Form **990** Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

Department of the Treasury Internal Revenue Service

▶ The organization may have to use a copy of this return to satisfy state reporting requirements

OMB No 1545-0047 **2002** Open to Public Inspection

A For the 2002 calendar year, or tax year period beginning MAY 1, 2002 and ending APR 30, 2003

B Check if applicable: Address change; Name change; Initial return; Final return; Amended return; Application pending

C Name of organization: H.M. RILEY TR FOR WATCH TOWER BIBLE 02 03 312 0155277

Number and street (or P O box if mail is not delivered to street address): C/O COMERICA BANK, P.O. BOX 75000 Room/suite: MC3302

City or town, state or country, and ZIP + 4: DETROIT, MI 48275

D Employer identification number: 38-6043103

E Telephone number: (269)966-6344

F Accounting method: [X] Cash [ ] Accrual [ ] Other (specify) ▶

• Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ)

H and I are not applicable to section 527 organizations

H(a) Is this a group return for affiliates? [ ] Yes [X] No

H(b) If "Yes," enter number of affiliates ▶

H(c) Are all affiliates included? N/A [ ] Yes [ ] No (If "No," attach a list)

H(d) Is this a separate return filed by an organization covered by a group ruling? [ ] Yes [X] No

I Enter 4-digit GEN ▶

G Web site ▶NONE

J Organization type (check only one) ▶ [X] 501(c)(3) ◀ (insert no) [ ] 4947(a)(1) or [ ] 527

K Check here ▶ [ ] if the organization's gross receipts are normally not more than $25,000 The organization need not file a return with the IRS, but if the organization received a Form 990 Package in the mail, it should file a return without financial data Some states require a complete return

M Check ▶ [X] if the organization is **not** required to attach Sch B (Form 990, 990-EZ, or 990-PF)

L Gross receipts Add lines 6b, 8b, 9b, and 10b to line 12 ▶ 1,956,971.00

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances

Revenue	1	Contributions, gifts, grants, and similar amounts received				
	a	Direct public support	1a			
	b	Indirect public support	1b			
	c	Government contributions (grants)	1c			
	d	Total (add lines 1a through 1c) (cash $ ____ noncash $ ____)			1d	0.00
	2	Program service revenue including government fees and contracts (from Part VII, line 93)			2	
	3	Membership dues and assessments			3	
	4	Interest on savings and temporary cash investments			4	
	5	Dividends and interest from securities			5	55,629.00
	6 a	Gross rents See Statement 1	6a	1,333,344.00		
	b	Less rental expenses See Statement 2	6b	288,083.00		
	c	Net rental income or (loss) (subtract line 6b from line 6a)			6c	1,045,261.00
	7	Other investment income (describe ▶)			7	
	8 a	Gross amount from sale of assets other than inventory	(A) Securities 567,998.00	8a (B) Other		
	b	Less cost or other basis and sales expenses	654,219.00	8b		
	c	Gain or (loss) (attach schedule)	<86,221.00>	8c		
	d	Net gain or (loss) (combine line 8c, columns (A) and (B)) Stmt 3			8d	<86,221.00>
	9	Special events and activities (attach schedule)				
	a	Gross revenue (not including $ ____ of contributions reported on line 1a)	9a			
	b	Less direct expenses other than fundraising expenses	9b			
	c	Net income or (loss) from special events (subtract line 9b from line 9a)			9c	
	10 a	Gross sales of inventory, less returns and allowances	10a			
	b	Less cost of goods sold	10b			
	c	Gross profit or (loss) from sales of inventory (attach schedule) (subtract line 10b from line 10a)			10c	
	11	Other revenue (from Part VII, line 103)			11	
	12	**Total revenue** (add lines 1d, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11)			12	1,014,669.00
Expenses	13	Program services (from line 44, column (B))			13	1,119,585.00
	14	Management and general (from line 44, column (C))			14	1,656.00
	15	Fundraising (from line 44, column (D))			15	
	16	Payments to affiliates (attach schedule)			16	
	17	**Total expenses** (add lines 16 and 44, column (A))			17	1,121,241.00
Net Assets	18	Excess or (deficit) for the year (subtract line 17 from line 12)			18	<106,572.00>
	19	Net assets or fund balances at beginning of year (from line 73, column (A))			19	1,804,229.00
	20	Other changes in net assets or fund balances (attach explanation) See Statement 4			20	200,872.00
	21	Net assets or fund balances at end of year (combine lines 18, 19, and 20)			21	1,898,529.00

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ENVELOPE POSTMARK DATE AUG 21 2003

SCANNED SEP 11 2003

223001 01-22-03 LHA For Paperwork Reduction Act Notice, see the separate instructions Form 990 (2002)

14120630 756897 38-6043103 2002.05060 H.M. RILEY TR FOR WATCH TOW 38-60441

Part II Statement of Functional Expenses — All organizations must complete column (A) Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others

Do not include amounts reported on line 6b, 8b, 9b, 10b, or 16 of Part I		(A) Total	(B) Program services	(C) Management and general	(D) Fundraising
22 Grants and allocations (attach schedule) cash $ 1119585 noncash $	22	1,119,585.00	1,119,585.00	Statement 5	
23 Specific assistance to individuals (attach schedule)	23				
24 Benefits paid to or for members (attach schedule)	24				
25 Compensation of officers, directors, etc	25	0.00	0.00	0.00	0.00
26 Other salaries and wages	26				
27 Pension plan contributions	27				
28 Other employee benefits	28				
29 Payroll taxes	29				
30 Professional fundraising fees	30				
31 Accounting fees	31				
32 Legal fees	32	560.00		560.00	
33 Supplies	33				
34 Telephone	34				
35 Postage and shipping	35				
36 Occupancy	36				
37 Equipment rental and maintenance	37				
38 Printing and publications	38				
39 Travel	39				
40 Conferences, conventions, and meetings	40				
41 Interest	41				
42 Depreciation, depletion, etc (attach schedule)	42				
43 Other expenses not covered above (itemize)					
a TAX PREPARATION FEE	43a	300.00		300.00	
b TRUSTEE FEE	43b	796.00		796.00	
c	43c				
d	43d				
e	43e				
44 Total functional expenses (add lines 22 through 43) Organizations completing columns (B)-(D) carry these totals to lines 13-15	44	1,121,241.00	1,119,585.00	1,656.00	0.00

Joint Costs Check ▶ ☐ if you are following SOP 98-2

Are any joint costs from a combined educational campaign and fundraising solicitation reported in (B) Program services? ▶ ☐ Yes ☒ No

If "Yes," enter (i) the aggregate amount of these joint costs $ ________, (ii) the amount allocated to Program services $ ________, (iii) the amount allocated to Management and general $ ________, and (iv) the amount allocated to Fundraising $ ________

Part III Statement of Program Service Accomplishments

What is the organization's primary exempt purpose? ▶
SUPPORT WATCH TOWER BIBLE & TRACT SOCIETY

All organizations must describe their exempt purpose achievements in a clear and concise manner State the number of clients served publications issued, etc Discuss achievements that are not measurable (Section 501(c)(3) and (4) organizations and 4947(a)(1) nonexempt charitable trusts must also enter the amount of grants and allocations to others.)

