QQQ TRUST SER 1: QQQQ	40.0000	06/01/10	06/14/10	$1,834 70	$1,820.96	$13.74
POWERSHS QQQ TRUST SER 1: QQQQ	100.0000	06/01/10	06/14/10	$4,586.77	$4,552.39	$34.38
Security Subtotal				**$6,421.47**	**$6,373.35**	**$48.12**
PROCTER & GAMBLE: PG	2,000.0000	04/26/10	05/12/10	$126,048.91	$127,968.95	($1,920.04)
Security Subtotal				**$126,048.91**	**$127,968.95**	**($1,920.04)**
PROSHARES SHORT DOW 30: DOG	1,000.0000	07/22/09	02/01/10	$53,540.36	$62,568.95	($9,028.59)
Security Subtotal				**$53,540.36**	**$62,568.95**	**($9,028.59)**
PROSHARES SHORT QQQ: PSQ	270.0000	04/08/10	05/04/10	$11,047.68	$11,027.65	$20.03
PROSHARES SHORT QQQ: PSQ	10.0000	04/15/10	05/04/10	$409.17	$395.92	$13.25
PROSHARES SHORT QQQ: PSQ	270.0000	04/15/10	11/22/10	$9,767.96	$10.689.83	($921.87)
PROSHARES SHORT QQQ: PSQ	490.0000	09/09/10	11/22/10	$17,727.03	$20,108.75	($2,381.72)
Security Subtotal				**$38,951.84**	**$42,222.15**	**($3,270.31)**

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

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
PROSHARES SHORT S&P 500: SH	235.0000	04/15/10	05/05/10	$11,639.80	$11,223.15	$416.65
Security Subtotal				**$11,639.80**	**$11,223.15**	**$416.65**
PROSHARES ULTRASHORT QQQPROSHARES TRUST: QID	2,000.0000	07/26/10	11/22/10	$25,350.62	$33,868.95	($8,518.33)
Security Subtotal				**$25,350.62**	**$33,868.95**	**($8,518.33)**
PROSHS SHORT RUSSELL2000SHORT RUSSELL 2000: RWM	285.0000	04/08/10	05/06/10	$11,282.55	$11,064.10	$218.45
Security Subtotal				**$11,282.55**	**$11,064.10**	**$218.45**
PROSHS ULTRASHORT LEHMANULTRASHORT LEHMAN 20+ YEAR TREASUR: TBT	1,515.0000	08/16/10	09/03/10	$50,201.78	$49,958.50	$243.28
PROSHS ULTRASHORT LEHMANULTRASHORT LEHMAN 20+ YEAR TREASUR: TBT	1,515.0000	08/18/10	09/03/10	$50,201.77	$48,557.73	$1,644.04
Security Subtotal				**$100,403.55**	**$98,516.23**	**$1,887.32**
PROSHS ULTRASHORT OIL OIL & GAS: DUG	2,000.0000	10/08/09	01/29/10	$26,690.71	$26,948.95	($258.24)
Security Subtotal				**$26,690.71**	**$26,948.95**	**($258.24)**

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

2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
PROSHS ULTRASHRT S&P500 PROSHARES TRUST: SDS	1,000.0000	06/18/10	08/25/10	$35,590.44	$32,208.95	$3,381.49
Security Subtotal				**$35,590.44**	**$32,208.95**	**$3,381.49**
PULTEGROUP INC: PHM	2,650.0000	11/03/10	11/04/10	$20,501.70	$19,936.95	$564.75
Security Subtotal				**$20,501.70**	**$19,936.95**	**$564.75**
PUT SPDR S&P 500 ETF$112 EXP 12/18/10: SPY 101218P00112000	10.0000	03/03/10	12/18/10	$0.00	$8,566.45	($8,566.45)
Security Subtotal				**$0.00**	**$8,566.45**	**($8,566.45)**
PUT SPDR S&P 500 ETF$114 EXP 12/18/10: SPY 101218P00114000	10.0000	03/05/10	12/18/10	$0.00	$8,686.45	($8,686.45)
Security Subtotal				**$0.00**	**$8,686.45**	**($8,686.45)**
QUALCOMM INC: QCOM	50.0000	01/28/10	02/19/10	$1,985.99	$2,098.98	($112.99)
QUALCOMM INC: QCOM	100.0000	01/28/10	02/19/10	$3,971.98	$4,197.97	($225.99)
QUALCOMM INC: QCOM	10.0000	01/29/10	03/12/10	$391.70	$392.90	($1.20)
QUALCOMM INC: QCOM	50.0000	01/29/10	03/12/10	$1,958.49	$1,964.48	($5.99)
QUALCOMM INC: QCOM	90.0000	01/29/10	03/12/10	$3,525.28	$3,536.07	($10.79)

