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QUARTERLY STATEMENT

AS OF MARCH 31, 2002

OF THE CONDITION AND AFFAIRS OF THE

WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

NAIC Group Code 0836 (Current Period) 0836 (Prior Period) NAIC Company Code 70483 Employer's ID Number 31-0487145

Organized under the Laws of Ohio. State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated February 23, 1888 Commenced Business April 30, 1888

Statutory Home Office 400 Broadway, Cincinnati, Ohio 45202
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 400 Broadway, Cincinnati, Ohio 45202 (Street and Number, City or Town, State and Zip Code) 513-629-1800 (Area Code) (Telephone Number)

Mail Address 400 Broadway, Cincinnati, Ohio 45202
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 400 Broadway, Cincinnati, Ohio 45202
(Street and Number, City or Town, State and Zip Code)
513-629-1800
(Area Code) (Telephone Number)

Internet Website Address www.WesternSouthernLife.com

Statement Contact Bradley J. Hunkler (Name) 513-629-2980 (Area Code) (Telephone Number) (Extension)
Bradley.Hunkler@WesternSouthernLife.com (E-Mail Address) 513-629-1871 (Fax Number)

Policyowner Relations Contact
(Street and Number, City or Town, State and Zip Code)
(Area Code) (Telephone Number) (Extension)

OFFICERS

Chairman of Board, P. .... #John Finn Barrett
Secretary ....
Treasurer ....
Actuary ....

Sr VP .... Herbert Reed Brown	Secretary .... James Norman Clark
Sr VP & Chf Mkt Off .... Bryan Chalmer Dunn	VP & Auditor .... David George Ennis
Sr VP & Chf Inf Off .... Clint David Gibler	Sr VP .... Noreen Joyce Hayes
Sr VP .... Edward Scott Heenan	VP & Comptroller .... Bradley Joseph Hunkler
Sr VP .... Carroll Ray Hutchinson	Sr VP & Chf Inv Off .... William Francis Ledwin
Sr VP .... Jill Tripp McGruder	Sr VP .... Jimmy Joe Miller
Sr VP & Chf Actuary .... Nora Eyre Moushey	Sr VP .... James McKinley Teeters
VP & Treasurer .... James Joseph Vance	Sr VP & Chf Fin Off .... Robert Lewis Walker

Sr VP & Gen Counsel .... Donald Joseph Wuebbling

VICE PRESIDENTS

Edward Joseph Babbitt	Keith Terrill Clark	Robert John Dalsanto
David Todd Henderson	Thomas Dale Holdridge	Robert Scott Kahn
James Russell Korcykoski	Harold Victor Lyons	Constance Marie Maccarone
Mario Joseph San Marco	Stephen Charles Schatteman	Thomas Martin Stapleton
Richard Kelley Taulbee	David Eugene Theurich	Daniel Lee Thomas

DIRECTORS OR TRUSTEES

John Finn Barrett	Donald Allen Bliss	James Norman Clark
Jo Ann Davidson	Eugene Peter Ruehlmann	George Herbert Walker, III
Thomas Luke Williams	William Joseph Williams	

State of Ohio
County of Hamilton
SS

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

John Finn Barrett Chairman of Board, President & CEO	James Norman Clark Secretary	Bradley Joseph Hunkler VP & Comptroller

Subscribed and sworn to before me this
25 day of April, 2002

ASSETS

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31 Prior Year Net Admitted Assets
1. Bonds	2,675,103,087	16,864,599	2,658,238,488	2,701,213,389
2. Stocks:				
2.1 Preferred stocks	107,789,510		107,789,510	108,255,270
2.2 Common stocks	3,137,829,926		3,137,829,926	3,099,414,645
3. Mortgage loans on real estate:				
3.1 First liens	119,012,428		119,012,428	120,929,372
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less $ .... encumbrances)	33,608,489		33,608,489	33,425,993
4.2 Properties held for the production of income (less $ 48,107,406 encumbrances)	113,934,953		113,934,953	113,904,170
4.3 Properties held for sale (less $ .... encumbrances)				
5. Policy loans	160,809,280		160,809,280	161,807,400
6. Premium notes, including $ .... for first year premiums				
7. Cash ($ (7,347,393)) and short-term investments ($ 181,762,159)	174,414,766		174,414,766	84,966,257
8. Other invested assets	190,334,172		190,334,172	181,438,410
9. Receivable for securities	73,503,434		73,503,434	22,337,677
10. Aggregate write-ins for invested assets				
11. Subtotals, cash and invested assets (Lines 1 to 10)	6,786,340,045	16,864,599	6,769,475,446	6,627,692,583
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers	157,974		157,974	163,248
12.2 Commissions and expense allowances due				
12.3 Experience rating and other refunds due	(470,000)		(470,000)	(468,932)
12.4 Other amounts receivable under reinsurance contracts				
13. Electronic data processing equipment and software	7,889,421	4,953,649	2,935,772	3,346,649
14. Federal and foreign income tax recoverable and interest thereon (including $ 63,136,083 net deferred tax asset)	87,022,388		87,022,388	73,169,631
15. Guaranty funds receivable or on deposit	199,252		199,252	230,083
16. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less $ 23,742,387 loading)	89,972,176		89,972,176	92,448,544
17. Accident and health premiums due and unpaid	508,303	60,095	448,208	452,898
18. Investment income due and accrued	87,358,323		87,358,323	51,433,766
19. Net adjustment in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates				36,549,418
21. Amounts receivable relating to uninsured accident and health plans				
22. Amounts due from agents				
23. Other assets nonadmitted	13,750	13,750		
24. Aggregate write-ins for other than invested assets	459,112,389	459,112,389		
25. Total assets excluding Separate Accounts business (Lines 11 to 24)	7,518,104,021	481,004,482	7,037,099,539	6,885,017,888
26. From Separate Accounts Statement	813,637,083		813,637,083	811,690,759
27. Total (Lines 25 and 26)	8,331,741,104	481,004,482	7,850,736,622	7,696,708,647
DETAILS OF WRITE-INS				
1001.				
1002.				
1003.				
1098. Summary of remaining write-ins for Line 10 from overflow page				
1099. Totals (Lines 1001 through 1003 + 1098) (Line 10 above)				
2401. Miscellaneous	1,433,222	1,433,222		
2402. Pension Asset	457,679,167	457,679,167		
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 + 2498) (Line 24 above)	459,112,389	459,112,389		

