



UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549-0402



02030653

NO ACT
P.EI-2-2002
132-02346

March 13, 2002

Anthony J. Horan
Corporate Secretary
Office of the Secretary
J.P. Morgan Chase & Co.
270 Park Avenue
Floor 35
New York, NY 10017-2070

Act 1934
Section 8
Rule 1934-8
Public Availability 3/13/2002

Re: J.P. Morgan Chase & Co.
Incoming letter dated January 2, 2002

Dear Mr. Horan:

This is in response to your letter dated January 2, 2002 concerning the shareholder proposal submitted to J.P. Morgan Chase by John Jennings Crapo. Our response is attached to the enclosed photocopy of your correspondence. By doing this, we avoid having to recite or summarize the facts set forth in the correspondence. Copies of all of the correspondence also will be provided to the proponent.

In connection with this matter, your attention is directed to the enclosure, which sets forth a brief discussion of the Division's informal procedures regarding shareholder proposals.

PROCESSED

APR 16 2002

THOMSON
FINANCIAL

Sincerely,

Martin P. Dunn

Martin P. Dunn
Associate Director (Legal)

Enclosures

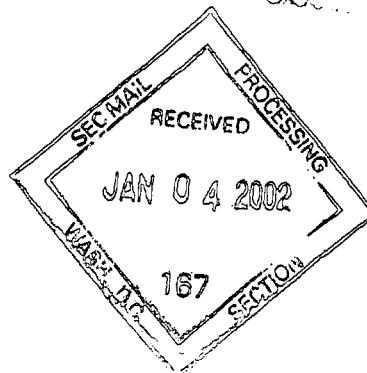
cc: John Jennings Crapo
P.O. Box 400151
Cambridge, MA 02140-0002



Anthony J. Horan
Corporate Secretary
Office of the Secretary

January 2, 2002

Division of Corporate Finance
Securities and Exchange Commission
Judiciary Plaza
450 Fifth Street, N.W.
Washington, DC 20549



Re: Omission of Stockholder Proposal by J.P. Morgan Chase & Co.
Pursuant to Rule 14a-8: John Jennings Crapo

Ladies and Gentlemen:

On behalf of J.P. Morgan Chase & Co. (the Company), a Delaware corporation, and pursuant to Rule 14a-8(j) promulgated under the Securities Exchange Act of 1934, as amended, I hereby notify the Securities and Exchange Commission that the Company intends to omit from its notice of meeting, proxy statement and form of proxy (the Proxy Materials) for its 2002 Annual Meeting of Stockholders a proposal and supporting statement submitted to the Company by John Jennings Crapo dated September 29, 2001 (the Proposal).

The Company intends to omit the Proposal in accordance with Rule 14a-8(b)(1) and Rule 14a-8(d).

Our 2002 Annual Meeting of Stockholders is scheduled to be held on May 21, 2002 and we currently intend to mail to stockholders definitive proxy materials for the meeting on or about March 25, 2002. Accordingly, this filing complies with Rule 14a-8(j)(1). I am the Secretary of the Company. To the extent that the position taken by the Company is based on matters of law, this letter also constitutes the opinion of counsel required by Rule 14a-8(j)(2)(iii).

Pursuant to Rule 14a-8(j)(2) enclosed are:

- (1) Seven copies of this letter which is the statement of the reasons why the Company considers the omission to be proper;

January 2, 2002

- (2) Six copies of the proposal dated September 29, 2001 and received by the Company on October 2, 2001, together with the supporting statement (the Proposal) (Exhibit A);
- (3) Six copies of my acknowledgment of receipt of the Proposal dated October 12, 2001 on behalf of the Company citing deficiencies relating to the Proposal (Exhibit B);
- (4) Six copies of Mr. Crapo's response dated October 13, 2001, which did not cure the deficiencies cited in the above aforementioned letter dated October 12, 2001 (Exhibit C); and
- (5) Six copies of my letter to Mr. Crapo dated November 2, 2001 notifying him that the deficiencies had not been cured (Exhibit D).

We are simultaneously providing Mr. Crapo a copy of this letter and notifying Mr. Crapo of our intention to omit the Proposal from our Proxy Materials, in accordance with Rule 14a-8(j).

Please date stamp one copy of this letter and return it to my attention in the envelope enclosed.

I. Basis for Omission of Proposal: Rule 14a-8(b)(1)

A. Proponent had held shares of the company for less than one year by the date the proposal was submitted.

Rule 14a-8(b)(1) provides that a stockholder submitting a proposal for inclusion in a registrant's proxy statement at the time a proposal is submitted must be a record or beneficial owner of at least 1% or \$2,000 in market value of securities entitled to be voted at the meeting and have held such securities for at least one year. Mr. Crapo does not meet the eligibility requirements of Rule 14a-8(b)(1) for the following reasons:

On December 31, 2000, J.P. Morgan & Co. Incorporated (heritage Morgan) merged with and into The Chase Manhattan Corporation (heritage Chase). As a result of this merger (the Merger), heritage Chase has continued its legal existence under the name J.P. Morgan Chase & Co. As of the effective time of the Merger, Mr. Crapo became entitled to exchange each share of heritage Morgan that he was then holding for 3.7 shares of the Company, the continuing corporation. All of this was thoroughly described in the Joint Proxy Statement-Prospectus dated November 21, 2000 for the special meeting of the stockholders of both corporations held on December 22, 2000.

Eligibility for including proposals in the proxy statement of a continuing corporation following a merger is determined solely by a stockholder's stock ownership in the continuing corporation, which in this case is the Company, formerly known as The Chase Manhattan Corporation. According to the copies of Mr. Crapo's brokerage account statements, which comprise a part of Exhibit C, Mr. Crapo was not a stockholder of The Chase Manhattan Corporation prior to the Merger. Accordingly, he will not have owned voting stock of the Company for one year until December 31, 2001, one year from the effective time of the Merger. The cutoff for receipt of stockholder proposals for inclusion in our 2002 Proxy Statement was November 30, 2001.

No-action letters from the SEC Staff have consistently affirmed that for purposes of satisfying the one year stock ownership requirement for eligibility to submit a stockholder proposal under Rule 14a-8(b)(1), a former stockholder of a corporation that is merged out of existence does not become a stockholder of the continuing corporation until the merger date. The rationale for such position is that the transaction in which each stockholder acquires shares of the continuing corporation constitutes a separate sale and purchase of securities for federal securities laws purposes. See: *Exelon Corporation* (available March 15, 2001); *Applied Power, Inc.* (available October 4, 1999); *First Chicago NBD Bancorp. Inc.* (available January 10, 1997).

B. Proponent was advised of and failed to cure deficiencies in accordance with Rule 14a-8(f)(1).

Rule 14a-8(f)(1) permits a company to exclude a proposal by a proponent who has failed to provide evidence to the company that the proponent meets the eligibility requirement of Rule 14a-8(b)(1) if the company notifies the proponent within 14 days following the company's receipt of the proposal that such documentation must be received by the company within 14 days of the proponent's receipt of the deficiency notice.

- (1) On October 2, 2001, the Company received the Proposal. (Exhibit A)
- (2) On October 12, 2001, Mr. Crapo was advised by the Company, within 14 days of our receipt of the Proposal, that he was required to submit proof of ownership of the Company stock satisfying the eligibility requirements of Rule 14a-8(b)(1) and that the Proposal exceeded the maximum number of words permitted under Rule 14a-8(d). (Exhibit B)
- (3) On October 13, 2001, Mr. Crapo submitted brokerage statements indicating that his position in the Company common stock had been received at the time of the Merger in exchange for shares of heritage Morgan. The letter accompanying the brokerage statements states that the Proposal complies with the maximum number of words permitted by the Proxy Rules. (Exhibit C)

January 2, 2002

- (4) On November 2, 2001, the Company notified Mr. Crapo that the deficiencies noted earlier had not been cured and that we intended to exclude it from the Proxy Materials. (Exhibit D)

II. Additional Basis for Omission of Proposal: Rule 14a-8(d)

A. The Proposal exceeds 500 words.

Rule 14a-8(d) requires a proposal and the supporting statement to be no more than 500 words in length. The Proposal, including the letter appended to the Proposal as a part of the supporting statement, exceeds 500 words.

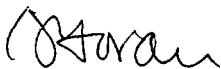
B. Proponent was notified of and failed to cure the deficiency in accordance with Rule 14a-8(f)(1).

Rule 14a-8(f)(1) permits a company to exclude a proposal that exceeds the maximum word limitation provided that the proponent is notified of the deficiency within 14 days of the company's receipt of the proposal and fails to cure the deficiency within 14 days of receipt of the deficiency notice. As noted above, Mr. Crapo was notified within 14 days of our receipt of the Proposal that the Proposal exceeded the 500-word limit. (Exhibit B). Mr. Crapo did not acknowledge, and has failed to cure, the deficiency as of the date hereof. (Exhibit C).

The SEC Staff has confirmed that a proposal together with a supporting statement may be excluded from a company's proxy materials if the company has notified the proponent of the deficiency and the proponent has failed to cure within the prescribed timeframe. See: *Northrup Grumman Corporation* (available March 17, 2000); *Minnesota Mining and Manufacturing Company* (available February 27, 2000).

For the reasons set forth above, the Company respectfully requests the Staff to advise that it will not recommend enforcement action if Mr. Crapo's proposal is omitted from the Proxy Materials for the 2002 Annual Meeting of Stockholders of the Company. Should the Staff not agree with our conclusions or require any additional information in support or clarification of our position, please contact me prior to issuing your response. Your consideration is appreciated.

Very truly yours,



AJH:dc

cc: Mr. John Jennings Crapo
Jeremiah Thomas, Esq.

JOHN JENNINGS CRAPO
PO BOX 400151
CAMBRIDGE MA 02140-0002
VIA CERTIFIED SEPT 29th
MAIL # 7001
1940 0001 5096 2001
2795 RETURN
RCPT REQUEST-
ED PLEASE
J.P. MORGAN CHASE
& CO SECRETARY'S OFF
SECY MR ANTHONY J.
HORAN, ESQUIRE
270 PARK AVENUE
NEW YORK CITY NY
10017-2070

PAGE ONE (01)
OF ELEVEN PAGES
PLUS FOUR (04) PAGES
OF EXHIBIT

PLUS COPY OF
MY TWO (02)
DATE LETTER
to the
HON. U.S. A.
SECURITIES
AND
EXCHANGE
COMMISSION
ION

Dear MR/MS/MRS SECRETARY
RE SHAREHOLDER PROPOSAL
FOR PRESENTATION AT Nxt
MEETING OF SHAREHOLDERS
→ Please Nxt POK

CRAPO (PRO SE) 29 SEP 2001
P TWO (2) OF ELEVEN (11) Pages
JP MORGAN CHASE AND CO
AND PROXIES MEETING HAS
ASSEMBLED ANNUAL MEET-
ING OF SHAREHOLDERS
FOR INCLUSION TOO IN THE
PROXY MEETING OF SAID
MEETING PLEASE INCLUDE
ACCOMPANY SUPPORTING
STATEMENT IN PROXY STATE-
MENT!