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

2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
QUALCOMM INC: QCOM	45.0000	02/05/10	03/25/10	$1,948.93	$1,707.29	$241.64
QUALCOMM INC: QCOM	105.0000	02/05/10	03/25/10	$4,547.51	$3,983.66	$563.85
QUALCOMM INC: QCOM	150.0000	02/24/10	03/25/10	$6,496.44	$5,665.45	$830.99
Security Subtotal				**$24,826.32**	**$23,546.80**	**$1,279.52**
QUEST DIAGNOSTIC INC: DGX	450.0000	07/23/10	07/26/10	$20,362.20	$19,993.45	$368.75
Security Subtotal				**$20,362.20**	**$19,993.45**	**$368.75**
REED ELSEVIER NEW ADR FSPONSORED ADR 1 ADR REP 2: ENL	515.0000	12/02/10	12/13/10	$12,644.39	$12,384.40	$259.99
Security Subtotal				**$12,644.39**	**$12,384.40**	**$259.99**
RESEARCH IN MOTION LTD F: RIMM	80.0000	04/01/10	04/13/10	$5,702.63	$5,550.07	$152.56
RESEARCH IN MOTION LTD F: RIMM	80.0000	04/01/10	04/13/10	$5,702.62	$5,550.08	$152.54
Security Subtotal				**$11,405.25**	**$11,100.15**	**$305.10**
ROGERS COMMUN INC CL B FCLASS B: RCI	350.0000	12/03/10	12/09/10	$12,282.89	$12,174.95	$107.94
ROGERS COMMUN INC CL B FCLASS B: RCI	230.0000	12/06/10	12/09/10	$8,071.62	$7,929.35	$142.27
Security Subtotal				**$20,354.51**	**$20,104.30**	**$250.21**

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

2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
S P D R S&P 500 ETF TR EXPIRING 01/22/2118: SPY	500.0000	01/29/10	02/01/10	$54,316.36	$53,668.95	$647.41
S P D R S&P 500 ETF TR EXPIRING 01/22/2118: SPY	60.0000	06/01/10	06/14/10	$6,614.33	$6,509.35	$104.98
S P D R S&P 500 ETF TR EXPIRING 01/22/2118: SPY	1,000.0000	08/24/10	08/30/10	$106,849.24	$105,828.95	$1,020.29
Security Subtotal				**$167,779.93**	**$166,007.25**	**$1,772.68**
SAIC INC: SAI	645.0000	04/08/10	04/09/10	$11,252.55	$11,038.45	$214.10
Security Subtotal				**$11,252.55**	**$11,038.45**	**$214.10**
SANDISK CORP: SNDK	245.0000	01/29/10	02/17/10	$6,948.96	$6,263.80	$685.16
SANDISK CORP: SNDK	125.0000	06/07/10	06/11/10	$5,530.43	$5,418.95	$111.48
SANDISK CORP: SNDK	125.0000	06/08/10	06/11/10	$5,530.43	$5,256.45	$273.98
SANDISK CORP: SNDK	500.0000	06/29/10	07/07/10	$21,495.16	$21,448.95	$46.21
SANDISK CORP: SNDK	500.0000	07/01/10	07/07/10	$21,495.16	$20,348.95	$1,146.21
Security Subtotal				**$61,000.14**	**$58,737.10**	**$2,263.04**

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

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
SCHLUMBERGER LTD F: SLB	100.0000	02/22/10	03/02/10	$6,200.97	$6,008.95	$192.02
Security Subtotal				**$6,200.97**	**$6,008.95**	**$192.02**
SEARS HOLDINGS CORP: SHLD	300.0000	11/12/10	12/08/10	$20,392.18	$20,693.95	($301.77)
SEARS HOLDINGS CORP: SHLD	300.0000	11/18/10	12/08/10	$20,392.18	$18,851.95	$1,540.23
Security Subtotal				**$40,784.36**	**$39,545.90**	**$1,238.46**
SPDR DOW JONES INDL AVG INDUSTRIAL AVERAGE ETF: DIA	65.0000	06/01/10	06/14/10	$6,672.93	$6,546.00	$126.93
Security Subtotal				**$6,672.93**	**$6,546.00**	**$126.93**
SPDR S&P HOMEBUILDERS ETF: XHB	1,275.0000	11/23/10	12/02/10	$21,244.94	$19,631.20	$1,613.74
Security Subtotal				**$21,244.94**	**$19,631.20**	**$1,613.74**
SPIRIT AEROSYSTEMS HLDGS: SPR	1,100.0000	11/12/10	11/19/10	$20,560.70	$20,061.95	$498.75
Security Subtotal				**$20,560.70**	**$20,061.95**	**$498.75**
STAPLES INC: SPLS	280.0000	03/03/10	03/05/10	$6,475.76	$6,270.88	$204.88
STAPLES INC: SPLS	280.0000	03/03/10	03/19/10	$6,710.96	$6,270.87	$440.09
Security Subtotal				**$13,186.72**	**$12,541.75**	**$644.97**

