

United States Court of Appeals
District of Columbia Circuit
Washington, DC 20001-2056

Karen LeCraft Henderson

United States Circuit Judge

August 17, 2004

Committee on Financial Disclosure
Administrative Office of the
United States Courts
One Columbus Circle, NE
Washington, DC 20544

Re: Calendar Year 2003 Filing

Dear Ms. Lisi:

In response to your letter dated July 22, 2004 requesting additional information regarding Part I, Positions, I did not hold any reportable positions during calendar year 2003. The failure to check the "NONE" box was an oversight.

With kind regards,



Karen LeCraft Henderson

FINANCIAL
DISCLOSURE OFFICE

AUG 30 11 03 AM '04

RECEIVED

FINANCIAL DISCLOSURE REPORT

Calendar Year 2003

Report Required by the Ethics
in Government Act of 1978
(5 U.S.C. app. §§ 101-111)

1. Person Reporting (Last name, First name, Middle initial)
Henderson, Karen L

2. Court or Organization
US Circuit Court of Appeals

3. Date of Report
5/15/2004

4. Title (Article III Judges indicate active or senior status;
magistrate judges indicate full- or part-time)

5. Report Type (check appropriate type)

6. Reporting Period

Circuit Court Judge - Active

☐ Nomination, Date

1/1/2003

☐ Initial

☒ Annual

☐ Final

to

12/31/2003

7. Chambers or Office Address

US Courthouse, Room 3118

333 Constitution Avenue, NW

Washington, DC 20001

8. On the basis of the information contained in this Report and any
modifications pertaining thereto, it is, in my opinion, in compliance
with applicable laws and regulations.

Reviewing Officer _____ Date _____

IMPORTANT NOTES: The instructions accompanying this form must be followed. Complete all parts, checking the NONE box for each part
where you have no reportable information. Sign on last page.

I. POSITIONS. (Reporting individual only; see pp. 9-13 of filing instructions)

☐ NONE - (No reportable positions.)

POSITION

NAME OF ORGANIZATION/ENTITY

1.

II. AGREEMENTS. (Reporting individual only; see pp. 14-16 of filing instructions)

☒ NONE - (No reportable agreements.)

DATE

PARTIES AND TERMS

1.

RECEIVED
2004 MAY 17 A 10:36
FINANCIAL
DISCLOSURE OFFICE

FINANCIAL DISCLOSURE REPORT

Name of Person Reporting

Henderson, Karen L

Date of Report

5/15/2004

III. NON-INVESTMENT INCOME. (Reporting individual and spouse; see pp. 17-24 of filing instructions)**A. Filer's Non-Investment Income**☒ **NONE** - (No reportable non-investment income.)DATESOURCE AND TYPEGROSS INCOME

(yours, not spouse's)

1.

B. Spouse's Non-Investment Income - (If you were married during any portion of the reporting year, please complete this section. (dollar amount not required except for honoraria)☒ **NONE** - (No reportable non-investment income.)DATESOURCE AND TYPE1.

IV. REIMBURSEMENTS -- transportation, lodging, food, entertainment.

(Includes those to spouse and dependent children. See pp. 25-27 of instructions.)

☒ **NONE** - (No such reportable reimbursements.)SOURCEDESCRIPTION1.

FINANCIAL DISCLOSURE REPORT

Name of Person Reporting

Henderson, Karen L

Date of Report

5/15/2004

V. GIFTS. (Includes those to spouse and dependent children. See pp. 28-31 of instructions.)☒ **NONE** - (No such reportable gifts.)SOURCEDESCRIPTIONVALUE

1.

VI. LIABILITIES. (Includes those of spouse and dependent children. See pp. 32-34 of instructions.)☒ **NONE** - (No reportable liabilities.)CREDITORDESCRIPTIONVALUE CODE

1.

FINANCIAL DISCLOSURE REPORT

Page 1 of 10

Name of Person Reporting
Henderson, Karen L

Date of Report
5/15/2004

VII. INVESTMENTS and TRUSTS — income, value, transactions (includes those of the spouse and dependent children. See pp. 34-57 of filing instructions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g. div. rent. or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g. buy, sell, merger, redemption)	If not exempt from disclosure			
						(2) Date: Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
☐ NONE (No reportable income, assets, or transactions)									
1. Wachovia Bank Account	A	Interest	J	T					
2. Suntrust Bank Accounts	A	Interest	M	T					
3. Allis Chalmers: Common		None	J	W					
4. Smith Barney Account Contains:									
5. ** Municipal Money Market Fund Cl A	A	Dividend	J	T					
6. ** ATT Corp.: Common		None	J	T					
7. ** Bell South Corp.: Common	A	Dividend	K	T					
8. ** SBC Communications Inc.: Common	A	Dividend	J	T					
9. ** Lucent Technologies Inc.: Common		None	J	T					
10. ** NCR Corp.: Common		None	J	T					
11. ** Avaya Inc.: Common		None	J	T					
12. ** Agere Systems Inc. Class A: Common		None	J	T					
13. ** Agere Systems Inc. Class B: Common		None	J	T					
14. ** International Business Machines: Common	A	Dividend	J	T	Buy	01/08	J		
15. IRA CD: Wachovia Bank	A	Interest	J	T					
16. IRA: Smith Barney Contains:									
17. ** ATT Corp.: Common		None	J	T					
18. ** Tigr Series 9 Bonds	B	Interest			Redeemed	11/15	K		

