

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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SECRETARY OF THE
04 AUG 20 PM

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) Wilkes-Barre			
4. Contact Name Wayne E. McOwen	Telephone (800) 673-2465 X 7062	State/zip (or Country) PA	E-mail (optional) wmcowen@guard.com
5. Senate ID # 67978-12			6. House ID # 35720000
7. Client Name <input checked="" type="checkbox"/> Self			

TYPE OF REPORT 8. Year 2004 Midyear (January 1-June 30) OR Year End (July 1-Dec

9. Check if this filing amends a previously filed version of this report

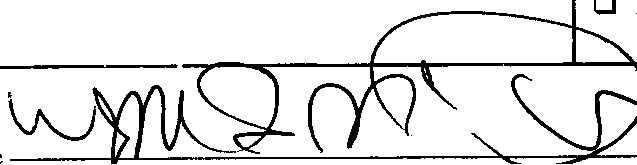
10. Check if this is a Termination Report ⇨ Termination Date _____

11. No Lobbyin

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 checked="" type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇨ \$ _____ 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 6033 Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(c) Internal Revenue Code</p>
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Signature



Date

12 AUGUST,

Printed Name and Title Wayne E. McOwen, ARM - Sr. V.P. of Gov't Affairs/Industry Relat

LD-2 (REV. 4/03)

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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 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

Regulatory relief/modernization: Specifically, 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
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 12 August, 2004

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 and information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

Terrorism Insurance/TRIA implementation and re-authorization after 31 December, 2005
Insurance regulatory reform/Optional Federal Charter

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

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

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 12 August, 2004

Printed Name and Title _____

Form LD-2 (Rec. 4/03)

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