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts $ 2,496,590,995 less $ .... included in Line 6.3 (including $ .... Modco Reserve)	2,496,590,995	2,497,322,879
2. Aggregate reserve for accident and health contracts (including $ .... Modco Reserve)	205,067,194	202,208,549
3. Liability for deposit-type contracts (including $ .... Modco Reserve)	458,068,286	457,873,971
4. Contract claims:		
4.1 Life	39,834,781	40,331,157
4.2 Accident and health	3,192,168	3,198,863
5. Policyholders' dividends $ 497,600 and coupons $ .... due and unpaid	497,600	485,129
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment to .... (including $ .... Modco)	35,314,731	47,403,404
6.2 Dividends not yet apportioned (including $ .... Modco)	16,617,378	
6.3 Coupons and similar benefits (including $ .... Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less $ .... discount; including $ 812,617 accident and health premiums	8,143,419	7,958,598
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on cancelled contracts	8,024,641	8,880,841
9.2 Provision for experience rating refunds, including $ .... accident and health experience rating refunds		
9.3 Other amounts payable on reinsurance, including $ (8,235,668) assumed and $ .... ceded	(8,235,668)	(9,586,636)
9.4 Interest Maintenance Reserve	39,358,624	36,526,670
10. Commissions to agents due or accrued-life and annuity contracts $ 1,275,500 , accident and health $ 251,462 and deposit-type contract funds $	1,526,962	1,045,264
11. Commissions and expense allowances payable on reinsurance assumed	10,291,904	10,540,475
12. General expenses due or accrued	159,043,212	160,996,953
13. Transfers to Separate Accounts due or accrued (net) (including $ .... accrued for expense allowances recognized in reserves)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	3,787,148	4,351,409
15. Federal and foreign income taxes, including $ 2,282,510 on realized capital gains (losses) (including $ .... net deferred tax liability)	43,428,235	25,582,566
16. Unearned investment income	4,979,060	4,742,131
17. Amounts withheld or retained by company as agent or trustee	46,825,300	41,393,057
18. Amounts held for agents' account, including $ .... agents' credit balances		
19. Remittances and items not allocated	44,376,023	52,137,796
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above	43,760,574	62,012,377
22. Borrowed money $ 48,037,971 and interest thereon $ 804,367	48,842,338	47,708,749
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve	602,152,520	519,159,345
24.2 Reinsurance in unauthorized companies		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers		
24.4 Payable to parent, subsidiaries and affiliates	29,968,180	
24.5 Drafts outstanding		
24.6 Liability for amounts held under uninsured accident and health plans		
24.7 Funds held under coinsurance		
24.8 Payable for securities	74,618,453	14,607,571
24.9 Capital notes $ .... and interest thereon $		
25. Aggregate write-ins for liabilities	4,388,912	4,505,349
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	4,420,462,970	4,241,386,467
27. From Separate Accounts Statement	813,637,083	811,690,759
28. Total Liabilities (Lines 26 and 27)	5,234,100,053	5,053,077,226
29. Common capital stock	5,000,000	5,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	1,000,000	1,000,000
34. Aggregate write-ins for special surplus funds	2,610,636,569	2,637,631,421
35. Unassigned funds (surplus)		
36. Less treasury stock, at cost:		
36.1 .... shares common (value included in Line 29 $ ....)		
36.2 .... shares preferred (value included in Line 30 $ ....)		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including $ .... in Separate Accounts Statement)	2,611,636,569	2,638,631,421
38. Totals of Lines 29, 30 and 37	2,616,636,569	2,643,631,421
39. Totals of Lines 28 and 38	7,850,736,622	7,696,708,647
DETAILS OF WRITE-INS		
2501. Interest on policy and contract funds	116,494	116,488
2502. Additional life insurance reserve for AIDS risk incurred	1,844,592	1,844,592
2503. Mortgage loan and real estate reserve	1,050,000	1,050,000
2598. Summary of remaining write-ins for Line 25 from overflow page	1,377,826	1,494,269
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	4,388,912	4,505,349
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)		
3401. Reserve for mortality fluctuation and all other contingencies	2,451,202,027	2,478,367,575
3402. Reserve for asset depreciation	158,934,542	158,763,846
3403. Permanent surplus and guaranty fund	500,000	500,000
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	2,610,636,569	2,637,631,421

SUMMARY OF OPERATIONS
(Excluding Unrealized Capital Gains and Losses)