1. Income/Gain Codes: A = \$1,000 or less B = \$1,001-\$2,500 C = \$2,501-\$5,000 D = \$5,001-\$15,000 E = \$15,001-\$50,000
(See Columns B1 and D4) F = \$50,001-\$100,000 G = \$100,001-\$1,000,000 H1 = \$1,000,001-\$5,000,000 H2 = More than \$5,000,000

2. Value Codes: J = \$15,000 or less K = \$15,001-\$50,000 L = \$50,001-\$100,000 M = \$100,001-\$250,000
(See Columns C1 and D3) N = \$250,000-\$500,000 O = \$500,001-\$1,000,000 P1 = \$1,000,001-\$5,000,000 P2 = \$5,000,001-\$25,000,000
P3 = \$25,000,001-\$50,000,000 P4 = More than \$50,000,000

3. Value Method Codes: Q = Appraisal R = Cost (Real Estate Only) S = Assessment T = Cash/Market
(See Column C2) U = Book Value V = Other W = Estimated

FINANCIAL DISCLOSURE REPORT

Page 2 of 10

Name of Person Reporting
Henderson, Karen L

Date of Report
5/15/2004

VII. INVESTMENTS and TRUSTS — income, value, transactions (includes those of the spouse and dependent children. See pp. 34-57 of filing instructions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g. div. rent or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g. buy, sell, merger, redemption)	If not exempt from disclosure			
						(2) Date: Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
19. ** Bell South Corp.: Common	A	Dividend	K	T					
20. ** SBC Communications Inc.: Common	B	Dividend	K	T					
21. ** Citigroup Inc.: Common	B	Dividend	L	T					
22. ** Lucent Technologies Inc.: Common		None	J	T					
23. ** Intl Business Machines Corp.: Common	A	Dividend	K	T					
24. ** NCR Corp.: Common		None	J	T					
25. ** Avaya Inc.: Common		None	J	T					
26. ** Salomon Smith Barney Cash Accounts	A	Interest	K	T					
27. ** Agere Systems Inc. Class A: Common		None	J	T					
28. ** Agere Systems Inc. Class B: Common		None	J	T					
29. ** Travelers Ppty Cas Corp. Cl A: Common	A	Dividend	J	T					
30. ** Travelers Ppty Cas Corp Class B: Common	A	Dividend	J	T					
31. Merrill Lynch Account Contains:									
32. ** Federal Signal Corp.: Common	C	Dividend	L	T					
33. ** MIM Holdings Ltd: Common	A	Dividend			Buy Out	06/27	J		See VIII
34. ** MIM Holdings SPN ADR	A	Dividend			Buy Out	07/14	J		See VIII
35. ** Schlumberger Ltd: Common	B	Dividend	M	T					
36. ** Siebels Bruce: Common		None			Sell	07/17	J		

1. Income/Gain Codes:	A = \$1,000 or less	B = \$1,001-\$2,500	C = \$2,501-\$5,000	D = \$5,001-\$15,000	E = \$15,001-\$50,000
(See Columns B1 and D4)	F = \$50,001-\$100,000	G = \$100,001-\$1,000,000	H1 = \$1,000,001-\$5,000,000	H2 = More than \$5,000,000	
2. Value Codes:	J = \$15,000 or less	K = \$15,001-\$50,000	L = \$50,001-\$100,000	M = \$100,001-\$250,000	
(See Columns C1 and D3)	N = \$250,001-\$500,000	P = \$500,001-\$1,000,000	P1 = \$1,000,001-\$5,000,000	P2 = \$5,000,001-\$25,000,000	
	P3 = \$25,000,001-\$50,000,000		P4 = \$50,000,001-\$100,000,000		
3. Value Method Codes	Q = Appraisal	R = Cost (Real Estate Only)	S = Assessment	T = Cash/Market	
(See Column D2)	U = Book Value	V = Other	W = Estimated		

