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# LOBBYING REPORT

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

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

**TYPE OF REPORT** 8. Year 2002 Midyear (January 1-June 30)  OR Year End (July 1-Dec)

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"><b>12. Lobbying Firms</b></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"><b>13. Organizations</b></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"/> ⇨ \$20,000.                  Expenses (nearest \$20,000)</p> <p><b>14. REPORTING METHOD.</b> Check box to indicate accounting method. See instructions for description of methods.</p> <p><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 60 Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 16 Internal Revenue Code</p>
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Signature



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

LD-2 (REV. 6/98)

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 registrant is 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.

Consumer, Loan Limits under "HOLA".

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  
Office of Thrift Supervision

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 2/12/03

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

Form LD-2 (Rev.6/98)

Page

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 registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code and provide 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.  
TRIA Implementation issues.  
  
Insurance Regulatory Roundtable - insurance regulatory modernization.


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

U. S. Senate  
U. S. House of Representatives  
Treasury Department  
  
HFSC and Captial Markets Subcommittee

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 2/12/03

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

Form LD-2 (Rev.6/98)

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