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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
MARY FLANNERY O'CONNOR CHARITABLE TRUST

A Employer identification number
58-6309841

Number and street (or P O box number if mail is not delivered to street address) Room/suite
P.O. BOX 1106

B Telephone number (see page 10 of the instructions)
478-453-1385

City or town, state, and ZIP code
MILLEDGEVILLE GA 31059

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 ☒ 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) ▶ $ 1,534,816

J Accounting method ☐ 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) (see page 11 of the instructions))	(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 (attach schedule)	768,039			
2 Check ▶ ☐ if the foundation is **not** required to attach Sch. B				
3 Interest on savings and temporary cash investments	3,886	1,286		
4 Dividends and interest from securities	16,722	16,722		
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	41,647			
b Gross sales price for all assets on line 6a 877,983				
7 Capital gain net income (from Part IV, line 2)		41,647		
8 Net short-term capital gain			0	
9 Income modifications				
10a Gross sales less returns & allowances				
b Less Cost of goods sold				
c Gross profit or (loss) (attach schedule)				
11 Other income (attach schedule) STMT 1	207,816	207,816		
12 **Total.** Add lines 1 through 11	1,038,110	267,471	0	
Operating and Administrative Expenses				
13 Compensation of officers, directors, trustees, etc	0			
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule) SEE STMT 2	7,436	2,231		5,205
b Accounting fees (attach schedule) STMT 3	1,620	810		810
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see page 14 of the instructions) STMT 4	264	264		
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (att sch) STMT 5	24,177	24,177		
24 **Total operating and administrative expenses.** Add lines 13 through 23	33,497	27,482	0	6,015
25 Contributions, gifts, grants paid	98,077			98,077
26 **Total expenses and disbursements.** Add lines 24 and 25	131,574	27,482	0	104,092
27 Subtract line 26 from line 12				
a **Excess of revenue over expenses and disbursements**	906,536			
b **Net investment income** (if negative, enter -0-)		239,989		
c **Adjusted net income** (if negative, enter -0-)			0	

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Part II Balance Sheets

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

			Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing			
	2	Savings and temporary cash investments	506,221	75,138	75,138
	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 (attach schedule) (see page 15 of the instructions)			
	7	Other notes and loans receivable (att schedule) ▶			
		Less allowance for doubtful accounts ▶ 0			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U S and state government obligations (attach schedule) STMT 6		185,867	189,726
	b	Investments—corporate stock (attach schedule) SEE STMT 7		42,850	43,769
	c	Investments—corporate bonds (attach schedule) SEE STMT 8		346,765	344,401
	11	Investments—land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach sch) ▶			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule) SEE STATEMENT 9		762,137	770,820
	14	Land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach sch) ▶			
	15	Other assets (describe ▶ SEE STATEMENT 10)	110,962	110,962	110,962
	16	**Total assets** (to be completed by all filers—see the instructions Also, see page 1, item I)	617,183	1,523,719	1,534,816
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 (attach schedule)			
	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 ▶ ☒ **and complete lines 27 through 31.**			
	27	Capital stock, trust principal, or current funds	517,090	1,423,626	
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	100,093	100,093	
	30	**Total net assets or fund balances** (see page 17 of the instructions)	617,183	1,523,719	
	31	**Total liabilities and net assets/fund balances** (see page 17 of the instructions)	617,183	1,523,719	

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	617,183
2	Enter amount from Part I, line 27a	2	906,536
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	1,523,719
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	1,523,719

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	SCHEDULE ATTACHED	P	VARIOUS	VARIOUS
b	SCHEDULE ATTACHED	P	VARIOUS	VARIOUS
c				
d				
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	383,990		378,404	5,586
b	493,209		457,932	35,277
c	784			784
d				
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				5,586
b				35,277
c				784
d				
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	41,647
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) (see pages 13 and 17 of the instructions) If (loss), enter -0- in Part I, line 8	3	5,586

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 page 18 of the 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	266,901	705,432	0.378351
2008	43,672	753,809	0.057935
2007	3,333	644,956	0.005168
2006	103,746	617,218	0.168086
2005	8,890	553,316	0.016067

2	**Total** of line 1, column (d)	2	0.625607
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	0.125121
4	Enter the net value of noncharitable-use assets for 2010 from Part X, line 5	4	774,777
5	Multiply line 4 by line 3	5	96,941
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	2,400
7	Add lines 5 and 6	7	99,341
8	Enter qualifying distributions from Part XII, line 4	8	104,092

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 on page 18

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the 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 ▶ [X] and enter 1% of Part I, line 27b	1	2,400
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	2,400
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	2,400
6	Credits/Payments		
a	2010 estimated tax payments and 2009 overpayment credited to 2010 — 6a — 1,283		
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	1,283
8	Enter any **penalty** for underpayment of estimated tax Check here ☐ if Form 2220 is attached	8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶	9	1,117
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 page 19 of the 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 ▶ $ ____ **(2)** On foundation managers ▶ $ ____			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ ____			
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 page 19 of the instructions) ▶ GA			
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 on page 27)? 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

10/1 INT 17 FTP 27 TOT 1,161

Part VII-A Statements Regarding Activities (continued)

			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 page 20 of the 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 ▶ WILHELMINA L. FLORENCOURT Telephone no ▶ 478-453-1385
P.O. 1106
Located at ▶ MILLEDGEVILLE GA ZIP+4 ▶ 31059-1106

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

			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			
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?		N/A	1c		
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 ▶ 20 , 20 , 20 , 20					
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 page 22 of the 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 ▶ 20 , 20 , 20 , 20					
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			
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)? (see page 22 of the instructions) ☐ 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 page 22 of the 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 (see page 22 of the instructions).

(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
WILHELMINA LOUISE FLORENCOURT P.O. BOX 1106	MILLEDGEVILLE GA 31059	CO-TRUSTEE 20.00	0	0	0
MICHAEL J. GARANZINI 820 N. MICHIGAN AVE	CHICAGO IL 60611	CO-TRUSTEE 1.00	0	0	0

2 Compensation of five highest-paid employees (other than those included on line 1 — see page 23 of the instructions). 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 (see page 23 of the instructions). 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 ▶

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 (see page 24 of the instructions)

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 page 24 of the instructions 3	
Total. Add lines 1 through 3 ▶	

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see page 24 of the 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	412,275
b	Average of monthly cash balances			1b	263,339
c	Fair market value of all other assets (see page 25 of the instructions)			1c	110,962
d	**Total** (add lines 1a, b, and c)			1d	786,576
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	786,576
4	Cash deemed held for charitable activities Enter 1½ % of line 3 (for greater amount, see page 25 of the instructions)			4	11,799
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4			5	774,777
6	**Minimum investment return.** Enter 5% of line 5			6	38,739

Part XI Distributable Amount (see page 25 of the 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	38,739
2a	Tax on investment income for 2010 from Part VI, line 5	2a	2,400		
b	Income tax for 2010 (This does not include the tax from Part VI)	2b			
c	Add lines 2a and 2b			2c	2,400
3	Distributable amount before adjustments Subtract line 2c from line 1			3	36,339
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	36,339
6	Deduction from distributable amount (see page 25 of the instructions)			6	
7	**Distributable amount** as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1			7	36,339

Part XII Qualifying Distributions (see page 25 of the 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	104,092
b	Program-related investments—total from Part IX-B	1b	
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	104,092
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 (see page 26 of the instructions)	5	2,400
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	101,692

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 page 26 of the instructions)

		(a) Corpus	(b) Years prior to 2009	(c) 2009	(d) 2010
1 Distributable amount for 2010 from Part XI, line 7					36,339
2 Undistributed income, if any, as of the end of 2010.					
a Enter amount for 2009 only					
b Total for prior years 20 ____ , 20 ____ , 20 ____					
3 Excess distributions carryover, if any, to 2010					
a From 2005					
b From 2006	75,132				
c From 2007					
d From 2008	8,109				
e From 2009	233,863				
f **Total** of lines 3a through e		317,104			
4 Qualifying distributions for 2010 from Part XII, line 4 ▶ $ 104,092					
a Applied to 2009, but not more than line 2a					
b Applied to undistributed income of prior years (Election required—see page 26 of the instructions)					
c Treated as distributions out of corpus (Election required—see page 26 of the instructions)					
d Applied to 2010 distributable amount					36,339
e Remaining amount distributed out of corpus		67,753			
5 Excess distributions carryover applied to 2010 (If an amount appears in column (d), the same amount must be shown in column (a))					
6 **Enter the net total of each column as indicated below:**					
a Corpus Add lines 3f, 4c, and 4e Subtract line 5		384,857			
b Prior years' undistributed income Subtract line 4b from line 2b					
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					
d Subtract line 6c from line 6b Taxable amount—see page 27 of the instructions					
e Undistributed income for 2009 Subtract line 4a from line 2a Taxable amount—see page 27 of the instructions					
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) (see page 27 of the instructions)					
8 Excess distributions carryover from 2005 not applied on line 5 or line 7 (see page 27 of the instructions)					
9 **Excess distributions carryover to 2011.** Subtract lines 7 and 8 from line 6a		384,857			
10 Analysis of line 9					
a Excess from 2006	75,132				
b Excess from 2007					
c Excess from 2008	8,109				
d Excess from 2009	233,863				
e Excess from 2010	67,753				

Part XIV Private Operating Foundations (see page 27 of the instructions and Part VII-A, question 9)

1a 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
2a 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 page 28 of 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))

N/A

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

N/A

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 page 28 of the 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

N/A

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

N/A

c Any submission deadlines

N/A

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

N/A

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				
FLANNERY O'CONNOR ANDALUS P.O. BOX 947 MILLEDGEVILLE GA 31059		EXEMPT	EDUCATION	98,077
Total			▶ 3a	98,077
b Approved for future payment				
N/A				
Total			▶ 3b	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See page 28 of the instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
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	3,886	
4 Dividends and interest from securities			14	16,722	
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			15	207,816	
8 Gain or (loss) from sales of assets other than inventory			18	41,647	
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		270,071	0

13 **Total.** Add line 12, columns (b), (d), and (e) 13 270,071

(See worksheet in line 13 instructions on page 29 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) (See page 29 of the instructions)
N/A	

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

Wilhelmina Louise Florencourt | 09-29-11 | Co-Trustee

Signature of officer or trustee | Date | Title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed
WILLIAM S. LAMB, CPA	WILLIAM S. LAMB, CPA	09/28/11	