FINANCIAL DISCLOSURE REPORT

Page 3 of 10

Name of Person Reporting
Henderson, Karen L

Date of Report
5/15/2004

VII. INVESTMENTS and TRUSTS — income, value, transactions (includes those of the spouse and dependent children. See pp. 34-57 of filing instructions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g. div. rent. or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g. buy, sell, merger, redemption)	(2) Date: Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
37. ** Tremont Corp.: Common		None			Merger	02/07	J		See VIII
38. ** Electronic Data Systems Corp.: Common	A	Dividend	J	T					
39. ** Pickens County SC School District Series A 5.5%	B	Interest	K	T					
40. ** Greenwood County SC Hosp Rev Mbia 5.4%	A	Interest	J	T					
41. ** South Carolina State Budget Cntl 4.95%	B	Interest	L	T					
42. ** South Carolina State Budget Cntl 4.85%	B	Interest	L	T					
43. ** Chester SC Met Dist Wtr Rev 4.7%	B	Interest	L	T					
44. ** Spartanburg Co SC School District 5 5.3%	A	Interest	J	T					
45. ** Horry County SC School District Series A 5.0%	B	Interest	K	T					
46. ** Halliburton Co.: Common	A	Dividend	J	T					
47. ** Hilton Head Pub Svc Dist #1 SC 5.3%	B	Interest	K	T					
48. ** Barnwell County SC School District No. 45 4.95%	B	Interest	K	T					
49. ** Myrtle Beach SC Ctl's Partn Con Ctr 4.400%	C	Interest	M	T					
50. ** Myrtle Beach SC Ctl's Partn Con Ctr 4.500%	B	Interest	L	T					
51. ** Rock Hill SC Util Sys RV 4.4%	B	Interest	K	T					
52. ** Georgetown County SC Ambac Ebd 5.75%	B	Interest			Redeemed	09/25	K		
53. ** Piedmont Municipal Power Agency SC 5.25%	A	Interest	J	T					
54. ** General Motors New CI H: Common		None			Exchange	12/24	J		See VIII

1. Income/Gain Codes:	A = \$1,000 or less	B = \$1,001-\$2,500	C = \$2,501-\$5,000	D = \$5,001-\$15,000	E = \$15,001-\$50,000
(See Columns B1 and D4)	F = \$50,001-\$100,000	G = \$100,001-\$1,000,000	H1 = \$1,000,001-\$5,000,000	H2 = More than \$5,000,000	
2. Value Codes:	J = \$15,000 or less	K = \$15,001-\$50,000	L = \$50,001-\$100,000	M = \$100,001-\$250,000	
(See Columns C1 and D3)	N = \$250,000-\$500,000	O = \$500,001-\$1,000,000	P1 = \$1,000,001-\$5,000,000	P2 = \$5,000,001-\$25,000,000	
	P3 = \$25,000,001-\$50,000,000		P4 = \$More than \$50,000,000		
3. Value Method Codes	Q = Appraisal	R = Cost (Real Estate Only)	S = Assessment	T = Cash/Market	
(See Column C2)	U = Book Value	V = Other	W = Estimated		

FINANCIAL DISCLOSURE REPORT

Page 4 of 10

Name of Person Reporting

Henderson, Karen L

Date of Report

5/15/2004

VII. INVESTMENTS and TRUSTS -- income, value, transactions (includes those of the spouse and dependent children. See pp. 34-37 of filing instructions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code I (A-H)	(2) Type (e.g. div. rent. or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g. buy, sell, merger, redemption)	If not exempt from disclosure			
						(2) Date: Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
55. ** Richland County SC Sch Dist No. 2 Ambac 5.2%	A	Interest			Redeemed	04/01	J		
56. ** South Carolina Jobs EDA Hosp Facs Rev A Rf Ambac 5.1%	A	Interest	J	T					
57. ** North Charleston SC Cop Imp-Coliseum Rf OID 5.0%	B	Interest	L	T					
58. ** Berkeley County SC SD Cop Sf Grp OID Ambac 6.3%	B	Interest	L	T	Buy	06/24	L		See VIII
59. ** Greenville County SC PBC COP Courthouse 4.8%	A	Interest			Redeemed	04/01	K		
60. ** South Carolina St Hsg Fn Dev Auth Mtg Rv 5.5%	A	Interest	J	T					
61. ** South Carolina St Svc at Rv Ref A 5.5%	A	Interest			Redeemed	01/02	J	A	
62. ** Transocean Inc.: Common		None	J	T					
63. ** Merrill Lynch Cash Accounts	A	Interest	M	T					
64. ** Delhaize Group Spons Adm: Common	A	Dividend	J	T					
65. ** South Carolina St Pub Svc at Rf SC 4.5%	B	Interest			Redeemed	01/02	K		
66. ** Laurens Cnty SC Health Care Sys Rfdg Mbia 5.25%	A	Interest			Redeemed	01/02	K		
67. ** Florence SC Wtr & Swr Rev Rfdg Old Ambac 4.9%	A	Interest			Redeemed	03/03	J		
68. ** South Carolina St Cap Impt Rfdg Ser B 4.3%	A	Interest			Redeemed	04/01	K		
69. ** Goose Creek SC Tax Inctm Rdv Pj Area Ebd 4.5%	A	Interest			Redeemed	06/02	K		
70. ** South Carolina Transn Infrastre Bk Rev A 5.0%	A	Interest			Redeemed	10/01	J		
71. ** Florence Cnty SC Hosp Rv Mcleod Rgl Md A 4.25%	B	Interest			Redeemed	11/03	K		
72. ** Piedmont Mun Pwr Agy SC Elec Ser A Rfdg 5.0%	C	Interest	K	T					