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	94,235,276	98,933,419	397,471,825
2. Considerations for supplementary contracts with life contingencies		39,070	197,153
3. Net investment income	89,025,706	139,739,647	313,529,098
4. Amortization of Interest Maintenance Reserve (IMR)	1,731,761	633,745	6,245,581
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded		67,873	585,729
7. Reserve adjustments on reinsurance ceded			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts			
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income	10,236,749	7,107,249	41,676,726
9. Totals (Lines 1 to 8.3)	195,229,492	246,521,003	759,706,112
10. Death benefits	49,303,635	48,482,914	184,253,255
11. Matured endowments (excluding guaranteed annual pure endowments)	525,202	706,474	2,977,669
12. Annuity benefits	8,597,122	8,345,086	33,189,812
13. Disability benefits and benefits under accident and health contracts	16,290,542	12,941,719	62,648,728
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	19,995,741	21,563,665	86,325,022
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	4,492,563	6,802,113	21,910,312
18. Payments on supplementary contracts with life contingencies	52,405	17,677	71,293
19. Increase in aggregate reserves for life and accident and health policies and contracts	2,126,761	6,365,375	41,738,099
20. Totals (Lines 10 to 19)	101,383,971	105,225,023	433,114,190
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	10,755,361	11,510,763	47,700,904
22. Commissions and expense allowances on reinsurance assumed	10,290,161	10,450,819	42,147,683
23. General insurance expenses	27,861,308	31,907,119	117,603,941
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,751,242	3,913,211	15,130,433
25. Increase in loading on deferred and uncollected premiums	(1,398,807)	482,195	(2,715,753)
26. Net transfers to or (from) Separate Accounts	(8,304,259)	(8,010,557)	(32,141,983)
27. Aggregate write-ins for deductions	(14,977,535)	(17,657,842)	(71,644,907)
28. Totals (Lines 20 to 27)	129,361,442	137,820,731	549,194,508
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	65,868,050	108,700,272	210,511,604
30. Dividends to policyholders	17,879,613	17,443,351	70,819,309
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	47,988,437	91,256,921	139,692,295
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	2,723,553	4,558,279	(5,118,879)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	45,264,884	86,698,642	144,811,174
34. Net realized capital gains or (losses) less capital gains tax of $ 2,282,510 (excluding taxes of $ 2,457,385 transferred to the IMR)	(401,632)	(2,439,917)	28,584,393
35. Net Income (Line 33 plus Line 34)	44,863,252	84,258,725	173,395,567
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	2,643,631,430	2,503,790,444	2,503,790,444
37. Net income (Line 35)	44,863,252	84,258,725	173,395,567
38. Change in net unrealized capital gains (losses)	22,868,655	(288,212,487)	(235,278,477)
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in deferred income tax	(1,050,827)	23,492,164	63,045,257
41. Change in nonadmitted assets and related items	(10,682,766)	(10,007,565)	(40,995,850)
42. Change in liability for reinsurance in unauthorized companies			
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve	(82,993,175)	243,584,565	162,289,092
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles		102,805,200	17,385,397
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			1,000,000
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			(1,000,000)
52. Dividends to stockholders			
53. Aggregate write-ins for gains and losses in surplus			
54. Net change in capital and surplus (Lines 37 through 53)	(26,994,861)	155,920,602	139,840,986
55. Capital and surplus as of statement date (Lines 36 + 54)	2,616,636,569	2,659,711,046	2,643,631,430
DETAILS OF WRITE-INS			
08.301. Contributions to employee benefit and welfare plans	10,236,749	7,107,249	36,496,147
08.302. Voluntary Employee Beneficiary Association Trust			355,000
08.303. Miscellaneous			4,825,579
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	10,236,749	7,107,249	41,676,726
2701. Reserve adjustments on reinsurance assumed	(8,235,668)	(9,526,257)	(38,470,573)
2702. Benefits for employees and agents not included elsewhere	(6,741,867)	(8,131,585)	(26,294,555)
2703. Change in life insurance reserves for AIDS risk incurred			(6,879,779)
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	(14,977,535)	(17,657,842)	(71,644,907)
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)			

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums and annuity considerations for life and accident and health contracts	98,301,030	398,725,341
2. Charges and fees for deposit-type contracts		
3. Considerations for supplementary contracts with life contingencies		197,153
4. Net investment income	54,447,171	323,370,564
5. Commissions and expense allowances on reinsurance ceded		175,745
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts		
7. Aggregate write-ins for miscellaneous income	15,788,924	40,961,563
8. Total (Lines 1 to 7)	168,537,125	763,430,366
9. Death benefits	51,541,362	186,934,997
10. Matured endowments	519,104	3,106,309
11. Annuity benefits	8,597,122	32,927,873
12. Disability benefits and benefits under accident and health contracts	14,556,711	55,684,264
13. Coupons, guaranteed annual pure endowments and similar benefits		
14. Surrender benefits and withdrawals for life contracts	20,851,942	84,598,222
15. Group conversions		
16. Interest and adjustments on contract or deposit-type contract funds	674,020	980,225
17. Payments on supplementary contracts with life contingencies	52,405	71,293
18. Total (Lines 9 to 17)	96,792,666	364,303,183
19. Commissions on premiums, annuity considerations and deposit-type contract funds	10,273,663	47,511,347
20. Commissions and expense allowances on reinsurance assumed	10,352,731	41,806,307
21. General insurance expenses	29,815,049	107,384,726
22. Insurance taxes, licenses and fees, excluding federal income taxes	4,315,503	15,563,849
23. Net transfers to or (from) Separate Accounts	(8,304,259)	(32,141,983)
24. Aggregate write-ins for deductions	(1,021,281)	(47,323,727)
25. Total (Lines 18 to 24)	142,224,072	497,103,702
26. Dividends paid to policyholders	13,338,437	70,318,468
27. Federal income taxes (excluding tax on capital gains)	(2,320,185)	6,518,933
28. Total (Lines 25 to 27)	153,242,324	573,941,103
29. Net cash from operations (Line 8 minus Line 28)	15,294,801	189,489,263
Cash from Investments		
30. Proceeds from investments sold, matured or repaid:		
30.1 Bonds	532,471,408	1,150,972,980
30.2 Stocks	64,221,385	509,189,302
30.3 Mortgage loans	1,916,975	28,492,944
30.4 Real estate	148,000	15,955,598
30.5 Other invested assets	4,193,520	33,182,049
30.6 Net gains (or losses) on cash and short-term investments		5,276,123
30.7 Miscellaneous proceeds	2,384,248	1,986,899
30.8 Total investment proceeds (Lines 30.1 to 30.7)	605,335,536	1,745,055,895
31. Net tax on capital gains (losses)	2,282,510	46,723,499
32. Total (Line 30.8 minus Line 31)	603,053,026	1,698,332,396
33. Cost of investments acquired (long-term only):		
33.1 Bonds	434,133,205	1,555,300,902
33.2 Stocks	77,297,692	261,629,176
33.3 Mortgage loans		113,333
33.4 Real estate	1,888,853	13,925,071
33.5 Other invested assets	15,173,404	54,983,187
33.6 Miscellaneous applications		
33.7 Total investments acquired (Lines 33.1 to 33.6)	528,493,154	1,885,951,669
34. Net increase (or decrease) in policy loans and premium notes	(998,120)	(1,684,356)
35. Net cash from investments (Line 32 minus Line 33.7 minus Line 34)	75,557,992	(185,934,917)
Cash from Financing and Miscellaneous Sources		
36. Cash provided:		
36.1 Surplus notes, capital and surplus paid in		1,000,000
36.2 Borrowed money $ ....less amounts repaid $		
36.3 Capital notes $ ....less amounts repaid $		
36.4 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies	3,505,030	14,716,644
36.5 Other cash provided	9,246,375	24,209,098
36.6 Total (Lines 36.1 to 36.5)	12,751,405	39,925,742
37. Cash applied:		
37.1 Dividends to stockholders paid		1,000,000
37.2 Interest on indebtedness		
37.3 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies	7,132,743	39,921,473
37.4 Other applications (net)	7,022,946	895,387
37.5 Total (Lines 37.1 to 37.4)	14,155,689	41,816,860
38. Net cash from financing and miscellaneous sources (Line 36.6 minus Line 37.5)	(1,404,284)	(1,891,118)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
39. Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38)	89,448,509	1,663,228
40. Cash and short-term investments:		
40.1 Beginning of year	84,966,257	83,303,029
40.2 End of period (Line 39 plus Line 40.1)	174,414,766	84,966,257
DETAILS OF WRITE-INS		
0701. Contributions to employee benefit and welfare plans	10,236,750	36,496,147
0702. Change in amounts withheld or retained by company as agent or trustee	5,432,242	4,522,806
0703. Increase in premium and other deposits	3,489	(159,323)
0798. Summary of remaining write-ins for Line 7 from overflow page	116,443	101,933
0799. Totals (Lines 0701 through 0703 plus 0798) (Line 7 above)	15,788,924	40,961,563
2401. Reserve adjustment on reinsurance assumed	(9,586,637)	(36,127,851)
2402. Payments to employees and agents not included elsewhere	803,583	2,835,410
2403. Change in remittances and items not allocated	7,761,773	(14,040,091)
2498. Summary of remaining write-ins for Line 24 from overflow page		8,805
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	(1,021,281)	(47,323,727)