I'M THE OWNER OF 144 COM-
MON SHARES YOUR CORPORATION
(JPM) WHICH I'VE OWNED IN
A STREET ACCOUNT OVER
ONE (1) YEAR WHICH I PLAN
TO OWN UNTIL THE CLOSE OF
YOUR NEXT ANNUAL MEET-
ING OF JPM STOCKHOLDERS

CRAPO (PRO SE) 29 SEP 2001

P. THREE (03) OF ELEVEN (11) pages

J.P. MORGAN CHASE AND CO
WHICH I PLAN TO ATTEND
AND PRESENT the Sharehold-
er PROPOSAL IN EVENT
YOU'VE QUESTIONS OF ME OR
OTHER COMMENTS Please ASK
them OF me by letter to me
at MY PO Box ADDRESS

SHAREHOLDER PROPOSAL
SHAREHOLDERS AND PROXIES
MEETING IN ANNUAL MEETING
OF SHAREHOLDERS AND PROXIES
RESPECTFULLY RECOMMEND
OUR BOARD OF DIRECTORS ("Board",
PUBLISH IN OUR PROXY STATE-
MENT OF THE NEXT ANNU-
AL MEETING OF ASSEMBLED

CRAPO Pro Se 29 Sept 2001
P. FOUR (04) OF ELEVEN (11) Pages

J.P. Morgan CHASE AND CO
SHAREHOLDERS OF JPM
THE UNDATED LETTER TO
MR JOHN CRAPO WHICH
BRIEFLY IS AS FOLLOWS
CONDENSED

ATTENTION PLEASE BOARD
DEAR DIRECTORS

"I ANTICIPATE THE SURPRISE
THIS BRINGS YOU... REST AS-
SURED IT COMES WITH MY
BEST. YOUR ADDRESS WAS
AT THE COURTESY OF THE
WORLD TRADE CENTER, SEPT
ELEVENTH YEAR 2001 I
SOLICIT YOUR UNDERSTAND-
ING... IT WILL BE BENEFICIAL

... PLEASE TO MYT PAV

CRAPO Pao (e 29 SEP 2001)

P. FIVELOSI OF ELEVEN (11) Pages

TO ALL INVOLVED

"MY FATHER BECAME SUCCESSOR TO MY NATION'S GOVERNOR GENERAL. WE BECAME A REPUBLIC. THE GREAT WHITE EUROPEAN WOMAN, MOST GRACIOUS QUEEN, REGNANT EMANCIPATED US. MY PEOPLE HAD BEEN EXPLOITED BY NEAR EASTERN AND OTHER EUROPEANS BEFORE QUEEN ELIZABETH'S CHIEF EXECUTIVE SHIP. MANY WERE SOLD INTO SLAVERY. MY DAD DIED IN THE LATE 1990'S; HE'D BEEN MY PRESIDENT UNTIL THE MID 1980'S

→ please next POK

CRAPO (PRO SE) 29 SEPT 2001
P. SIX (106) OF ELEVEN (11) PAGES

'THE PROMINENT PHYSICIAN
WHO SOUGHT THE SOURCE
OF THE WATER WAS HERE. YOU
KNOW ~~AD~~ OF THE "ISLE OF (LOVES,"
TOO.

"I WAS STUDYING ACROSS
THE OCEANS WHEN THE FOR-
MER PRESIDENT DIED. WE
ARE POOR. LIFE EXPECTENCY
FOR MEN IS 43.5 YEARS OF
AGE ("YOA"). FOR WOMEN
48.54 YOA

"INSPITE MY FATHERLAND'S
POVERTY MY FORMER PRESID-
ENT ACCUMULATED A PRINCE-
LY ESTATE BY THRD WORLD
STANDARDS. HE'D USED HIS
PRESIDENT'S JOB TO UNITE

→ Please Nxt Page

CRAPO (PRO SE) 29 SEP 2001

P. SEVEN (07) OF ELEVEN (11) PAGES

"TWO (02) FORMER UNITED NATIONS
TRUST DOMINIONS PROVIDING
FOR ELECTED PARLIAMENT
BUT PERMITTING THE FORMER
ISLE SULTANATE WITH LOCAL
AUTONOMY... I RETURNED
FOR THE FORMER RULER'S
FUNERAL AND FOUND HE'D
LEFT ME A KINGLY SUM.-
PLEASE PRESENT THIS LET-
TER TO STOCKHOLDERS. ASKING
THEY GIVE ME SOUND ADVICE."

WE REQUEST OUR BOARD
CONVENE A SPECIAL MEETING
OF STOCKHOLDERS AND PROXIES
TO DISCUSS THE UNEDITED
LETTER AND SEND THE
"SON" A REPORT VIA

\ P EIGHT (08)

CRAPO (PRO SE) 29 SEPT 2001
P. EIGHT (108) OF ELEVEN (11) PAGES

APPROPRIATE DELIVERY SERVICE
RETURN RECEIPT REQUESTED
AS TO STOCKHOLDER/PROXY ACTION

SUPPORTING STATEMENT
COPY THE LETTER UNEDITTED
HAS BEEN APPENDED HHS TO
THIS STOCKHOLDER PROPOSAL
VIA CERTIFIED MAIL RETURN
RECEIPT REQUESTED PLEASE
SERVICE TO JPM # 700/
1940 0001 5096 2795

PRINCE PURPORTS TO BE
A "STRANGER" COULD HRH
BE A FORMER DEAN
CHRISTOPHER COLUMBUS
LANGDELL EMPLOYEE WHO
SAID HE WAS AT HARVARD
UNIVERSITY FINISHING HIS

→ NEXT PAGE PLEASE

CRAPO (PRO SE) SEPT 29, 2001
P. NINE (69) OF ELEVEN (11) ^{pages}

DOCTOR OF JURIDICAL SCIENCE
WORK HAVING FULLY TRAINED AS
A FRENCH LAWYER. MY SUS-
PECT SAID HE WAS TRAINED TOO
IN BRITISH LAWYERING. HE
SAID CASES IN HIS FATHER-
LAND PROCEED UNDER FRENCH
OR BRITISH COURT PROCEDURE
AND ON ULTIMATE APPEAL TO
THE QUEEN'S JUSICE IT'S IN
ACCORDANCE WITH BRITISH PRO-
CEDURES OUT OF TROPICS AND
NORTH OF EQUATOR

I WISH I KNEW MORE ABOUT
THE SUSPECT. HIS COMMENTS
WERE ORAL. HE ALLEGED CHILD
REARING IS BY GRAND-PARENTS.
IN DUE COURSE SUSPECT SAID

I wish I knew more about the suspect. Please

CRAPO Stckholdr 29 SEP 2001
P-TEN(10) OF ELEVEN (11) pages

HE WOULD FATHER FROM INFANT-
CY HIS GRANDCHILDREN /
AN AN HARVARD UNIVERSITY
LAW SCHOOL FIRED FILE
CLERK. PRESUMING THE
WORLD TRADE CENTER IN
QUESTION DOESN'T HAVE PEOPLE
LYING ON FLOOR OF IT'S SUB-
WAY BASEMENT IT'S NOT
THE ONE MADE INFAMOUS
SEPT 11th 2001. I AM A
NON PRACTISING NON M.S. IN
S.S. - L.C.S.W.

x x x x x x x x x x x

Sincerely

(MR) John Jennings Crapo
ENCLOSURE ONE (4 PP)
→ Next Page please

32

Now 3:30 PM Sept 29 2001 More time this
AND EXPENSE BEFORE 10:00 PM Sept 29 2001

CRAPO Stockholder 29 Sept

P. II (chevy) OF ELEVEN (11) 2001

WITH ENCLOSURES

C.C. TO USA SECURITIES

AND EXCHANGE COMM

SSION DIVISION OF

CORPORATION FIN

DIV CHF CNSL VIA

CERTIFIED MAIL

RETURN RCPT RE

QUESTED PLEASE

JJC/jjc "Theme From

THE APARTMENT" WJIB AM.

4:43 PM SEPT 28 2001

Reading ZANZIBAR, Sultanate

OF MUSCAT AND OMAN LAKE VICTORIA

INTER ALIA to 5:18 PM SEPT 29

2001 to 2:58 A.M. then to 5:40 AM

11:20 AM + NATI Public Radio 12:22 PM

NOTICE (WBUR) re: Kingdom of TONGA - a
FRANCIS Cheated it's Ruler allegedly

P.S. I enclose

Extra for you.

Mr LAVANCHY Spill

Extra that way so that's

Extra I spell it too. I Number Extra as Document Five (05)

Now 3:36 P.M

JOHN J. CRAPO Document one (OF Four)
JP MORGAN Documents
CHASE & CO
Sent 29 2001 JJClik
PRINCE JOSEPH NYERERE (JNR)
JOHANNESBURG, SOUTH AFRICA
TEL: 27 73 195 9562
FAX: 27 11 318 3835

ATTN: DIRECTOR/C.E.O.

Dear Sir,

I do foresee the surprise this letter will bring to you as it comes from a stranger. But rest assured as it comes with best of intentions. However, your address was courtesy of a business journal at the World Trade Center in Johannesburg. But after due consideration from your profile, I became aware and assured of your creditability of handling this trust and my future. Thus, after my humble decision to solicit for your understanding and co-operation in this transaction, as it will be beneficial to all of us involved.

My name is Joseph Nyerere from Tanzania. I am the son of the Late President of Tanzania Julius Nyerere, who died about 129 years ago. My father used the position which he made for him and us some fortune. My father died after a protracted illness. I was studying overseas when my father died and I was forced to return for the funeral. His attorney notified me and my family about my father's will with his chambers. When I was going through the will, I discovered that my late father had deposited consignment containing money with a private security company here in Johannesburg, Republic of South Africa. He deposited this consignment as valuables. The security company does not know that this consignment contains cash money, except the attorney and me. The amount is Twenty-Five Million United States Dollars (US \$25 Million). However, my aim of contacting you is to help me and take this sum into your nominated account in your country or any other part of the world. Secondly, you will also help me look for a profitable investment overseas because I don't have knowledge of International investments. As a result of my present situation, I won't be able to conclude this transaction alone. If you are interested in helping me out, try and contact me with the above fax or phone numbers. Indicating your interest to help me and forgetting to include your private phone and fax numbers. For easier communication. I will then furnish you with more details. I have mutually agreed to compensate course of the transaction. Then the remaining 75% will remain for my family and me, who you will help us invest.

Be informed that this transaction need utmost trust and confidentiality. Note also that the transaction attracts no risk on your side hence all the modalities for safe, smooth and successful. I have arranged transaction. Looking forward to receiving your urgent reply. God Bless.

PRINCE JOSEPH NYERERE (JNR)
EMAIL ADD: princejosephjnr@yahoo.com

01-09-2001
FAX: 27 11 318 3835
TEL: 27 73 195 9562
JOHANNESBURG SOUTH AFRICA
PRINCE JOSEPH NYERERE (JNR)

TO J.P. MORGAN CHASE Document TWO (02)
OF FOUR (04) Documents
SEPT 29 2001 JJC/

PRINCE JOSEPH NYERERE (JNR)
JOHANNESBURG, SOUTH AFRICA
TEL: 27 73 195 9562
FAX: 27 11 318 3835

ATTN: DIRECTOR /C.E.O.

Dear Sir,

I do foresee the surprise this letter will bring to you as it comes from a stranger. But rest assured as it comes with best of intentions. However, your address was courtesy of a business journal at the World Trade Center in Johannesburg. But after due consideration from your profile, I became aware and assured of your creditability of handling this trust and my future. Thus, after my humble decision to solicit for your understanding and co-operation in this transaction, as it will be beneficial to all of us involved.