1. Income/Gain Codes:	A = \$1,000 or less (See Columns B1 and B4)	B = \$1,001-\$2,500	C = \$2,501-\$5,000	D = \$5,001-\$15,000	E = \$15,001-\$50,000
	F = \$50,001-\$100,000	G = \$100,001-\$1,000,000	H1 = \$1,000,001-\$5,000,000	H2 = More than \$5,000,000	
2. Value Codes:	J = \$15,000 or less (See Columns C1 and D3)	K = \$15,001-\$50,000	L = \$50,001-\$100,000	M = \$100,001-\$250,000	
	N = \$250,001-\$500,000	P = \$500,001-\$1,000,000	P1 = \$1,000,001-\$5,000,000	P2 = \$5,000,001-\$25,000,000	
	P3 = \$25,000,001-\$50,000,000		P4 = More than \$50,000,000		
3. Value Method Codes:	Q = Appraisal (See Column C2)	R = Cost (Real Estate Only)	S = Assessment	T = Cash/Market	
	U = Book Value	V = Other	W = Estimated		

FINANCIAL DISCLOSURE REPORT

Page 5 of 10

Name of Person Reporting
Henderson, Karen L

Date of Report
5/15/2004

VII. INVESTMENTS and TRUSTS — income, value, transactions (includes those of the spouse and dependent children. See pp. 34-57 of filing instructions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g. div. rent. or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g. buy, sell, merger, redemption)	If not exempt from disclosure			
						(2) Date: Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
73. ** South Carolina St St Hwy Ser A 4.3%	B	Interest	K	T					
74. ** Columbia SC Wtrwks-Swr Sys Rev 5.0%	B	Interest	K	T					
75. ** Lexington Cnty SC Sch Dist No 4 6.5%	A	Interest	K	T					
76. ** York Cnty SC Sch Dist No 003 Rock Hill A 5.0%	A	Interest	J	T					
77. ** Spartanburg SC Pub Facs Renaissance Pk Cop 3.5%	B	Interest	K	T					
78. ** Richland Cnty SC Hsp Fcs Rv B Ref 4.9%	A	Interest			Redeemed	06/02	J		
79. ** Clemson Univ SC Univ Revs Plant Impt Fee Rf 4.15%	A	Interest	K	T					
80. ** Richland Co SC Hsp Fcsrv Mem Hsp-B 5.0%	B	Interest			Redeemed	06/02	L		
81. ** South Carolina St Svc At Rf SC-C 5.0%	A	Interest			Redeemed	01/02	J		
82. ** Piedmont Mun Pwr Agy SC El Rv 6.3%	A	Interest			Redeemed	01/02	K		
83. ** Huntsville AL Health Care Authority MBI A 3.1%	A	Interest	K	T	Buy	01/01	K		
84. ** Columbia SC Wtrwks & Swr Sys RFDG Old 5.2%	A	Interest	J	T	Buy	06/03	J		
85. ** South Carolina St Cap Impt Rdg Old 2.0%	A	Interest	K	T	Buy	03/05	K		
86. ** Easley SC Util Rev Comb FSA 3.0%	A	Interest	K	T	Buy	09/10	K		
87. ** Horry County SC Sch Dist Old 5.6%	C	Interest	L	T	Buy	06/30	L		
88. ** Orange Co FL Tourist Dev Tax Rev B Old 6.0%	B	Interest	K	T	Buy	01/01	K		
89. ** New York State TWY Auth Gen Rev Old FGIC 6.0%	B	Interest	L	T	Buy	01/01	L		
90. ** New York St Urbn Dev Crp Rev Cap Sr 5 5.5%	B	Interest	L	T	Buy	01/01	L		