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

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2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
SUNCOR ENERGY INC NEW F: SU	200.0000	02/02/10	03/03/10	$6,153.45	$6,290.95	($137.50)
SUNCOR ENERGY INC NEW F: SU	200.0000	02/05/10	03/03/10	$6,153.44	$5,846.95	$306.49
Security Subtotal				**$12,306.89**	**$12,137.90**	**$168.99**
SUPERVALU INC: SVU	1,275.0000	12/23/09	01/12/10	$17,777.07	$16,265.20	$1,511.87
SUPERVALU INC: SVU	405.0000	04/26/10	05/18/10	$5,660.95	$6,274.30	($613.35)
SUPERVALU INC: SVU	405.0000	04/27/10	05/28/10	$5,600.20	$6,051.55	($451.35)
Security Subtotal				**$29,038.22**	**$28,591.05**	**$447.17**
SYCAMORE NETWRKS INC NEW: SCMR	475.0000	12/02/10	12/10/10	$12,659.09	$11,765.20	$893.89
Security Subtotal				**$12,659.09**	**$11,765.20**	**$893.89**
SYNOVUS FINANCIAL CORP: SNV	1,000.0000	03/29/10	04/20/10	$3,705.46	$3,218.95	$486.51
SYNOVUS FINANCIAL CORP: SNV	1,000.0000	03/29/10	04/20/10	$3,705.46	$3,308.95	$396.51
Security Subtotal				**$7,410.92**	**$6,527.90**	**$883.02**
SYSCO CORPORATION: SYY	700.0000	11/12/10	12/03/10	$20,479.70	$20,049.95	$429.75
Security Subtotal				**$20,479.70**	**$20,049.95**	**$429.75**

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

2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
TARGET CORPORATION: TGT	385.0000	10/27/10	11/01/10	$20,257.11	$20,040.50	$216.61
Security Subtotal				**$20,257.11**	**$20,040.50**	**$216.61**
TATA COMMUNICATIONS ADRFSPONSORED ADR 1 ADR REP 2: TCL	580.0000	05/17/10	05/26/10	$6,196.94	$6,185.95	$10.99
TATA COMMUNICATIONS ADRFSPONSORED ADR 1 ADR REP 2: TCL	580.0000	05/20/10	06/14/10	$6,278.14	$5,994.55	$283.59
Security Subtotal				**$12,475.08**	**$12,180.50**	**$294.58**
TELEFON DE MEX L ADR FSPONSORED ADR 1 ADR REPS 2: TMX	425.0000	03/16/10	03/17/10	$6,506.21	$6,303.20	$203.01
Security Subtotal				**$6,506.21**	**$6,303.20**	**$203.01**
TESORO CORPORATION: TSO	465.0000	04/05/10	04/20/10	$5,822.05	$6,300.40	($478.35)
TESORO CORPORATION: TSO	465.0000	04/06/10	04/23/10	$6,059.19	$6,310.12	($250.93)
TESORO CORPORATION: TSO	465.0000	04/13/10	05/03/10	$6,366.09	$6,077.20	$288.89
TESORO CORPORATION: TSO	465.0000	04/16/10	05/03/10	$6,379.87	$5,840.05	$539.82
TESORO CORPORATION: TSO	465.0000	04/19/10	05/03/10	$6,379.86	$5,602.90	$776.96
Security Subtotal				**$31,007.06**	**$30,130.67**	**$876.39**