My name is Joseph Nyerere, from Tanzania. I am the son of the Late President of Tanzania Julius Nyerere, who died about two years ago. My father used his position then to make for Him and us some fortune. My father died after a protracted illness. I was studying overseas. When my father died and I was forced to return for the funeral. His attorney notified me and my family about my father's will with his chambers. When I was going through the will, I discovered that my late father had deposited consignment-containing money with a private security company here in Johannesburg, Republic of South Africa. He deposited this consignment as valuables. The security company does not know that this consignment contains Cash money, except the attorney and me. The amount is **Twenty-Five Million United States Dollars (US 25 MILLION)**. However, my aim of contacting you is to help me and take this sum into your nominated account in your country or any other part of the world. Secondly, you will also help me look for a profitable investment overseas because I don't have knowledge of International investments. As a result of my present situation, I won't be able to conclude this transaction alone.

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Be informed that this transaction need utmost trust and confidentiality, Note also that the transaction attracts no risk on your side hence all the modalities for safe, smooth and successful I have arranged transaction. Looking forward to receiving your urgent reply. God Bless.

PRINCE JOSEPH NYERERE (JNR)
EMAIL ADD: princejosephjnr@yahoo.com

01 - 02 - 2001
1111 1111 1111
1111 1111 1111
1111 1111 1111
1111 1111 1111



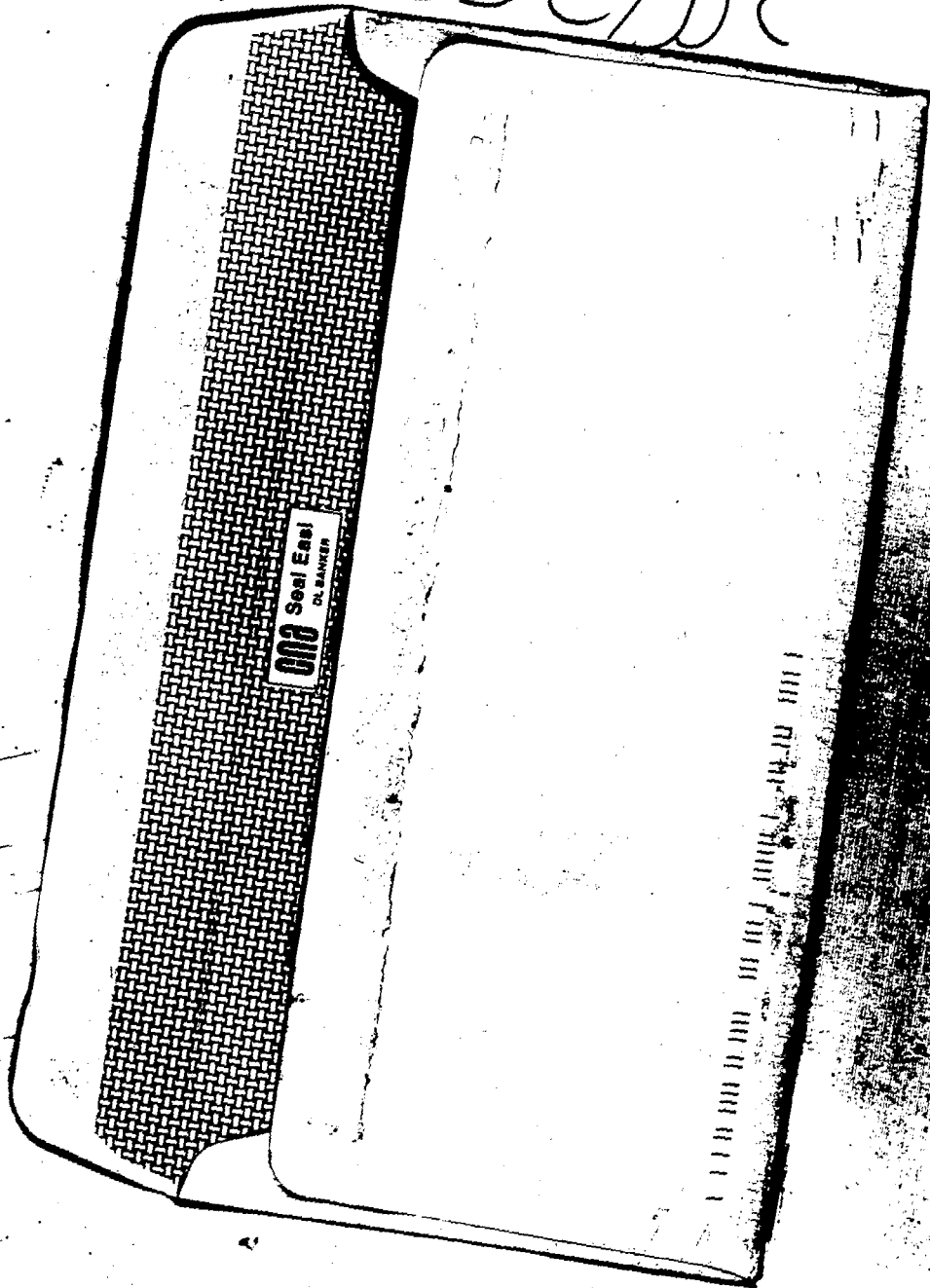
SALES



1950

TO J. P. MORGAN CHASE OF FOUR/04
DOCUMENTS SEPT 29. 2001 DOCUMENT
THREE/03 JJC/JJC

TO J.P. MORGAN CHASE
DOCUMENT FOUR (04) S&W
29 2001 OF FOUR (04) DOCUM-
ENTS, JJC/W



to JP MORGAN chase & Co. INC
 John J. Crapo Sent 29/30/2001
 my extra document FIVE (05) JJC/ljc

THANK YOU FOR CHOOSING
 DUNKIN' DONUTS!
 AT PORTER SQUARE

John J. Crapo
 09/30/01
 #8457 7:12AM Pro Se

000002
 SERV.0020002

COMBO #2	\$3.95
MD HOT COFFEE	\$3.95
SAND W-MEAT COMB	-10.00%
MDSE ST	-0.40
SEN DISC	\$3.55
MDSE ST	\$0.20
TAX1	
***TOTAL	\$3.75
CASH	\$20.00
CHANGE	\$16.25

Kirkos's (617) 973-9000
 2 Center Plaza
 Boston, MA 02108

J.J. Crapo Pro Se

QTY/LIST	DISC	PRICE	AMOUNT
1		STATIONERY DESIGN PKGD PAPER	
12.95	0.00	12.95	12.95

SUB	12.95	TX	0.65	TOT	13.60
				CASH	20.00
				CHG	6.40

CW 141 TR 341640 RG 2 09/30/01 08:28
 Visit us @ <http://www.kirkos.com>

GARCIA, JOSE, ...BUSSE-DINING ROOM
 09/29/01 5:53p -12:03a

TIME CARD
 GARCIA, JOSE 15

09/30/01 00:03:26

Tuesday, 09/25

6:06p 10:17p BUSSE -DINING 4.18

Wednesday, 09/26

6:05p 11:34p BUSSE -DINING 5.48

Thursday, 09/27

6:00p 11:49p BUSSE -DINING 5.81

Friday, 09/28

6:01p 11:55p BUSSE -DINING 5.90

Saturday, 09/29

5:53p 12:03a BUSSE -DINING 6.16

27.55

JOHN J. CRAPO, PRO SE, A.A., A.B.E.
NON PRACTISING LCSW, NON M.S. IN
S.S., NON JUR. D., NON A.M. IN
GOUT

PO BOX 400151

CAMBRIDGE MA 02140-0002

VIA CERTIFIED

SEPT 29 Year 2001

MAIL # 7001

PAGE ONE (01)
OF TWO (02)

1940 0001 5096

8995 RETURN

RCPT REQUESTED

PAGES
PLUS COURTESY

PLEASE THE

COPY MY

U.S. SECURITIES AND
EXCHANGE COMMISSION

Shareholder
Proposal to

DIVISION OF CORPORATION
FINANCE DIVISION

J.P. MORGAN
CHASE AND
COMPANY

CHIEF COUNSEL

450 5TH ST NW

WASHINGTON DC 20549

DEAR Gentlemen AND Ladies

→ to Page TWO (02)

CRAPO to USA SEC

SEPT 29 2001

PAGE TWO(2) OF TWO(2) PAGES

ENCLOSED IS COPY MY letter
WITH ENCLOSURES (FIFTEEN PAGES) OF
MY SUBMISSION OF MY
Shareholder Proposal to
J.P. MORGAN CHASE & CO
OF SEPT 29 2001 FOR CONSIDERA-
TION AT SAID CORPORATION'S NEXT
ANNUAL MEETING OF SHAREHOLDERS
WHICH I CALL TO YOUR ATTENTION

COPY THIS letter I SEND
VIA CERTIFIED MAIL # 7001 1940
0001 5096 2795 RETURN RCPT
REQUESTED PLEASE TO SAID
CORPORATION

SINCERELY

John Jennings Crapo
C.C. VIA CERTIFIED MAIL RETURN RCPT
REQUESTED # 7001 1940 0001 5096
2795 J.P. MORGAN CHASE & CO
TTC/llc 3:15 PM

JOHN JENNINGS CRAPO, STOCKHOLDER
PO BOX 400151
CAMBRIDGE MA 02140-000Z



U.S. POSTAGE
PAID
BOSTON, MA
SEP 20 01
AMOUNT

\$4.63
00017715-96

0000

RETURN RCPT REQUESTED
PLEASE

To: J.P. MORGAN CHASE & CO
SECRETARY'S OFC SEC
MR ANTHONY J. HORAN
270 PARK AVE
NEW YORK NY 10017-2070



Ready Post



Anthony J. Horan
Corporate Secretary
Office of the Secretary

October 12, 2001

Mr. John Jennings Crapo
P.O. Box 400151
Cambridge Ma 02140-0002

Dear Mr. Crapo:

This is to acknowledge receipt of your letter dated September 29, 2001 and received in my office on October 2, 2001, whereby you advise that you intend to submit a stockholder proposal for consideration at J.P. Morgan Chase & Co.'s Annual Meeting of Stockholders in 2002.

We have reviewed your letter and bring to your attention the following deficiencies regarding eligibility in accordance with Rule 14a-8 of the Securities and Exchange Commission (SEC):

1. You did not provide proof of ownership in the stock of J.P. Morgan Chase & Co. (JPM). According to the SEC rule you must have continuously held at least \$2,000 in market value in the stock of JPM for at least one year previous to the date you submitted this proposal. Effective December 31, 2000, J.P. Morgan & Co. Incorporated merged with and into The Chase Manhattan Corporation, which changed its name to J.P. Morgan Chase & Co. Therefore, to be eligible to submit a proposal, you must have been an owner of the stock of The Chase Manhattan Corporation, now known as J.P. Morgan Chase & Co., since October 2000. You must provide a brokerage statement or letter from your broker acknowledging that you have owned this stock for at least one year.
2. Your proposal and accompanying supporting statement, with appended letter, exceeds the 500 word limit. Please revise accordingly.

SEC Rule 14a-8(f) requires that you correct the above deficiencies within 14 calendar days from the date of receipt of this letter. If you do not correct the deficiencies we cite, your proposal will be excluded from our proxy statement. Your response must be postmarked, or transmitted electronically, no later than 14 days from the date you receive this notification.

Very truly yours,

A handwritten signature in cursive script, appearing to read 'A. Horan'.