1. Income/Gain Codes:	A = \$1,000 or less	B = \$1,001-\$2,500	C = \$2,501-\$5,000	D = \$5,001-\$15,000	E = \$15,001-\$50,000
(See Columns B1 and D4)	F = \$50,001-\$100,000	G = \$100,001-\$1,000,000	H = \$1,000,001-\$5,000,000	I = More than \$5,000,000	
2. Value Codes:	J = \$15,000 or less	K = \$15,001-\$50,000	L = \$50,001-\$100,000	M = \$100,001-\$250,000	
(See Columns C1 and D3)	N = \$250,000-\$500,000	O = \$500,001-\$1,000,000	P = \$1,000,001-\$5,000,000	Q = \$5,000,001-\$25,000,000	
	P3 = \$25,000,001-\$50,000,000		P4 = More than \$50,000,000		
3. Value Method Codes	Q = Appraisal	R = Cost (Real Estate Only)	S = Assessment	T = Cash/Market	
(See Column C2)	U = Book Value	V = Other	W = Estimated		

FINANCIAL DISCLOSURE REPORT

Page 6 of 10

Name of Person Reporting
Henderson, Karen L

Date of Report
5/15/2004

VII. INVESTMENTS and TRUSTS — income, value, transactions (includes those of the spouse and dependent children. See pp. 34-37 of filing instructions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1)	(2)	(1)	(2)	(1)	If not exempt from disclosure			
	Amount Code 1 (A-H)	Type (e.g. div. rent. or int.)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e.g. buy, sell, merger, redemption)	(2) Date: Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
91. **Dorchester Cnty SC Sch Bd No2 RF OID 5.55%	A	Interest			Buy	04/07	L		
92.					Redeemed	07/01	L		
93. **Dade Cnty FL Sch Brd Cap Ser A OID 5.750%	A	Interest	K	T	Buy	01/01	K		
94. **Valhi Inc.: Common	A	Dividend	J	T	Merger	02/07	J		See VIII
95. **El Paso Corporation: Common	A	Dividend	J	T	Buy	06/27	J		
96. **Hughes Electronics Corp: Common		None	J	T	Exchange	12/24	J		See VIII
97. **News Corp Ltd: Common		None	J	T	Exchange	12/24	J		See VIII
98. Merrill Lynch IRA Contains:									
99. ** Bell South: Common	A	Dividend	J	T					
100. ** Cats Series K (May 15, 2003)	A	Interest			Redeemed	05/15	K		
101. ** US Treasury Strips (May 15, 2004)	A	Interest	J	T					
102. ** Lucent Technologies Inc.: Common		None	J	T					
103. ** US Treasury Strips (May 15, 2003)	A	Interest			Redeemed	05/15	J		
104. ** Avaya Inc: Common		None	J	T					
105. ** Merrill Lynch Cash Accounts	B	Interest	M	T					
106. ** Agere Systems Inc. Cl A: Common		None	J	T					
107. ** Agere Systems Inc. Cl B: Common		None	J	T					
108. Wachovia Rollover IRA Contains:									

1. Income/Gain Codes:	A = \$1,000 or less	B = \$1,001-\$2,500	C = \$2,501-\$5,000	D = \$5,001-\$15,000	E = \$15,001-\$50,000
(See Columns B1 and D4)	F = \$50,001-\$100,000	G = \$100,001-\$1,000,000	H1 = \$1,000,001-\$5,000,000	H2 = More than \$5,000,000	
2. Value Codes:	J = \$15,000 or less	K = \$15,001-\$50,000	L = \$50,001-\$100,000	M = \$100,001-\$250,000	
(See Columns C1 and D3)	N = \$250,000-\$500,000	O = \$500,001-\$1,000,000	P1 = \$1,000,001-\$5,000,000	P2 = \$5,000,001-\$25,000,000	
	P3 = \$25,000,001-\$50,000,000		P4 = More than \$50,000,000		
3. Value Method Codes	Q = Appraisal	R = Cost (Real Estate Only)	S = Assessment	T = Cash/Market	
(See Column C2)	U = Book Value	V = Other	W = Estimated		