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

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
TEVA PHARM INDS LTD ADRFSPONSORED ADR 1 ADR REP 10: TEVA	115.0000	05/17/10	06/16/10	$6,182.76	$6,486.90	($304.14)
TEVA PHARM INDS LTD ADRFSPONSORED ADR 1 ADR REP 10: TEVA	115.0000	05/19/10	06/16/10	$6,182.76	$6,278.75	($95.99)
TEVA PHARM INDS LTD ADRFSPONSORED ADR 1 ADR REP 10: TEVA	115.0000	06/07/10	06/16/10	$6,182.76	$6,051.05	$131.71
TEVA PHARM INDS LTD ADRFSPONSORED ADR 1 ADR REP 10: TEVA	250.0000	12/02/10	12/09/10	$13,090.83	$12,498.95	$591.88
Security Subtotal				**$31,639.11**	**$31,315.65**	**$323.46**
THE CHARLES SCHWAB CORP: SCHW	1,335.0000	11/16/10	12/02/10	$21,083.69	$20,074.00	$1,009.69
Security Subtotal				**$21,083.69**	**$20,074.00**	**$1,009.69**
THOMPSON CREEK METALS F: TC	200.0000	01/20/10	02/19/10	$2,694.98	$2,736.95	($41.97)
THOMPSON CREEK METALS F: TC	400.0000	01/27/10	02/19/10	$5,389.96	$4,804.95	$585.01
THOMPSON CREEK METALS F: TC	630.0000	05/17/10	05/18/10	$6,498.84	$6,214.45	$284.39
THOMPSON CREEK METALS F: TC	630.0000	05/18/10	05/21/10	$6,057.84	$6,214.45	($156.61)
THOMPSON CREEK METALS F: TC	630.0000	05/19/10	05/27/10	$6,278.34	$6,075.85	$202.49

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

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2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
THOMPSON CREEK METALS F: TC	630.0000	05/20/10	06/17/10	$6,202.74	$5,593.27	$609.47
THOMPSON CREEK METALS F: TC	2,520.0000	06/29/10	07/09/10	$23,603.05	$22,361.35	$1,241.70
Security Subtotal				**$56,725.75**	**$54,001.27**	**$2,724.48**
TOTAL S A ADR F1 ADR REP 1 ORD: TOT	380.0000	11/16/10	12/13/10	$20,240.91	$20,034.95	$205.96
Security Subtotal				**$20,240.91**	**$20,034.95**	**$205.96**
TRAVELERS COMPANIES INC: TRV	230.0000	11/29/10	12/02/10	$12,633.94	$12,387.55	$246.39
Security Subtotal				**$12,633.94**	**$12,387.55**	**$246.39**
TURKCELL ILETSM NEW ADRFSPONSORED ADR 1 ADR REPS 2: TKC	730.0000	12/02/10	12/30/10	$12,624.31	$12,558.96	$65.35
TURKCELL ILETSM NEW ADRFSPONSORED ADR 1 ADR REPS 2: TKC	730.0000	12/15/10	12/30/10	$12,624.31	$12,097.75	$526.56
Security Subtotal				**$25,248.62**	**$24,656.71**	**$591.91**
UNITED STATES STEEL CORP: X	55.0000	06/28/10	07/09/10	$2,285.34	$2,291.73	($6.39)
UNITED STATES STEEL CORP: X	100.0000	06/28/10	07/09/10	$4,155.15	$4,166.77	($11.62)
UNITED STATES STEEL CORP: X	1.0000	06/29/10	07/09/10	$41.69	$39.58	$2.11

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

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
UNITED STATES STEEL CORP. X	1.0000	06/29/10	07/09/10	$41.69	$39.58	$2.11
UNITED STATES STEEL CORP: X	153.0000	06/29/10	07/09/10	$6,378.81	$6,055.39	$323.42
Security Subtotal				**$12,902.68**	**$12,593.05**	**$309.63**
UNITED TECHNOLOGIES CORP: UTX	305.0000	08/30/10	09/08/10	$20,904.55	$20,218.25	$686.30
Security Subtotal				**$20,904.55**	**$20,218.25**	**$686.30**
VERIZON COMMUNICATIONS: VZ	210.0000	04/15/10	07/23/10	$5,894.83	$5,871.19	$23.64
VERIZON COMMUNICATIONS: VZ	210.0000	04/22/10	07/23/10	$5,894.83	$5,703.96	$190.87
Security Subtotal				**$11,789.66**	**$11,575.15**	**$214.51**
VISA INC CL A CLASS A: V	170.0000	11/29/10	12/09/10	$13,330.72	$12,525.88	$804.84
Security Subtotal				**$13,330.72**	**$12,525.88**	**$804.84**
WALGREEN COMPANY: WAG	225.0000	06/24/10	07/08/10	$6,234.69	$6,252.70	($18.01)
WALGREEN COMPANY. WAG	225.0000	06/30/10	07/09/10	$6,326.94	$5,944.45	$382.49
Security Subtotal				**$12,561.63**	**$12,197.15**	**$364.48**

