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Clerk of the House of Representatives Legislative Resource Center B-106 Cannon Building Washington, DC 20515	Secretary of the Senate Office of Public Records 232 Hart Building Washington, DC 20510
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LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required To Complete This Page

1. Registrant Name <u>GUARD Financial Group</u>			
2. Address <input type="checkbox"/> Check if different than previously reported <u>16 South River Street</u>			
3. Principal Place of Business (if different from line 2) City: <u>Wilkes-Barre</u> State/Zip (or Country) <u>PA</u>			
4. Contact Name	Telephone	E-mail (optional)	5. Senate ID #
<u>Wayne E. McOwen</u>	<u>(570) 825-9900</u>	<u>wmcowen@guard.com</u>	<u>67978-12</u>
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # <u>35720000</u>

TYPE OF REPORT 8. Year 2002 Midyear (January 1-June 30) OR Year End (July 1-December 31)
9. Check if this filing amends a previously filed version of this report 10. Check if this is a Termination Report ⇒ Termination Date _____11. No Lobbying **INCOME OR EXPENSES - Complete Either Line 12 OR Line 13**

<p align="center">12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇒ \$ _____ Income (nearest \$20,000)</p> <p>Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).</p>	<p align="center">13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇒ \$ <u>20,000</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of</p> <p><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 603 Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162 Internal Revenue Code</p>
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Signature _____

 Printed Name and Title Wayne E. McOwen, ARM - Senior V. P. for Gov't. Affairs & Industry Relations

Registrant Name GUARD Financial Group Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the r engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code information as requested. Attach additional page(s) as needed.

15. General issue area code BAN (one per page)

16. Specific lobbying issues

Amendment to the Real Estate Settlement Procedures Act (RESPA) to define "affiliate relationship" to include, under certain circumstances, the conduct of business between an insurance company and an independent insurance agency.

17. House(s) of Congress and Federal agencies contacted Check if None

U. S. Senate
U. S. House of Representatives
U. S. Department of Housing & Urban Development

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Wayne E. McOwen	

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date 8/12/02

Printed Name and Title Wayne E. McOwen, ARM - Senior V.P. for Gov't. Affairs & Indus

Registrant Name GUARD Financial Group Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the re engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, information as requested. Attach additional page(s) as needed.

15. General issue area code INS (one per page)

16. Specific lobbying issues

Terrorism Insurance: Need for Federal Backstop

Optional Federal Charter: Testimony before Capital Markets Subcommittee of the House Financial Services Committee

17. House(s) of Congress and Federal agencies contacted

Check if None

U. S. Senate
U. S. House of Representatives
Capital Markets Subcommittee of the HFSC

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
<u>Wayne E. McOwen</u>	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature  Date 8/12/02

Printed Name and Title Wayne E. McOwen, ARM - Senior V.P. for Gov't. Affairs & Indu