FINANCIAL DISCLOSURE REPORT

Page 7 of 10

Name of Person Reporting
Henderson, Karen L

Date of Report
5/15/2004

VII. INVESTMENTS and TRUSTS -- income, value, transactions (includes those of the spouse and dependent children. See pp. 34-57 of filing instructions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1)	(2)	(1)	(2)	(1) Type (e.g. buy, sell, merger, redemption)	If not exempt from disclosure			
	Amount Code 1 (A-H)	Type (e.g. div. rent. or int.)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)		(2) Date: Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
109. ** Evergreen Prime Cash Fund	D	Interest	O	T					See VIII
110. ** US Treasury Note 6.25% Due 02/15/2003	B	Interest			Matured	02/18	L		
111. ** US Treasury Note 5.750% Due 08/15/2003	D	Interest			Matured	08/15	L		
112. ** US Treasury Note 4.25% Due 11/15/2003	C	Interest			Matured	11/17	L		
113. ** US Treasury Note 4.0% Due 04/30/2003	B	Interest			Matured	04/30	L		
114. ** Fed Home Ln Bank Bds 3.625% Due 10/15/2004	C	Interest	M	T					
115. ** Federal Home Ln Mtg Corp Bd 3.25% 11/15/2004	C	Interest	M	T					
116. The Black and Decker Corp.: Common	A	Dividend	K	T					
117. The Boeing Co.: Common	C	Dividend	M	T					
118. Campbell Soup Co.: Common	C	Dividend	M	T					
119. Colgate-Palmolive Co.: Common	D	Dividend	N	T					
120. Solutia Inc.: Common		None	J	T					
121. General Electric Co.: Common	E	Dividend	P1	T					
122. General Motors Corp.: Common	C	Dividend	L	T					
123. The Goodyear Tire and Rubber Co.: Common		None	K	T					
124. IBM Corp.: Common	B	Dividend	M	T					
125. Mobil Corp.: Common	D	Dividend	M	T					
126. Pharmacia Co.: Common	B	Dividend			Merger	04/16	N		See VIII

1. Income/Gain Codes:	A = \$1,000 or less (See Columns B1 and D4)	B = \$1,001-\$2,500 G = \$100,001-\$1,000,000	C = \$2,501-\$5,000 H1 = \$1,000,001-\$5,000,000	D = \$5,001-\$15,000 H2 = More than \$5,000,000	E = \$15,001-\$50,000
2. Value Codes:	F = \$50,001-\$100,000 (See Columns C1 and D5)	J = \$15,000 or less N = \$250,000-\$500,000 P3 = \$25,000,001-\$50,000,000	K = \$15,001-\$50,000 O = \$500,001-\$1,000,000	L = \$50,001-\$100,000 P1 = \$1,000,001-\$5,000,000 P4 = \$5,000,001-\$25,000,000	M = \$100,001-\$250,000 P2 = \$25,000,001-\$50,000,000
3. Value Method Codes	Q = Appraisal (See Column C2)	R = Cost (Real Estate Only) U = Book Value	S = Assessment V = Other	T = Cash/Market W = Estimated	

FINANCIAL DISCLOSURE REPORT

Page 8 of 10

Name of Person Reporting
Henderson, Karen L

Date of Report
5/15/2004

VII. INVESTMENTS and TRUSTS - income, value, transactions (includes those of the spouse and dependent children. See pp. 34-57 of filing instructions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g. div. rent. or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g. buy, sell, merger, redemption)	If not exempt from disclosure			
						(2) Date: Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
127. Bank America Corp.: Common	E	Dividend	O	T					
128. Sears, Roebuck, and Co.: Common	A	Dividend	J	T					
129. El Paso Energy: Common	B	Dividend	K	T					
130. Texaco Inc.: Common	C	Dividend	L	T					
131. Weyerhaeuser Co.: Common	B	Dividend	L	T					
132. Delphi Automotive: Common	A	Dividend	J	T					
133. Pfizer Co: Common	D	Dividend	N	T	Merger	04/16	N		See VIII
134. Springtree Associates Partnership: 1% Interest, Apt	B	Rent	J	W					
135. Wachovia Bank Accounts	B	Interest	P1	T					
136. CD: Bank of America	A	Interest	L	T					
137. CD: First Union	B	Interest			Redeemed	08/01	M		
138. CD: Carolina First	B	Interest	M	T					
139. CD: NBSC	B	Interest	M	T					
140. MN Mutual Life Insurance Policy	B	Dividend	L	T					
141. John Hancock Life Insurance Policy	A	Dividend	J	T					
142. Marathon Group: Common	B	Dividend	K	T					
143. US Steel Group: Common	A	Dividend	J	T					
144. Morgan Stanley Dean Witter and Co.: Common	A	Dividend	K	T					

1. Income/Gain Codes:	A = \$1,000 or less	B = \$1,001-\$2,500	C = \$2,501-\$5,000	D = \$5,001-\$15,000	E = \$15,001-\$50,000
(See Columns B1 and D4)	F = \$50,001-\$100,000	G = \$100,001-\$1,000,000	H1 = \$1,000,001-\$5,000,000	H2 = More than \$5,000,000	
2. Value Codes:	I = \$15,000 or less	K = \$15,001-\$50,000	L = \$50,001-\$100,000	M = \$100,001-\$250,000	
(See Columns C1 and D3)	N = \$250,000-\$500,000	O = \$500,001-\$1,000,000	P1 = \$1,000,001-\$5,000,000	P2 = \$5,000,001-\$25,000,000	
	P3 = \$25,000,001-\$50,000,000		P4 = \$50,000,001-\$100,000,000		
3. Value Method Codes:	Q = Appraised	R = Cost (Real Estate Only)	S = Assessment	T = Cash/Market	
(See Column C2)	U = Book Value	V = Other	W = Estimated		