Firm's name ▶	LAMB & BRASWELL, LLC	PTIN	P00357345
Firm's address ▶	4120 ARKWRIGHT RD	Firm's EIN ▶	58-2216536
	MACON, GA 31210-1707	Phone no	478-471-8488

Schedule B
(Form 990, 990-EZ, or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ **Attach to Form 990, 990-EZ, or 990-PF.**

OMB No 1545-0047

2010

Name of the organization	**Employer identification number**
MARY FLANNERY O'CONNOR CHARITABLE TRUST	58-6309841

Organization type (check one)

Filers of:	**Section:**
Form 990 or 990-EZ	☐ 501(c)( ) (enter number) organization
	☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	☐ 527 political organization
Form 990-PF	☒ 501(c)(3) exempt private foundation
	☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
	☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule See instructions

General Rule

☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, $5,000 or more (in money or property) from any one contributor Complete Parts I and II

Special Rules

☐ For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), and received from any one contributor, during the year, a contribution of the greater of **(1)** $5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h or (ii) Form 990-EZ, line 1 Complete Parts I and II

☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, aggregate contributions of more than $1,000 for use exclusively for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals Complete Parts I, II, and III

☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use exclusively for religious, charitable, etc , purposes, but these contributions did not aggregate to more than $1,000 If this box is checked, enter here the total contributions that were received during the year for an exclusively religious, charitable, etc , purpose Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc , contributions of $5,000 or more during the year ▶ $

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2 of its Form 990, or check the box on line H of its Form 990-EZ, or on line 2 of its Form 990-PF, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF)

Name of organization
MARY FLANNERY O'CONNOR CHARITABLE

Employer identification number
58-6309841

Part I **Contributors** (see instructions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	ESTATE OF REGINA O'CONNOR P.O. BOX 1106 MILLEDGEVILLE GA 31059-1106	$ 735,817	Person ☐ Payroll ☐ Noncash ☒ (Complete Part II if there is a noncash contribution)
2	ESTATE OF REGINA O'CONNOR P.O. BOX 1106 MILLEDGEVILLE GA 31059-1106	$ 32,222	Person ☒ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)

Name of organization
MARY FLANNERY O'CONNOR CHARITABLE

Employer identification number
58-6309841

Part II Noncash Property (see instructions)

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
1	MKT SECURITIES - SCHEDULE	$ 792,383	11/24/10

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

Federal Statements

Statement 1 - Form 990-PF, Part I, Line 11 - Other Income

Description	Revenue per Books	Net Investment Income	Adjusted Net Income
ROYALITIES	$ 207,816	$ 207,816	$
TOTAL	$ 207,816	$ 207,816	$ 0

Statement 2 - Form 990-PF, Part I, Line 16a - Legal Fees

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
INDIRECT LEGAL FEES	$ 7,436	$ 2,231	$	$ 5,205
TOTAL	$ 7,436	$ 2,231	$ 0	$ 5,205

Statement 3 - Form 990-PF, Part I, Line 16b - Accounting Fees

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
INDIRECT ACCOUNTING FEES	$ 1,620	$ 810	$	$ 810
TOTAL	$ 1,620	$ 810	$ 0	$ 810

Statement 4 - Form 990-PF, Part I, Line 18 - Taxes

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
FOREIGN TAXES	$ 264	$ 264	$	$
TOTAL	$ 264	$ 264	$ 0	$ 0

Federal Statements

Statement 5 - Form 990-PF, Part I, Line 23 - Other Expenses

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
	$	$	$	$
EXPENSES				
COMMISSIONS ON ROYALITIES	20,688	20,688		
INVESTMENT FEES	3,489	3,489		
TOTAL	$ 24,177	$ 24,177	$ 0	$ 0

Federal Statements

Statement 6 - Form 990-PF, Part II, Line 10a - US and State Government Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
ARLINGTON TEX WTR	$	$ 21,360	MARKET	$ 22,850
CHICAGO ILL MET WTR		20,931	MARKET	20,807
CLARK CNTY WASH PUB		15,994	MARKET	16,697
FORT WORTH TEX INDP		11,106	MARKET	11,138
KENOSHA WIS		11,343	MARKET	11,333
LAS VEGAS VALLEY NE		15,969	MARKET	16,719
MINNESOTA ST		22,365	MARKET	22,150
NEW YORK NY FOR		17,951	MARKET	17,113
PA ST HIGHER ED		16,168	MARKET	17,284
REGIONAL TRANSN		16,628	MARKET	17,288
ST PETERSBURG FL		16,052	MARKET	16,347
TOTAL	$ 0	$ 185,867		$ 189,726

Statement 7 - Form 990-PF, Part II, Line 10b - Corporate Stock Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
PIMCO COMMODITY REAL	$	$ 42,850	MARKET	$ 43,769
TOTAL	$ 0	$ 42,850		$ 43,769

Statement 8 - Form 990-PF, Part II, Line 10c - Corporate Bond Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
DFA TWO YEAR GLOBAL	$	$ 134,146	MARKET	$ 132,864
GOLDMAN SACHS STRATEGIC		39,341	MARKET	39,059
PIMCO UNCONSTRAINED BD		39,333	MARKET	38,934
VANGUARD SHORT TERM		133,945	MARKET	133,544
TOTAL	$ 0	$ 346,765		$ 344,401

Federal Statements

Statement 9 - Form 990-PF, Part II, Line 13 - Other Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
ISHARES DJ SELECT DIV FD	$	$ 69,811	MARKET	$ 70,901
ISHARES TR BARCLAYS TIPS		78,576	MARKET	77,522
ISHARES TR MSCI EAFE FUND		69,599	MARKET	70,796
POWERSHS QQQ TRUST SER 1		139,795	MARKET	141,160
SPDR S&P INTERNATIONAL		69,969	MARKET	72,597
VANGUARD BOND INDEX FUND		82,395	MARKET	81,506
VANGUARD EMERGING MARKET		69,837	MARKET	70,293
VANGUARD SMALL CAP		56,246	MARKET	57,232
VANGUARD SMALL CAP VALUE		56,100	MARKET	56,764
VANGUARD VALUE		69,809	MARKET	72,049
TOTAL	$ 0	$ 762,137		$ 770,820

Statement 10 - Form 990-PF, Part II, Line 15 - Other Assets

Description	Beginning of Year	End of Year	Fair Market Value
ROYALITY INTEREST	$ 110,962	$ 110,962	$ 110,962
TOTAL	$ 110,962	$ 110,962	$ 110,962

Mary Flannery O'Connor Charitable Trust
December 31, 2010
Schedule B Form 990PF Part II
58-6309841

Description	Date Received	FMV
AAR CORPORATION	11/24/10	$3,153.80
AT & T INC NEW	11/24/10	5,286.56
A X A SPONSORED ADR	11/24/10	646.00
AGRIUM INC	11/24/10	5,276.05
ALLEGHENY TECH INC NEW	11/24/10	7,666 05
ARMEN TOWER CORP CLASS A	11/24/10	8,063 10
ARLINGTON TEX WTR 5%16 REV	11/24/10	23,190.20
ASTORIA FINANCIAL CORP	11/24/10	2,303 25
AUTODESK INC	11/24/10	2,657 25
BABCOCK & WILCOX CO	11/24/10	2,610.02
BAE SYSTEMS PLC ADR	11/24/10	1,581 00
BANK OF AMERICA CORP	11/24/10	7,476 64
BASE SE ADR	11/24/10	5,497 80
BECKMAN COULTER INC	11/24/10	1,125 00
BECTON DICKINSON & CO	11/24/10	5,071 95
BHP BILLITON LTD	11/24/10	13,584 00
BORG WARNER INC	11/24/10	5,213 05
BR AMER TOBACCO	11/24/10	4,536 60
BRINKER INTL INC	11/24/10	1,899 05
BROOKFIELD ASSET MGMT	11/24/10	1,560 00
BUNGE LIMITED	11/24/10	2,485 60
CANADIAN NATL RY CO	11/24/10	4,184 05
CANADIAN NATURAL RES	11/24/10	1,965 50
CANANADIAN PAC RAILWAY	11/24/10	4,854 75
CATERPILLAR INC.	11/24/10	5,336 73
CENTENE CORP	11/24/10	2,907 80
CEPHALON INC	11/24/10	1,637 75
CHICAGO ILL MET	11/24/10	21,205 60
CISCO SYSTEMS INC	11/24/10	6,290 43
CITIGROUP INC.	11/24/10	3,210 90
CLARK CNTY WASH PUB 5% 15 Rev	11/24/10	16,891 20
CONOCOPHILLIPS	11/24/10	8,598 80
CONSOL ENERGY INC	11/24/10	7,871 75
COOPER INDUSTRIES	11/24/10	4,388 80
CORE LABORATORIES	11/24/10	856 50
CORNING INC	11/24/10	4,876.97
COSTCO WHSL CORP NEW	11/24/10	5,393 60
COVANCE INC	11/24/10	2,552.00
CUMMINS INC	11/24/10	9,371 75
DR HORTON CO	11/24/10	2,215 40
DONONE SPON ADR	11/24/10	1,353 00
DARDEN RESTAURANTS INC	11/24/10	2,979 00
DEL PHI FINL GROUP CL A	11/24/10	3,803 35
DIAGEO PLC NEW ADR	11/24/10	4,465 20
DOVER CORPORATION	11/24/10	6,046 57
DU PONT E I DE NEMOUR & CO	11/24/10	7,294.30