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Industrial life	89,861	238,295	18,850,533
2. Ordinary life insurance	56,836,458	56,466,522	233,759,023
3. Ordinary individual annuities	73,747	56,012	184,299
4. Credit life (group and individual)			
5. Group life insurance	998,138	279,024	4,162,554
6. Group annuities			
7. A & H - group	397,704	291,713	1,100,468
8. A & H - credit (group and individual)			
9. A & H - other	7,773,902	6,589,524	28,089,890
10. Aggregate of all other lines of business			
11. Subtotal	66,169,810	63,921,090	286,146,767
12. Deposit-type contracts			
13. Total	66,169,810	63,921,090	286,146,767
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Total (Lines 1001 through 1003 plus Line 1098) (Line 10 above)			

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes ( ) No (X)

1.2 If yes, explain:

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes ( ) No (X)

2.2 If yes, has the report been filed with the domiciliary state? Yes ( ) No ( )

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes ( ) No (X)

3.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended.

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes ( ) No (X)

If yes, attach an organizational chart.

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes ( ) No (X)

5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes ( ) No ( ) N/A (X)

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1997

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1997

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 04/19/1999

7.4 By what department or departments?

Ohio

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes ( ) No (X)

8.2 If yes, give full information

GENERAL INTERROGATORIES (continued)

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted.)

INVESTMENT

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes ( ) No (X)

9.2 If yes, explain

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes (X) No ( )

10.2 If yes, give full and complete information relating thereto:

Some securities were in transit or in process of collection, exchange, registration, and some securities were in banks for safekeeping pursuant to custody agreements.

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: $ 62,322,877

12. Amount of real estate and mortgages held in short-term investments: $ ....

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes (X) No ( )

13.2 If yes, please complete the following:

		1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21	Bonds	$ 56,897,005	$ 56,897,005
13.22	Preferred Stock	$	$ ....
13.23	Common Stock	$ 2,628,914,026	$ 2,665,732,672
13.24	Short-Term Investments	$	$ ....
13.25	Mortgages, Loans or Real Estate	$	$ ....
13.26	All Other	$	$ ....
13.27	Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	$ 2,685,811,031	$ 2,722,629,677
13.28	Total Investment in Parent included in Lines 13.21 to 13.26 above	$	$ ....
13.29	Receivable from Parent not included in Lines 13.21 to 13.26 above	$	$ ....

14.1 Does the reporting entity have any hedging transactions reported on schedule DB? Yes (X) No ( )

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes ( ) No (X)

If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes ( ) No (X)

15.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address

15.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

15.3 Have there been any changes, including name changes, in the custodian(s) identified in 15.1 during the current year? Yes ( ) No (X)

15.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

15.5 Identifiy all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address

GENERAL INTERROGATORIES (continued)

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

PART 2 - LIFE AND HEALTH

1. Report the statement value of mortgage loans at the end of this reporting period for the following categories:

		1 Amount
1.1	Long-Term Mortgages in Good Standing	
	1.11 Farm Mortgages	$
	1.12 Residential Mortgages	$ 371,266
	1.13 Commercial Mortgages	$ 118,641,163
	1.14 Total Mortgages in Good Standing	$ 119,012,429
1.2	Long-Term Mortgages in Good Standing with Restructured Terms	
	1.21 Total Mortgages in Good Standing	$
1.3	Long-Term Mortgage Loans upon which Interest is Overdue more than Three Months	
	1.31 Farm Mortgages	$
	1.32 Residential Mortgages	$
	1.33 Commercial Mortgages	$
	1.34 Total Mortgages with Interest Overdue more than Three Months	$
1.4	Long-Term Mortgage Loans in Process of Foreclosure	
	1.41 Farm Mortgages	$
	1.42 Residential Mortgages	$
	1.43 Commercial Mortgages	$
	1.44 Total Mortgages in Process of Foreclosure	$
1.5	Total Mortgage Loans (Lines 1.14 plus 1.21 plus 1.34 plus 1.44) (Page 2, Column 3, Lines 3.1 plus 3.2)	$ 119,012,429
1.6	Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter	
	1.61 Farm Mortgages	$
	1.62 Residential Mortgages	$
	1.63 Commercial Mortgages	$
	1.64 Total Mortgages Foreclosed and Transferred to Real Estate	$

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	147,330,174			148,831,717
2. Increase (decrease) by adjustment	(1,565,758)			(6,514,258)
3. Cost of acquired	428,615			8,353,000
4. Cost of additions to and permanent improvements	1,460,338			5,571,568
5. Total profit (loss) on sales	38,074			7,043,745
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales	148,000			15,955,598
8. Book/adjusted carrying value at end of current period	147,543,443			147,330,174
9. Total valuation allowance				
10. Subtotal (Line 8 plus Line 9)	147,543,443			147,330,174
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	147,543,443			147,330,174

SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period	120,929,372			149,308,870
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions				113,333
2.2 Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees	32			113
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	1,916,975			28,492,944
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	119,012,429			120,929,372
10. Total valuation allowance				
11. Subtotal (Line 9 plus Line 10)	119,012,429			120,929,372
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period	119,012,429			120,929,372

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

Description	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	181,438,410			181,714,720
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions				10,725,000
2.2 Additional investment made after acquisitions	15,173,404			44,258,187
3. Accrual of discount	7,498			25,449
4. Increase (decrease) by adjustment	(2,080,592)			(22,062,385)
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	4,193,520			33,182,049
7. Amortization of premium	11,027			40,512
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period	190,334,173			181,438,410
10. Total valuation allowance				
11. Subtotal (Line 9 plus Line 10)	190,334,173			181,438,410
12. Total nonadmitted amounts				
13. Statement value of long term invested assets at end of current period	190,334,173			181,438,410

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity

During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	1,876,666,141	250,238,207	370,639,218	149,430,591	1,905,695,722			1,876,666,141
2. Class 2	737,161,247	188,404,330	149,229,932	53,824,899	830,160,544			737,161,247
3. Class 3	92,996,916		14,769,750	5,808,764	84,035,930			92,996,916
4. Class 4	10,978,871			3,994,685	14,973,555			10,978,871
5. Class 5	2,859,796				2,859,796			2,859,796
6. Class 6	3,030,149	327,874	1,125,086	42,163	2,275,100			3,030,149
7. Total Bonds	2,723,693,120	438,970,411	535,763,986	213,101,102	2,840,000,647			2,723,693,120
PREFERRED STOCK								
8. Class 1	108,255,270	115,300	581,060		107,789,510			108,255,270
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	108,255,270	115,300	581,060		107,789,510			108,255,270
15. Total Bonds and Preferred Stock	2,831,948,390	439,085,711	536,345,046	213,101,102	2,947,790,157			2,831,948,390

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999 Totals	181,762,159	X X X	181,762,159	439,906	

SCHEDULE DA - PART 2 - VERIFICATION

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book / adjusted carrying value, beginning of period	22,479,731			109,050,330
2. Cost of short-term investments acquired	169,302,576			30,909,361
3. Increase (decrease) by adjustment	(20,148)			(29,630)
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				5,127,797
6. Consideration received on disposal of short-term investments	10,000,000			122,578,127
7. Book / adjusted carrying value, current period	181,762,159			22,479,731
8. Total valuation allowance				
9. Subtotal (Line 7 plus Line 8)	181,762,159			22,479,731
10. Total nonadmitted amounts				
11. Statement value (Line 9 minus Line 10)	181,762,159			22,479,731
12. Income collected during period	1,328,730			8,650,513
13. Income earned during period	1,030,364			11,129,634

Page 14
Sch. DB, Pt. F, Sn. 1, Summary Replicated (Syn.) Assets Open
NONE

Page 15
Sch. DB, Pt. F, Sn. 2, Reconciliation Replicated (Syn.) Assets
NONE

Page 16
Schedule S - Ceded Reinsurance
NONE

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed ? (Yes or No)	Direct Business Only: Life Contracts: 2 Life Insurance Premiums	3 Annuity Considerations	4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Deposit-Type Contract Funds	6 Other Considerations
1. Alabama AL	YES	54,916		6,857		
2. Alaska AK	NO	4,788		115		
3. Arizona AZ	YES	336,868	610	14,706		
4. Arkansas AR	YES	35,767		4,575		
5. California CA	YES	1,539,773	25	32,294		
6. Colorado CO	NO	35,841		2,182		
7. Connecticut CT	YES	10,351		499		
8. Delaware DE	YES	13,002		635		
9. District of Columbia DC	YES	70,050		2,422		
10. Florida FL	YES	2,431,822	18,181	516,679		
11. Georgia GA	YES	219,787		28,385		
12. Hawaii HI	YES	7,982		490		
13. Idaho ID	YES	3,941		153		
14. Illinois IL	YES	5,061,681	1,474	302,656		
15. Indiana IN	YES	4,739,540	390	936,644		
16. Iowa IA	YES	56,962		2,766		
17. Kansas KS	YES	273,725		53,307		
18. Kentucky KY	YES	1,623,008	701	468,960		
19. Louisiana LA	YES	1,609,570	1,926	105,620		
20. Maine ME	NO	3,533		215		
21. Maryland MD	NO	601,087		11,422		
22. Massachusetts MA	YES	11,736		275		
23. Michigan MI	YES	2,295,195	8,856	323,545		
24. Minnesota MN	YES	14,962		872		
25. Mississippi MS	YES	30,336		3,643		
26. Missouri MO	YES	1,639,816	2,210	242,428		
27. Montana MT	YES	2,914		112		
28. Nebraska NE	YES	8,583		656		
29. Nevada NV	YES	43,899		3,224		
30. New Hampshire NH	YES	4,376		255		
31. New Jersey NJ	YES	33,357		2,427		
32. New Mexico NM	YES	13,397		1,178		
33. New York NY	NO	45,732		2,267		
34. North Carolina NC	YES	4,683,316	12,768	1,691,777		
35. North Dakota ND	YES	2,116		47		
36. Ohio OH	YES	15,488,087	18,003	2,198,725		
37. Oklahoma OK	YES	34,809		3,391		
38. Oregon OR	YES	12,132		1,426		
39. Pennsylvania PA	YES	3,115,990	4,903	150,463		
40. Rhode Island RI	YES	4,222		196		
41. South Carolina SC	YES	197,929		39,582		
42. South Dakota SD	YES	2,052		315		
43. Tennessee TN	YES	453,378		255,436		
44. Texas TX	YES	1,551,380	250	123,563		
45. Utah UT	YES	4,512		255		
46. Vermont VT	NO	1,312		184		
47. Virginia VA	YES	185,958		31,793		
48. Washington WA	YES	25,385		2,134		
49. West Virginia WV	YES	1,269,034		343,557		
50. Wisconsin WI	YES	404,839		18,853		
51. Wyoming WY	YES	4,049		283		
52. American Samoa AS	NO					
53. Guam GU	NO	88				
54. Puerto Rico PR	NO	4,290		196		
55. U.S. Virgin Islands VI	NO	374				
56. Canada CN	NO	498				
57. Aggregate Other Alien OT	X X X	26,482		431		
58. Subtotal	(a) 45	50,350,529	70,297	7,935,071		
90. Reporting entity contributions for employee benefit plans	X X X	998,139		295,719		
91. Dividends or refunds applied to purchase paid-up additions and annuities	X X X	7,780,744	3,084			
92. Dividends or refunds applied to shorten endowment or premium paying period	X X X					
93. Premium or annuity considerations waived under disability or other contract provisions	X X X	874,400		910		
94. Aggregate of other amounts not allocable by State	X X X					
95. Totals (Direct Business)	X X X	60,003,812	73,381	8,231,700		
96. Plus Reinsurance Assumed	X X X	30,901,823				
97. Totals (All Business)	X X X	90,905,635	73,381	8,231,700		
98. Less Reinsurance Ceded	X X X	892,259		17,423		
99. Totals (All Business) less Reinsurance Ceded	X X X	90,013,376	73,381	8,214,277		
DETAILS OF WRITE-INS						
5701. Mexico	X X X	10,525		40		
5702. Other Foreign	X X X	15,957		391		
5703.	X X X					
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X					
5799. Total (Lines 5701 through 5703 plus 5798) (Line 57 above)	X X X	26,482		431		
9401.	X X X					
9402.	X X X					
9403.	X X X					
9498. Summary of remaining write-ins for Line 94 from overflow page	X X X					
9499. Total (Lines 9401 through 9403 plus 9498) (Line 94 above)	X X X					