	Program Service Expenses (Required for 501(c)(3) and (4) orgs. and 4947(a)(1) trusts but optional for others)
a SUPPORT OF WATCH TOWER BIBLE & TRACT SOCIETY (Grants and allocations $)	1,119,585.00
b (Grants and allocations $)	
c (Grants and allocations $)	
d (Grants and allocations $)	
e Other program services (attach schedule) (Grants and allocations $)	
f **Total of Program Service Expenses** (should equal line 44, column (B), Program services) ▶	1,119,585.00

Part IV Balance Sheets

Note Where required, attached schedules and amounts within the description column should be for end-of-year amounts only			(A) Beginning of year		(B) End of year
Assets					
45 Cash - non-interest-bearing				45	
46 Savings and temporary cash investments			244,700.00	46	91,668.00
47 a Accounts receivable	47a				
b Less allowance for doubtful accounts	47b			47c	
48 a Pledges receivable	48a				
b Less allowance for doubtful accounts	48b			48c	
49 Grants receivable				49	
50 Receivables from officers, directors, trustees, and key employees				50	
51 a Other notes and loans receivable	51a				
b Less allowance for doubtful accounts	51b			51c	
52 Inventories for sale or use				52	
53 Prepaid expenses and deferred charges				53	
54 Investments - securities Stmt 6 Stmt 7 ▶ [X] Cost [ ] FMV			1,559,526.00	54	1,806,858.00
55 a Investments - land, buildings, and equipment basis	55a				
b Less accumulated depreciation	55b			55c	
56 Investments - other				56	
57 a Land, buildings, and equipment basis	57a	3.00			
b Less accumulated depreciation	57b		3.00	57c	3.00
58 Other assets (describe ▶)				58	
59 **Total assets** (add lines 45 through 58) (must equal line 74)			1,804,229.00	59	1,898,529.00
Liabilities					
60 Accounts payable and accrued expenses				60	
61 Grants payable				61	
62 Deferred revenue				62	
63 Loans from officers, directors, trustees, and key employees				63	
64 a Tax-exempt bond liabilities				64a	
b Mortgages and other notes payable				64b	
65 Other liabilities (describe ▶)				65	
66 **Total liabilities** (add lines 60 through 65)			0.00	66	0.00
Net Assets or Fund Balances					
Organizations that follow SFAS 117, check here ▶ [ ] and complete lines 67 through 69 and lines 73 and 74					
67 Unrestricted				67	
68 Temporarily restricted				68	
69 Permanently restricted				69	
Organizations that do not follow SFAS 117, check here ▶ [X] and complete lines 70 through 74					
70 Capital stock, trust principal, or current funds			815,764.00	70	815,764.00
71 Paid-in or capital surplus, or land, building, and equipment fund			0.00	71	0.00
72 Retained earnings, endowment, accumulated income, or other funds			988,465.00	72	1,082,765.00
73 **Total net assets or fund balances** (add lines 67 through 69 **or** lines 70 through 72, column (A) **must** equal line 19, column (B) **must** equal line 21)			1,804,229.00	73	1,898,529.00
74 **Total liabilities and net assets / fund balances** (add lines 66 and 73)			1,804,229.00	74	1,898,529.00

Form 990 is available for public inspection and, for some people, serves as the primary or sole source of information about a particular organization How the public perceives an organization in such cases may be determined by the information presented on its return Therefore, please make sure the return is complete and accurate and fully describes, in Part III, the organization's programs and accomplishments

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Part IV-A Reconciliation of Revenue per Audited Financial Statements with Revenue per Return

a	Total revenue, gains, and other support per audited financial statements	a	0.00
b	Amounts included on line a but not on line 12, Form 990		
(1)	Net unrealized gains on investments $		
(2)	Donated services and use of facilities $		
(3)	Recoveries of prior year grants $		
(4)	Other (specify) $		
	Add amounts on lines (1) through (4)	b	0.00
c	Line a minus line b	c	0.00
d	Amounts included on line 12, Form 990 but not on line a		
(1)	Investment expenses not included on line 6b, Form 990 $		
(2)	Other (specify) Stmt 8 $ 1014669.00		
	Add amounts on lines (1) and (2)	d	1014669.00
e	Total revenue per line 12, Form 990 (line c plus line d)	e	1014669.00

Part IV-B Reconciliation of Expenses per Audited Financial Statements with Expenses per Return

a	Total expenses and losses per audited financial statements	a	0.00
b	Amounts included on line a but not on line 17, Form 990		
(1)	Donated services and use of facilities $		
(2)	Prior year adjustments reported on line 20, Form 990 $		
(3)	Losses reported on line 20, Form 990 $		
(4)	Other (specify) $		
	Add amounts on lines (1) through (4)	b	0.00
c	Line a minus line b	c	0.00
d	Amounts included on line 17, Form 990 but not on line a		
(1)	Investment expenses not included on line 6b, Form 990 $ 1,656.00		
(2)	Other (specify) Stmt 9 $ 1119585.00		
	Add amounts on lines (1) and (2)	d	1121241.00
e	Total expenses per line 17, Form 990 (line c plus line d)	e	1121241.00

Part V List of Officers, Directors, Trustees, and Key Employees (List each one even if not compensated.)

(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 & deferred compensation	(E) Expense account and other allowances
COMERICA BANK P.O. BOX 75000 M/C 3302 DETROIT, MI 48275	TRUSTEE 2 HRS/WEEK	0.00	0.00	0.00

75 Did any officer, director, trustee, or key employee receive aggregate compensation of more than $100,000 from your organization and all related organizations, of which more than $10,000 was provided by the related organizations? If "Yes," attach schedule ☐ Yes ☒ No

