To file your 2003 tax return, simply follow these instructions:

**Step 1 - Sign and date the return**

**Step 2 - Assemble the return**

These forms should be assembled behind Form 1040 -- U.S. Individual Income Tax Return

- Schedule D

Staple these documents to the front of the first page of the return:

- Form W-2: Wage and Tax Statement
  - 1st (Tippett Studio)

**Step 3 - Mail the return**

Mail the return to this address:

**Internal Revenue Service Center**
**Fresno, CA 93888-0002**

We recommend that you use one of these IRS-approved methods to send your return. Retain the proof of mailing to avoid a late filing penalty:

- U.S. Postal Service certified mail.
- Airborne Express Overnight Air Express Service, Next Afternoon Service, or Second Day Service.
- DHL Worldwide Express Same Day Service, or USA Overnight.

**Step 4 - Keep a copy**

Print a second copy of the return for your records. We recommend that you also print and retain these supporting forms, which don't need to be sent to the IRS:

- Background Worksheet
- Form 1099-INT/OID
- Form 1099-DIV
- Capital Gains and Losses Worksheet
**Form 1040**

**U.S. Individual Income Tax Return 2003**

<table>
<thead>
<tr>
<th>Label</th>
<th>(See instructions.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Use the IRS label. Otherwise, please print or type.</td>
<td></td>
</tr>
</tbody>
</table>

**Presidential Election Campaign (See instructions.)**

**Important!** You must enter your SSN(s) above.

**Filing Status**

- [X] Single
- [ ] Married filing jointly (even if only one had income)
- [ ] Married filing separately. Enter spouse's SSN above and full name here.

**Exemptions**

- [ ] Yourself. If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a
- [ ] Spouse
- [ ] Dependents:
  - (1) First name
  - (2) Last name
  - (3) Dependent's social security number
  - (4) Relationship to you
  - (5) X if qualifying child for child tax credit (see instr.)

If more than five dependents, see instructions.

**Income**

- [ ] Wages, salaries, tips, etc. Attach Form(s) W-2
- [ ] Taxable interest. Attach Schedule B if required
- [ ] Tax-exempt interest. Do not include on line 8a
- [ ] Ordinary dividends. Attach Schedule B if required
- [ ] Qualified dividends (see instructions)
- [ ] Taxable refunds, credits, or offsets of state and local income taxes (see instructions)
- [ ] Alimony received
- [ ] Business income or (loss). Attach Schedule C or C-EZ
- [ ] Capital gain or (loss). Attach Schedule D if required. If not required, check here
- [ ] Selling real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E
- [ ] Rental real estate. Royalties, partnerships, S corporations, trusts, etc. Attach Schedule E
- [ ] Farm income or (loss). Attach Schedule F
- [ ] Farm income or (loss). Attach Schedule F
- [ ] Capital gain or (loss). Attach Schedule D if required. If not required, check here
- [ ] Capital gain or (loss). Attach Schedule D if required. If not required, check here
- [ ] Capital gain or (loss). Attach Schedule D if required. If not required, check here
- [ ] Other gains or (losses). Attach Form 4797
- [ ] Social security benefits
- [ ] Social security benefits
- [ ] Other income. List type and amount (see instructions)

**Adjusted Gross Income**

- [ ] Educator expenses (see instructions)
- [ ] IRA deduction (see instructions)
- [ ] Student loan interest deduction (see instructions)
- [ ] Tuition and fees deduction (see instructions)
- [ ] Moving expenses. Attach Form 3903
- [ ] One-half of self-employment tax. Attach Schedule SE
- [ ] Self-employed health insurance deduction (see instructions)
- [ ] Self-employed SEP, SIMPLE, and qualified plans
- [ ] Penalty on early withdrawal of savings
- [ ] Alimony paid
- [ ] Recipient's SSN
- [ ] Add lines 23 through 32a
- [ ] Subtract line 33 from line 22. This is your adjusted gross income

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**KIA** For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see instructions.
Form 1040 (2003)  
Jonathan M Ragan-Kelley  
558-77-8621  
Page 2  

Tax and Credits  

Standard Deduction for—  
- People who checked any box on line 36a or 36b or who can be claimed as a dependent, see instructions.  
- All others:  
  Single or Married filing separately $4,750  
  Married filing jointly or Qualifying widow(er), $9,500  
  Head of household, $7,000  