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

2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
WASTE MANAGEMENT INC DEL: WM	360.0000	11/29/10	12/09/10	$12,702.44	$12,317.35	$385.09
Security Subtotal				**$12,702.44**	**$12,317.35**	**$385.09**
WESTERN UNION COMPANY: WU	400.0000	03/03/10	03/10/10	$6,542.96	$6,336.95	$206.01
Security Subtotal				**$6,542.96**	**$6,336.95**	**$206.01**
WISDOMTREE EMERGING ETF MKTS LOCAL DEBT FUND: ELD	300.0000	11/01/10	11/22/10	$15,710.78	$15,956.95	($246.17)
Security Subtotal				**$15,710.78**	**$15,956.95**	**($246.17)**
YAHOO INC: YHOO	730.0000	11/19/09	01/06/10	$12,580.40	$11,404.25	$1,176.15
YAHOO INC: YHOO	730.0000	11/27/09	01/06/10	$12,580.40	$10,966.25	$1,614.15
YAHOO INC: YHOO	405.0000	01/28/10	02/24/10	$6,341.36	$6,302.65	$38.71
YAHOO INC: YHOO	405.0000	02/04/10	03/03/10	$6,385.91	$6,088.00	$297.91
YAHOO INC: YHOO	300.0000	04/21/10	04/30/10	$5,096.96	$5,269.48	($172.52)
YAHOO INC: YHOO	100.0000	04/21/10	06/16/10	$1,541.02	$1,756.49	($215.47)
YAHOO INC: YHOO	200.0000	04/21/10	12/08/10	$3,435.20	$3,512.98	($77.78)

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2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds. Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
YAHOO INC: YHOO	300 0000	04/27/10	12/08/10	$5,152.79	$5,108.95	$43.84
YAHOO INC: YHOO	300 0000	04/27/10	12/08/10	$5,152.79	$5,111.95	$40.84
YAHOO INC: YHOO	300.0000	05/04/10	12/08/10	$5,152.79	$4,925.95	$226.84
YAHOO INC: YHOO	1,000.0000	05/20/10	12/08/10	$17,175.98	$15,198.95	$1,977.03
YAHOO INC: YHOO	300.0000	05/21/10	12/08/10	$5,152.80	$4,448.95	$703.85
Security Subtotal				**$85,748.40**	**$80,094.85**	**$5,653.55**
Total Short-Term				**$6,082,657.91** √	**$6,030,650.43** √	**$52,007.48**

Long-Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
WAINWRIGHT BK & TR CO BOSTON MA: WAIN	635.6612	11/13/03	07/20/10	$11,817.74	$6,389.62	$5,428.12
WAINWRIGHT BK & TR CO BOSTON MA: WAIN	127 3387	01/05/04	07/20/10	$2,367.39	$1,485.00	$882.39

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2010 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
WAINWRIGHT BK & TR CO BOSTON MA: WAIN	300.0000	04/29/08	07/20/10	$5,577.38	$3,239.95	$2,337.43
Security Subtotal				**$19,762.51**	**$11,114.57**	**$8,647.94**
Total Long-Term				**$19,762.51** √	**$11,114.57** √	**$8,647.94**
Total Realized Gain or (Loss)				**$6,102,420.42**	**$6,041,765.00**	**$60,655.42**

Schwab has provided realized gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. See Terms and Conditions.
Option Customers: Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options.

Endnotes For Your Account

Symbol	Endnote Legend
S	Short sale. Possible tax modifications of the holding period may be required for covered short positions.

Amended Date: 3/04/11

Account Number: 6435-9339
BERNARD/AUDREY BERMAN
FOUNDATION TRUST UAD 08/14/96
EILEEN FISCHMANN &
ANN BERMAN TTEES

Realized Gain/Loss Detail for Year

Long Term DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	DATE ACQUIRED	CLOSE DATE	PROCEEDS	ADJ COST/ ORIG COST	GAIN/LOSS
ALPINE EQUITY TR INTL REAL EST EQ FD Y	424.35800	47.1300	11/01/07	08/13/10	9,305 73	20,007.50	-10,701.77
	5 86000	38 2000	12/24/07	08/13/10	128.50	223.86	-95.36
	16.38500	38 2000	12/24/07	08/13/10	359.31	625.89	-266.58
	6.96500	38 2000	12/24/07	08/13/10	152.74	266.06	-113 32
Subtotal	**453.56800**				**9,946.28**	**21,123.31**	**-11,177.03**
CIT GROUP INC NEW	154 00000	34.8682	11/05/07	08/10/10	5,605.56	5,369.70	235.86
Total - Long Term					**$15,551.84**	**$26,493.01**	**-$10,941.17**