EXPRESS MAIL

THE POSTAL SERVICE™

POST OFFICE TO ADDRESSEE EJ339603950US

POSTAL USE ONLY	
Day of Delivery 1 2 3 4 5 6 7 1st Day 2nd Day 3rd Day 4th Day 5th Day 6th Day 7th Day	Flat Rate Envelope Postage Return Receipt Fee COD Fee Insurance Fee Total Postage & Fees
Day of Delivery 1 2 3 4 5 6 7 1st Day 2nd Day 3rd Day 4th Day 5th Day 6th Day 7th Day	Postage Return Receipt Fee COD Fee Insurance Fee Total Postage & Fees
Day of Delivery 1 2 3 4 5 6 7 1st Day 2nd Day 3rd Day 4th Day 5th Day 6th Day 7th Day	Postage Return Receipt Fee COD Fee Insurance Fee Total Postage & Fees

**SEE REVERSE SIDE FOR
SERVICE GUARANTEE AND
INSURANCE COVERAGE LIMITS**

Customer Copy



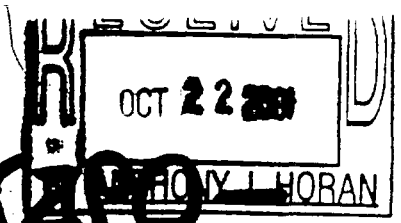
WAFER OF SIGNATURE (Domestic Only) Additional merchandise insurance is valid if wafer of signature is requested. I wish delivery to be made without obtaining signature of addressee or addressee's agent (if delivery employee judges that article can be left in secure location) and I authorize that delivery employee's signature constitutes valid proof of delivery.	
☐ NO DELIVERY ☐ Weekend ☐ Holiday	☐ CUSTOMER SIGNATURE
TO: (PLEASE PRINT) Mr. Thomas Jennings	
P.O. Box 400131	
Cambridge, MA 02140-0002	
PHONE: () - -	

FOR PICKUP OR TRACKING CALL 1-800-222-1811

WWW.USPS.GOV



Label 11-R July 1997



(NR) John Jennings (NR)
Shareholder A.A.A.B.E.
PO Box 400151
CAMBRIDGE MA 02140-0002

VIA CERTIFIED MAIL OCT 13 2001
7001 1940 PAGE ONE (01) OF
0001 5096 FOUR PAGES
9213 PLUS TABLE OF
Return Rcpt CONTENTS AND
REQUESTED TWENTY SIX (26)
PAGES OF RE-
CORDS
Please

CORPORATION SECRETARY
MR ANTHONY J. HORAN
J.P. MORGAN CHASE & CO
270 PARK AVE FL 35
NEW YORK CITY NY 10017-
2070
DEAR MR HORAN

→ NEXT PAGE PLEASE

STCKHLDR J.J. CRAPO .NON L.L.
B..NON A.M. IN GOUT ATTN PLE-
ASE CORP SECY J.P. MORGAN &
CHASE & CO MR HORAN IN HIS
CAPACITY AS CORP. OFFICER
PAGE TWO(02) OF FOUR(04) pages

THE COPY MY RECORDS OF MY
STOCK HOLDINGS OF LAST 365
DAY DEMANDED BY YOU IN
YOUR LETTER OF OCTOBER 12TH
2001 I ENCLOSE HEREIN. YOUR
Letter WAS BY EXPRESS MAIL WITH
RETURN RECEIPT I'VE A TABLE
OF UNITS APPENDED HERE. IT
WAS UNEXPECTED BY ME THE
REPORT OF 30 SEPT 2001 ADVEST
INC FAILED TO INCLUDE.

ENCLOSED IS A COPY OF MY
LETTER OF SEPTEMBER 13TH
2001 TO MY BROKER MR
KEVIN CROVO WHICH I CALL
TO X → please to Next page

STCKHLD R J.J. CRAPO. PRO SE
TO J.P. MORGAN CHASE & CO ATTN
PLEASE MISTER HORAN
P. THREE (03) OF FOUR (04) PAGES

YOUR ATTENTION. IT IS NUMBER-
ED BY ME 13 TO 26 (Twenty-Six)
OF TWENTY-Six (26) PAGES.

MY SHAREHOLDER PROPOSAL
AND ACCOMPANYING SUPPORTING
STATEMENT COMPLIES WITH THE
MAXIMUM NUMBER OF WORDS THE
UNITED STATES OF AMERICA SEC-
URITIES AND EXCHANGE COMMISS-
ION PERMITS

ENCLOSED I CALL TO YOUR
ATTENTION COPIES OF THE CERT-
IFIED MAIL AND DOMESTIC RETUR-
N RECEIPTS OF ARTICLE # 7000
1670 0013 1826 8396 TO MIST-
ER CROVO OF ADVEST INC

SINCERELY

John Jennings Crapo
PRO SE

ENCL:

Twenty-Seven (27) Records (EXHIBITS
AND TABLE OF CONTENTS)

→ PLEASE TO NEXT PAGE →

STCKHLDR (RAPO TO Hon
J.P. MORGAN CHASE &
CO
PAGE FOUR(04) OF Four(4) PP.

there will be more time
AND PRICES PRIOR to MY
POSTING THIS to YOU

I'm Very Disappointed
that Record Throubtt Sent
30 2001 The Broker Failed
to INCLUDE IN THE PACK-
AGE TO ME I'M Very
CONFIDENT the copies of
Records INCLUDED herein
MEETS THE COMMISSION
STANDARDS OKAY.

John Jennings Grapo,

Shareholder CRAPO TO
J.P. MORGAN CHASE

OCT 13 2001

TABLE OF CONTENTS
MY ADVEST STATEMENT
OF ACCOUNT

#320-70628

ITEMS
#ONE TO
#TWELVE

OCT 01 2000 THROUGH
AUG 31ST 2001

I DID GET SEPT 01 2001
TO SEP 30 2001

PAGE 2 AND 3 OF
FOUR ADVEST FAILED
TO INCLUDE

MY letter to SAID BROKER
DATED SEPT 13th 2001

ITEMS 13 to 26 -

#30# JTC/jic

statement of account

JOHN JENNINGS CRAPO

ONE OF 26 JJC

Account No.	Taxpayer No.	FA No.	Statement Period	Page
320-70628	004-34-8050	B01	10/1/00 to 10/31/00	3 of 4

Equities and Options - Continued

Quantity	Description	Market Price	Market Value	Est. Annual Income	Annual Yield
200	CCBT FINL COS INC	17.938	3,587.60	128	3.56%
	SYMBOL: CCBT				
75	KEYSPAN CORP	35.188	2,639.10	134	5.07%
	SYMBOL: KSE				
300	MARITRANS INC	6.625	1,987.50	120	6.03%
	SYMBOL: TUG				
39	J P MORGAN & CO INC	165.50	6,454.50	156	2.41%
	SYMBOL: JPM				
40	PHILIP MORRIS COMPANIES INC	36.625	1,465.00	85	5.80%
	SYMBOL: MO				
250	PHILLIPS VAN HEUSEN CORP	11.875	2,968.75	38	1.28%
	SYMBOL: PVH				
50	VERIZON COMMUNICATIONS	57.813	2,890.65	77	2.66%
	SYMBOL: VZ				
TOTAL EQUITIES AND OPTIONS			24,929.99	802.00	3.21%

ACCOUNT ACTIVITY

SETTLED TRANSACTIONS THIS PERIOD:

Date	Transaction	Quantity	Description	Price/Rate	Amount Charged	Amount Credited
10/12/00	BOUGHT	200	ARCHER-DANIELS-MIDLAND CO UNSOLICITED	9.5625	(1,998.55)	
TOTAL PURCHASES					(1,998.55)	
TOTAL SALES						0.00
NET AMOUNT FOR PURCHASES & SALES					(1,998.55)	

Advest
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statement of account

Two OF 26 JJC

JOHN JENNINGS CRAPO

Account No.	Taxpayer No.	FA No.	Statement Period	Page
320-70628	004-34-8050	B01	11/1/00 to 11/30/00	3 of 3

Equities and Options - Continued

Quantity	Description	Market Price	Market Value	Est. Annual Income	Annual Yield
200	CCBT FINL COS INC SYMBOL: CCBT	18.00	3,600.00	128	3.55%
75	KEYSPAN CORP SYMBOL: KSE	38.125	2,859.38	134	4.68%
300	MARITRANS INC SYMBOL: TUG	7.00	2,100.00	120	5.71%
39	J P MORGAN & CO INC SYMBOL: JPM	134.813	5,257.71	156	2.96%
40	PHILIP MORRIS COMPANIES INC SYMBOL: MO	38.188	1,527.52	85	5.56%
250	PHILLIPS VAN HEUSEN CORP SYMBOL: PVH	12.875	3,218.75	38	1.18%
50	VERIZON COMMUNICATIONS SYMBOL: VZ	56.188	2,809.40	77	2.74%
TOTAL EQUITIES AND OPTIONS				802.00	3.25%

ACCOUNT ACTIVITY

SETTLED TRANSACTIONS THIS PERIOD:

Date	Transaction	Quantity	Description	Amount Charged	Amount Credited
11/01/00	DIVIDEND	75	KEYSPAN CORP CASH DIV ON 75 SHS REC 10/10/00 PAY 11/01/00		33.38
11/01/00	DIVIDEND	50	VERIZON COMMUNICATIONS CASH DIV ON 50 SHS REC 10/10/00 PAY 11/01/00		19.25
11/16/00	INTEREST		INTEREST ON CREDIT BALANCE AT 4.480% 10/16 THRU 11/15		2.90
TOTAL DIVIDENDS AND INTEREST					55.53

End of Brokerage Statement

THANK YOU FOR DOING BUSINESS WITH ADVEST, INC.

THIS IS THE OFFICIAL STATEMENT OF YOUR ADVEST ACCOUNT. ANY OTHER INFORMATION RELATING TO YOUR PORTFOLIO IS NOT CONSIDERED AN OFFICIAL RECORD. IF YOU HAVE ANY QUESTIONS ABOUT THIS STATEMENT, PLEASE CALL THE INVESTOR SERVICES DEPARTMENT AT 1.888.238.3781. Retain This Statement For Use In Preparing Tax Returns. See Reverse Side Of First Page For Additional Information.

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statement of account

JOHN JENNINGS CRAPO

Three OF 26 JSC

Account No.	Pay to the Order of	Statement Period	Page
320-70628	004-34-8050 B01	12/1/00 to 12/31/00	3 of 4

Quantity	Description	Market Price	Market Value	Est. Annual Income	Annual Yield
200	CCBT FINL COS INC SYMBOL: CCBT	18.813	3,762.60	128	3.40%
75	KEYSPAN CORP SYMBOL: KSE	42.375	3,178.13	134	4.21%
300	MARITRANS INC SYMBOL: TUG	8.25	2,475.00	120	4.84%
39	J P MORGAN & CO INC SYMBOL: JPM	165.50	6,454.50	156	2.41%
40	PHILIP MORRIS COMPANIES INC SYMBOL: MO	44.00	1,760.00	85	4.82%
250	PHILLIPS VAN HEUSEN CORP SYMBOL: PVH	13.00	3,250.00	38	1.16%
50	VERIZON COMMUNICATIONS SYMBOL: VZ	50.125	2,506.25	77	3.07%
TOTAL EQUITIES AND OPTIONS				802.00	2.95%

SETTLED TRANSACTIONS THIS PERIOD:

Date	Transaction	Quantity	Description
12/04/00	DIVIDEND	200	ARCHER-DANIELS-MIDLAND CO CASH DIV ON 200 SHS REC 11/10/00 PAY 12/04/00
12/08/00	DIVIDEND	300	MARITRANS INC CASH DIV ON 300 SHS REC 11/22/00 PAY 12/08/00
12/08/00	DIVIDEND	250	PHILLIPS VAN HEUSEN CORP CASH DIV ON 250 SHS REC 11/17/00 PAY 12/08/00

U.S. Postal Service CERTIFIED MAIL RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)

Postage	\$ 5.77	Credited	10.00
Certified Fee	\$ 2.75		
Return Receipt Fee (Endorsement Required)	\$ 1.50		30.00
Restricted Delivery Fee (Endorsement Required)	\$ 0.00		9.38
Total Postage & Fees	\$ 9.02		