Part VI Other Information

				Yes	No
76	Did the organization engage in any activity not previously reported to the IRS? If "Yes," attach a detailed description of each activity		76		X
77	Were any changes made in the organizing or governing documents but not reported to the IRS? If "Yes," attach a conformed copy of the changes		77		X
78 a	Did the organization have unrelated business gross income of $1,000 or more during the year covered by this return?		78a		X
b	If "Yes," has it filed a tax return on Form 990-T for this year?	N/A	78b		
79	Was there a liquidation, dissolution, termination, or substantial contraction during the year? If "Yes," attach a statement		79		X
80 a	Is the organization related (other than by association with a statewide or nationwide organization) through common membership, governing bodies, trustees, officers, etc, to any other exempt or nonexempt organization?		80a		X
b	If "Yes," enter the name of the organization ▶ ______ and check whether it is ☐ exempt or ☐ nonexempt.				
81 a	Enter direct or indirect political expenditures See line 81 instructions	81a 0.00			
b	Did the organization file Form 1120-POL for this year?		81b		X
82 a	Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value?		82a		X
b	If "Yes," you may indicate the value of these items here Do not include this amount as revenue in Part I or as an expense in Part II (See instructions in Part III)	82b N/A			
83 a	Did the organization comply with the public inspection requirements for returns and exemption applications?		83a	X	
b	Did the organization comply with the disclosure requirements relating to quid pro quo contributions?		83b	X	
84 a	Did the organization solicit any contributions or gifts that were not tax deductible?	N/A	84a		
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	N/A	84b		
85	*501(c)(4), (5), or (6) organizations* a Were substantially all dues nondeductible by members?	N/A	85a		
b	Did the organization make only in-house lobbying expenditures of $2,000 or less?	N/A	85b		
	If "Yes" was answered to either 85a or 85b, **do not** complete 85c through 85h below unless the organization received a waiver for proxy tax owed for the prior year				
c	Dues, assessments, and similar amounts from members	85c N/A			
d	Section 162(e) lobbying and political expenditures	85d N/A			
e	Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices	85e N/A			
f	Taxable amount of lobbying and political expenditures (line 85d less 85e)	85f N/A			
g	Does the organization elect to pay the section 6033(e) tax on the amount on line 85f?	N/A	85g		
h	If section 6033(e)(1)(A) dues notices were sent, does the organization agree to add the amount on line 85f to its reasonable estimate of dues allocable to nondeductible lobbying and political expenditures for the following tax year?	N/A	85h		
86	*501(c)(7) organizations* Enter a Initiation fees and capital contributions included on line 12	86a N/A			
b	Gross receipts, included on line 12, for public use of club facilities	86b N/A			
87	*501(c)(12) organizations* Enter a Gross income from members or shareholders	87a N/A			
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)	87b N/A			
88	At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? If "Yes," complete Part IX		88		X
89 a	*501(c)(3) organizations* Enter Amount of tax imposed on the organization during the year under section 4911 ▶ 0.00, section 4912 ▶ 0.00, section 4955 ▶ 0.00				
b	*501(c)(3) and 501(c)(4) organizations* Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If "Yes," attach a statement explaining each transaction		89b		X

c Enter Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958 ▶ 0.00

d Enter Amount of tax on line 89c, above, reimbursed by the organization ▶ 0.00

90 a List the states with which a copy of this return is filed ▶ MICHIGAN

b Number of employees employed in the pay period that includes March 12, 2002 | 90b | 0

91 The books are in care of ▶ COMERICA BANK Telephone no ▶ 586-795-2037

Located at ▶ 500 WOODWARD 21ST FLOOR, DETROIT, MI ZIP + 4 ▶ 48226

92 *Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of* Form 1041- Check here ▶ ☐

and enter the amount of tax-exempt interest received or accrued during the tax year ▶ | 92 | N/A

Part VII Analysis of Income-Producing Activities (See page 31 of the instructions)

Note Enter gross amounts unless otherwise indicated	Unrelated business income (A) Business code	(B) Amount	Excluded by section 512 513 or 514 (C) Exclusion code	(D) Amount	(E) Related or exempt function income
93 Program service revenue					
a					
b					
c					
d					
e					
f Medicare/Medicaid payments					
g Fees and contracts from government agencies					
94 Membership dues and assessments					
95 Interest on savings and temporary cash investments					
96 Dividends and interest from securities			14	55,629.00	
97 Net rental income or (loss) from real estate					
a debt-financed property					
b not debt-financed property			15	1,045,261.00	
98 Net rental income or (loss) from personal property					
99 Other investment income					
100 Gain or (loss) from sales of assets other than inventory			18	<86,221.00>	
101 Net income or (loss) from special events					
102 Gross profit or (loss) from sales of inventory					
103 Other revenue					
a					
b					
c					
d					
e					
104 Subtotal (add columns (B), (D), and (E))		0.00		1,014,669.00	0.00

105 Total (add line 104, columns (B), (D), and (E)) ▶ 1,014,669.00

Note *Line 105 plus line 1d, Part I, should equal the amount on line 12, Part I*

Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes (See page 32 of the instructions)

Line No ▼	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes)

Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities (See page 32 of the instructions)

(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
	%			
N/A	%			
	%			
	%			

Part X Information Regarding Transfers Associated with Personal Benefit Contracts (See page 33 of the instructions)

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

(b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No

Note *If "Yes" to (b), file Form 8870 and Form 4720 (see instructions)*

Please 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 officer) is based on all information of which preparer has any knowledge

▶ Signature of officer [signature] Date 6/30/03 ▶ VICE PRESIDENT City Ambrosio
Type or print name and title

Paid Preparer's Use Only

Preparer's signature ▶ | Date | Check if self-employed ▶ ☐ | Preparer's SSN or PTIN

Firm's name (or yours if self employed), address and ZIP + 4 ▶ | EIN ▶ | Phone no ▶

223161 01-22-03

SCHEDULE A
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Organization Exempt Under Section 501(c)(3)

(Except Private Foundation) and Section 501(e), 501(f), 501(k), 501(n), or Section 4947(a)(1) Nonexempt Charitable Trust

Supplementary Information-(See separate instructions.)

▶ MUST be completed by the above organizations and attached to their Form 990 or 990-EZ

OMB No 1545-0047

2002

Name of the organization H.M. RILEY TR FOR WATCH TOWER BIBLE
02 03 312 0155277

Employer identification number 38 6043103

Part I Compensation of the Five Highest Paid Employees Other Than Officers, Directors, and Trustees

(See page 1 of the instructions. List each one If there are 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 & deferred compensation	(e) Expense account and other allowances
NONE				
Total number of other employees paid over $50,000 ▶	0			

Part II Compensation of the Five Highest Paid Independent Contractors for Professional Services

(See page 2 of the instructions List each one (whether individuals or firms) If there are none, enter "None")

(a) Name and address of each independent contractor paid more than $50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over $50,000 for professional services ▶	0	

Part III **Statements About Activities** (See page 2 of the instructions)

			Yes	No
1	During the year, has the organization attempted to influence national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum? If "Yes," enter the total expenses paid or incurred in connection with the lobbying activities ▶ $ ______ $ ______ (**Must equal amounts on line 38,** Part VI-A, or line i of Part VI-B)	1		X
	Organizations that made an election under section 501(h) by filing Form 5768 must complete Part VI-A. Other organizations checking "Yes," must complete Part VI-B AND attach a statement giving a detailed description of the lobbying activities			
2	During the year, has the organization, either directly or indirectly, engaged in any of the following acts with any substantial contributors, trustees, directors, officers, creators, key employees, or members of their families, or with any taxable organization with which any such person is affiliated as an officer, director, trustee, majority owner, or principal beneficiary? *(If the answer to any question is "Yes," attach a detailed statement explaining the transactions)*			
a	Sale, exchange, or leasing of property?	2a		X
b	Lending of money or other extension of credit?	2b		X
c	Furnishing of goods, services, or facilities?	2c		X
d	Payment of compensation (or payment or reimbursement of expenses if more than $1,000)? See Part V, Form 990	2d	X	
e	Transfer of any part of its income or assets?	2e		X
3	Does the organization make grants for scholarships, fellowships, student loans, etc ? (See **Note** below)	3		X
4	Do you have a section 403(b) annuity plan for your employees?	4		X

Note *Attach a statement to explain how the organization determines that individuals or organizations receiving grants or loans from it in furtherance of its charitable programs "qualify" to receive payments*

Part IV **Reason for Non-Private Foundation Status** (See pages 3 through 5 of the instructions)

The organization is not a private foundation because it is (Please check only **ONE** applicable box.)