FINANCIAL DISCLOSURE REPORT

Page 9 of 10

Name of Person Reporting
Henderson, Karen L

Date of Report
5/15/2004

VII. INVESTMENTS and TRUSTS -- income, value, transactions (includes those of the spouse and dependent children. See pp. 34-37 of filing instructions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g. div. rent. or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g. buy, sell, merger, redemption)	If not exempt from disclosure			
						(2) Date: Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
145. The Allstate Group: Common	A	Dividend	J	T					
146. Raytheon Co.: Common	A	Dividend	J	T					
147. Merrill Lynch SEP Contains:									
148. ** US Treasury Note 7.25% Due 05/15/2004	A	Interest	J	T					
149. ** US Treasury Note 5.750% Due 08/15/2003	A	Interest			Redeemed	08/15	J		
150. ** US Treasury Note 7.250% Due 08/15/2004	B	Interest	K	T					
151. ** CD: MBNA America Bank	B	Interest	K	T					
152. ** CD: Merrill Lynch Bank USA	B	Interest	K	T					
153. ** CD: First USA Bank	B	Interest	K	T					
154. ** Merrill Lynch SEP Cash Accounts	A	Dividend	K	T					
155. **CD: MBNA America Bank	A	Interest	L	T	Buy	01/21	L		
156. **CD: Cole Taylor Bank Chicago		None	L	T	Buy	01/21	L		
157. Wachovia Bank Trust									
158. ** Valiant Tax-Exempt Money Market Fund	A	Interest	J	T					
159. ** Evergreen SC Municipal Bond Fund C I I	D	Interest	M	T					
160. ** Evergreen Core Equity Fund C I I	A	Dividend			Exchange	12/08	L		See VIII
161. **Evergreen Large Cap Equity Fund Class I	A	Dividend	L	T	Exchange	12/08	L		See VIII
162. Wachovia Brokerage Account Contains:									

1. Income/Gain Codes:	A = \$1,000 or less	B = \$1,001-\$2,500	C = \$2,501-\$5,000	D = \$5,001-\$15,000	E = \$15,001-\$50,000
(See Columns B1 and D4)	F = \$50,001-\$100,000	G = \$100,001-\$1,000,000	H1 = \$1,000,001-\$5,000,000	H2 = More than \$5,000,000	
2. Value Codes:	J = \$15,000 or less	K = \$15,001-\$50,000	L = \$50,001-\$100,000	M = \$100,001-\$250,000	
(See Columns C1 and D3)	N = \$250,000-\$500,000	O = \$500,001-\$1,000,000	P1 = \$1,000,001-\$5,000,000	P2 = \$5,000,001-\$25,000,000	
	P3 = \$25,000,001-\$50,000,000		P4 = \$More than \$50,000,000		
3. Value Method Codes:	Q = Appraisal	R = Cost (Real Estate Only)	S = Assessment	T = Cash/Market	
(See Column C2)	U = Book Value	V = Other	W = Estimated		

FINANCIAL DISCLOSURE REPORT

Page 10 of 10

Name of Person Reporting
Henderson, Karen L

Date of Report
5/15/2004

VII. INVESTMENTS and TRUSTS — income, value, transactions (includes those of the spouse and dependent children. See pp. 34-37 of filing instructions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1)	(2)	(1)	(2)	(1)	If not exempt from disclosure			
	Amount Code 1 (A-H)	Type (e.g. div. rent. or int.)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e.g. buy, sell, merger, redemption)	(2) Date: Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
163. **US Treasury Bill Due 01/30/2003	A	Interest			Redeemed	01/30	O		
164. **US Treasury Bill Due 06/26/2003	D	Interest			Redeemed	06/26	O		
165. ** US Treasury Bill Due 02/12/2004		None	O	T	Buy	08/11	O		
166. ** US Treasury Bill Due 08/07/2003	C	Interest			Buy	02/03	O		
167.					Redeemed	08/07	O		
168. ** US Treasury Bill Due 12/26/2003	C	Interest			Buy	06/30	O		
169.					Redeemed	12/26	O		
170. **Lehman Brothers Bank CD: 02/27/2004	A	Interest	K	T	Buy	08/21	K		
171. **SI Bank & Trust CD Staten Island NY 08/15/2005	A	Interest	L	T	Buy	08/21	M		
172. IRA: Salomon Smith Barney Contains:									
173. ** Salomon Smith Barney Cash Account	A	Interest	J	T					
174. ** Lucent Technologies Inc.: Common		None	J	T					
175. ** Avaya Inc.: Common		None	J	T					
176. ** Citigroup Inc: Common	A	Dividend	J	T					
177. ** Agere Systems Inc. Class B: Common		None	J	T					
178. ** Travelers Ppty Cas Corp. Cl A: Common		None	J	T					
179. ** Travelers Ppty Cas Corp. Cl B: Common		None	J	T					
180. Monsanto: Common	A	Dividend	K	T					