Postmark: SEP 15 2001
Post Office: STA BOSTON MA 02205

ADVEST INC.
100 FEDERAL ST FL 29
BOSTON MA 02110

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JOHN JENNINGS CRAPO

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Account No.	Taxpayer No.	FA No.	Statement Period	Page
320-70628	004-34-8050	B01	1/1/01 to 1/31/01	3 of 4

Equities and Options Continued

Quantity	Description	Market Price	Market Value	Est. Annual Income	Annual Yield
20	BAY STATE BANCORP INC	28.80	576.00	10	1.73%
	SYMBOL: BYS				
200	CCBT FINL COS INC	21.925	4,325.00	144	3.32%
	SYMBOL: CCBT				
144	J P MORGAN CHASE & CO	54.99	7,918.56	184	2.32%
	SYMBOL: JPM				
75	KEYSPAN CORP	37.80	2,835.00	134	4.72%
	SYMBOL: KSE				
300	MARITRANS INC	8.60	2,580.00	120	4.65%
	SYMBOL: TUG				
40	PHILIP MORRIS COMPANIES INC	44.00	1,760.00	85	4.82%
	SYMBOL: MO				
250	PHILLIPS VAN HEUSEN CORP	12.91	3,227.50	38	1.17%
	SYMBOL: PVH				
50	VERIZON COMMUNICATIONS	54.95	2,747.50	77	2.80%
	SYMBOL: VZ				
TOTAL EQUITIES AND OPTIONS			29,731.08	856.00	2.87%

SETTLED TRANSACTIONS THIS PERIOD:

Date	Transaction	Quantity	Description	Price/Rate	Amount Charged	Amount Credited
01/24/01	LIEU		J P MORGAN CHASE & CO			13.63
01/31/01	BOUGHT	20	BAY STATE BANCORP INC	28.5625	(625.20)	
			UNSOLICITED			
TOTAL PURCHASES					(625.20)	
TOTAL SALES						13.63
NET AMOUNT FOR PURCHASES & SALES					(611.57)	

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JOHN JENNINGS CRAPO

Account No.	Traxpayer No.	FA No.	Statement Period	Page
320-70628	004-34-8050	B01	1/1/01 to 1/31/01	4 of 4

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Income & Distributions

Date	Transaction	Quantity	Description	Amount Charged	Amount Credited
01/10/01	DIVIDEND	40	PHILIP MORRIS COMPANIES INC CASH DIV ON 40 SHS		21.20
01/16/01	INTEREST		REC 12/15/00 PAY 01/10/01 INTEREST ON CREDIT BALANCE AT 4.000% 01/01 THRU 01/15		1.44
01/22/01	DIVIDEND	30	BANGOR HYDRO-ELECTRIC CO CASH DIV ON 30 SHS		6.00
01/31/01	DIVIDEND	200	REC 01/02/01 PAY 01/20/01 CCBT FINL COS INC CASH DIV ON 200 SHS		36.00
			REC 01/15/01 PAY 01/31/01		84.64
TOTAL DIVIDENDS AND INTEREST					

Withdrawals and Deposits

Date	Transaction	Quantity	Description	Amount Charged	Amount Credited
01/22/01	JOURNAL	28,010.55	FAIR MARKET VALUE-12/31/2000		0.00

TOTAL WITHDRAWALS AND DEPOSITS

Other Activity

Date	Transaction	Quantity	Description	Amount Charged	Amount Credited
01/03/01	MERGER	144	J P MORGAN CHASE & CO MERGER		
01/03/01	MERGER	-39	J P MORGAN & CO INC MERGER		
TOTAL OTHER ACTIVITY					

End of Brokerage Statement

THANK YOU FOR DOING BUSINESS WITH ADVEST, INC.

Advest
Serving Investors Since 1898

statement of account

SIT OF 26 JJC

JOHN JENNINGS CRAPO

Account No.	FA No.	Statement Period	Page
320-70628	004-34-8050	B01 2/1/01 to 2/28/01	3 of 4

Quantity	Description	Market Price	Market Value	Est. Annual Income	Annual Yield
20	BAY STATE BANCORP INC	29.05	581.00	10	1.72%
200	SYMBOL: BYS				
200	CCBT FINL COS INC	22.00	4,400.00	144	3.27%
144	SYMBOL: CCBT				
144	J P MORGAN CHASE & CO	46.66	6,719.04	184	2.73%
75	SYMBOL: JPM				
75	KEYSPAN CORP	38.95	2,921.25	134	4.58%
300	SYMBOL: KSE				
300	MARITRANS INC	8.76	2,628.00	120	4.56%
40	SYMBOL: TUG				
40	PHILIP MORRIS COMPANIES INC	48.18	1,927.20	85	4.41%
250	SYMBOL: MO				
250	PHILLIPS VAN HEUSEN CORP	14.90	3,725.00	38	1.02%
50	SYMBOL: PVH				
50	VERIZON COMMUNICATIONS	49.50	2,475.00	77	3.11%
50	SYMBOL: VZ				
	TOTAL EQUITIES AND OPTIONS		29,181.09	858.00	2.93%

SETTLED TRANSACTIONS THIS PERIOD:

Date	Transaction	Quantity	Description	Amount Charged	Amount Credited
02/01/01	DIVIDEND	75	KEYSPAN CORP		33.38
			CASH DIV ON		
			REC 01/11/01 PAY 02/01/01		
02/01/01	DIVIDEND	50	VERIZON COMMUNICATIONS		19.25
			CASH DIV ON		
			REC 01/10/01 PAY 02/01/01		

THIS IS THE OFFICIAL STATEMENT OF YOUR ADVVEST ACCOUNT. ANY OTHER INFORMATION RELATING TO YOUR PORTFOLIO IS NOT CONSIDERED AN OFFICIAL RECORD. IF YOU HAVE ANY QUESTIONS ABOUT THIS STATEMENT, PLEASE CALL THE INVESTOR SERVICES DEPARTMENT AT 1-800-218-3781. *Read This Statement For Use In Preparing Tax Returns. See Reverse Side Of First Page For Additional Information.*

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statement of account

JOHN JENNINGS CRAPD

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Account No.	Taxpayer No.	FA No.	Statement Period	Page
320-70628	004-34-8050	B01	3/1/01 to 3/31/01	3 of 4

Equities and Options - Continued

Quantity	Description	Market Price	Market Value	Est. Annual Income	Annual Yield
20	BAY STATE BANCORP INC	28.975	579.50	10	1.72%
	SYMBOL: BYS				
200	CCBT FINL COS INC	21.875	4,375.00	144	3.29%
	SYMBOL: CCBT				
144	J P MORGAN CHASE & CO	44.90	6,465.60	196	3.03%
	SYMBOL: JPM				
75	KEYSPAN CORP	38.13	2,859.75	134	4.68%
	SYMBOL: KSE				
300	MARITRANS INC	9.10	2,730.00	120	4.39%
	SYMBOL: TUG				
40	PHILIP MORRIS COMPANIES INC	47.45	1,898.00	85	4.47%
	SYMBOL: MO				
250	PHILLIPS VAN HEUSEN CORP	15.08	3,770.00	38	1.00%
	SYMBOL: PVH				
50	VERIZON COMMUNICATIONS	49.30	2,465.00	77	3.12%
	SYMBOL: VZ				
TOTAL EQUITIES AND OPTIONS			28,559.75	868.00	3.03%

ACCOUNT ACTIVITY

SETTLED TRANSACTIONS THIS PERIOD:

Date	Transaction	Quantity	Description	Amount Charged	Amount Credited
03/05/01	DIVIDEND	200	ARCHER-DANIELS-MIDLAND CO CASH DIV ON 200 SHS		10.00
			REC 02/02/01 PAY 03/05/01		
03/07/01	DIVIDEND	300	MARITRANS INC CASH DIV ON 300 SHS		30.00
			REC 02/21/01 PAY 03/07/01		

THIS IS THE OFFICIAL STATEMENT OF YOUR ADVEST ACCOUNT. ANY OTHER INFORMATION RELATING TO YOUR PORTFOLIO IS NOT CONSIDERED AN OFFICIAL RECORD. IF YOU HAVE ANY QUESTIONS ABOUT THIS STATEMENT, PLEASE CALL THE INVESTOR SERVICES DEPARTMENT AT 1-800-238-3761. Retain This Statement For Use In Preparing Tax Returns. See Reverse Side Of First Page For Additional Information.



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JOHN JENNINGS CRAPO

Account No.	320-70628	Statement Period	4/1/01 to 4/30/01	Page	3 of 4
Account No.	004-34-8050	Statement Period	4/1/01 to 4/30/01	Page	3 of 4

ELIOT OF 26 JSC

Quantity	Description	Market Price	Market Value	Est. Annual Income	Annual Yield
20	BAY STATE BANCORP INC	30.25	605.00	12	1.98%
200	SYMBOL: BYS				
200	CCBT FINL COS INC	23.10	4,620.00	144	3.11%
144	SYMBOL: CCBT				
144	J P MORGAN CHASE & CO	47.98	6,909.12	196	2.83%
75	SYMBOL: JPM				
75	KEYSPAN CORP	39.70	2,977.50	134	4.50%
300	SYMBOL: KSE				
300	MARITRANS INC	8.69	2,607.00	120	4.60%
40	SYMBOL: TUG				
40	PHILIP MORRIS COMPANIES INC	50.11	2,004.40	85	4.24%
250	SYMBOL: MO				
250	PHILLIPS VAN HEUSEN CORP	15.00	3,750.00	38	1.01%
50	SYMBOL: PVH				
50	VERIZON COMMUNICATIONS	55.07	2,753.50	77	2.79%
	SYMBOL: VZ				
TOTAL EQUITIES AND OPTIONS			28,384.22	870.00	2.95%

SETTLED TRANSACTIONS THIS PERIOD:

Date	Transaction	Quantity	Description	Amount Charged	Amount Credited
04/10/01	DIVIDEND	40	PHILIP MORRIS COMPANIES INC		21.20
			CASH DIV ON 40 SHS		
			REC 03/15/01 PAY 04/10/01		
04/16/01	INTEREST		INTEREST ON CREDIT BALANCE		1.23
			AT 3.100% 03/16 THRU 04/15		
04/20/01	DIVIDEND	30	BANGOR HYDRO-ELECTRIC CO		6.00
			CASH DIV ON 30 SHS		
			REC 03/30/01 PAY 04/20/01		



statement of account

JJC

JOHN JENNINGS CRAPO

Account No.	320-70628	Investor No.	004-34-8050	FA No.	B01	Statement Period	5/1/01 to 5/31/01	Page	3 of 4
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Quantity	Description	Market Price	Market Value	Est. Annual Income	Annual Yield
20	BAY STATE BANCORP INC	32.05	641.00	12	1.87%
200	SYMBOL: BYS				
200	CCBT FINL COS INC	28.85	5,772.00	144	2.49%
144	SYMBOL: CCBT				
144	J P MORGAN CHASE & CO	49.15	7,077.60	196	2.76%
75	SYMBOL: JPM				
75	KEYSPAN CORP	39.92	2,994.00	134	4.47%
300	SYMBOL: KSE				
300	MARITRANS INC	9.94	2,982.00	120	4.02%
40	SYMBOL: TUG				
40	PHILIP MORRIS COMPANIES INC	51.41	2,056.40	85	4.13%
250	SYMBOL: MO				
250	PHILLIPS VAN HEUSEN CORP	15.50	3,875.00	38	0.98%
50	SYMBOL: PVH				
50	VERIZON COMMUNICATIONS	54.85	2,742.50	77	2.80%
	SYMBOL: VZ				
TOTAL EQUITIES AND OPTIONS				870.00	2.75%