5 ☐ A church, convention of churches, or association of churches Section 170(b)(1)(A)(i)

6 ☐ A school Section 170(b)(1)(A)(ii) (Also complete Part V)

7 ☐ A hospital or a cooperative hospital service organization Section 170(b)(1)(A)(iii)

8 ☐ A Federal, state, or local government or governmental unit. Section 170(b)(1)(A)(v)

9 ☐ A medical research organization operated in conjunction with a hospital Section 170(b)(1)(A)(iii) **Enter the hospital's name, city, and state** ▶ ______

10 ☐ An organization operated for the benefit of a college or university owned or operated by a governmental unit. Section 170(b)(1)(A)(iv) (Also complete the **Support Schedule** in Part IV-A.)

11a ☐ An organization that normally receives a substantial part of its support from a governmental unit or from the general public Section 170(b)(1)(A)(vi) (Also complete the **Support Schedule** in Part IV-A.)

11b ☐ A community trust Section 170(b)(1)(A)(vi) (Also complete the **Support Schedule** in Part IV-A.)

12 ☐ An organization that normally receives **(1) more than 33 1/3%** of its support from contributions, membership fees, and gross receipts from activities related to its charitable, etc , functions - subject to certain exceptions, and **(2) no more than 33 1/3%** of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975 See section 509(a)(2) (Also complete the **Support Schedule** in Part IV-A.)

13 ☒ An organization that is not controlled by any disqualified persons (other than foundation managers) and supports organizations described in **(1)** lines 5 through 12 above, or **(2)** section 501(c)(4), (5), or (6), if they meet the test of section 509(a)(2) (See section 509(a)(3))

Provide the following information about the supported organizations (See page 5 of the instructions)

(a) Name(s) of supported organization(s)	**(b)** Line number from above
	11A

14 ☐ An organization organized and operated to test for public safety Section 509(a)(4) (See page 5 of the instructions)

Part IV-A **Support Schedule** (Complete only if you checked a box on line 10, 11, or 12) **Use cash method of accounting** N/A
Note: *You may use the worksheet in the instructions for converting from the accrual to the cash method of accounting*

Calendar year (or fiscal year beginning in) ▶	(a) 2001	(b) 2000	(c) 1999	(d) 1998	(e) Total
15 Gifts, grants, and contributions received (Do not include unusual grants See line 28)					
16 Membership fees received					
17 Gross receipts from admissions, merchandise sold or services performed, or furnishing of facilities in any activity that is related to the organization's charitable, etc, purpose					
18 Gross income from interest, dividends, amounts received from payments on securities loans (section 512(a)(5)), rents, royalties, and unrelated business taxable income (less section 511 taxes) from businesses acquired by the organization after June 30, 1975					
19 Net income from unrelated business activities not included in line 18					
20 Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf					
21 The value of services or facilities furnished to the organization by a governmental unit without charge Do not include the value of services or facilities generally furnished to the public without charge					
22 Other income Attach a schedule Do not include gain or (loss) from sale of capital assets					
23 Total of lines 15 through 22	0.00	0.00	0.00	0.00	0.00
24 Line 23 minus line 17					
25 Enter 1% of line 23					

26 **Organizations described on lines 10 or 11** a Enter 2% of amount in column (e), line 24 ▶ 26a N/A

b Prepare a list for your records to show the name of and amount contributed by each person (other than a governmental unit or publicly supported organization) whose total gifts for 1998 through 2001 exceeded the amount shown in line 26a **Do not file this list with your return** Enter the sum of all these excess amounts ▶ 26b N/A

c Total support for section 509(a)(1) test: Enter line 24, column (e) ▶ 26c N/A

d Add Amounts from column (e) for lines 18 ______ 19 ______ 22 ______ 26b ______ ▶ 26d N/A

e Public support (line 26c minus line 26d total) ▶ 26e N/A

f **Public support percentage (line 26e (numerator) divided by line 26c (denominator))** ▶ 26f N/A %

27 **Organizations described on line 12** a For amounts included in lines 15, 16, and 17 that were received from a "disqualified person," prepare a list for your records to show the name of, and total amounts received in each year from, each "disqualified person" **Do not file this list with your return** Enter the sum of such amounts for each year:

(2001) (2000) (1999) (1998)

b For any amount included in line 17 that was received from each person (other than "disqualified persons"), prepare a list for your records to show the name of, and amount received for each year, that was more than the **larger** of **(1)** the amount on line 25 for the year or **(2)** $5,000 (Include in the list organizations described in lines 5 through 11, as well as individuals) **Do not file this list with your return** After computing the difference between the amount received and the larger amount described in **(1)** or **(2)**, enter the sum of these differences (the excess amounts) for each year:

(2001) (2000) (1999) (1998)

c Add Amounts from column (e) for lines 15 ______ 16 ______ 17 ______ 20 ______ 21 ______ ▶ 27c N/A

d Add Line 27a total ______ and line 27b total ______ ▶ 27d N/A

e Public support (line 27c total minus line 27d total) ▶ 27e N/A

f Total support for section 509(a)(2) test: Enter amount on line 23, column (e) ▶ 27f N/A

g **Public support percentage (line 27e (numerator) divided by line 27f (denominator))** ▶ 27g N/A %

h **Investment income percentage (line 18, column (e) (numerator) divided by line 27f (denominator))** ▶ 27h N/A %

28 **Unusual Grants.** For an organization described in line 10, 11, or 12 that received any unusual grants during 1998 through 2001, prepare a list for your records to show, for each year, the name of the contributor, the date and amount of the grant, and a brief description of the nature of the grant. **Do not file this list with your return** Do not include these grants in line 15

Part V **Private School Questionnaire** (See page 7 of the instructions) N/A
(To be completed ONLY by schools that checked the box on line 6 in Part IV)