ESTMAN CHEMICAL CO.	11/24/10	4,438 00
EATON VANCE CP NON VTG	11/24/10	3,443 10
EMERSON ELECTRIC CO.	11/24/10	9,492.73
ENCANA CORPORATION	11/24/10	3,301 74
ENSIGN ENERGY SVCS INC	11/24/10	873 26
EXELON CORPORATION	11/24/10	5,633 14
EXPRESS SCRIPTS INC.	11/24/10	7,931 07
FIBRIA CELULOSE SA DRA	11/24/10	328.40
FLEXTRONICS INTL	11/24/10	2,998 80
FLIR SYSTEMS	11/24/10	5,278 22
FORT WORTH TEX INDP 5%14GO UTX	11/24/10	11,239.40
FOSTER WHEELER AG ORD	11/24/10	2,594.70
FRONTIER OIL CORP	11/24/10	2,820 03
GENERAL ELECTRIC COMPANY	11/24/10	7,917.21
GLAXOSMITHKLINE PLC	11/24/10	5,391 66
GLOBAL PAYMENTS INC	11/24/10	3,516 45
GULFMARK OFFSHORE	11/24/10	4,983 32
HARRIS CORPORATION	11/24/10	3,033 55
HARSCO CORPORATION	11/24/10	2,468 40
HELIX ENERGY SOLUTION GP	11/24/10	3,720 60
HEWLETT-PACKARD COMPANY	11/24/10	3,770 24
HONEYWELL INTERNATIONAL	11/24/10	5,033 00
IMMUCOR INC.	11/24/10	2,946.91
INGERSOLL RAND CL	11/24/10	3,286 40
INTL BUSINESS MACHINES	11/24/10	5,114.55
INTL RECTIFIER CORP	11/24/10	3,621 24
INTUIT INC	11/24/10	3,643 20
JEFFERIES GROUP INC. NEW	11/24/10	3,513 35
JOHNSON & JOHNSON	11/24/10	6,016.35
JPMORGAN CHASE & CO	11/24/10	7,495 85
KENOSHA WIS	11/24/10	11,589 50
KEYCORP INC NEW	11/24/10	3,228 12
LAS VEGAS VALLE NE	11/24/10	16,887 30
MANULIFE FINANCIAL CORP	11/24/10	572 80
MASCO CORP	11/24/10	2,061.50
MCDERMOTT INTL INC.	11/24/10	3,337.20
MICROSOFT CORP	11/24/10	9,566.38
MINNESOTA ST	11/24/10	22,576 20
MORGAN STANLEY	11/24/10	6,963 78
NABORS INDUSTRIES LTD	11/24/10	4,288 05
NATIONAL FUEL GAS CO	11/24/10	6,150 77
NATIONAL OILWELL VARCO	11/24/10	4,957 68
NESTLE S A REG B	11/24/10	9,589.00
NEW YORK NY	11/24/10	17,405.25
NEWFIELD EXPLORATION CO	11/24/10	7,439 30
NEXTERA ENERGY INC	11/24/10	4,734 32
NOBLE CORP	11/24/10	6,978 00
NORFOLK SOUTHERN CORP	11/24/10	5,797 85
NOVARTIS A G SPON	11/24/10	2,753 00
ONEOK INC NEW	11/24/10	3,612.00
PA ST HIGHER ED	11/24/10	17,562 90
PARTNERRE LTD	11/24/10	1,972 00

PETROLEO BRASILEIRO	11/24/10	7,746 69
PFIZER INCORPORATED	11/24/10	4,312 35
PHARMACEUTICAL PROD DEV	11/24/10	3,838 50
PHILLIPS-VAN HEUSEN CORP	11/24/10	6,061 50
POTASH CORP SASK INC.	11/24/10	15,353 43
PRAXAIR IND.	11/24/10	5,094 65
PRECISION DRILLING CORP	11/24/10	886 20
PROTECTIVE LIFE CORP	11/24/10	2,590.92
PULTEGROUP INC.	11/24/10	1,856 00
QEP RESOURCES INC	11/24/10	2,528 31
QUESTAR CORP	11/24/10	4,890 60
R W E AG SPON ADR	11/24/10	978.60
RANGE RESOURCES CORP	11/24/10	3,353 22
RAYMOND JAMES FINL INC	11/24/10	3,064 95
REGIONAL TRANSN 5.75%17 REV	11/24/10	17,608 35
REINSURANCE GP AMER NEW	11/24/10	3,052 20
REPUBLIC SERVICES INC	11/24/10	5,710.41
RIO TINTO PLC SPON ADR	11/24/10	7,971 60
SBA COMMUNICATIONS	11/24/10	3,484 80
SCHLUMBERGER LTD	11/24/10	11,404.88
SCOTTS MIRACLE GRO CO	11/24/10	2,533 50
SNAP ON INC.	11/24/10	3,133 49
SONIC CORP	11/24/10	1,303 20
SOUTH JERSEY INDS INC	11/24/10	3,306 24
SPECTRA ENERGY CORP	11/24/10	5,310 63
ST PETERSBURG FLA 5%14 REV	11/24/10	16,545 15
SUNCOR ENERGY INC NEW	11/24/10	1,361 60
SYNGENTA AG ADR	11/24/10	2,846.00
SYNOPSYS INC	11/24/10	2,930 94
TALISMAN ENERGY INC.	11/24/10	1,755.00
TECK RESOURCES LTD CL BF	11/24/10	4,431 60
TENARIS S A ADR	11/24/10	6,574.50
TIMKEN COMPANY	11/24/10	3,376 50
TORO COMPANY	11/24/10	4,078 20
TRANSOCEAN INC NEW	11/24/10	8,177 04
TRICAN WELL SERVICE LTDF	11/24/10	198 85
UBS AG NEW	11/24/10	822 12
UNILEVER N V NY SHS NEWFIN Y REGISTRY	11/24/10	4,023 00
UNITED BANKSHRS INC W VAWEST VIRGINIA	11/24/10	2,963 40
UNITED TECHNOLOGIES CORP	11/24/10	4,567.20
VALE SA ADR	11/24/10	13,016 00
VALSPAR CORPORATION	11/24/10	3,531.84
VERIZON COMMUNICATIONS	11/24/10	5,832 00
WATSCO	11/24/10	2,117 50
WEATHERFORD INTL LTD	11/24/10	12,393 00
WGL HOLDINGS INC	11/24/10	1,899 00
WHITING PETROLEUM CORP	11/24/10	3,267.30
YARA INTL ASA ADR	11/24/10	997 80
Total		**$792,383.20**

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss)

Accounting Method: 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	28.0000	05/10/10	11/30/10	$779.63	$719.85 [t]	$59.78
Security Subtotal				**$779.63**	**$719.85**	**$59.78**
ALLEGHENY TECH INC NEW: ATI	69.0000	04/13/10	11/30/10	$3,490.13	$3,830.13 [t]	($340.00)
Security Subtotal				**$3,490.13**	**$3,830.13**	**($340.00)**
BABCOCK & WILCOX CO: BWC	33.0000	08/11/10	11/30/10	$801.97	$757.76 [t]	$44.21
Security Subtotal				**$801.97**	**$757.76**	**$44.21**
BUNGE LIMITED F: BG	27.0000	05/10/10	11/30/10	$1,631.99	$1,415.87 [t]	$216 12
Security Subtotal				**$1,631.99**	**$1,415.87**	**$216.12**
CANADIAN PAC RAILWAY F: CP	5.0000	05/12/10	11/30/10	$319.86	$299.57 [t]	$20.29
Security Subtotal				**$319.86**	**$299.57**	**$20.29**
CENTENE CORP: CNC	124 0000	12/10/09	11/30/10	$2,857.61	$2,346.48 [t]	$511.13
Security Subtotal				**$2,857.61**	**$2,346.48**	**$511.13**
CISCO SYSTEMS INC: CSCO	67.0000	11/15/10	11/30/10	$1,289.43	1241.80 N/A	47.63 N/A

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: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
CISCO SYSTEMS INC: CSCO	256.0000	11/15/10	11/30/10	$4,926.76	4744.80 N/A	181.96 N/A
Security Subtotal				**$6,216.19**	**N/A**	**N/A**
CONSOL ENERGY INC: CNX	42.0000	05/10/10	11/30/10	$1,762.12	$1,724.35 t	$37.77
Security Subtotal				**$1,762.12**	**$1,724.35**	**$37.77**
CORNING INC: GLW	125.0000	04/01/10	11/30/10	$2,211.51	$2,555.23 t	($343.72)
CORNING INC: GLW	144.0000	05/17/10	11/30/10	$2,547.67	$2,575.37 t	($27.70)
Security Subtotal				**$4,759.18**	**$5,130.60**	**($371.42)**
DOVER CORPORATION: DOV	50.0000	03/23/10	11/30/10	$2,739.77	$2,343.17 t	$396.60
Security Subtotal				**$2,739.77**	**$2,343.17**	**$396.60**
EASTMAN CHEMICAL CO: EMN	26.0000	04/21/10	11/30/10	$2,026.95	$1,727.20 t	$299.75
Security Subtotal				**$2,026.95**	**$1,727.20**	**$299.75**
ENCANA CORPORATION F: ECA	65.0000	05/10/10	11/30/10	$1,798.41	$2,026.30 t	($227.89)
Security Subtotal				**$1,798.41**	**$2,026.30**	**($227.89)**
EXELON CORPORATION: EXC	42.0000	05/10/10	11/30/10	$1,643.68	$1,779.93 t	($136.25)
Security Subtotal				**$1,643.68**	**$1,779.93**	**($136.25)**

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: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
FRONTIER OIL CORP: FTO	183.0000	04/27/10	11/30/10	$2,791.37	$2,574.26 t	$217.11
Security Subtotal				**$2,791.37**	**$2,574.26**	**$217.11**
GENERAL ELECTRIC COMPANY: GE	20.0000	03/09/10	11/30/10	$317.41	$329.00 t	($11.59)
Security Subtotal				**$317.41**	**$329.00**	**($11.59)**
GLAXOSMITHKLINE PLC ADRFSPONSORED ADR 1 ADR REP 2: GSK	23.0000	05/10/10	11/30/10	$875.48	$813.66 t	$61.82
Security Subtotal				**$875.48**	**$813.66**	**$61.82**
GULFMARK OFFSHORE CL A: GLF	31.0000	05/10/10	11/30/10	$891.95	$917.63 t	($25.68)
Security Subtotal				**$891.95**	**$917.63**	**($25.68)**
HARSCO CORPORATION: HSC	2.0000	04/21/10	11/30/10	$47.82	$66.22 t	($18.40)
HARSCO CORPORATION: HSC	20.0000	04/21/10	11/30/10	$478.21	$662.19 t	($183.98)
Security Subtotal				**$526.03**	**$728.41**	**($202.38)**
HELIX ENERGY SOLUTION GP: HLX	130.0000	07/01/10	11/30/10	$1,795.68	$1,394.86 t	$400.82
Security Subtotal				**$1,795.68**	**$1,394.86**	**$400.82**