SETTLED TRANSACTIONS THIS PERIOD:

Date	Transaction	Quantity	Description	Amount Charged	Amount Credited
05/01/01	DIVIDEND	75	KEYSPAN CORP CASH DIV ON 75 SHS REC 04/17/01 PAY 05/01/01		33.38
05/01/01	DIVIDEND	50	VERIZON COMMUNICATIONS CASH DIV ON 50 SHS REC 04/10/01 PAY 05/01/01		19.25

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JOHN JENNINGS CRAPO

Account No.	FA No.	Statement Period	Page
320-7062B	004-34-8050	B01 6/1/01 to 6/30/01	3 of 4

TEN OF 26 JJC

Quantity	Description	Market Price	Market Value	Est. Annual Income	Annual Yield
20	BAY STATE BANCORP INC	31.65	633.00	12	1.89%
200	SYMBOL: BYS				
200	CCBT FINL COS INC	29.99	5,998.00	144	2.40%
144	SYMBOL: CCBT				
144	J P MORGAN CHASE & CO	44.60	6,422.40	196	3.05%
75	SYMBOL: JPM				
75	KEYSPAN CORP	36.48	2,736.00	134	4.89%
300	SYMBOL: KSE				
300	MARITRANS INC	9.14	2,742.00	120	4.37%
40	SYMBOL: TUG				
40	PHILIP MORRIS COMPANIES INC	50.75	2,030.00	85	4.18%
250	SYMBOL: MO				
250	PHILLIPS VAN HEUSEN CORP	14.40	3,600.00	38	1.05%
50	SYMBOL: PVH				
50	VERIZON COMMUNICATIONS	53.50	2,675.00	77	2.87%
50	SYMBOL: VZ				
TOTAL EQUITIES AND OPTIONS				870.00	2.87%

ACCOUNT ACTIVITY

SETTLED TRANSACTIONS THIS PERIOD:

Date	Transaction	Quantity	Description	Amount Charged	Amount Credited
06/04/01	DIVIDEND	200	ARCHER DANIELS-MIDLAND CO CASH DIV ON 200 SHS REC 05/11/01 PAY 06/04/01		10.00
06/08/01	DIVIDEND	300	MARITRANS INC CASH DIV ON 300 SHS REC 05/23/01 PAY 06/08/01		30.00

THIS IS THE OFFICIAL STATEMENT OF YOUR ADVEST ACCOUNT. ANY OTHER INFORMATION RELATING TO YOUR PORTFOLIO IS NOT CONSIDERED AN OFFICIAL RECORD. IF YOU HAVE ANY QUESTIONS ABOUT THIS STATEMENT, PLEASE CALL THE INVESTOR SERVICES DEPARTMENT AT 1.800.238.3761. Retain This Statement For Use In Preparing Tax Returns. See Reverse Side Of First Page For Additional Information.



statement of account

JOHN JENNINGS CRAPO

Account No.	Taxpayer No.	FA No.	Statement Period	Page
320-70628	004-34-8050	B01	7/1/01 to 7/31/01	3 of 4

ELEV OF 26 JJC

Equities and Options Continued

Quantity	Description	Market Price	Market Value	Est. Annual Income	Annual Yield
20	BAY STATE BANCORP INC	34.20	684.00	12	1.75%
200	SYMBOL: BYS				
200	CCBT FINL COS INC	29.14	5,828.00	144	2.47%
144	SYMBOL: CCBT				
144	J P MORGAN CHASE & CO	43.30	6,235.20	196	3.14%
75	SYMBOL: JPM				
75	KEYSPAN CORP	30.64	2,298.00	134	5.83%
300	SYMBOL: KSE				
300	MARITRANS INC	9.16	2,748.00	120	4.36%
40	SYMBOL: TUG				
40	PHILIP MORRIS COMPANIES INC	45.50	1,820.00	85	4.67%
250	SYMBOL: MO				
250	PHILLIPS VAN HEUSEN CORP	13.70	3,425.00	38	1.10%
50	SYMBOL: PVH				
50	VERIZON COMMUNICATIONS	54.15	2,707.50	77	2.84%
	SYMBOL: VZ				
	TOTAL EQUITIES AND OPTIONS		29,216.60	870.00	2.97%

ACCOUNT ACTIVITY

SETTLED TRANSACTIONS THIS PERIOD:

Date	Transaction	Quantity	Description	Amount Charged	Amount Credited
07/10/01	DIVIDEND	40	PHILIP MORRIS COMPANIES INC		21.20
			CASH DIV ON 40 SHS		
			REC 06/15/01 PAY 07/10/01		
			INTEREST ON CREDIT BALANCE		
			AT 1.800% 06/16 THRU 07/15		
07/16/01	INTEREST		BANGOR HYDRO-ELECTRIC CO		1.03
			CASH DIV ON 30 SHS		
07/20/01	DIVIDEND	30	REC 06/29/01 PAY 07/20/01		6.00

Advest

Serving Investors Since 1898

statement of account

JOHN JENNINGS CRAPO

Twice OF 26 JJC

Account No.	Taxpayer No.	FA No.	Statement Period	Page
320-70628	004-34-8050	B01	8/1/01 to 8/31/01	3 of 4

Equities and Options Continued

Quantity	Description	Market Price	Market Value	Est. Annual Income	Annual Yield
20	BAY STATE BANCORP INC	35.20	704.00	12	1.70%
	SYMBOL: BYS				
200	CCBT FINL COS INC	27.50	5,500.00	144	2.61%
	SYMBOL: CCBT				
144	J P MORGAN CHASE & CO	39.40	5,673.60	196	3.45%
	SYMBOL: JPM				
75	KEYSPAN CORP	32.30	2,422.50	134	5.53%
	SYMBOL: KSE				
300	MARITRANS INC	8.92	2,676.00	120	4.48%
	SYMBOL: TUG				
40	PHILIP MORRIS COMPANIES INC	47.40	1,896.00	93	4.90%
	SYMBOL: MO				
250	PHILLIPS VAN HEUSEN CORP	14.77	3,692.50	38	1.02%
	SYMBOL: PVH				
50	VERIZON COMMUNICATIONS	50.00	2,500.00	77	3.08%
	SYMBOL: VZ				
TOTAL EQUITIES AND OPTIONS			28,547.70	878.00	3.07%

ACCOUNT ACTIVITY**SETTLED TRANSACTIONS THIS PERIOD:**

Date	Transaction	Quantity	Description	Amount Charged	Amount Credited
08/01/01	DIVIDEND	75	KEYSPAN CORP CASH DIV ON REC 07/17/01 PAY 08/01/01		33.38
08/01/01	DIVIDEND	50	VERIZON COMMUNICATIONS CASH DIV ON REC 07/10/01 PAY 08/01/01		19.25

THIS IS THE OFFICIAL STATEMENT OF YOUR ADVEST ACCOUNT. ANY OTHER INFORMATION RELATING TO YOUR PORTFOLIO IS NOT CONSIDERED AN OFFICIAL RECORD. IF YOU HAVE ANY QUESTIONS ABOUT THIS STATEMENT, PLEASE CALL THE INVESTOR SERVICES DEPARTMENT AT 1-866-238-3783. Readin This Statement For Use In Preparing Tax Returns. See Reverse Side Of First Page For Additional Information.

UNITED STATES POSTAL SERVICE

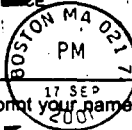


First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

JOHN JENNINGS CRAPO STCKHLDR
PO BOX 400151
CAMBRIDGE MA 02140-0002

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

JOHN JENNINGS CRAPO STCKHLDR
PO BOX 400151
CAMBRIDGE MA 02140-0002

02140+0002

JSC

20

10

13

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

JOHN JENNINGS CRAPO STEKHLDR
PO BOX 400151
CAMBRIDGE MA 02140-0002

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

ADVEST. INC.
100 FEDERAL ST FL 29
BOSTON
MA 02110

2. Article Number (Copy from service label)

7000 1670 0013 1826 8396

PS Form 3811, July 1999

Domestic Return Receipt

102595-00-M-0952

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) B. Date of Delivery

C. Signature

X

☐ Agent
☐ Addressee

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

JJC

26

70

14

15

OF

26

JJC

MR JON JENNINE
PO BOX 40013
CAMBRIDGE MA

VIA CERTIF- SE
1ST MAIL

#7000 1670

0013 1826

8396 RETURN

RPT REQUEST-
ED PLEASE

ADVEST. INC

ATTN PLEASE

MR KEVIN CRO

OR SOMEONE ON

FOR MR CRO

CAPACITY OF F

ADVISOR IN M

ABSENCE

100 FEDERAL ST

BOSTON MA 02

CRAPO

2140-0002

13TH

P 2001

E ONE (01)

SEVEN (07)

ALLES

RE: MY

IRA ACC-

OUNT

DUTY

HIS

NCIAL

ROVO'S

29

PLEASE

93009259
10" x 13" Envelope
\$4.49
Made in the U.S.A.

UNITED STATES
POSTAL SERVICE

STRONG TAPE



A product of the United States Postal Service

16 OF 26 JJC

*** U.S. POSTAL SERVICE ***
 FORT POINT STATION
 BOSTON, MA 02205-9762
 John J. Crapo, Clerk #02
 DATE: 09/11/01 10:42:34 AM

109 PVI
 092 PACK PROD S 10"X13" 4.40
 109 PVI 1.45
 109 PVI .75

TOTAL: \$ 8.05

*** THANK YOU ***

Dear MR HORAN:
 AS AN XTRA
 call to your attent-
 ion the ABOVE Re-
 ceipt

Someone From
 here SPELLS EXTRA
 That WAY Who
 covered the World

OLYMPICS most
 recently SPELLS
 IT That WAY.
 AS 'XTRA'

COMPLETE THIS SECTION ON DELIVERY	
A. Received by (Please Print Clearly)	B. Date of Delivery
ALV PLS	9-17
C. Signature	☐ Agent ☐ Addressee
X	☐ Yes ☐ No
D. Is delivery address different from item 1? ☐ Yes ☐ No	
If YES, enter delivery address below:	
3. Service Type ☒ Certified Mail ☐ Registered ☐ Insured Mail ☐ Restricted Delivery? (Extra Fee) ☐ Yes ☐ No ☐ Express Mail ☐ Return Receipt for Merchandise ☐ C.O.D.	

SENDER: COMPLETE THIS SECTION	
■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits.	
1. Article Addressed to:	
ADVEST, INC.	
100 FEDERAL ST FL 29	
BOSTON	
MA 02110	

2. Article Number (Copy from 3811 label)
 7000 1670 0013 1826 8396
 PS Form 3811, July 1998
 Domestic Return Receipt
 102595-00-1-0952

93008250
 10" x 13" Envelope
 \$1.40
 Made in the U.S.A.