35 Amount from line 34 (adjusted gross income)  
36a You were born before January 2, 1939,  
Spouse was born before January 2, 1939,  
36b You were a dual-status alien, see instructions and check here  
37 Itemized deductions (from Schedule A) or your standard deduction (see left margin)  
38 Subtract line 37 from line 35  
39 If line 35 is $104,625 or less, multiply $3,050 by the total number of exemptions claimed on line 6d. If line 35 is over $104,625, see the worksheet in the instructions  
40 Taxable income. Subtract line 39 from line 38. If line 39 is more than line 38, enter -0-.  
41 Tax (see instructions). Check if any tax is from a Form(s) 8814 b Form 4972  
42 Alternative minimum tax (see instructions). Attach Form 6251  
43 Add lines 41 and 42  
44 Foreign tax credit. Attach Form 1116 if required  
45 Credit for child and dependent care expenses. Attach Form 2441  
46 Credit for the elderly or the disabled. Attach Schedule R  
47 Education credits. Attach Form 8863  
48 Retirement savings contributions credit. Attach Form 8880  
49 Child tax credit (see instructions)  
50 Adoption credit. Attach Form 8839  
51 Credits from: a Form 8396 b Form 8859  
52 Other credits. Check applicable box(es): a Form 3800 b Form 8821 c Specify  
53 Add lines 44 through 52. These are your total credits  
54 Subtract line 53 from line 43. If line 53 is more than line 43, enter -0-.  

Other Taxes  

55 Self-employment tax. Attach Schedule SE  
56 Social security and Medicare tax on tip income not reported to employer. Attach Form 4137  
57 Tax on qualified plans, including IRAs, and other tax-favored accounts. Attach Form 5329 if required  
58 Advance earned income credit payments from Form(s) W-2  
59 Household employment taxes. Attach Schedule H  
60 Add lines 54 through 59. This is your total tax  

Payments  

61 Federal income tax withheld from Forms W-2 and 1099  
62 2003 estimated tax payments and amount applied from 2002 return  
63 Earned income credit (EIC)  
64 Excess social security and tier 1 RRTA tax withheld (see instructions)  
65 Additional child tax credit. Attach Form 8812  
66 Amount paid with request for extension to file (see instructions)  
67 Other payments from: a Form 2439 b Form 4136 c Form 8885  
68 Add lines 61 through 67. These are your total payments  

Refund  

69 If line 68 is more than line 60, subtract line 60 from line 68. This is the amount you overpaid  
70a Amount of line 69 you want refunded to you  
70b Routing number  
70c Type: Checking Savings  
70d Account number 0632173050  
71 Amount of line 69 you want applied to your 2004 estimated tax  

Amount You Owe  

72 Amount you owe. Subtract line 68 from line 60. For details on how to pay, see the instructions  
73 Estimated tax penalty (see instructions)  

Third Party Designee  

Do you want to allow another person to discuss this return with the IRS (see instructions)? Yes No  
Designee's name  
Phone no.  
Personal identification number (PIN)  

Sign Here  

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.  

Joint return? See instructions.  
Keep a copy for your records.  
Preparer's signature  
Preparer's SSN or PTIN  

Paid Use Only  

Preparer's name (or yours if self-employed), address, and EIN  
Phone no.  

KIA
**Part I**  
**Short-Term Capital Gains and Losses—Assets Held One Year or Less**

<table>
<thead>
<tr>
<th>(a) Description of property</th>
<th>(b) Date acquired (Mo., day, yr.)</th>
<th>(c) Date sold (Mo. day, yr.)</th>
<th>(d) Sales price (see the instructions)</th>
<th>(e) Cost or other basis (see the instructions)</th>
<th>(f) Gain or (loss) for the entire year</th>
<th>(g) Post-May 5 gain or (loss)* (see below)</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
</tbody>
</table>

**Part II**  
**Long-Term Capital Gains and Losses—Assets Held More Than One Year**

<table>
<thead>
<tr>
<th>(a) Description of property</th>
<th>(b) Date acquired (Mo., day, yr.)</th>
<th>(c) Date sold (Mo. day, yr.)</th>
<th>(d) Sales price (see the instructions)</th>
<th>(e) Cost or other basis (see the instructions)</th>
<th>(f) Gain or (loss) for the entire year</th>
<th>(g) Post-May 5 gain or (loss)* (see below)</th>
</tr>
</thead>
<tbody>
<tr>
<td>8 Putnam New Opportunity-A</td>
<td>various 11/10/03</td>
<td></td>
<td>4,562</td>
<td>4,691</td>
<td>-129</td>
<td>129</td>
</tr>
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</tr>
</tbody>
</table>

**Next:** Go to Part III on page 2.

*Include in column (g) all gains and losses from column (f) from sales, exchanges, or conversions (including installment payments received) after May 5, 2003. However, do not include gain attributable to unrecovered section 1250 gain, "collectibles gains and losses" (as defined in the instructions) or eligible gain on qualified small business stock (see the instructions).
**Part III Taxable Gain or Deductible Loss**

<table>
<thead>
<tr>
<th>Line</th>
<th>Description</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>17a</td>
<td>Combine lines 7b and 16 and enter the result. If a loss, enter -0- on line 17b and go to line 18. If a gain, enter the gain on Form 1040, line 13a, and go to line 17b below</td>
<td>-129</td>
</tr>
<tr>
<td>17b</td>
<td>Combine lines 7a and 15. If zero or less, enter -0-. Then complete Form 1040 through line 40. <strong>Next:</strong> If line 16 of Schedule D is a gain or you have qualified dividends on Form 1040, line 9b, complete Part IV below. Otherwise, skip the rest of Schedule D and complete the rest of Form 1040.</td>
<td>0</td>
</tr>
<tr>
<td>18</td>
<td>If line 17a is a loss, enter here and on Form 1040, line 13a, the smaller of (a) that loss or (b) ($3,000) (or, if married filing separately, ($1,500)) (see the instructions). <strong>Next:</strong> If you have qualified dividends on Form 1040, line 9b, complete Form 1040 through line 40, and then complete Part IV below (but skip lines 19 and 20). Otherwise, skip Part IV below and complete the rest of Form 1040.</td>
<td>(129)</td>
</tr>
</tbody>
</table>