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: 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	86.0000	08/10/10	11/30/10	$3,611.24	$3,668.32 t	($57.08)
Security Subtotal				**$3,611.24**	**$3,668.32**	**($57.08)**
JEFFERIES GROUP INC NEW: JEF	30.0000	04/20/10	11/30/10	$725.35	$774.26 t	($48.91)
Security Subtotal				**$725.35**	**$774.26**	**($48.91)**
JPMORGAN CHASE & CO: JPM	124.0000	11/15/10	11/30/10	$4,624.58	4819.15 N/A	(194.57) N/A
JPMORGAN CHASE & CO: JPM	73.0000	11/15/10	11/30/10	$2,722.54	2731.66 N/A	(9.12) N/A
Security Subtotal				**$7,347.12**	**N/A**	**N/A**
KEYCORP INC NEW: KEY	82.0000	04/22/10	11/30/10	$619.03	$733.49 t	($114.46)
Security Subtotal				**$619.03**	**$733.49**	**($114.46)**
MCDERMOTT INTL INC F: MDR	40.0000	08/11/10	11/30/10	$720.95	$509.40 t	$211.55
Security Subtotal				**$720.95**	**$509.40**	**$211.55**
MICROSOFT CORP: MSFT	305.0000	11/15/10	11/30/10	$7,715.68	7781.26 N/A	(65.58) N/A
MICROSOFT CORP: MSFT	72.0000	11/15/10	11/30/10	$1,821.41	1886.40 N/A	(64.99) N/A
Security Subtotal				**$9,537.09**	**N/A**	**N/A**

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: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
MORGAN STANLEY: MS	62.0000	05/10/10	11/30/10	$1,524.77	$1,789.24 t	($264.47)
Security Subtotal				**$1,524.77**	**$1,789.24**	**($264.47)**
NESTLE S A REG B ADR F1 ADR REPS 1 ORD: NSRGY	35.0000	01/28/10	11/30/10	$1,919.05	$1,686.30 t	$232.75
Security Subtotal				**$1,919.05**	**$1,686.30**	**$232.75**
NEXTERA ENERGY INC: NEE	22.0000	05/10/10	11/30/10	$1,106.05	$1,159.49 t	($53.44)
Security Subtotal				**$1,106.05**	**$1,159.49**	**($53.44)**
PETROLEO BRASILEIRO ADRFSA PETROBRAS SPON ADR 1 ADR REP 2: PBRA	72.0000	02/23/10	11/30/10	$2,085.21	$2,699.98 t	($614.77)
PETROLEO BRASILEIRO ADRFSA PETROBRAS SPON ADR 1 ADR REP 2: PBRA	42.0000	05/10/10	11/30/10	$1,216.37	$1,424.06 t	($207.69)
Security Subtotal				**$3,301.58**	**$4,124.04**	**($822.46)**
PIMCO TOTAL RETURN FUND CL D: PTTDX	11,944.4090	multiple	12/02/10	$136,405.15	$133,754.92	$2,650.23
Security Subtotal				**$136,405.15**	**$133,754.92**	**$2,650.23**
POTASH CORP SASK INC F: POT	4.0000	05/10/10	11/30/10	$572.13	$412.67 t	$159.46

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: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
POTASH CORP SASK INC F: POT	7.0000	05/10/10	11/30/10	$1,001.22	$722.16 t	$279.06
Security Subtotal				**$1,573.35**	**$1,134.83**	**$438.52**
QUESTAR CORPORATION: STR	15.0000	08/11/10	11/30/10	$250.70	$254.05 t	($3.35)
QUESTAR CORPORATION: STR	85.0000	08/11/10	11/30/10	$1,419.78	$1,439.59 t	($19.81)
Security Subtotal				**$1,670.48**	**$1,693.64**	**($23.16)**
RANGE RESOURCES CORP: RRC	78.0000	05/28/10	11/30/10	$3,276.40	$3,556.88 t	($280.48)
Security Subtotal				**$3,276.40**	**$3,556.88**	**($280.48)**
SCHLUMBERGER LTD F: SLB	13.0000	05/10/10	11/30/10	$982.89	$859.55 t	$123.34
Security Subtotal				**$982.89**	**$859.55**	**$123.34**
SCHWAB GNMA FUND: SWGSX	4,360.4650	05/28/10	09/29/10	$45,000.00	$44,738.37	$261.63
SCHWAB GNMA FUND: SWGSX	5,056.0390	05/28/10	12/06/10	$52,330.00	$51,874.96	$455.04
SCHWAB GNMA FUND: SWGSX	5,457.5270	multiple	12/15/10	$55,011.87	$56,017.71	($1,005.84)
Security Subtotal				**$152,341.87**	**$152,631.04**	**($289.17)**

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: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
SNAP ON INC: SNA	14.0000	04/23/10	11/30/10	$740.10	$681.83 t	$58.27
Security Subtotal				**$740.10**	**$681.83**	**$58.27**
SOUTH JERSEY INDS INC: SJI	64.0000	04/23/10	11/30/10	$3,254.46	$2,891.04 t	$363.42
Security Subtotal				**$3,254.46**	**$2,891.04**	**$363.42**
SPECTRA ENERGY CORP: SE	221.0000	08/23/10	11/30/10	$5,235.04	$4,660.38 t	$574.66
Security Subtotal				**$5,235.04**	**$4,660.38**	**$574.66**
SYNOPSYS INC: SNPS	114.0000	08/11/10	11/30/10	$2,905.37	$2,512.53 t	$392.84
Security Subtotal				**$2,905.37**	**$2,512.53**	**$392.84**
VALSPAR CORPORATION: VAL	24.0000	04/22/10	11/30/10	$797.60	$748.62 t	$48.98
Security Subtotal				**$797.60**	**$748.62**	**$48.98**
WEATHERFORD INTL LTD F: WFT	152.0000	05/10/10	11/30/10	$3,067.73	$2,413.62 t	$654.11
Security Subtotal				**$3,067.73**	**$2,413.62**	**$654.11**

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: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
WHITING PETROLEUM CORP: WLL	30.0000	07/01/10	11/30/10	$3,301.84	$2,356.31 [t]	$945.53
Security Subtotal				**$3,301.84**	**$2,356.31**	**$945.53**
Total Short-Term				**$383,989.92**	**$355,198.76** [h] 378,403.83	**$5,690.76** [h] 5586.09

Long-Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
A A R CORPORATION: AIR	110.0000	11/19/07	11/30/10	$2,645.96	$3,270.11 [t]	($624.15)
A A R CORPORATION: AIR	20.0000	05/28/09	11/30/10	$481.08	$289.31 [t]	$191.77
Security Subtotal				**$3,127.04**	**$3,559.42**	**($432.38)**
A T & T INC NEW: T	130.0000	06/18/07	11/30/10	$3,619.71	$5,250.61 [t]	($1,630.90)
A T & T INC NEW: T	30.0000	05/27/09	11/30/10	$835.32	$723.18 [t]	$112.14
Security Subtotal				**$4,455.03**	**$5,973.79**	**($1,518.76)**
A X A SPONSORED ADR FSPONSORED ADR 1 ADR REP 1: AXAHY	40.0000	05/17/06	11/30/10	$561.79	$1,421.60 [t]	($859.81)
Security Subtotal				**$561.79**	**$1,421.60**	**($859.81)**

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: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
AGRIUM INC F: AGU	65.0000	12/31/08	11/30/10	$5,140.31	$2,210.55 t	$2,929.76
Security Subtotal				**$5,140.31**	**$2,210.55**	**$2,929.76**
ALLEGHENY TECH INC NEW: ATI	65.0000	08/05/08	11/30/10	$3,287.80	$2,976.88 t	$310.92
ALLEGHENY TECH INC NEW: ATI	15.0000	05/28/09	11/30/10	$758.72	$500.64 t	$258.08
Security Subtotal				**$4,046.52**	**$3,477.52**	**$569.00**
AMERN TOWER CORP CLASS A: AMT	130.0000	05/15/06	11/30/10	$6,588.26	$4,360.20 t	$2,228.06
AMERN TOWER CORP CLASS A: AMT	25 0000	05/28/09	11/30/10	$1,266.97	$780.70 t	$486.27
Security Subtotal				**$7,855.23**	**$5,140.90**	**$2,714.33**
ASTORIA FINANCIAL CORP: AF	70.0000	05/15/06	11/30/10	$854.96	$2,119.60 t	($1,264.64)
ASTORIA FINANCIAL CORP: AF	85.0000	03/17/09	11/30/10	$1,038.17	$714.34 t	$323.83
ASTORIA FINANCIAL CORP: AF	30.0000	05/28/09	11/30/10	$366.42	$220.98 t	$145.44
Security Subtotal				**$2,259.55**	**$3,054.92**	**($795.37)**
AUTODESK INC: ADSK	60.0000	05/17/06	11/30/10	$2,103.77	$2,345.98 t	($242.21)

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: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
AUTODESK INC: ADSK	15.0000	07/14/06	11/30/10	$525.94	$454.04 t	$71.90
Security Subtotal				**$2,629.71**	**$2,800.02**	**($170.31)**
BABCOCK & WILCOX CO: BWC	45.0000	06/19/07	11/30/10	$1,093.59	$1,813.48 t	($719.89)
BABCOCK & WILCOX CO: BWC	25.0000	05/27/09	11/30/10	$607.55	$497.14 t	$110.41
Security Subtotal				**$1,701.14**	**$2,310.62**	**($609.48)**
BAE SYSTEMS PLC ADR FSPONSORED ADR 1 ADR REP 4: BAESY	50.0000	05/17/06	11/30/10	$1,031.15	$1,475.00 t	($443.85)
BAE SYSTEMS PLC ADR FSPONSORED ADR 1 ADR REP 4: BAESY	25.0000	09/25/07	11/30/10	$515.57	$974.55 t	($458.98)
Security Subtotal				**$1,546.72**	**$2,449.55**	**($902.83)**
BANK OF AMERICA CORP: BAC	149.0000	05/17/06	11/30/10	$1,678.23	$7,227.99 t	($5,549.76)
BANK OF AMERICA CORP: BAC	65.0000	02/12/08	11/30/10	$732.11	$2,791.10 t	($2,058.99)
BANK OF AMERICA CORP: BAC	270.0000	05/19/09	11/30/10	$3,041.08	$3,181.30 t	($140.22)
BANK OF AMERICA CORP: BAC	180.0000	05/27/09	11/30/10	$2,027.39	$1,987.18 t	$40.21
Security Subtotal				**$7,478.81**	**$15,187.57**	**($7,708.76)**