1. Income/Gain Codes:	A = \$1,000 or less	B = \$1,001-\$2,500	C = \$2,501-\$5,000	D = \$5,001-\$15,000	E = \$15,001-\$50,000
(See Columns B1 and D4)	F = \$50,001-\$100,000	G = \$100,001-\$1,000,000	H1 = \$1,000,001-\$5,000,000	H2 = More than \$5,000,000	
2. Value Codes:	J = \$15,000 or less	K = \$15,001-\$50,000	L = \$50,001-\$100,000	M = \$100,001-\$250,000	
(See Columns C1 and D3)	N = \$250,000-\$500,000	O = \$500,001-\$1,000,000	P1 = \$1,000,001-\$5,000,000	P2 = \$5,000,001-\$25,000,000	
	P3 = \$25,000,001-\$50,000,000		P4 = More than \$50,000,000		
3. Value Method Codes	Q = Appraisal	R = Cost (Real Estate Only)	S = Assessment	T = Cash/Market	
(See Column C2)	U = Book Value	V = Other	W = Estimated		

FINANCIAL DISCLOSURE REPORT

Name of Person Reporting

Henderson, Karen L.

Date of Report

5/15/2004

VIII. ADDITIONAL INFORMATION OR EXPLANATIONS (Indicate part of Report.)

Page 2, Line 33 & 34: MIM Holdings Limited was acquired by Xtrata on June 6, 2003. The acquisition required that both common and ADR MIM Holdings shareholders surrender their shares for cancellation in exchange for cash proceeds.

Page 3, Line 37 & Page 6, Line 94: On February 7, 2003 Valhi Inc. completed a merger with Tremont Corp. Tremont shareholders received [REDACTED] of Valhi Inc. common stock for each Tremont share.

Page 4, Line 58: Additional Berkeley County SC SD Cop Sf Grp ID Ambac 6.3% bonds were purchased on June 6, 2003.

Page 3, Line 54, & Page 6, Lines 96 & 97: On December 22, 2003 General Motors split-off Hughes Electronics by distributing Hughes common stock to holders of General Motors Class H common stock. Simultaneously, General Motors sold its 19.8% interest in Hughes Electronics to News Corporation. News Corporation then acquired from the former General Motors Class H common stockholders, an additional 14.2% of the outstanding Hughes common stock shares in exchange for News Corporation Preferred ADS. These transactions left former General Motors Class H shareholders with shares of both Hughes Electronics and News Corporation.

Page 7, Line 109: Name changed from Evergreen Select Money Market Fund to Evergreen Prime Cash Fund.

Page 7, Line 126 & Page 8, Line 133: On April 16, 2003 Pfizer & Pharmacia merged. Pharmacia shareholders received [REDACTED] of Pfizer stock for each share of Pharmacia stock held on April 16, 2003.

Page 9, Line 160 & 161: Exchange [REDACTED] Evergreen Core Equity Fund Class I for [REDACTED] of Evergreen Large Cap Equity Fund Class I.

FINANCIAL DISCLOSURE REPORT

Name of Person Reporting

Henderson, Karen L.

Date of Report

5/15/2004

IX. CERTIFICATION.

I certify that all information given above (including information pertaining to my spouse and minor or dependent children, if any) is accurate, true, and complete to the best of my knowledge and belief, and that any information not reported was withheld because it met applicable statutory provisions permitting non-disclosure.

I further certify that earned income from outside employment and honoraria and the acceptance of gifts which have been reported are in compliance with the provisions of 5 U.S.C. § 501 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature

Date

5/13/04

NOTE: ANY INDIVIDUAL WHO KNOWINGLY AND WILFULLY FALSIFIES OR FAILS TO FILE THIS REPORT MAY BE SUBJECT TO CIVIL AND CRIMINAL SANCTIONS (5 U.S.C. app. § 104)

FILING INSTRUCTIONS

Mail signed original and 3 additional copies to:

Committee on Financial Disclosure
Administrative Office of the United States Courts
Suite 2-301
One Columbus Circle, N.E.
Washington, D.C. 20544