**Part IV Tax Computation Using Maximum Capital Gains Rates**

<table>
<thead>
<tr>
<th>Line</th>
<th>Description</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>19</td>
<td>Enter your unrecaptured section 1250 gain, if any, from line 18 of the worksheet in the instructions</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Enter your 28% rate gain, if any, from line 7 of the worksheet in the instructions</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Enter your taxable income from Form 1040, line 40</td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Enter the smaller of line 16 or line 17a, but not less than zero</td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>Enter your qualified dividends from Form 1040, line 9b</td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>Add lines 22 and 23</td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>Amount from line 4g of Form 4952 (investment interest expense)</td>
<td></td>
</tr>
<tr>
<td>26</td>
<td>Subtract line 25 from line 24. If zero or less, enter -0-</td>
<td></td>
</tr>
<tr>
<td>27</td>
<td>Subtract line 26 from line 21. If zero or less, enter -0-</td>
<td></td>
</tr>
<tr>
<td>28</td>
<td>Enter the smaller of line 21 or:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$56,800 if married filing jointly or qualifying widower(er);</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$28,400 if single or married filing separately; or</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$38,050 if head of household</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>If line 27 is more than line 28, skip lines 29-39 and go to line 40.</strong></td>
<td></td>
</tr>
<tr>
<td>29</td>
<td>Enter the amount from line 27</td>
<td></td>
</tr>
<tr>
<td>30</td>
<td>Subtract line 29 from line 28. If zero or less, go to line 40</td>
<td></td>
</tr>
<tr>
<td>31</td>
<td>Add lines 17b and 23*</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Enter the smaller of line 30 or line 31</td>
<td></td>
</tr>
<tr>
<td>33</td>
<td>Multiply line 32 by 5% (.05)</td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>Subtract line 32 from line 30</td>
<td></td>
</tr>
<tr>
<td>35</td>
<td>Enter your qualified 5-year gain, if any, from line 8 of the worksheet in the instructions</td>
<td></td>
</tr>
<tr>
<td>36</td>
<td>Enter the smaller of line 34 or line 35</td>
<td></td>
</tr>
<tr>
<td>37</td>
<td>Multiply line 36 by 8% (.08)</td>
<td></td>
</tr>
<tr>
<td>38</td>
<td>Subtract line 36 from line 34</td>
<td></td>
</tr>
<tr>
<td>39</td>
<td>Multiply line 38 by 10% (.10)</td>
<td></td>
</tr>
<tr>
<td>40</td>
<td>Enter the smaller of line 21 or line 26</td>
<td></td>
</tr>
<tr>
<td>41</td>
<td>Enter the amount from line 30 (if line 30 is blank, enter -0-)</td>
<td></td>
</tr>
<tr>
<td>42</td>
<td>Subtract line 41 from line 40</td>
<td></td>
</tr>
<tr>
<td>43</td>
<td>Add lines 17b and 23*</td>
<td></td>
</tr>
<tr>
<td>44</td>
<td>Enter the amount from line 32 (if line 32 is blank, enter -0-)</td>
<td></td>
</tr>
<tr>
<td>45</td>
<td>Subtract line 44 from line 43</td>
<td></td>
</tr>
<tr>
<td>46</td>
<td>Enter the smaller of line 42 or line 45</td>
<td></td>
</tr>
<tr>
<td>47</td>
<td>Multiply line 46 by 15% (.15)</td>
<td></td>
</tr>
<tr>
<td>48</td>
<td>Subtract line 46 from line 42</td>
<td></td>
</tr>
<tr>
<td>49</td>
<td>Multiply line 48 by 20% (.20)</td>
<td></td>
</tr>
<tr>
<td>50</td>
<td>Figure the tax on the amount on line 27. Use the Tax Table or Tax Rate Schedules, whichever applies</td>
<td></td>
</tr>
<tr>
<td>51</td>
<td>Add lines 33, 37, 39, 47, 49 and 50</td>
<td></td>
</tr>
<tr>
<td>52</td>
<td>Figure the tax on the amount on line 21. Use the Tax Table or Tax Rate Schedules, whichever applies</td>
<td></td>
</tr>
<tr>
<td>53</td>
<td><strong>TAX ON ALL TAXABLE INCOME.</strong> Enter the smaller of line 51 or line 52 here and on Form 1040, line 41</td>
<td></td>
</tr>
</tbody>
</table>

*If line 23 and 25 are more than zero, see instructions for the amount to enter.*