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

CG1B1701-001131 44155

Realized Gain or (Loss) (continued)

Accounting Method: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
BASF SE ADR FSPONSORED ADR 1 ADR REPS 1: BASFY	70.0000	05/17/06	11/30/10	$5,212.71	$2,885.05 t	$2,327.66
Security Subtotal				**$5,212.71**	**$2,885.05**	**$2,327.66**
BECKMAN COULTER INC: BEC	10.0000	05/15/06	11/30/10	$551.09	$561.30 t	($10.21)
BECKMAN COULTER INC: BEC	10.0000	03/28/07	11/30/10	$551.09	$628.95 t	($77.86)
Security Subtotal				**$1,102.18**	**$1,190.25**	**($88.07)**
BECTON DICKINSON & CO: BDX	15.0000	09/22/06	11/30/10	$1,152.93	$1,030.18 t	$122.75
BECTON DICKINSON & CO: BDX	50.0000	10/11/06	11/30/10	$3,843.09	$3,647.25 t	$195.84
Security Subtotal				**$4,996.02**	**$4,677.43**	**$318.59**
BHP BILLITON LTD ADR FSPONSORED ADR 1 ADR REP 2: BHP	95.0000	05/17/06	11/30/10	$7,799.44	$4,256.93 t	$3,542.51
BHP BILLITON LTD ADR FSPONSORED ADR 1 ADR REP 2: BHP	65.0000	02/25/08	11/30/10	$5,336.46	$4,737.34 t	$599.12
Security Subtotal				**$13,135.90**	**$8,994.27**	**$4,141.63**
BORG WARNER INC: BWA	40.0000	08/02/07	11/30/10	$2,397.60	$1,769.95 t	$627.65
BORG WARNER INC: BWA	20.0000	11/24/08	11/30/10	$1,198.80	$403.00 t	$795.80

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: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
BORG WARNER INC: BWA	25.0000	05/28/09	11/30/10	$1,498.51	$778.74 t	$719.77
Security Subtotal				**$5,094.91**	**$2,951.69**	**$2,143.22**
BR AMER TOBACCO PLC ADRFSPONSORED ADR 1 ADR REPS 2: BTI	30.0000	05/17/06	11/30/10	$2,188.07	$1,540.50 t	$647.57
BR AMER TOBACCO PLC ADRFSPONSORED ADR 1 ADR REPS 2: BTI	30.0000	12/21/07	11/30/10	$2,188.06	$2,383.33 t	($195.27)
Security Subtotal				**$4,376.13**	**$3,923.83**	**$452.30**
BRINKER INTL INC: EAT	75.0000	05/15/06	11/30/10	$1,511.03	$1,892.50 t	($381.47)
BRINKER INTL INC: EAT	20.0000	05/28/09	11/30/10	$402.94	$349.75 t	$53.19
Security Subtotal				**$1,913.97**	**$2,242.25**	**($328.28)**
BROOKFIELD ASSET MGMT FD VTG SHS CL A: BAM	52.0000	05/17/06	11/30/10	$1,514.41	$1,430.10 t	$84.31
Security Subtotal				**$1,514.41**	**$1,430.10**	**$84.31**
BUNGE LIMITED F: BG	13.0000	12/31/08	11/30/10	$785.77	$669.26 t	$116.51
Security Subtotal				**$785.77**	**$669.26**	**$116.51**

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

CG1B1701-001131 44157

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2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
CANADIAN NATL RY CO F: CNI	65.0000	05/17/06	11/30/10	$4,161.43	$2,868.48 t	$1,292.95
Security Subtotal				**$4,161.43**	**$2,868.48**	**$1,292.95**
CANADIAN NATURAL RES F: CNQ	50.0000	05/17/06	11/30/10	$1,915.47	$1,362.60 t	$552.87
Security Subtotal				**$1,915.47**	**$1,362.60**	**$552.87**
CANADIAN PAC RAILWAY F: CP	30.0000	05/17/06	11/30/10	$1,919.17	$1,583.10 t	$336.07
CANADIAN PAC RAILWAY F: CP	30.0000	06/20/08	11/30/10	$1,919.17	$2,006.87 t	($87.70)
CANADIAN PAC RAILWAY F: CP	10.0000	06/23/08	11/30/10	$639.72	$665.41 t	($25.69)
Security Subtotal				**$4,478.06**	**$4,255.38**	**$222.68**
CATERPILLAR INC: CAT	63.0000	05/27/09	11/30/10	$5,300.14	$2,213.66 t	$3,086.48
Security Subtotal				**$5,300.14**	**$2,213.66**	**$3,086.48**
CEPHALON INC: CEPH	25.0000	10/23/08	11/30/10	$1,586.97	$1,664.21 t	($77.24)
Security Subtotal				**$1,586.97**	**$1,664.21**	**($77.24)**
CITIGROUP INC: C	140.0000	05/17/06	11/30/10	$577.42	$6,832.00 t	($6,254.58)
CITIGROUP INC: C	170.0000	02/12/08	11/30/10	$701.16	$4,510.08 t	($3,808.92)

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

CG1B1701-001131 44158

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
CITIGROUP INC: C	460.0000	05/27/09	11/30/10	$1,897.24	$1,719.57 t	$177.67
Security Subtotal				**$3,175.82**	**$13,061.65**	**($9,885.83)**
CONOCOPHILLIPS: COP	110.0000	05/17/06	11/30/10	$6,640.07	$6,927.80 t	($287.73)
CONOCOPHILLIPS: COP	30.0000	05/27/09	11/30/10	$1,810.93	$1,335.23 t	$475.70
Security Subtotal				**$8,451.00**	**$8,263.03**	**$187.97**
CONSOL ENERGY INC: CNX	48.0000	05/17/06	11/30/10	$2,013.71	$2,054.78 t	($41.07)
CONSOL ENERGY INC: CNX	43.0000	05/27/09	11/30/10	$1,804.08	$1,683.73 t	$120.35
CONSOL ENERGY INC: CNX	52.0000	05/27/09	11/30/10	$2,181.52	$2,036.13 t	$145.39
Security Subtotal				**$5,999.31**	**$5,774.64**	**$224.67**
COOPER INDUSTRIES PLC F: CBE	80.0000	05/17/06	11/30/10	$4,370.93	$3,610.80 t	$760.13
Security Subtotal				**$4,370.93**	**$3,610.80**	**$760.13**
CORE LABORATORIES N V F: CLB	10.0000	05/17/06	11/30/10	$851.49	$299.65 t	$551.84
Security Subtotal				**$851.49**	**$299.65**	**$551.84**

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

CG1B1701-001131 44159

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
COSTCO WHSL CORP NEW: COST	80.0000	05/17/06	11/30/10	$5,353.31	$4,326.24 t	$1,027.07
Security Subtotal				**$5,353.31**	**$4,326.24**	**$1,027.07**
COVANCE INC: CVD	55.0000	05/15/06	11/30/10	$2,469.41	$3,094.84 t	($625.43)
Security Subtotal				**$2,469.41**	**$3,094.84**	**($625.43)**
CUMMINS INC: CMI	70.0000	05/15/06	11/30/10	$6,729.51	$1,964.54 t	$4,764.97
CUMMINS INC: CMI	25.0000	05/28/09	11/30/10	$2,403.39	$808.97 t	$1,594.42
Security Subtotal				**$9,132.90**	**$2,773.51**	**$6,359.39**
D R HORTON CO: DHI	140.0000	05/15/06	11/30/10	$1,375.93	$3,922.80 t	($2,546.87)
D R HORTON CO: DHI	40.0000	03/29/07	11/30/10	$393.12	$878.81 t	($485.69)
D R HORTON CO: DHI	40.0000	05/28/09	11/30/10	$393.13	$347.12 t	$46.01
Security Subtotal				**$2,162.18**	**$5,148.73**	**($2,986.55)**
DANONE SPON ADR FSPONSORED ADR 1 ADR REP .2: DANOY	110.0000	05/17/06	11/30/10	$1,292.98	$1,443.74 t	($150.76)
Security Subtotal				**$1,292.98**	**$1,443.74**	**($150.76)**

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

CG1B1701-001131 44160

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
DARDEN RESTAURANTS INC· DRI	60.0000	05/17/06	11/30/10	$2,945.15	$2,228.90 t	$716.25
Security Subtotal				**$2,945.15**	**$2,228.90**	**$716.25**
DELPHI FINL GROUP CL A: DFG	50.0000	01/08/08	11/30/10	$1,279.31	$1,667.65 t	($388.34)
DELPHI FINL GROUP CL A: DFG	25.0000	02/25/09	11/30/10	$639.66	$271.06 t	$368.60
DELPHI FINL GROUP CL A: DFG	50.0000	02/25/09	11/30/10	$1,279.30	$542.11 t	$737.19
DELPHI FINL GROUP CL A: DFG	20.0000	05/28/09	11/30/10	$511.72	$371.40 t	$140.32
Security Subtotal				**$3,709.99**	**$2,852.22**	**$857.77**
DIAGEO PLC NEW ADR F1 ADR REPS 4 ORD: DEO	40.0000	12/27/06	11/30/10	$2,855.02	$3,180.94 t	($325.92)
DIAGEO PLC NEW ADR F1 ADR REPS 4 ORD: DEO	20.0000	09/25/07	11/30/10	$1,427.51	$1,730.56 t	($303.05)
Security Subtotal				**$4,282.53**	**$4,911.50**	**($628.97)**
DOVER CORPORATION: DOV	57.0000	11/09/09	11/30/10	$3,123.33	$2,333.64 t	$789.69
Security Subtotal				**$3,123.33**	**$2,333.64**	**$789.69**
DU PONT E I DE NEMOUR&CO: DD	10.0000	05/17/06	11/30/10	$464.98	$436.80 t	$28.18