(a) Insert the number of yes responses except for Canada and Other Alien.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, Your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	RESPONSE
1. Will the SVO Compliance Certification be filed with this statement?	Yes

EXPLANATION:

BARCODE:

Document Identifier 470:

2. Will the Trusted Surplus Statement be filed with the State of Domicile and the NAIC with this statement?	No

EXPLANATION:

BARCODE:

2. Document Identifier 490:

7 0 4 8 3 2 0 0 2 4 9 0 0 0 0 0 1

OVERFLOW PAGE FOR WRITE-INS

OVERFLOW WRITE-INS FOR Page 3, Liabilities

	1 Current Statement Date	2 December 31 Prior Year
AGGREGATED AT Line 25, Liabilities		
Uncashed drafts and checks pending escheatment to a state	1,377,826	1,494,269
2598 Line 25, Liabilities	1,377,826	1,494,269

OVERFLOW WRITE-INS FOR Page 5, Cash Flow

	1 Current Year To Date	2 Prior Year Ended December 31
AGGREGATED AT Line 7, Miscellaneous Income		
Uncashed drafts and checks pending escheatment to a state	116,443	101,933
0798 Line 7, Miscellaneous Income		
AGGREGATED AT Line 24, Deductions		
Fines and penalties		8,805
2498 Line 24, Deductions		8,805

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

1	Location		4	5	6	7	8	9
	2	3						
Description of Property	City	State	Date Acquired	Name of Vendor	Actual Cost	Amount of Encumbrances	Book / Adjusted Carrying Value Less Encumbrances	Expended for Additions and Permanent Improvements
Acquired by purchase								
314 BROADWAY BUILDING	CINCINNATI	OHIO	01/31/2002	CITY OF CINCINNATI	428,515		427,221	
0199999 Acquired by purchase					428,515		427,221	
9999999 TOTALS					428,515		427,221	

SCHEDULE A - PART 3

Showing all Real Estate SOLD during the Quarter, including Payments during the Final Year on "Sales under Contract"

1	Location		4	5	6	7	8	9	10	11	12	13	14	15	16
	2	3													
Description of Property	City	State	Disposal Date	Name of Purchaser	Actual Cost	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Expended for Additions, Permanent Improvements and Changes in Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Amounts Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
Property sold															
PARTIAL SALEOF LAND WESTPOINTEBUS PK	COLUMBUS	OH	03/13/2002	GORDON WILSON PROP	109,926			9,926	109,926	148,000		38,074	38,074		
0199999 Property sold					109,926			9,926	109,926	148,000		38,074	38,074		
9999999 TOTALS					109,926			9,926	109,926	148,000		38,074	38,074		

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation

NONE

SCHEDULE B - PART 2

Showing all Mortgage Loans SOLD, transferred or paid in full during the Current Quarter

1	Location		4	5	6	7	8	9	10	11	12	13
	2	3										
Loan Number	City	State	Loan Type	Date Acquired	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Value/Recorded Investment Excluding Accrued Interest at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
Mortgages closed by repayment												
274248	Carmel	California		01/14/1972	398,994							
0199999 Mortgages closed by repayment					398,994							
9999999 TOTALS					398,994							

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets ACQUIRED During the Current Quarter

1	Location		4	5	6	7	8	9	10
	2	3							
Number of Units and Description	City	State	Name of Vendor	Date Acquired	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment

NONE

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, transferred or paid in full during the Current Quarter

1	Location		4	5	6	7	8	9	10	11	12	13
	2	3										
Number of Units and Description	City	State	Name of Purchaser or Nature of Disposition	Date Acquired	Book/Adjusted Carrying Value Less Encumbrances Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book/Adjusted Carrying Value less Encumbrances at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
Joint Venture, Partnership or Limited Liability Company Interests That Have the Underlying Characteristics of Common Stock												
BANC FUND III LP	CHICAGO	ILLINOIS	BANC FUND III LP	01/01/1992	(19,700)	79,706						
0899999 Subtotal - Joint Venture, Partnership or Limited Liability Company Interests That Have the Underlying Characteristics of Common Stock					(19,700)	79,706						
9999999 TOTALS					(19,700)	79,706						