			Yes	No
29	Does the organization have a racially nondiscriminatory policy toward students by statement in its charter, bylaws, other governing instrument, or in a resolution of its governing body?	29		
30	Does the organization include a statement of its racially nondiscriminatory policy toward students in all its brochures, catalogues, and other written communications with the public dealing with student admissions, programs, and scholarships?	30		
31	Has the organization publicized its racially nondiscriminatory policy through newspaper or broadcast media during the period of solicitation for students, or during the registration period if it has no solicitation program, in a way that makes the policy known to all parts of the general community it serves?	31		
	If "Yes," please describe, if "No," please explain (If you need more space, attach a separate statement.)			
32	Does the organization maintain the following			
a	Records indicating the racial composition of the student body, faculty, and administrative staff?	32a		
b	Records documenting that scholarships and other financial assistance are awarded on a racially nondiscriminatory basis?	32b		
c	Copies of all catalogues, brochures, announcements, and other written communications to the public dealing with student admissions, programs, and scholarships?	32c		
d	Copies of all material used by the organization or on its behalf to solicit contributions?	32d		
	If you answered "No" to any of the above, please explain (If you need more space, attach a separate statement)			
33	Does the organization discriminate by race in any way with respect to			
a	Students' rights or privileges?	33a		
b	Admissions policies?	33b		
c	Employment of faculty or administrative staff?	33c		
d	Scholarships or other financial assistance?	33d		
e	Educational policies?	33e		
f	Use of facilities?	33f		
g	Athletic programs?	33g		
h	Other extracurricular activities?	33h		
	If you answered "Yes" to any of the above, please explain (If you need more space, attach a separate statement.)			
34 a	Does the organization receive any financial aid or assistance from a governmental agency?	34a		
b	Has the organization's right to such aid ever been revoked or suspended?	34b		
	If you answered "Yes" to either 34a or b, please explain using an attached statement.			
35	Does the organization certify that it has complied with the applicable requirements of sections 4 01 through 4 05 of Rev Proc 75-50, 1975-2 C B 587, covering racial nondiscrimination? If "No," attach an explanation	35		

Part VI-A **Lobbying Expenditures by Electing Public Charities** (See page 9 of the instructions) N/A

(To be completed **ONLY** by an eligible organization that filed Form 5768)

Check ▶ a ☐ if the organization belongs to an affiliated group Check ▶ b ☐ if you checked "a" and "limited control" provisions apply

Limits on Lobbying Expenditures (The term "expenditures" means amounts paid or incurred)		(a) Affiliated group totals	(b) To be completed for ALL electing organizations
		N/A	
36 Total lobbying expenditures to influence public opinion (grassroots lobbying)	36		
37 Total lobbying expenditures to influence a legislative body (direct lobbying)	37		
38 Total lobbying expenditures (add lines 36 and 37)	38		
39 Other exempt purpose expenditures	39		
40 Total exempt purpose expenditures (add lines 38 and 39)	40		
41 Lobbying nontaxable amount. Enter the amount from the following table -	41		
42 Grassroots nontaxable amount (enter 25% of line 41)	42		
43 Subtract line 42 from line 36 Enter -0- if line 42 is more than line 36	43		
44 Subtract line 41 from line 38 Enter -0- if line 41 is more than line 38	44		

If the amount on line 40 is -	**The lobbying nontaxable amount is -**
Not over $500 000	20% of the amount on line 40
Over $500 000 but not over $1,000 000	$100 000 plus 15% of the excess over $500 000
Over $1 000 000 but not over $1,500 000	$175 000 plus 10% of the excess over $1 000 000
Over $1,500 000 but not over $17 000 000	$225 000 plus 5% of the excess over $1 500,000
Over $17,000,000	$1 000 000

Caution *If there is an amount on either line 43 or line 44, you must file Form 4720*

4-Year Averaging Period Under Section 501(h)

(Some organizations that made a section 501(h) election do not have to complete all of the five columns below See the instructions for lines 45 through 50 on page 11 of the instructions)

	Lobbying Expenditures During 4-Year Averaging Period				N/A
Calendar year (or fiscal year beginning in) ▶	(a) 2002	(b) 2001	(c) 2000	(d) 1999	(e) Total
45 Lobbying nontaxable amount					0.00
46 Lobbying ceiling amount (150% of line 45(e))					0.00
47 Total lobbying expenditures					0.00
48 Grassroots nontaxable amount					0.00
49 Grassroots ceiling amount (150% of line 48(e))					0.00
50 Grassroots lobbying expenditures					0.00

Part VI-B **Lobbying Activity by Nonelecting Public Charities**

(For reporting only by organizations that did not complete Part VI-A) (See page 11 of the instructions)

During the year, did the organization attempt to influence national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of	Yes	No	Amount
a Volunteers		X	
b Paid staff or management (Include compensation in expenses reported on lines c through h)		X	
c Media advertisements		X	
d Mailings to members, legislators, or the public		X	
e Publications, or published or broadcast statements		X	
f Grants to other organizations for lobbying purposes		X	
g Direct contact with legislators, their staffs, government officials, or a legislative body		X	
h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any other means		X	
i Total lobbying expenditures (Add lines c through h)			0.00

If "Yes" to any of the above, also attach a statement giving a detailed description of the lobbying activities

Part VII **Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations** (See page 12 of the instructions)

51 Did the reporting 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?

		Yes	No
a Transfers from the reporting organization to a noncharitable exempt organization of			
(i) Cash	51a(i)		X
(ii) Other assets	a(ii)		X
b Other transactions			
(i) Sales or exchanges of assets with a noncharitable exempt organization	b(i)		X
(ii) Purchases of assets from a noncharitable exempt organization	b(ii)		X
(iii) Rental of facilities, equipment, or other assets	b(iii)		X
(iv) Reimbursement arrangements	b(iv)		X
(v) Loans or loan guarantees	b(v)		X
(vi) Performance of services or membership or fundraising solicitations	b(vi)		X
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees	c		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 organization If the organization 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 N/A

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

52 a Is the organization 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 N/A

(a) Name of organization	(b) Type of organization	(c) Description of relationship

Form 990	Rental Income	Statement 1

Kind and Location of Property	Activity Number	Gross Rental Income
OIL & GAS ROYALTIES	1	1,333,344.00
Total to Form 990, Part I, line 6a		1,333,344.00

Form 990	Rental Expenses	Statement 2

Description	Activity Number	Amount	Total
DEPLETION		200,872.00	
TRUSTEE FEE RELATED TO OIL & GAS		18,856.00	
AD VALOREM TAX		68,355.00	
- SubTotal -	1		288,083.00
Total to Form 990, Part I, line 6b			288,083.00

Form 990	Gain (Loss) From Publicly Traded Securities	Statement 3

Description	Gross Sales Price	Cost or Other Basis	Expense of Sale	Net Gain or (Loss)
SCHEDULE ATTACHED	564,598.00	654,219.00	0.00	<89,621.00>
COST ADJUSTMENT	3,400.00	0.00	0.00	3,400.00
To Form 990, Part I, line 8	567,998.00	654,219.00	0.00	<86,221.00>

Form 990	Other Changes in Net Assets or Fund Balances	Statement 4

Description	Amount
DEPLETION	200,872.00
Total to Form 990, Part I, line 20	200,872.00

Form 990	Cash Grants and Allocations	Statement 5

Classification	Donee's Name	Donee's Address	Donee's Relationship	Amount
SUPPORT	WATCH TOWER BIBLE	124 COLUMBIA HEIGHTS, BROOKLYN NY 11201	NONE	1119585
Total Included on Form 990, Part II, line 22				1119585