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: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
DU PONT E I DE NEMOUR&CO: DD	100.0000	05/17/06	11/30/10	$4,649.79	$4,368.00 t	$281.79
DU PONT E I DE NEMOUR&CO: DD	45.0000	05/27/09	11/30/10	$2,092.42	$1,240.47 t	$851.95
Security Subtotal				**$7,207.19**	**$6,045.27**	**$1,161.92**
EASTMAN CHEMICAL CO: EMN	30.0000	05/15/06	11/30/10	$2,338.78	$1,679.10 t	$659.68
Security Subtotal				**$2,338.78**	**$1,679.10**	**$659.68**
EATON VANCE CP NON VTG: EV	95.0000	05/15/06	11/30/10	$2,842.21	$2,528.90 t	$313.31
EATON VANCE CP NON VTG: EV	5.0000	05/28/09	11/30/10	$149.59	$130.92 t	$18.67
EATON VANCE CP NON VTG: EV	15.0000	05/28/09	11/30/10	$448.96	$392.74 t	$56.22
Security Subtotal				**$3,440.76**	**$3,052.56**	**$388.20**
EMERSON ELECTRIC CO: EMR	169.0000	09/16/09	11/30/10	$9,252.83	$6,876.91 t	$2,375.92
Security Subtotal				**$9,252.83**	**$6,876.91**	**$2,375.92**
ENCANA CORPORATION F: ECA	52.0000	06/03/09	11/30/10	$1,438.73	$1,493.66 t	($54.93)
Security Subtotal				**$1,438.73**	**$1,493.66**	**($54.93)**

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: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ENSIGN ENERGY SVCS INC F: ESVIF	70.0000	05/17/06	11/30/10	$882.55	$1,513.00 t	($630.45)
Security Subtotal				**$882.55**	**$1,513.00**	**($630.45)**
EXELON CORPORATION: EXC	100.0000	05/17/06	11/30/10	$3,913.51	$5,439.00 t	($1,525.49)
Security Subtotal				**$3,913.51**	**$5,439.00**	**($1,525.49)**
EXPRESS SCRIPTS INC: ESRX	70.0000	05/15/06	11/30/10	$3,679.96	$1,296.92 t	$2,383.04
EXPRESS SCRIPTS INC: ESRX	80.0000	11/22/06	11/30/10	$4,205.66	$1,340.82 t	$2,864.84
Security Subtotal				**$7,885.62**	**$2,637.74**	**$5,247.88**
FIBRIA CELULOSE SA ADR FSPONSORED ADR 1 ADR REPS 1: FBR	20.0000	11/27/09	11/30/10	$307.59	$303.10 t	$4.49
Security Subtotal				**$307.59**	**$303.10**	**$4.49**
FLEXTRONICS INTL LTD F: FLEX	40.0000	05/15/06	11/30/10	$279.16	$462.00 t	($182.84)
FLEXTRONICS INTL LTD F: FLEX	35.0000	03/28/07	11/30/10	$244.26	$376.25 t	($131.99)
FLEXTRONICS INTL LTD F: FLEX	145.0000	08/16/07	11/30/10	$1,011.95	$1,581.53 t	($569.58)
FLEXTRONICS INTL LTD F: FLEX	40.0000	03/19/09	11/30/10	$279.16	$106.49 t	$172.67
FLEXTRONICS INTL LTD F: FLEX	80.0000	03/19/09	11/30/10	$558.32	$212.97 t	$345.35

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

CG1B1701-001131 44163

G000011311020

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
FLEXTRONICS INTL LTD F: FLEX	20.0000	05/28/09	11/30/10	$139.58	$73.00 t	$66.58
FLEXTRONICS INTL LTD F: FLEX	60.0000	05/28/09	11/30/10	$418.74	$218.99 t	$199.75
Security Subtotal				**$2,931.17**	**$3,031.23**	**($100.06)**
FLIR SYSTEMS INC: FLIR	55.0000	05/15/06	11/30/10	$1,480.89	$649.11 t	$831.78
FLIR SYSTEMS INC: FLIR	90.0000	05/15/06	11/30/10	$2,423.19	$1,062.18 t	$1,361.01
FLIR SYSTEMS INC: FLIR	10.0000	05/28/09	11/30/10	$269.25	$231.40 t	$37.85
FLIR SYSTEMS INC: FLIR	35.0000	05/28/09	11/30/10	$942.38	$809.89 t	$132.49
Security Subtotal				**$5,115.71**	**$2,752.58**	**$2,363.13**
FOSTER WHEELER AG ORD F: FWLT	90.0000	12/30/08	11/30/10	$2,551.86	$2,116.67 t	$435.19
Security Subtotal				**$2,551.86**	**$2,116.67**	**$435.19**
GENERAL ELECTRIC COMPANY: GE	277.0000	05/08/95	11/30/10	$4,396.18	$2,657.46 t	$1,738.72
GENERAL ELECTRIC COMPANY: GE	200.0000	05/27/09	11/30/10	$3,174.14	$2,601.20 t	$572.94
Security Subtotal				**$7,570.32**	**$5,258.66**	**$2,311.66**
GLAXOSMITHKLINE PLC ADRFSPONSORED ADR 1 ADR REP 2: GSK	80.0000	05/17/06	11/30/10	$3,045.13	$4,545.60 t	($1,500.47)

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

CG1B1701-001131 44164

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
GLAXOSMITHKLINE PLC ADRFSPONSORED ADR 1 ADR REP 2: GSK	35.0000	02/12/08	11/30/10	$1,332.24	$1,539.92 t	($207.68)
Security Subtotal				**$4,377.37**	**$6,085.52**	**($1,708.15)**
GLOBAL PAYMENTS INC: GPN	70.0000	05/15/06	11/30/10	$2,874.23	$3,265.50 t	($391.27)
GLOBAL PAYMENTS INC: GPN	15.0000	05/28/09	11/30/10	$615.91	$529.32 t	$86.59
Security Subtotal				**$3,490.14**	**$3,794.82**	**($304.68)**
GULFMARK OFFSHORE CL A: GLF	35.0000	05/17/06	11/30/10	$1,007.03	$894.25 t	$112.78
GULFMARK OFFSHORE CL A: GLF	100.0000	05/17/06	11/30/10	$2,878.14	$2,555.00 t	$323.14
Security Subtotal				**$3,885.17**	**$3,449.25**	**$435.92**
HARRIS CORPORATION: HRS	50.0000	09/21/06	11/30/10	$2,236.62	$2,189.86 t	$46.76
HARRIS CORPORATION: HRS	15.0000	03/29/07	11/30/10	$670.98	$752.59 t	($81.61)
Security Subtotal				**$2,907.60**	**$2,942.45**	**($34.85)**
HARSCO CORPORATION: HSC	70.0000	05/15/06	11/30/10	$1,673.74	$2,880.15 t	($1,206.41)
HARSCO CORPORATION: HSC	10.0000	05/28/09	11/30/10	$239.11	$291.28 t	($52.17)
Security Subtotal				**$1,912.85**	**$3,171.43**	**($1,258.58)**

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

CG1B1701-001131 44165

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2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
HELIX ENERGY SOLUTION GP: HLX	90.0000	07/29/08	11/30/10	$1,243.16	$2,940.32 t	($1,697.16)
HELIX ENERGY SOLUTION GP: HLX	25.0000	04/30/09	11/30/10	$345.32	$228.32 t	$117.00
HELIX ENERGY SOLUTION GP: HLX	20.0000	05/28/09	11/30/10	$276.26	$221.96 t	$54.30
Security Subtotal				**$1,864.74**	**$3,390.60**	**($1,525.86)**
HONEYWELL INTERNATIONAL: HON	100.0000	05/17/06	11/30/10	$4,944.02	$4,182.00 t	$762.02
Security Subtotal				**$4,944.02**	**$4,182.00**	**$762.02**
IMMUCOR INC: BLUD	127.0000	05/15/06	11/30/10	$2,304.77	$2,481.83 t	($177.06)
IMMUCOR INC: BLUD	30.0000	05/28/09	11/30/10	$544.44	$429.30 t	$115.14
Security Subtotal				**$2,849.21**	**$2,911.13**	**($61.92)**
INGERSOLL RAND CL A NEWFIRELAND: IR	80.0000	05/17/06	11/30/10	$3,273.74	$3,675.68 t	($401.94)
Security Subtotal				**$3,273.74**	**$3,675.68**	**($401.94)**
INTL BUSINESS MACHINES: IBM	35.0000	12/11/08	11/30/10	$4,971.22	$2,869.88 t	$2,101.34
Security Subtotal				**$4,971.22**	**$2,869.88**	**$2,101.34**
INTL RECTIFIER CORP: IRF	30.0000	05/15/06	11/30/10	$847.89	$1,365.60 t	($517.71)

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

Realized Gain or (Loss) (continued)

Accounting Method: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
INTL RECTIFIER CORP: IRF	10.0000	03/29/07	11/30/10	$282.63	$377.16 t	($94.53)
INTL RECTIFIER CORP: IRF	35.0000	05/28/09	11/30/10	$989.20	$502.86 t	$486.34
INTL RECTIFIER CORP: IRF	9.0000	06/09/09	11/30/10	$254.37	$142.61 t	$111.76
INTL RECTIFIER CORP: IRF	42.0000	09/16/09	11/30/10	$1,187.03	$840.16 t	$346.87
Security Subtotal				**$3,561.12**	**$3,228.39**	**$332.73**
INTUIT INC: INTU	65.0000	01/08/09	11/30/10	$2,917.70	$1,640.05 t	$1,277.65
INTUIT INC: INTU	15.0000	05/28/09	11/30/10	$673.32	$400.35 t	$272.97
Security Subtotal				**$3,591.02**	**$2,040.40**	**$1,550.62**
JEFFERIES GROUP INC NEW: JEF	95.0000	05/15/06	11/30/10	$2,296.92	$3,013.87 t	($716.95)
JEFFERIES GROUP INC NEW: JEF	20.0000	05/28/09	11/30/10	$483.56	$414.79 t	$68.77
Security Subtotal				**$2,780.48**	**$3,428.66**	**($648.18)**
JOHNSON & JOHNSON: JNJ	70.0000	05/17/06	11/30/10	$4,307.55	$4,216.10 t	$91.45
JOHNSON & JOHNSON: JNJ	25.0000	05/27/09	11/30/10	$1,538.41	$1,356.19 t	$182.22
Security Subtotal				**$5,845.96**	**$5,572.29**	**$273.67**