UNITED STATES
 POSTAL SERVICE

STRONG TAPE

17 OF 26 Jsc

TESTED

CERTIFIED MAIL



7000 1670 0013 1826 8396
7000 1670 0013 1826 8396

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark
Here

Sent to
ADVEST INC.
Street, Apt. No. or PO Box
100 FEDERAL ST FL 29
BOSTON MA 02110
PS Form 3800, May 2000

To: ADVEST INC
100 FEDERAL ST FL 29
BOSTON MA 02110

From: JOHN JENNINGS CRAPO STEKHLDR
PO BOX 400151
CAMBRIDGE MA 02140-0002

Ready Post™
DOCUMENT MAILER

18 OF 26 JJC

Postage for two years
First-Class Mail or Priority Mail.
of international mail.
RETURNED with Certified Mail. For
Registered Mail.
be requested to provide proof of
loss complete and attach a Return
and applicable postage to cover the
postage. To receive a fee waiver for
loss on your Certified Mail receipt is
restricted to the addressee or
mark or mark the mailpiece with the
addressee's name.
If desired, please present the article
postmark on the Certified Mail
with postage and mail.
If it when making an inquiry.
10255-00-40-0002

RETURN RECEIPT REQUESTED
PLEASE

To: ADVEST, INC
100 FEDERAL ST FL 29
BOSTON MA 02110

From: JOHN JENNINGS CRAPO STEKHLDR
PO BOX 400151
CAMBRIDGE MA 02140-0002

PS Form 3811, July 1999
Domestic Return Receipt
10255-00-40-0002

2. Article Number (Copy from address label)
70001670 0013 1826 8396

1. Article Addressed to:
ADVEST, INC.
100 FEDERAL ST FL 29
BOSTON
MA 02110

3. Service Type
☐ Registered Mail
☐ Certified Mail
☐ Return Receipt for Merchandise
☐ Insured Mail
☐ C.O.D.
☐ Yes ☐ No

4. Restricted Delivery? (Extra Fee)
☐ Yes ☐ No

D. Is delivery address different from item 17?
☐ Yes ☐ No
If YES, enter delivery address below:
Address
City
State
Zip

C. Signature
A. Received by (Please Print Name) B. Date of Delivery

COMPLETE THIS SECTION ON DELIVERY

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

Ready Post™
DOCUMENT MAILER

19 OF 26

JJC

TESTED

CERTIFIED MAIL



7000 1670 0013 1826 8396
7000 1670 0013 1826 8396

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark
Here

ADVEST INC.
100 FEDERAL ST FL 29
BOSTON MA 02110

To: ADVEST, INC.
100 FEDERAL ST FL 29
BOSTON MA 02110

From: JOHN JENNINGS CRAPO STEKHLDR
PO BOX 400151
CAMBRIDGE MA 02140-0002

PS Form 3811, July 1999
Domestic Return Receipt
10255-00-4-0952

7000 1670 0013 1826 8396

2. Article Number (Copy from service label)

ADVEST, INC.
100 FEDERAL ST FL 29
BOSTON
MA 02110

1. Article Addressed to:
■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
■ Print your name and address on the reverse so that we can return the card to you.
■ Attach this card to the back of the mailpiece, or on the front if space permits.

3. Service Type
☒ Certified Mail
☐ Registered Mail
☐ Insured Mail
☐ Restricted Delivery (Extra Fee)
☐ Yes
☐ No

4. Restricted Delivery (Extra Fee)
☐ Yes
☐ No

D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:
Address: _____
City: _____
State: _____
Zip: _____

C. Signature _____
X _____

A. Received by (Please Print Clearly) _____
B. Date of Delivery _____

COMPLETE THIS SECTION ON DELIVERY

Ready Post™
DOCUMENT MAILER

20 OF 26

(MR) JOHN JENNINGS CRAPO JJC
PO BOX 400151
CAMBRIDGE MA 02140-0002

VIA CERTIF- SEPT 13TH

IED MAIL

#7000 1670

YEAR 2001

0013 1826

PAGE ONE (01)

8396 RETURN OF SEVEN (07)

RCPT REQUEST- PAGES

ED PLEASE

RE: MY

ADVEST. INC

IRA ACC-

ATTN PLEASE

OUNT

MR KEVIN CROVO

OR SOMEONE ON DUTY

FOR MR CROVO IN HIS

CAPACITY OF FINANCIAL

ADVISOR IN MR CROVO'S

ABSENCE

100 FEDERAL ST FL 29

BOSTON MA 02110

PLEASE → NEXT PAGE PLEASE

J.J. CRAPO TO ADVEST. INC
PAGE TWO(02) OF SEVEN(07) Pages
SEPT 13th 2001 21 OF 26

DEAR GENTLEMEN AND LADIES

MY SS# IS

JJC

004-34-8050

MY IRA # 320-70628

PLEASE PURCHASE
FOR ME TEN(10) Shares
OF GENERAL ELECTRIC
("GE") CORPORATION COMMON
STOCK AS SOON AS POSSI-
BLE AT MARKET PRICE BUT
FOR NO MORE THAN \$45-
(FORTY-FIVE) A SHARE

I HAVE PER YOUR RECORDS
\$850.73 IN MY CASH BALANCE
PLEASE CHARGE THAT

→ to Page Three(03)

J.J. CRAPO TO ADVEST. INC
PAGE THREE(03) OF SEVEN(07)
SEPT 13TH 2001 PAGES

BALANCE FOR MY PURCHASE
OF GE STOCK AND POST
ME PUNCTUALLY THE CON-
FIRMATION RECORD OF THE
TRANSACTION'S EXECUTION

JJC
I WAS IN THE NEIGH-
BORHOOD THERE SEPTEMBER
ELEVENTH(11TH) 2001 BUT
DIDN'T ENTER THE PREMISES

I THOUGHT I MIGHT
BE HAVING TROUBLE WITH
MY WATCH WHEN I WALKED
BY. WHEN I GOT TO
SUMMER STREET AT FEDERAL
STREET → to page Four(04)

23 OF 26

J.J. CRAPO TO ADVEST. INC
PAGE FOUR(04) OF SEVEN(07)
SEPT 13 IN 2001 PAGES
I NOTICED MY TIME WAS
CORRECT

JJC

MY TV IS BROKEN. ONE
RADIO STATION HAD INTERNAT-
IONAL TALK ON IT WHICH
I DO NOT ~~UNDE~~STAND UNDER-
STAND

YOU WILL PROBABLY RE-
MEMBER - THE ASSASSINATION
OF A SOCIAL WORKER IN 1963
AT MISSISSIPPI. THAT MONTH
I BEGAN MY JOB AT A STATE
INSTITUTION. I DO NOT HAVE
MY RECORD OF THAT READI-
LY AVAILABLE, THAT IS MY
RECOLLECTION
Please → PAGE FIVE(05)

CRAPO TO ADVEST. INC
PAGE FIVE (05) OF SEVEN (07)
SEPT 13TH 2001 Pages

I RECOLLECT A HOME
SURVEY I WAS REQUIRED TO
DO. I MADE AN APPOINTMENT
WENT IN A PROPERLY MARK-
ED CAR. WE HAD A REQ-
UEST FROM THE FAMILY
FOR THE CHILD TO RETURN
HOME. I GOT TO THE ADD-
RESS. THE FRONT PORCH DOOR
WAS SHUT AND LOCKED BUT
SCREEN ON PORCH FRONT
DOOR WAS REMOVED.

JJC

I Knocked LOUDLY AND
WHEN SOMEONE CAME TO
DOOR I SAID WHO I WAS
→ Page Six (06) Please

CRAPO TO ADVEST. INC JJC
Page SIX (06) OF SEVEN (07) PAGES
SEPT 13 2001

AND MY REASONS. DOOR WAS
OPENED AND I WAS ADMITTED
TO PLACE - THROUGH FRONT DOOR
(DOOR FROM PORCH). I SAID
I HAD PONDERED WHETHER
I SHOULD HAVE REACHED THROUGH
REMOVED SCREEN AND WALK
ED OVER PORCH FLOOR TO
KNOCK ON FRONT DOOR

PERSON SAID "IF YOU HAD
I WOULD HAVE SHOT YOU...."

I LOOK FORWARD FOR THE
CONFIRMATION OF THE TRAN-
SACTION TO BUY TEN (10) OF
GE STOCK Please.

Please → to Page Seven (07)

26 OF 26

CRAPO TO ADVEST, INC
PAGE SEVEN (07) OF SEVEN (07)
SEPT 13 2001 PP.

I AM AN UNEMPLOYED
LCNSD CERT SCL WRKR.
NEARLY THIRTEEN (13) YEARS
NOW

SINCERELY

JJC

John Jennings Crapo
AFTERTHOUGHT

WE ARE NOT FRIENDS
WE HAVE HAD MANY CHANCES
TO BECOME FRIENDS. I HAVE
NO FRIENDS. I DO TRY TO
MAKE FRIENDS. MY FAILURES
TO MAKE FRIENDS DISAPPOINT
ME.

JJC / JJC 7:07PM - 9:10 PM.

TO J.P. MORGAN CHASE & CO

9:15 PM attn Corp. Secy

FROM John J. Crapo PRO SE
Secretary Mr ANTHONY J. HORAN, ESQUIRE

Dear Mr HORAN ATTACHMENT to my
reply back to your OFC

Since time is of essence

additional copies of my records

I enclose Seven (07) mail, return receipt
via certified registered mail please

Frontpiece of Express mail article
to me - delivered Oct 13 2001
+ two (02) copies # one & # two

PS Form 3849 Oct 13 2001

Completed your Express mail
article # three (03)
and # Five (05)

PS Form 3849 Oct 13 2001

Your EXP mail art. to me

Front side Blank.

my comments # four

Reverse Side
Express mail article

Six, # seven
Stockholder (MR)

Sincerely

John J. Crapo
John Jennings

ENCL: Seven (07) JJC/jjc 9:25 PM
14 Oct 2001

JJC
to
extra
my


 recycled paper
 FOR PICKUP OR TRACKING CALL 1-800-222-1811 www.usps.gov
 Lock 11-B July 1997
 USPS 1994
 The importance of this. John J. Grafts

1998-1999

**recycled
paper**

HRET (03) OF Seven (07)

We will redeliver OR you or your agent can pick up your mail at the post office. (Bring this form and proper ID. If your agent will pick up, sign below in item 2, and enter agent's name here):

1. a. Check all that apply in section 3. b. Sign in section 2 below. c. Leave this notice where the carrier can see it.	PORTER Sq. 02140 1953 MASS AVE 730-530M-F, 730-2SAT. 617-876-6295
2. Sign Here to Authorize Redelivery or to Authorize an Agent to Sign for You	Delivery Section
3. (1) Redeliver (Enter day of week):	Signature: <i>John Jennings Craho</i> Printed Name: John Jennings (RAPO, Pro Se) Delivery Address: Fin Desk USPS PO 02140-0 02140-9998 JJC USPS JJC
(Allow at least two delivery days for redelivery, or call your post office to arrange delivery.) (1) Leave item at my address (Specify where to leave. Example: "porch", "side door". This option is not available if box is checked on the front requiring your signature at time of delivery.) ☐ Refused ☐ Forward ☐ Return	

PS Form 3849, November 1999 (Reverse)

United States Postal Service		Today's Date	Sender's Name
Sorry We Missed You! We ^W Deliver for You		10/13	
Item is at:	Available for Pick-up After	We will redeliver or you or your agent can pick up. See reverse.	
Post Office (See back)	Date:		
Letter	For Delivery: (Enter total number of items delivered by service type)	☐ If checked, you or your agent must be present at time of delivery to sign for item Article Number(s) EJ 339603850WS	
☒ Large envelope, magazine, catalog, etc. ☐ Parcel ☐ Restricted Delivery ☐ Perishable Item ☐ Other:	For Notice Left: (Check applicable item) ☒ Express Mail (We will attempt to deliver on the next delivery day unless you instruct the post office to hold it.) ☐ Registered ☐ Insured ☐ Return Receipt for Merchandise ☐ Certified ☐ Recorded Delivery ☐ Firm Bill		
Article Requiring Payment	Amount Due	Notice Left Section Customer Name and Address (RAPO) X151 Delivered By and Date OCT 13 2001	
☐ Postage Due ☐ COD ☐ Customs \$	☐ Final Notice: Article will be returned to sender on		

PS Form 3849, November 1999

Delivery Notice/Reminder/Receipt

Fatigue, I HAVE
TJC JJC

#Four(04) of Seven (07)
 Not sure about name
 which might set this

af
 wet

We will redeliver OR you or your agent can pick up your mail at the post office. (Bring this form and proper ID. If your agent will pick up, sign below in item 2, and enter agent's name here):

1. ☐ a. Check all that apply in section 3; ☐ b. Sign in section 2 below; ☐ c. Leave this notice where the carrier can see it.	PORTER Sq. 02140 1953 MASS AVE 730-530M-F, 730-2SAT. 617-876-6295	
2. Sign Here to Authorize Redelivery or to Authorize an Agent to Sign for You:	Delivery Section	
3. ☒ Redeliver (Enter day of week.):	Signature X	
(Allow at least two delivery days for redelivery, or call your post office to arrange delivery.)	Printed Name	
☐ Leave item at my address	Delivery Address	
(Specify where to leave. Example: "porch", "side door". This option is not available if box is checked on the front requiring your signature at time of delivery.)	USPS	
☐ Refused ☐ Forward ☐ Return		

PS Form 3849, November 1999 (Reverse)

Oct 13 2001 /
 this at white Hen Pantry

Norham Business
 machine's

24 Terry Ave
 Burlington MA

01803

Sharp SF-7320

JJC /
 inc

John Jennings
 GRAPPO
 PRO SE

Oct 13
 2001
 USPS self supp
 comes
 out of
 service
 1:30 PM.