Form 990	Non-Government Securities	Statement 6

Security Description	Corporate Stocks	Corporate Bonds	Other Publicly Traded Securities	Other Securities	Total Non-Gov't Securities
CORPORATE STOCKS	804,145.00				804,145.00
CORPORATE BONDS		302,180.00			302,180.00
MUTUAL FUNDS			548,968.00		548,968.00
To 990, ln 54 Col B	804,145.00	302,180.00	548,968.00		1655293.00

Form 990	Government Securities	Statement 7

Description	U.S. Government	State and Local Gov't	Total Gov't Securities
GOVERNMENT BONDS	151,565.00		151,565.00
Total to Form 990, line 54, Col B	151,565.00		151,565.00

Form 990	Other Revenue Included on Form 990	Statement 8

Description	Amount
INVESTMENT INCOME	<30,592.00>
NET ROYALTIES INCOME	1,045,261.00
Total to Form 990, Part IV-A	1,014,669.00

Form 990	Other Expenses Included on Form 990	Statement 9

Description	Amount
CHARITABLE CONTRIBUTION	1,119,585.00
Total to Form 990, Part IV-B	1,119,585.00

DATE	DESCRIPTION	ORIGINAL COST	FEDERAL TAX COST	NET PROCEEDS	REALIZED GAIN/LOSS
05/31/02	MUNDER CASH INV FD CL K	-2,015 75	-2,015 75	2,015 75	
	CASH INVESTMENT SALE				
06/13/02	TELLABS INC	-9,196 00	-9,196 00	4,608 85	-4,587 15
	ESI SECURITIES COMPANY				
	SALE 550 SHS @ 8 58				
	TRADE DATE 06/10/02				
	MISC 15 COMM 110 00				
06/13/02	TYCO INTERNATIONAL LTD	-19,330 00	-19,330 00	4 159 87	-15,170 13
	ESI SECURITIES COMPANY				
	SALE 400 SHS @ 10 60				
	TRADE DATE 06/10/02				
	MISC 13 COMM 80 00				
06/27/02	PHILIP MORRIS COMPANIES INC	-16,607 50	-16,607 50	17,264 97	657 47
	ESI SECURITIES COMPANY				
	SALE 350 SHS @ 49 53				
	TRADE DATE 06/24/02				
	MISC 53 COMM 70 00				
06/30/02	MUNDER CASH INV FD CL K	-21,294 84	-21,294 84	21,294 84	
	CASH INVESTMENT SALE				
07/09/02	QUANTA SVCS INC	-22,297 75	-22,297 75	3,227 73	-19,070 02
	MCDONALD & COMPANY				
	SALE 1,100 SHS @ 2 9944				
	TRADE DATE 07/03/02				
	MISC 11 COMM 66 00				
07/31/02	MUNDER CASH INV FD CL K	-6,318 39	-6,318 39	6,318 39	
	CASH INVESTMENT SALE				
08/02/02	AOL TIME WARNER	-17,800 00	-17,800 00	6,971 77	-10,828 23
	PACIFIC CREST SECURITIES				
	SALE 600 SHS @ 11 68				
	TRADE DATE 07/30/02				
	MISC 23 COMM 36 00				

DATE	DESCRIPTION	ORIGINAL COST	FEDERAL TAX COST	NET PROCEEDS	REALIZED GAIN/LOSS
08/19/02	BAXTER INTERNATIONAL INC	-7,670 16	-7,542 03	7,899 51	357 48
	ESI SECURITIES COMPANY				
	SALE 225 SHS @ 35 31				
	TRADE DATE 08/14/02				
	MISC 24 COMM 45 00				
08/19/02	BRINKER INTL INC	-17,409 00	-17,409 00	19,605 70	2,196 70
	ESI SECURITIES COMPANY				
	SALE 700 SHS @ 28 209				
	TRADE DATE 08/14/02				
	MISC 60 COMM 140 00				
08/19/02	FLEET BOSTON FINL CORP	-20,603 70	-20,603 70	12,048 38	-8,555 32
	COM				
	ESI SECURITIES COMPANY				
	SALE 525 SHS @ 23 15				
	TRADE DATE 08/14/02				
	MISC 37 COMM 105 00				
09/06/02	TRAVELERS PPTY CAS CORP CL A	-14 11	-14 33	8 32	-6 01
	SALE 601 SHS @ 13 84				
	TRADE DATE 08/20/02				
09/11/02	TRAVELERS PPTY CAS CORP CL B	-9 68	-10 05	5 51	-4 54
	SALE 382 SHS @ 14 43				
	TRADE DATE 08/20/02				
09/30/02	MUNDER CASH INV FD CL K	-1,746 85	-1,746 85	1,746 85	
	CASH INVESTMENT SALE				
10/17/02	TRAVELERS PPTY CAS CORP CL A	-492 90	-492 68	302 60	-190 08
	ESI SECURITIES COMPANY				
	SALE 21 SHS @ 14 61				
	TRADE DATE 10/11/02				
	MISC 01 COMM 4 20				

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ACCOUNT
02-03-312-0155277

RILEY, HENRIETTA, TRUSTEE U/W

DATE	DESCRIPTION	ORIGINAL COST	FEDERAL TAX COST	NET PROCEEDS	REALIZED GAIN/LOSS
10/17/02	TRAVELERS PPTY CAS CORP CL B	-1,114 94	-1,114 58	638 86	-475 72
	ESI SECURITIES COMPANY				
	SALE 44 SHS @ 14 72				
	TRADE DATE 10/11/02				
	MISC 02 COMM 8 80				
10/31/02	MUNDER CASH INV FD CL K	-1,647 46	-1,647 46	1,647 46	
	CASH INVESTMENT SALE				
11/30/02	MUNDER CASH INV FD CL K	-363 63	-363 63	363 63	
	CASH INVESTMENT SALE				
12/02/02	HOUSEHOLD INTL INC	-9,015 00	-9,015 00	6,664 79	-2,350 21
	ESI SECURITIES COMPANY				
	SALE 250 SHS @ 26 86				
	TRADE DATE 11/26/02				
	MISC 21 COMM 50 00				
12/31/02	MUNDER CASH INV FD CL K	-1,187 63	-1,187 63	1,187 63	
	CASH INVESTMENT SALE				
12/31/02	MUNDER CASH INV FD CL K	-110,516 85	-110,516 85	110,516 85	
	CASH INVESTMENT SALE				
01/14/03	JULIUS BAER INVT FDS	-87,000 00	-87,000 00	84,007 54	-2,992 46
	INTL EQTY A				
	MUTUAL FUNDS				
	SALE 4,162 911 SHS @ 20 18				
	TRADE DATE 01/13/03				
03/26/03	AFLAC INC	-1,315 83	-1,315 83	6,555 80	5,239 97
	ESI SECURITIES COMPANY				
	SALE 200 SHS @ 32 98				
	TRADE DATE 03/21/03				
	MISC 20 COMM 40 00				