SCHEDULE D - PART 3

Show All Long-term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions								
	BONDS							
	Special Revenue & Assessment							
	United States							
FN0600-3$-2	FNMA DOLLAR ROLL 6.000% 01/01/32	01/14/2002	VARIOUS		(47,782,736)	(49,247,006)	(106,702)	1
FN060$-64-2	FNMA DOLLAR ROLL 6.000% 04/01/32	03/07/2002	Various		48,037,971	49,247,006	82,078	1PE
	Subtotal United States				255,235		(24,624)	
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				255,235		(24,624)	
Bonds - Public Utilities								
	Public Utilities (unaffiliated)							
	United States							
018803-AE-6	ALLIANT ENERGY 7.000% 12/01/11	02/07/2002	Tax Free Exchange		9,982,542	10,000,000	159,444	2PE
210371-AF-7	CONSTELLATION ENERGY 7.600% 04/01/32	03/21/2002	LEHMAN BROTHERS		4,988,150	5,000,000		2PE
23330A-AC-4	DAYTON POWER & LIGHT 8.125% 09/01/31	03/01/2002	Tax Free Exchange		4,613,483	5,000,000	204,253	2PE
629377-AL-6	NRG ENERGY INC 8.625% 04/01/31	03/26/2002	Various		18,544,644	19,290,000	449,602	2PE
62937M-AC-3	NRG SOUTH CENTRAL LLC 8.962% 03/15/16	01/18/2002	J P MORGAN SEC FIXED INC		948,549	901,500	28,951	2
637432-CT-0	NATIONAL RURAL UTILITY 8.000% 03/01/32	02/28/2002	LEHMAN BROTHERS		7,991,120	8,000,000		1PE
641423-AZ-1	NEVADA POWER 8.250% 06/01/11	01/21/2002	Tax Free Exchange		19,193,794	19,000,000	261,250	2PE
668074-AB-3	NORTHWESTERN CORP 6.950% 11/15/28	02/04/2002	MORGAN STANLEY FIXED INC		4,398,500	5,000,000	79,153	2PE
708696-BM-0	PENNSYLVANIA ELECTRIC 6.625% 04/01/19	03/15/2002	Various		5,030,777	5,475,000	159,801	2PE
736508-AX-0	PORTLAND GEN ELECTRIC 7.750% 04/15/23	03/07/2002	Various		7,820,000	8,000,000	244,125	2PE
	Subtotal United States				83,511,559	85,666,500	1,586,579	
3899999	Subtotal - Bonds - Public Utilities				83,511,559	85,666,500	1,586,579	
Bonds - Industrial and Miscellaneous								
	Industrial & Miscellaneous							
	United States							
001957-BA-6	AMERICAN TEL & 8.000% 11/15/31	01/11/2002	J P MORGAN SEC FIXED INC		5,313,050	5,000,000	61,111	2
17248R-AG-1	CINGULAR WIRELESS 7.125% 12/15/31	03/11/2002	Various		12,007,650	12,000,000	166,250	1
17453B-AH-4	CITIZENS UTILITIES CO 7.625% 08/15/08	03/15/2002	Tax Free Exchange		5,013,525	5,000,000	31,771	2PE
17453B-AJ-0	CITIZENS UTILITIES CO 9.000% 08/15/31	03/15/2002	Tax Free Exchange		21,095,859	20,500,000	153,750	2PE
22404Q-AG-3	COX COMMUNICATIONS 6.950% 01/15/28	02/22/2002	CREDIT SUISSE FIRST BOSTON		3,166,235	3,575,000	28,987	2PE
25468P-BW-5	DISNEY 7.000% 03/01/32	02/26/2002	SAL SMITH-BARNEY-CHI-FI		3,002,190	3,000,000	1,750	1PE
340711-AM-2	FLORIDA GAS 7.625% 12/01/10	03/04/2002	J P MORGAN SEC FIXED INC		1,293,955	1,325,000	26,942	2
36962G-XZ-2	GENERAL EL CAPITAL 6.750% 03/15/32	03/27/2002	Various		16,626,290	17,000,000	20,438	1PE
370425-RZ-5	GENERAL MOTORS 8.000% 11/01/31	01/25/2002	HONG KONG SHANGHAI BK		3,138,720	3,000,000	58,667	1
370442-AT-2	GEN MOTORS CORP 0.000% 03/15/36	03/07/2002	UBS WARBURG		1,589,350	5,000,000		2PE
55265K-AH-2	MASTR ASSET 6.750% 11/25/31	03/01/2002	Interest Capitalization		86,290	86,290		1PE
582834-AM-9	MEAD CORP 7.350% 03/01/17	02/25/2002	J P MORGAN SEC FIXED INC		3,055,740	3,000,000	108,413	2PE
66416T-AF-2	NORTHEASTERN 8.812% 10/15/26	01/31/2002	Tax Free Exchange		20,045,751	19,950,000	532,282	2PE
693204-AC-3	PCI CHEMICALS CDA CO 10.000% 12/31/08	01/03/2002	TAX FREE EXCHANGE		245,906	874,331		6Z
72354P-AA-3	PIONEER AMERS LLC V/R 5.530% 12/31/06	01/03/2002	TAX FREE EXCHANGE		81,969	291,444		6Z
912920-AC-9	US WEST COMMUNICATIONS 6.875% 09/15/33	01/24/2002	MERRILL LYNCH-NY--FX INC		2,547,150	3,000,000	76,771	2
962166-AU-8	WEYERHAEUSER CO 7.950% 03/15/25	02/07/2002	Various		14,748,290	14,000,000	422,233	2PE
962166-AW-4	WEYERHAEUSER CO 6.950% 10/01/27	01/23/2002	J P MORGAN SEC FIXED INC		2,208,184	2,300,000	51,951	2PE
98157D-AK-2	WORLDCOM INC 8.250% 05/15/31	03/05/2002	Various		5,738,790	6,000,000	134,063	1
	Subtotal United States				121,004,894	124,902,065	1,875,379	
	Other Country							
24820R-AG-3	STATOIL 6.500% 12/01/28	03/27/2002	J P MORGAN SEC FIXED INC		18,716,760	20,000,000	424,486	1

(continues)

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues .... 4 .

