

FINANCIAL TRUST COMPANY INC

J.P. Morgan Portfolios

October 1 - October 31, 2004

Gift Processing

The holiday season will soon be here. If you plan to make securities gifts this year, please notify us before December 1, 2004 to allow sufficient time to process your request and meet the year-end deadline.

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Asset Account Portfolio	Q 30171-00-5 JPMCB	3
Margin Account Portfolio	161121381 JPMSI	72

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 FINANCIAL TRUST COMPANY INC
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 US VIRGIN ISLDS