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ACCOUNT
02-03-312-0155277

RILEY, HENRIETTA, TRUSTEE U/W

DATE	DESCRIPTION	ORIGINAL COST	FEDERAL TAX COST	NET PROCEEDS	REALIZED GAIN/LOSS
03/26/03	BAXTER INTERNATIONAL INC	-7,670 15	-7,285 78	4,515 61	-2,770 17
	ESI SECURITIES COMPANY				
	SALE 225 SHS @ 20 27				
	TRADE DATE 03/21/03				
	MISC 14 COMM 45 00				
03/26/03	EXELON CORPORATION	-21,493 25	-21,493 25	18,848 81	-2,644 44
	ESI SECURITIES COMPANY				
	SALE 375 SHS @ 50 465				
	TRADE DATE 03/21/03				
	MISC 57 COMM 75 00				
03/26/03	SCHLUMBERGER LTD	-18,799 00	-18,799 00	13,719 58	-5,079 42
	ESI SECURITIES COMPANY				
	SALE 350 SHS @ 39 40				
	TRADE DATE 03/21/03				
	MISC 42 COMM 70 00				
03/26/03	WYETH	-18,962 00	-18,962 00	11,225 66	-7,736 34
	ESI SECURITIES COMPANY				
	SALE 300 SHS @ 37 62				
	TRADE DATE 03/21/03				
	MISC 34 COMM 60 00				
03/31/03	MUNDER CASH INV FD CL K	-1,661 68	-1,661 68	1,661 68	
	CASH INVESTMENT SALE				
03/31/03	MUNDER CASH INV FD CL K	-65,006 51	-65,006 51	65,006 51	
	CASH INVESTMENT SALE				
04/23/03	ALCOA INC	-11,523 00	-11,523 00	8,811 58	-2,711 42
	ESI SECURITIES COMPANY				
	SALE 400 SHS @ 22 23				
	TRADE DATE 04/17/03				
	MISC 42 COMM 80 00				

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ACCOUNT
02-03-312-0155277

RILEY, HENRIETTA, TRUSTEE U/W

DATE	DESCRIPTION	ORIGINAL COST	FEDERAL TAX COST	NET PROCEEDS	REALIZED GAIN/LOSS
04/23/03	SAFEWAY INC	-20,629 25	-20,629 25	7,727 88	-12,901 37
	ESI SECURITIES COMPANY				
	SALE 475 SHS @ 16 47				
	TRADE DATE 04/17/03				
	MISC 37 COMM 95 00				
04/30/03	MUNDER CASH INV FD CL K	-1,768 08	-1,768 08	1,768 08	
	CASH INVESTMENT SALE				
04/30/03	MUNDER CASH INV FD CL K	-112,251 11	-112,251 11	112,251 11	
	CASH INVESTMENT SALE				
	TOTAL SALES	-654,732 00	-654,219 51	564,598 10	-89,621 41

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DETAIL OF PORTFOLIO
AS OF 04/30/03

ACCOUNT
02-03-312-0155277

RILEY, HENRIETTA, TRUSTEE U/W

SHARES OR PAR VALUE	ASSET DESCRIPTION	TAX COST	PRICE	MARKET VALUE	ESTIMATED ANNL INCOME
	INCOME PORTFOLIO				
	CASH EQUIVALENTS				
	MONEY MARKET FUNDS				
1,352 380	MUNDER CASH INV FD CL K (INCOME INVESTMENT)	1,352 38	1 000	1,352 38	8 83
	TOTAL CASH EQUIVALENTS	1,352 38		1,352 38	8 83
	TOTAL INCOME PORTFOLIO	1,352 38		1,352 38	8 83
	PRINCIPAL PORTFOLIO				
	CASH EQUIVALENTS				
	MONEY MARKET FUNDS				
90,315 450	MUNDER CASH INV FD CL K	90,315 45	1 000	90,315 45	589 58
	TOTAL MONEY MARKET FUNDS	91,667 83		91,667 83	598 41
	TOTAL CASH EQUIVALENTS	90,315 45		90,315 45	589 58
	GOV'T/MUNICIPAL/FOREIGN BONDS				
	U S GOVERNMENT AGENCIES				
50,000	FED HOME LN BKS 7 000/ DUE 08/15/2014	50,087 50	122 813	61,406 50	3,500 00
50,000	FED HOME LN MTG CORP 5 500/ DUE 07/15/2006	50,760 00	110 000	55,000 00	2,750 00
50,000	FED NATL MTG ASSN 7 125/ DUE 03/15/2007 NTS	50,717 00	116 625	58,312 50	3,562 50

ACCOUNT
02-03-312-0155277 RILEY, HENRIETTA, TRUSTEE U/W

SHARES OR PAR VALUE	ASSET DESCRIPTION	TAX COST	PRICE	MARKET VALUE	ESTIMATED ANNL INCOME
	TOTAL U S GOVERNMENT AGENCIES	151,564 50		174,719 00	9,812 50
	TOTAL GOV'T/MUNICIPAL/FOREIGN BONDS	151,564 50		174,719 00	9,812 50
CORPORATE BONDS					
50,000	BARCLAYS BK PLC	49,783 50	120 831	60,415 50	3,700 00
	7 400/ DUE 12/15/2009				
	NT DTD 12/10/99				
50,000	FORD MOTOR CR CO	50,366 00	100 440	50,220 00	3,750 00
	7 500/ DUE 06/15/2003				
50,000	HOUSEHOLD FIN CORP	50,566 50	115 954	57,977 00	3,937 50
	7 875/ DUE 03/01/2007				
50,000	NATIONSBANK CORP	50,530 50	125 441	62,720 50	3,875 00
	7 750/ DUE 08/15/2015				
	SUB NTS				
50,000	PFIZER INC	51,112 50	109 560	54,780 00	2,812 50
	5 625/ DUE 02/01/2006				
50,000	TEXACO CAP INC	49,821 50	109 591	54,795 50	2,750 00
	5 500/ DUE 01/15/2009				
	TOTAL CORPORATE BONDS	302,180 50		340,908 50	20,825 00
STOCKS					
CAPITAL GOODS/CONSTRUCTION					
700	GENERAL ELEC CO	30,732 00	29 450	20,615 00	532 00
650	ROPER INDS INC NEW	26,966 75	30 590	19,883 50	227 50