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: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
KEYCORP INC NEW: KEY	145.0000	04/21/09	11/30/10	$1,094.63	$1,022.11 t	$72.52
KEYCORP INC NEW: KEY	200.0000	05/28/09	11/30/10	$1,509.84	$1,010.00 t	$499.84
Security Subtotal				**$2,604.47**	**$2,032.11**	**$572.36**
MANULIFE FINANCIAL CORPF: MFC	40.0000	05/17/06	11/30/10	$555.39	$1,314.00 t	($758.61)
Security Subtotal				**$555.39**	**$1,314.00**	**($758.61)**
MASCO CORP: MAS	160.0000	01/09/08	11/30/10	$1,733.52	$3,044.24 t	($1,310.72)
MASCO CORP: MAS	30.0000	05/28/09	11/30/10	$325.04	$301.19 t	$23.85
Security Subtotal				**$2,058.56**	**$3,345.43**	**($1,286.87)**
MCDERMOTT INTL INC F: MDR	90.0000	06/19/07	11/30/10	$1,622.16	$1,979.63 t	($357.47)
MCDERMOTT INTL INC F: MDR	50.0000	05/27/09	11/30/10	$901.20	$542.70 t	$358.50
Security Subtotal				**$2,523.36**	**$2,522.33**	**$1.03**
MORGAN STANLEY: MS	20.0000	05/17/06	11/30/10	$491.85	$993.43 t	($501.58)
MORGAN STANLEY: MS	100.0000	05/17/06	11/30/10	$2,459.25	$4,967.18 t	($2,507.93)
MORGAN STANLEY: MS	15.0000	05/27/09	11/30/10	$368.89	$431.85 t	($62.96)

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: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
MORGAN STANLEY: MS	80.0000	05/27/09	11/30/10	$1,967.41	$2,303.17 t	($335.76)
Security Subtotal				**$5,287.40**	**$8,695.63**	**($3,408.23)**
NABORS INDUSTRIES LTD F: NBR	195.0000	05/17/06	11/30/10	$4,244.18	$7,041.68 t	($2,797.50)
Security Subtotal				**$4,244.18**	**$7,041.68**	**($2,797.50)**
NATIONAL FUEL GAS CO: NFG	97.0000	03/22/07	11/30/10	$6,088.44	$4,189.96 t	$1,898.48
Security Subtotal				**$6,088.44**	**$4,189.96**	**$1,898.48**
NATIONAL OILWELL VARCO: NOV	40.4820	05/17/06	11/30/10	$2,466.36	$3,009.43 t	($543.07)
NATIONAL OILWELL VARCO: NOV	17.5180	10/05/06	11/30/10	$1,067.28	$1,337.53 t	($270.25)
NATIONAL OILWELL VARCO: NOV	20.0000	05/27/09	11/30/10	$1,218.50	$735.79 t	$482.71
Security Subtotal				**$4,752.14**	**$5,082.75**	**($330.61)**
NESTLE S A REG B ADR F1 ADR REPS 1 ORD: NSRGY	125.0000	05/17/06	11/30/10	$6,853.75	$3,787.50 t	$3,066.25
NESTLE S A REG B ADR F1 ADR REPS 1 ORD: NSRGY	12.0000	09/25/07	11/30/10	$657.96	$549.26 t	$108.70
Security Subtotal				**$7,511.71**	**$4,336.76**	**$3,174.95**

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: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
NEWFIELD EXPLORATION CO: NFX	10.0000	05/15/06	11/30/10	$664.55	$457.90 t	$206.65
NEWFIELD EXPLORATION CO: NFX	80.0000	05/15/06	11/30/10	$5,316.35	$3,663.19 t	$1,653.16
NEWFIELD EXPLORATION CO: NFX	20.0000	05/28/09	11/30/10	$1,329.09	$728.07 t	$601.02
Security Subtotal				**$7,309.99**	**$4,849.16**	**$2,460.83**
NEXTERA ENERGY INC: NEE	55.0000	04/08/09	11/30/10	$2,765.11	$2,898.40 t	($133.29)
NEXTERA ENERGY INC: NEE	15.0000	05/27/09	11/30/10	$754.12	$816.19 t	($62.07)
Security Subtotal				**$3,519.23**	**$3,714.59**	**($195.36)**
NOBLE CORP F: NE	200.0000	05/17/06	11/30/10	$6,771.29	$7,295.00 t	($523.71)
Security Subtotal				**$6,771.29**	**$7,295.00**	**($523.71)**
NORFOLK SOUTHERN CORP: NSC	95.0000	08/01/07	11/30/10	$5,736.70	$5,007.39 t	$729.31
Security Subtotal				**$5,736.70**	**$5,007.39**	**$729.31**
NOVARTIS A G SPON ADR FSPONSORED ADR 1 ADR REP 1: NVS	50.0000	05/17/06	11/30/10	$2,684.50	$2,873.00 t	($188.50)
Security Subtotal				**$2,684.50**	**$2,873.00**	**($188.50)**
ONEOK INC NEW: OKE	55.0000	05/15/06	11/30/10	$2,793.32	$1,742.95 t	$1,050.37

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: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ONEOK INC NEW: OKE	15.0000	05/28/09	11/30/10	$761.82	$425.51 t	$336.31
Security Subtotal				**$3,555.14**	**$2,168.46**	**$1,386.68**
PARTNERRE LTD F: PRE	25.0000	05/17/06	11/30/10	$1,931.97	$1,560.50 t	$371.47
Security Subtotal				**$1,931.97**	**$1,560.50**	**$371.47**
PETROLEO BRASILEIRO ADRFSA PETROBRAS SPON ADR 1 ADR REP 2: PBRA	145.0000	05/17/06	11/30/10	$4,199.37	$2,916.31 t	$1,283.06
Security Subtotal				**$4,199.37**	**$2,916.31**	**$1,283.06**
PFIZER INCORPORATED: PFE	179.0000	05/08/95	11/30/10	$2,928.70	$1,806.91 t	$1,121.79
PFIZER INCORPORATED: PFE	80.0000	05/27/09	11/30/10	$1,308.91	$1,173.41 t	$135.50
Security Subtotal				**$4,237.61**	**$2,980.32**	**$1,257.29**
PHARMACEUTICAL PROD DEV: PPDI	25.0000	05/15/06	11/30/10	$624.91	$887.34 t	($262.43)
PHARMACEUTICAL PROD DEV: PPDI	100.0000	05/15/06	11/30/10	$2,499.73	$3,549.34 t	($1,049.61)
PHARMACEUTICAL PROD DEV: PPDI	25.0000	05/28/09	11/30/10	$624.90	$475.55 t	$149.35
Security Subtotal				**$3,749.54**	**$4,912.23**	**($1,162.69)**
PHILLIPS-VAN HEUSEN CORP: PVH	75.0000	05/15/06	11/30/10	$5,037.25	$2,832.74 t	$2,204.51

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: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
PHILLIPS-VAN HEUSEN CORP: PVH	15.0000	05/28/09	11/30/10	$1,007.45	$426.71 t	$580.74
Security Subtotal				**$6,044.70**	**$3,259.45**	**$2,785.25**
POTASH CORP SASK INC F: POT	60.0000	05/17/06	11/30/10	$8,581.91	$1,933.20 t	$6,648.71
POTASH CORP SASK INC F: POT	36.0000	06/17/09	11/30/10	$5,149.15	$3,501.85 t	$1,647.30
Security Subtotal				**$13,731.06**	**$5,435.05**	**$8,296.01**
PRAXAIR INC: PX	45.0000	01/08/09	11/30/10	$4,100.74	$2,842.83 t	$1,257.91
PRAXAIR INC: PX	10.0000	05/27/09	11/30/10	$911.28	$704.00 t	$207.28
Security Subtotal				**$5,012.02**	**$3,546.83**	**$1,465.19**
PRECISION DRILLING CORPF: PDS	105.0000	05/17/06	11/30/10	$894.94	$3,562.65 t	($2,667.71)
Security Subtotal				**$894.94**	**$3,562.65**	**($2,667.71)**
PROTECTIVE LIFE CORP: PL	25.0000	05/15/06	11/30/10	$587.91	$1,144.75 t	($556.84)
PROTECTIVE LIFE CORP: PL	25.0000	07/14/06	11/30/10	$587.91	$1,118.53 t	($530.62)
PROTECTIVE LIFE CORP: PL	10.0000	05/28/09	11/30/10	$235.16	$121.40 t	$113.76

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: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
PROTECTIVE LIFE CORP: PL	48.0000	06/10/09	11/30/10	$1,128.78	$608.52 t	$520.26
Security Subtotal				**$2,539.76**	**$2,993.20**	**($453.44)**
PULTEGROUP INC: PHM	100.0000	05/15/06	11/30/10	$622.37	$3,311.00 t	($2,688.63)
PULTEGROUP INC: PHM	125.0000	06/12/08	11/30/10	$777.96	$1,336.35 t	($558.39)
PULTEGROUP INC: PHM	65.0000	05/28/09	11/30/10	$404.53	$561.34 t	($156.81)
Security Subtotal				**$1,804.86**	**$5,208.69**	**($3,403.83)**
QEP RESOURCES INC: QEP	51.0000	09/30/09	11/30/10	$1,766.59	$1,282.08 t	$484.51
QEP RESOURCES INC: QEP	20.0000	10/01/09	11/30/10	$692.78	$498.01 t	$194.77
Security Subtotal				**$2,459.37**	**$1,780.09**	**$679.28**
QUESTAR CORPORATION: STR	65.0000	09/30/09	11/30/10	$1,086.35	$790.09 t	$296.26
QUESTAR CORPORATION: STR	100.0000	09/30/09	11/30/10	$1,671.32	$1,215.53 t	$455.79
QUESTAR CORPORATION: STR	20.0000	10/01/09	11/30/10	$334.26	$240.81 t	$93.45
Security Subtotal				**$3,091.93**	**$2,246.43**	**$845.50**

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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) (continued)