#Five (05) of Seven (07)

We will redeliver OR you or your agent can pick up your mail at the post office. (Bring this form and proper ID. If your agent will pick up, sign below in item 2, and enter agent's name here):

1 a. Check all that apply in section 3; b. Sign in section 2 below; c. Leave this notice where the carrier can see it. 2 Sign Here to Authorize Redelivery or to Authorize an Agent to Sign for You 3 I Redeliver (Enter day of week): (Allow at least two delivery days for redelivery, or call your post office to arrange delivery.) 1) Leave item at my address (Specify where to leave. Example: "porch", "side door". This option is not available if box is checked on the front requiring your signature at time of delivery.) ☐ Refused ☐ Forward ☐ Return	PORTER Sq. 02140 1953 MASS AVE 730-530M-F, 730-2SAT. 617-876-6295 Delivery Section Signature: <i>John Jennings Craho</i> Printed Name: John Jennings CRAPO, Pro Se Delivery Address: Fin Desk USPS PO 02140-002140-9998 JJC USPS JJC
--	---

PS Form 3849, November 1999 (Reverse)

United States Postal Service		Today's Date	Sender's Name
Sorry We Missed You! We'll Deliver for You		10/13	
Item is at:	Available for Pick-up After	We will redeliver or you or your agent can pick up. See reverse.	
Post Office (See back)	Date:		
Letter ☒ Large envelope, magazine, catalog, etc. Parcel Restricted Delivery Perishable Item Other:	For Delivery: (Enter total number of items delivered by service type) For Notice Left: (Check applicable item) ☒ Express Mail (We will attempt to deliver on the next delivery day unless you instruct the post office to hold it.) ☐ Registered ☐ Insured ☐ Return Receipt for Merchandise ☐ Certified ☐ Delivery Confirmation ☐ Signature Confirmation ☐ Firm Bill	☐ If checked, you or your agent must be present at time of delivery to sign for item Article Number(s) EJ 339603950us	
Article Requiring Payment ☐ Postage Due ☐ COD ☐ Customs ☐ Final Notice: Article will be returned to sender on	Amount Due \$	Notice Left Section Customer Name and Address CRAPO X151 Delivered By and Date Oct 13 2001	

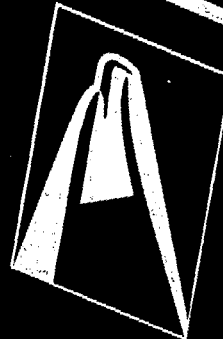
PS Form 3849, November 1999

Delivery Notice/Reminder/Receipt

JJC

#Six (06) of Seven (07)
From John Jennings
CRAPO

EXTREMELY URGENT

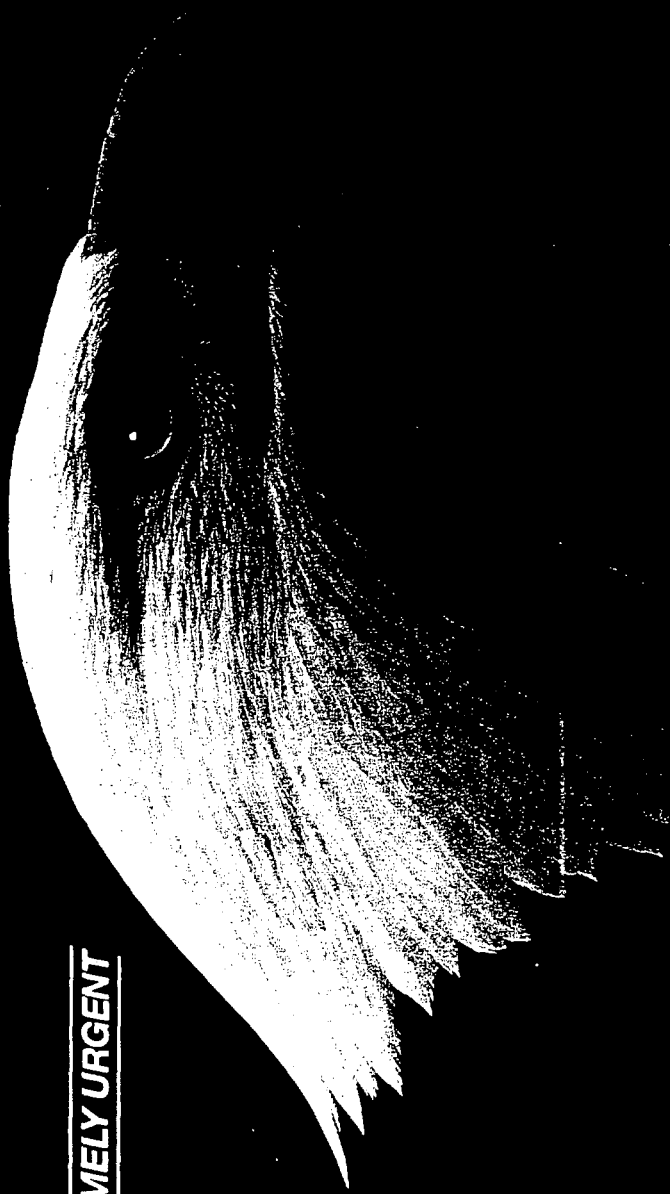


EXPRESS
MAIL

UNITED STATES POSTAL SERVICE

JJCUIC

JSC/1112



EXTREMELY URGENT



UNITED STATES POSTAL SERVICE

#Seven (07) 0P
Seven (07)
J. J. Crapo



Anthony J. Horan
Corporate Secretary
Office of the Secretary

November 2, 2001

Mr. John Jennings Crapo
P. O. Box 400151
Cambridge, MA 02140-0002

Dear Mr. Crapo:

This acknowledges receipt of your letter dated October 13, 2001, which was received in my office on October 22, 2001. It is our opinion that the deficiencies cited in my letter to you dated October 12, 2001 have not been cured. We intend to exclude your proposal from our 2002 Proxy statement and will be seeking a No-action letter from the SEC in support of the exclusion. The basis for this exclusion is as follows:

1. You did not provide proof of ownership in the stock of J.P. Morgan Chase & Co. Your Advest account statements show that until the December 31, 2000 merger of J.P. Morgan & Co. Incorporated with and into The Chase Manhattan Corporation, which changed its name to J.P. Morgan Chase & Co., you were the owner of shares of J.P. Morgan & Co. Incorporated. For the purposes of the federal securities laws, when the stock of the corporation which is merged into another is exchanged for stock of the surviving corporation, a sale of the stock of the corporation which does not survive the merger is considered to have occurred. Since you were not a holder of J.P. Morgan Chase & Co. common stock until the merger on December 31, 2000, you will not satisfy the one-year holding period currently required for submission of a stockholder proposal until December 31, 2001.
2. Your proposal and accompanying supporting statement, with appended letter, continues to exceed the 500 word limit.

Sincerely yours,

A handwritten signature in cursive script, appearing to read 'A. Horan'.

AJH:dc

DIVISION OF CORPORATION FINANCE INFORMAL PROCEDURES REGARDING SHAREHOLDER PROPOSALS

The Division of Corporation Finance believes that its responsibility with respect to matters arising under Rule 14a-8 [17 CFR 240.14a-8], as with other matters under the proxy rules, is to aid those who must comply with the rule by offering informal advice and suggestions and to determine, initially, whether or not it may be appropriate in a particular matter to recommend enforcement action to the Commission. In connection with a shareholder proposal under Rule 14a-8, the Division's staff considers the information furnished to it by the Company in support of its intention to exclude the proposals from the Company's proxy materials, as well as any information furnished by the proponent or the proponent's representative.

Although Rule 14a-8(k) does not require any communications from shareholders to the Commission's staff, the staff will always consider information concerning alleged violations of the statutes administered by the Commission, including argument as to whether or not activities proposed to be taken would be violative of the statute or rule involved. The receipt by the staff of such information, however, should not be construed as changing the staff's informal procedures and proxy review into a formal or adversary procedure.

It is important to note that the staff's and Commission's no-action responses to Rule 14a-8(j) submissions reflect only informal views. The determinations reached in these no-action letters do not and cannot adjudicate the merits of a company's position with respect to the proposal. Only a court such as a U.S. District Court can decide whether a company is obligated to include shareholder proposals in its proxy materials. Accordingly a discretionary determination not to recommend or take Commission enforcement action, does not preclude a proponent, or any shareholder of a company, from pursuing any rights he or she may have against the company in court, should the management omit the proposal from the company's proxy material.

March 13, 2002

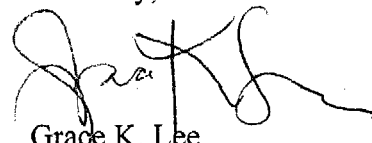
Response of the Office of Chief Counsel
Division of Corporation Finance

Re: J.P. Morgan Chase & Co.
Incoming letter dated January 2, 2002

The proposal relates to publishing a letter in J.P. Morgan Chase's proxy statement.

There appears to be some basis for your view that J.P. Morgan Chase may exclude the proposal under rule 14a-8(b), because at the time the proponent submitted the proposal he did not own for one year 1% or \$2,000 in market value of securities entitled to be voted at the meeting, as required by rule 14a-8(b). We note in particular that the proponent acquired shares of J.P. Morgan Chase's voting securities in connection with a plan of merger involving J.P. Morgan Chase. In light of the fact that the transaction in which the proponent acquired these shares appears to constitute a separate sale and purchase of securities for purposes of the federal securities laws, it is our view that the proponent's holding period for J.P. Morgan Chase shares did not commence earlier than December 31, 2000, the effective time of the merger. Accordingly, we will not recommend enforcement action to the Commission if J.P. Morgan Chase omits the proposal from its proxy materials in reliance on rule 14a-8(b). In reaching this position, we have not found it necessary to address the alternative basis for omission upon which J.P. Morgan Chase relies.

Sincerely,



Grace K. Lee
Attorney-Advisor