ACCOUNT
02-03-312-0155277 RILEY, HENRIETTA, TRUSTEE U/W

SHARES OR PAR VALUE	ASSET DESCRIPTION	TAX COST	PRICE	MARKET VALUE	ESTIMATED ANNL INCOME
	TOTAL CAPITAL GOODS/CONSTRUCTION	57,698 75		40,498 50	759 50
CONSUMER CYCLICAL					
250	AUTOZONE INC	20,259 25	80 810	20,202 50	0 00
350	CARDINAL HEALTH INC	16,555 00	55 280	19,348 00	35 00
750	HOME DEPOT INC	30,264 50	28 130	21,097 50	180 00
750	JONES APPAREL GROUP INC	20,607 50	28 520	21,390 00	0 00
375	MOHAWK INDS INC	17,346 75	55 470	20,801 25	0 00
	TOTAL CONSUMER CYCLICAL	105,033 00		102,839 25	215 00
CONSUMER STAPLE					
350	COLGATE PALMOLIVE CO	18,780 50	57 170	20,009 50	336 00
500	DEAN FOODS CO	18,960 00	43 530	21,765 00	0 00
450	ECOLAB INC	18,294 00	51 090	22,990 50	261 00
475	SEALED AIR CORP NEW	19,375 25	42 850	20,353 75	0 00
700	SYSCO	18,443 00	28 730	20,111 00	308 00
650	WALGREEN CO	20,013 50	30 860	20,059 00	97 50
	TOTAL CONSUMER STAPLE	113,866 25		125,288 75	1,002 50
ENERGY					
825	AGL RESOURCES	19,173 00	25 730	21,227 25	924 00
600	EXXON MOBIL CORPORATION	9,142 50	35 200	21,120 00	600 00

ACCOUNT
02-03-312-0155277

RILEY, HENRIETTA, TRUSTEE U/W

SHARES OR PAR VALUE	ASSET DESCRIPTION	TAX COST	PRICE	MARKET VALUE	ESTIMATED ANNL INCOME
	TOTAL ENERGY	28,315 50		42,347 25	1,524 00
	FINANCIAL SERVICES				
500	AFLAC INC	3,289 59	32 710	16,355 00	140 00
350	AMBAC FINANCIAL GROUP INC	20,652 50	58 350	20,422 50	140 00
375	AMERICAN INTL GROUP INC	6,030 34	57 950	21,731 25	70 50
500	CITIGROUP INC	23,986 36	39 250	19,625 00	400 00
650	LINCOLN NATL CORP IND	24,848 25	31 960	20,774 00	871 00
1,100	MBNA CORP	23,167 00	18 900	20,790 00	352 00
400	WELLS FARGO & CO NEW	18,319 50	48 260	19,304 00	480 00
	TOTAL FINANCIAL SERVICES	120,293 54		139,001 75	2,453 50
	HEALTH CARE				
300	AMGEN INC	20,456 25	61 300	18,390 00	0 00
700	BIOMET INC	22,034 25	30 460	21,322 00	70 00
400	EXPRESS SCRIPTS INC CL A	21,062 65	58 940	23,576 00	0 00
400	JOHNSON & JOHNSON	17,127 50	56 360	22,544 00	384 00
750	LABORATORY CORP OF AMER HLDGS	21,109 05	29 460	22,095 00	0 00
625	PFIZER INC	19,606 25	30 750	19,218 75	375 00
350	STRYKER CORP	14,479 37	67 010	23,453 50	42 00

SHARES OR PAR VALUE	ASSET DESCRIPTION	TAX COST	PRICE	MARKET VALUE	ESTIMATED ANNL INCOME
	TOTAL HEALTH CARE	135,875 32		150,599 25	871 00
TECHNOLOGY					
1,050	FLEXTRONICS INTERNATIONAL LTD	32,233 75	8 770	9,208 50	0 00
700	CISCO SYS INC	20,095 90	15 000	10,500 00	0 00
600	FISERV INC	24,199 13	29 420	17,652 00	0 00
900	INTEL CORP	28,641 75	18 370	16,533 00	72 00
250	JOHNSON CTLS INC	20,381 00	82 240	20,560 00	360 00
500	L-3 COMMUNICATIONS HLDGS INC	19,670 00	44 400	22,200 00	0 00
800	MICROSOFT CORP	24,244 00	25 560	20,448 00	64 00
1,500	ORACLE CORPORATION	23,841 00	11 880	17,820 00	0 00
300	UNITED TECHNOLOGIES CORP	18,131 00	61 810	18,543 00	324 00
	TOTAL TECHNOLOGY	211,437 53		153,464 50	820 00
UTILITIES					
450	SBC COMMUNICATIONS INC	9,382 50	23 360	10,512 00	486 00
	TOTAL UTILITIES	9,382 50		10,512 00	486 00
	TOTAL STOCKS	781,902 39		764,551 25	8,131 50
MUTUAL FUNDS					
EQUITY					
375	ISHARES TR-S&P SMALL CAP 600	35,643 75	99 320	37,245 00	250 88

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DETAIL OF PORTFOLIO
AS OF 04/30/03

ACCOUNT
02-03-312-0155277 RILEY, HENRIETTA, TRUSTEE U/W

SHARES OR PAR VALUE	ASSET DESCRIPTION	TAX COST	PRICE	MARKET VALUE	ESTIMATED ANNL INCOME
400	MIDCAP SPDR TRUST SER 1	30,732 00	80 210	32,084 00	356 80
	UNIT SER 1				
10,527 332	MUNDER INSTL S&P MID CAP FD CL K	87,500 00	7 080	74,533 51	410 57
3,802 869	MUNDER INSTL S&P SM CAP FD CL K	42,500 00	9 530	36,241 34	114 09
	TOTAL EQUITY	196,375 75		180,103 85	1,132 34
BOND/FIXED INCOME					
24,589 289	MUNDER US GOVT INCOME FD CL K	245,591 98	10 760	264,580 75	13,253 63
	TOTAL BOND/FIXED INCOME	245,591 98		264,580 75	13,253 63
FOREIGN EQUITY					
5,118 320	JULIUS BAER INTL EQUITY INS	107,000 00	20 150	103,134 15	1,704 40
	TOTAL FOREIGN EQUITY	107,000 00		103,134 15	1,704 40
	TOTAL MUTUAL FUNDS	548,967 73		547,818 75	16,090 37
PARTNERSHIPS/CLOSELY HELD STOCKS					
AMERICAN DEPOSITORY RECEIPTS					
450	ROYAL DUTCH PETE CO ADR	22,242 75	40 880	18,396 00	762 30
	NY REGISTRY SH PAR N GLDR 1 25				
	TOTAL AMERICAN DEPOSITORY RECEIPTS	22,242 75		18,396 00	762 30
	TOTAL PARTNERSHIPS/CLOSELY HELD STOCKS	22,242 75		18,396 00	762 30
OTHER ASSETS					
3	SUMMARY ASSET FOR ALL OIL, GAS	3 00	1 000	3 00	0 00
	AND MINERAL INTERESTS				

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DETAIL OF PORTFOLIO
AS OF 04/30/03

ACCOUNT
02-03-312-0155277

RILEY, HENRIETTA, TRUSTEE U/W

SHARES OR PAR VALUE	ASSET DESCRIPTION	TAX COST	PRICE	MARKET VALUE	ESTIMATED ANNL INCOME
	TOTAL OTHER ASSETS	3 00		3 00	0 00
	TOTAL PRINCIPAL PORTFOLIO	1,897,176 32		1,936,711 95	56,211 25
TOTAL INVESTED		1,898,528 70		1,938,064 33	56,220 08
TOTAL CASH				0 00	
TOTAL ASSETS				1,938,064 33	

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