Accounting Method: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
R W E AG SPON ADR F1 ADR REP 1 ORD: RWEOY	15.0000	05/17/06	11/30/10	$933.23	$1,245.00 t	($311.77)
Security Subtotal				**$933.23**	**$1,245.00**	**($311.77)**
RAYMOND JAMES FINL INC: RJF	85.0000	05/15/06	11/30/10	$2,444.00	$2,560.20 t	($116.20)
RAYMOND JAMES FINL INC: RJF	5.0000	05/28/09	11/30/10	$143.77	$80.67 t	$63.10
RAYMOND JAMES FINL INC: RJF	15.0000	05/28/09	11/30/10	$431.29	$242.00 t	$189.29
Security Subtotal				**$3,019.06**	**$2,882.87**	**$136.19**
REINSURANCE GP AMER NEW: RGA	60.0000	11/09/07	11/30/10	$3,001.55	$3,399.91 t	($398.36)
Security Subtotal				**$3,001.55**	**$3,399.91**	**($398.36)**
REPUBLIC SERVICES INC: RSG	53.8667	05/15/06	11/30/10	$1,515.57	$1,499.88 t	$15.69
REPUBLIC SERVICES INC: RSG	75.0000	05/15/06	11/30/10	$2,110.17	$2,042.00 t	$68.17
REPUBLIC SERVICES INC: RSG	47.1333	07/14/06	11/30/10	$1,326.12	$1,037.80 t	$288.32
REPUBLIC SERVICES INC: RSG	25.0000	05/28/09	11/30/10	$703.40	$555.66 t	$147.74
Security Subtotal				**$5,655.26**	**$5,135.34**	**$519.92**

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

CG1B1701-001131 44174

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
RIO TINTO PLC SPON ADR FSPONSORED ADR 1 ADR REPS 1: RIO	120.0000	05/17/06	11/30/10	$7,623.51	$6,604.80 t	$1,018.71
Security Subtotal				**$7,623.51**	**$6,604.80**	**$1,018.71**
S B A COMMUNICATIONS CP: SBAC	75.0000	02/17/09	11/30/10	$2,911.03	$1,387.36 t	$1,523.67
S B A COMMUNICATIONS CP: SBAC	15.0000	05/28/09	11/30/10	$582.21	$382.76 t	$199.45
Security Subtotal				**$3,493.24**	**$1,770.12**	**$1,723.12**
SCHLUMBERGER LTD F: SLB	75.0000	05/17/06	11/30/10	$5,670.52	$5,011.17 t	$659.35
SCHLUMBERGER LTD F: SLB	60.0000	08/01/06	11/30/10	$4,536.42	$3,963.15 t	$573.27
Security Subtotal				**$10,206.94**	**$8,974.32**	**$1,232.62**
SCOTTS MIRACLE GRO CO: SMG	40.0000	05/15/06	11/30/10	$1,992.37	$1,731.60 t	$260.77
SCOTTS MIRACLE GRO CO: SMG	10.0000	05/28/09	11/30/10	$498.09	$338.62 t	$159.47
Security Subtotal				**$2,490.46**	**$2,070.22**	**$420.24**
SNAP ON INC: SNA	15.0000	05/15/06	11/30/10	$792.97	$600.00 t	$192.97
SNAP ON INC: SNA	20.0000	02/27/09	11/30/10	$1,057.29	$475.74 t	$581.55

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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) (continued)

Accounting Method: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
SNAP ON INC: SNA	10.0000	05/28/09	11/30/10	$528.64	$310.18 t	$218.46
Security Subtotal				**$2,378.90**	**$1,385.92**	**$992.98**
SONIC CORP: SONC	90.0000	05/15/06	11/30/10	$832.96	$1,940.40 t	($1,107.44)
SONIC CORP: SONC	5.0000	05/28/09	11/30/10	$46.28	$44.55 t	$1.73
SONIC CORP: SONC	10.0000	05/28/09	11/30/10	$92.55	$89.10 t	$3.45
SONIC CORP: SONC	39.0000	06/09/09	11/30/10	$360.98	$367.25 t	($6.27)
Security Subtotal				**$1,332.77**	**$2,441.30**	**($1,108.53)**
SUNCOR ENERGY INC NEW F: SU	40.0000	05/17/06	11/30/10	$1,337.38	$1,591.60 t	($254.22)
Security Subtotal				**$1,337.38**	**$1,591.60**	**($254.22)**
SYNGENTA AG ADR FSPONSORED ADR 1 ADR REP 1/: SYT	50.0000	12/31/08	11/30/10	$2,780.95	$1,955.77 t	$825.18
Security Subtotal				**$2,780.95**	**$1,955.77**	**$825.18**
TALISMAN ENERGY INC F: TLM	90.0000	05/17/06	11/30/10	$1,702.27	$1,601.63 t	$100.64
Security Subtotal				**$1,702.27**	**$1,601.63**	**$100.64**

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: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
TECK RESOURCES LTD CL BF: TCK	90.0000	05/17/06	11/30/10	$4,301.43	$2,832.03 [t]	$1,469.40
Security Subtotal				**$4,301.43**	**$2,832.03**	**$1,469.40**
TENARIS S A ADR FSPONSORED ADR 1 ADR REP 2: TS	130.0000	05/17/06	11/30/10	$5,485.73	$4,987.70 [t]	$498.03
TENARIS S A ADR FSPONSORED ADR 1 ADR REP 2: TS	20.0000	09/26/07	11/30/10	$843.96	$1,039.35 [t]	($195.39)
Security Subtotal				**$6,329.69**	**$6,027.05**	**$302.64**
TIMKEN COMPANY: TKR	40.0000	05/15/06	11/30/10	$1,738.90	$1,287.20 [t]	$451.70
TIMKEN COMPANY: TKR	25.0000	03/17/09	11/30/10	$1,086.81	$339.40 [t]	$747.41
TIMKEN COMPANY: TKR	10.0000	05/28/09	11/30/10	$434.73	$170.77 [t]	$263.96
Security Subtotal				**$3,260.44**	**$1,797.37**	**$1,463.07**
TORO COMPANY: TTC	60.0000	04/22/08	11/30/10	$3,421.05	$2,355.65 [t]	$1,065.40
TORO COMPANY: TTC	10.0000	05/28/09	11/30/10	$570.18	$305.44 [t]	$264.74
Security Subtotal				**$3,991.23**	**$2,661.09**	**$1,330.14**
TRANSOCEAN INC NEW F: RIG	62.0000	05/17/06	11/30/10	$4,175.78	$5,090.64 [t]	($914.86)

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: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
TRANSOCEAN INC NEW F: RIG	61.0000	05/17/06	11/30/10	$4,108.42	$7,462.73 t	($3,354.31)
Security Subtotal				**$8,284.20**	**$12,553.37**	**($4,269.17)**
TRICAN WELL SERVICE LTDF: TOLWF	10.0000	05/17/06	11/30/10	$187.81	$221.63 t	($33.82)
Security Subtotal				**$187.81**	**$221.63**	**($33.82)**
UBS AG NEW F: UBS	52.0000	05/17/06	11/30/10	$779.15	$2,903.00 t	($2,123.85)
Security Subtotal				**$779.15**	**$2,903.00**	**($2,123.85)**
UNILEVER N V NY SHS NEWFN Y REGISTRY SHARES 1 NEW YORK S: UN	135.0000	12/21/07	11/30/10	$3,842.57	$4,801.61 t	($959.04)
Security Subtotal				**$3,842.57**	**$4,801.61**	**($959.04)**
UNITED BANKSHRS INC W VAWEST VIRGINIA: UBSI	90.0000	01/23/09	11/30/10	$2,372.77	$1,853.02 t	$519.75
UNITED BANKSHRS INC W VAWEST VIRGINIA: UBSI	20.0000	05/28/09	11/30/10	$527.28	$406.57 t	$120.71
Security Subtotal				**$2,900.05**	**$2,259.59**	**$640.46**
UNITED TECHNOLOGIES CORP: UTX	60.0000	05/17/06	11/30/10	$4,461.32	$3,805.80 t	$655.52
Security Subtotal				**$4,461.32**	**$3,805.80**	**$655.52**

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

CG1B1701-001131 44178

2010 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
VALE SA ADR FSPONSORED ADR 1 ADR REP 1: VALE	202.0000	05/17/06	11/30/10	$6,374.71	$2,516.05 t	$3,858.66
VALE SA ADR FSPONSORED ADR 1 ADR REP 1: VALE	198.0000	06/02/09	11/30/10	$6,248.48	$3,946.87 t	$2,301.61
Security Subtotal				**$12,623.19**	**$6,462.92**	**$6,160.27**
VALSPAR CORPORATION: VAL	35.0000	05/15/06	11/30/10	$1,163.17	$954.45 t	$208.72
VALSPAR CORPORATION: VAL	35.0000	10/03/07	11/30/10	$1,163.17	$898.59 t	$264.58
VALSPAR CORPORATION: VAL	10.0000	05/28/09	11/30/10	$332.33	$226.21 t	$106.12
Security Subtotal				**$2,658.67**	**$2,079.25**	**$579.42**
VERIZON COMMUNICATIONS: VZ	140.0000	05/17/06	11/30/10	$4,487.37	$3,865.70 t	$621.67
VERIZON COMMUNICATIONS: VZ	40.0000	06/14/07	11/30/10	$1,282.11	$1,608.94 t	($326.83)
Security Subtotal				**$5,769.48**	**$5,474.64**	**$294.84**
WATSCO INC: WSO	35.0000	05/15/06	11/30/10	$2,122.96	$2,162.65 t	($39.69)
Security Subtotal				**$2,122.96**	**$2,162.65**	**($39.69)**
WEATHERFORD INTL LTD F: WFT	180.0000	05/17/06	11/30/10	$3,632.85	$4,648.50 t	($1,015.65)

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: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
WEATHERFORD INTL LTD F: WFT	280.0000	05/17/06	11/30/10	$5,651.10	$7,466.20 t	($1,815.10)
Security Subtotal				**$9,283.95**	**$12,114.70**	**($2,830.75)**
WGL HOLDINGS INC: WGL	15.0000	02/18/09	11/30/10	$547.79	$483.80 t	$63.99
WGL HOLDINGS INC: WGL	25.0000	03/18/09	11/30/10	$912.99	$788.72 t	$124.27
WGL HOLDINGS INC: WGL	10.0000	05/28/09	11/30/10	$365.19	$292.89 t	$72.30
Security Subtotal				**$1,825.97**	**$1,565.41**	**$260.56**
YARA INTL ASA ADR FSPONSORED ADR: YARIY	20.0000	05/17/06	11/30/10	$944.58	$301.00 t	$643.58
Security Subtotal				**$944.58**	**$301.00**	**$643.58**
Total Long-Term				**$493,209.35**	**$457,931.90**	**$35,277.45**
					836,335.73	
Total Realized Gain or (Loss)				**$877,199.27**	**$813,130.66 h**	**$40,968.21 h**

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.

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