

Exhibit 9

McGINN, SMITH & Co., INC.

OFFICE SERVICING YOUR ACCOUNT
 One Capital Center
 99 Pine Street
 Albany, New York 12207
 (518) 449-5131
 (800) 724-3330

CLEARANCE AGENT
 Bear, Stearns Securities Corp.
 One Metrotech Center North
 Brooklyn, New York 11201-3899
 (212) 272-1000

ACCOUNT EXECUTIVE DAVID SMITH/TIM MCGI
 VISIT OUR WEBSITE www.mcginnsmith.com

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Financial Summary 3
 Your Portfolio Holdings 4
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LYNN A SMITH
 CLIFTON PARK NY 12065-2728

STATEMENT PERIOD September 28, 2002
 THROUGH October 25, 2002
 ACCOUNT NUMBER 1 800
 TAXPAYER NUMBER On File
 LAST STATEMENT September 27, 2002

Your Portfolio at a Glance

TOTAL VALUE OF SECURITIES THIS PERIOD	426,227
NET CREDIT BALANCE	3,226,166
NET EQUITY THIS PERIOD	\$3,652,393
NET EQUITY LAST STATEMENT	6,835,095
CHANGE SINCE LAST STATEMENT	-3,182,702

Market Value of Your Portfolio

Cash & Equivalent	\$3,226,166
Equities	\$426,227
Current market value	\$3,552,199
Last statement's market value	

SIPC This summary is for informational purposes only. It is not intended as a tax document. This statement should be retained for your records. See reverse side for important information.

STATEMENT BACKER IS PRINTED ON THIS PAGE

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Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$3,282,895.99
Funds Deposited	9,861.01
Dividends/Interest	3,409.28
Amount Credited	\$13,270.29
Funds Withdrawn	-70,000.00
Amount Debited	\$-70,000.00
Net Cash Activity	-56,729.71
Closing Balance	\$3,226,166.28

Income Summary

	THIS PERIOD	YEAR TO DATE
Dividends	0.00	67,567.85
Credit Balance Int.	3,409.28	12,094.31
Total	\$3,409.28	\$79,662.16
Margin Int. Paid	0.00	-82.78

Portfolio Composition

Cash/Cash Equivalent	3,226,166
Equities	426,227
Total	\$3,652,393

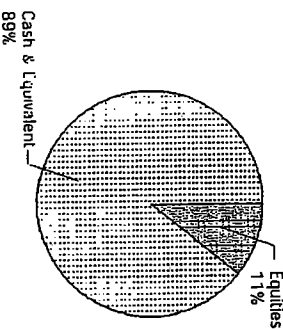
Cash Balance Summary

	OPENING	CLOSING
Cash	2,732,429.40	2,675,699.69
Margin	550,466.59	550,466.59
Net Cash Balance	\$3,282,895.99	\$3,226,166.28

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Your Portfolio Allocation



Allocation portions denote debit balance and/or short positions. The allocation percentage is derived from the ending market value of your portfolio.

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Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				3,226,166		
TOTAL CASH & CASH EQUIVALENTS				\$3,226,166		

EQUITIES

Equities & Options

DESCRIPTION	SYMBOL/CUSIP	ACCT TYPE	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
AMERICAN INTERNATIONAL GROUP INC	AIG	MGRN	3,000	65.4100	196,230	564	0.2874
FIRST VIRTUAL COMMUNICATIONS INC	FVCK	CASH	28,591	0.3800	10,865		
FIRST VIRTUAL COMMUNICATIONS INC	FVCK	MGRN	37,620	0.3800	14,296		
POINTE FINANCIAL CORP-FLA	PNTF	CASH	370	13.0700	4,836	74	1.5302
TEXAS INSTRUMENTS INC	TNM	CASH	1,000	15.5000	15,500	85	0.5484
Total Equities & Options					\$241,727	\$723	

Preferred Equities

DESCRIPTION	SYMBOL/CUSIP	ACCT TYPE	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
EIX TR 1 7.875% CUM QTY INCOME PRD SEC SER A DUE 7/26/29 B/E (QUPPS)	EIXPRA	CASH	10,000	18.4500	184,500	\$184,500	\$0
Total Preferred Equities					\$184,500		
TOTAL EQUITIES					\$426,227	\$723	

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Your Portfolio Holdings (continued)

YOUR TOTAL ESTIMATED ANNUAL INCOME \$ 723
 YOUR PRICED PORTFOLIO HOLDINGS \$ 3,652,393

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Transaction Detail

INVESTMENT ACTIVITY

SETTLEMENT DATE	TRADE DATE	TRANSACTION	DESCRIPTION	SYMBOL/USIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
09/30/02	09/13/02	BOUGHT	CHARTER ONE FINANCIAL INC WITH RIGHTS TO PURCHASE PREFERD STK UNDER CERTAIN CIRCUMSTANCE STK DIV ON 100000 SHS REC 09/13/02 PAY 09/30/02 AS OF 09/13/02	CF	5,000			
10/14/02		JOURNAL	CHARTER ONE FINANCIAL INC TO ██████████	CF	-105,000			
TOTAL								

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Transaction Detail (continued)

DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
10/01/02	FUNDS REC	FUNDS WIRED TO CITIBANK FROM MFRS BUF		3,612.27
10/01/02	FUNDS REC	FUNDS WIRED TO CITIBANK FROM MFRS BUF		6,248.74
10/02/02	FND WIRED	FUNDS WIRED TO MDA# [REDACTED] MFRS AND TRADERS TR CO FD# [REDACTED]	10,000.00	
10/16/02	FND WIRED	FUNDS WIRED TO MDA# [REDACTED] MFRS AND TRADERS TR CO FD# [REDACTED]	60,000.00	
TOTAL			-\$70,000.00	\$9,861.01

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
10/21/02	INTEREST ON CREDIT BALANCE AT 1.14% 09/21 THRU 10/20			1.2500		3,409.28
TOTAL						\$3,409.28

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