SCHEDULE D - PART 3

Show All Long-term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
Bonds - Industrial and Miscellaneous (continued)								
35177P-AL-1	FRANCE TELECOM 8.500% 03/01/31	02/15/2002	Tax Free Exchange		11,980,644	12,000,000	464,667	2
71645W-AB-7	PETROBRAS INTL FINANCE 9.750% 07/06/11	02/19/2002	Tax Free Exchange		10,862,988	11,000,000	214,500	2Z
82929R-AC-0	SING TELECOMMUNICATIONS 7.37% 12/1/31	02/15/2002	Various		6,204,510	6,000,000	86,042	1PE
879385-AD-4	TELEFONICA EUROPE 8.250% 09/15/30	03/21/2002	Various		22,324,220	20,000,000	437,708	1
902118-AK-4	TYCO INTERNATIONAL 6.875% 01/15/29	01/25/2002	CREDIT SUISSE FIRST BOSTON		1,951,100	2,000,000	5,729	2
902118-AY-4	TYCO INTERNATIONAL 6.750% 02/15/11	01/18/2002	J P MORGAN SEC FIXED INC		4,889,450	5,000,000	149,063	2
	Subtotal Other Country				76,929,672	76,000,000	1,782,195	
4599999	Subtotal - Bonds - Industrial and Miscellaneous				197,934,566	200,902,065	3,657,574	
6099997	Subtotal - Bonds - Part 3				281,701,360	286,568,565	5,219,529	
6099998	Summary Item - Bonds Acquired and fully Disposed this quarter				152,431,845	150,766,518	369,130	
6099999	Subtotal - Bonds				434,133,205	437,335,083	5,588,659	
6599998	Summary Item - Preferred Stock Acquired and fully Disposed this quarter				115,300			
6599999	Subtotal - Preferred Stock				115,300			
Common Stock - Public Utilities								
	COMMON STOCK							
	Public Utilities (unaffiliated)							
	United States							
111620-10-0	BROADWING	03/05/2002	MORGAN STANLEY HI-YLD	28,000.000	198,394			L
	Subtotal United States			28,000.000	198,394			
6699999	Subtotal - Common Stock - Public Utilities				198,394			
Common Stock - Banks, Trust and Insurance Companies								
	Banks, Trust & Insurance Companies							
	United States							
160903-10-0	CHARTER ONE FINANCIAL	01/16/2002	Various	67,800.000	1,870,808			L
313586-10-9	FNMA	01/28/2002	Various	45,500.000	3,690,206			L
	Subtotal United States			113,300.000	5,561,014			
6799999	Subtotal - Common Stock - Banks, Trust and Insurance Companies				5,561,014			
Common Stock - Industrial and Miscellaneous								
	Industrial & Miscellaneous							
	United States							
00184A-10-5	AOL TIME WARNER	03/15/2002	Various	337,550.000	9,522,804			L
013817-10-1	ALCOA	01/28/2002	Prudential Securities Cinti	600.000	21,802			L
05548J-10-6	BJ'S WHOLESALE CLUB INC	03/28/2002	Various	102,800.000	4,425,734			L
110122-10-8	BRISTOL-MYERS SQUIBB CO	03/08/2002	Various	39,000.000	1,880,356			L
14149Y-10-8	CARDINAL HEALTH INC	02/27/2002	Various	12,500.000	801,777			L
166764-10-0	CHEVRONTEXACO CORPORATION	01/28/2002	Prudential Securities Cinti	3,100.000	274,854			L
171232-10-1	CHUBB	01/16/2002	GOLDMAN SACHS	39,900.000	2,668,165			L
212485-10-6	CONVERGYS CORP	02/27/2002	CAPITAL INSTITUTIONAL SERVICES	5,000.000	157,904			L
258609-30-4	DOUBLECLICK INC.	01/22/2002	Tax Free Exchange	724.000	19,330			L
313400-30-1	FHLMC	02/27/2002	CAPITAL INSTITUTIONAL SERVICES	2,500.000	158,395			L
428236-10-3	HEWLETT PACKARD	03/08/2002	Various	25,000.000	515,630			L
458140-10-0	INTEL CORPORATION	03/05/2002	MORGAN STANLEY HI-YLD	4,000.000	131,280			L
460690-10-0	INTERPUBLIC GROUP	03/25/2002	Various	92,450.000	3,070,692			L

(continues)

SCHEDULE D - PART 3

Show All Long-term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
Common Stock - Industrial and Miscellaneous (continued)								
46625H-10-0	J P MORGAN CHASE	03/08/2002	Various	136,400.000	4,308,647			L
502161-10-2	LSI LOGIC CORP	03/19/2002	Various	166,800.000	2,624,547			L
564055-10-1	MANOR CARE INC	02/21/2002	Various	155,200.000	3,073,404			L
580135-10-1	McDONALDS	02/11/2002	Various	215,000.000	5,857,941			L
594918-10-4	MICROSOFT CORP	03/21/2002	CANTOR FITZGERALD	9,900.000	598,642			L
723643-30-0	PIONEER COMPANIES INC	01/03/2002	TAX FREE EXCHANGE	56,540.000	797,126			U
81617A-30-0	TOUCHSTONE BOND FUND-A	03/22/2002	Various	17,999.850	178,245			UZ
81617A-70-6	TOUCHSTONE EMERGING GROWTH - A	03/22/2002	TOUCHSTONE SECURITIES	15,382.860	288,800			UZ
81617A-80-5	TOUCHSTONE INTL EQUITY FUND - A	03/22/2002	TOUCHSTONE SECURITIES	5,504.430	38,321			UZ
81617A-88-8	TOUCHSTONE VALUE PLUS FUND - A	03/22/2002	Various	104,317.810	1,098,984			LZ
81617C-60-3	TOUCHSTONE VST VALUE PLUS 818-TVPS	01/02/2002	DIVIDEND REINVESTMENT	951.060	9,967			A
89154W-70-0	TOUCHSTONE MONEY MARKET	03/27/2002	Various	3,114,671.730	3,125,111			LZ
89154W-80-9	TOUCHSTONE HIGH YIELD-A	02/28/2002	DIVIDEND REINVESTMENT	3,047.380	28,318			L
89154X-30-2	TOUCHSTONE EQUITY FUND	03/22/2002	TOUCHSTONE SECURITIES	7,771.780	93,981			A
89154X-70-8	TOUCHSTONE GROWTH/VALUE	03/22/2002	TOUCHSTONE SECURITIES	15,974.060	276,973			A
902124-10-6	TYCO INTERNATIONAL LTD	01/28/2002	Various	32,900.000	1,547,634			L
92343V-10-4	VERIZON COMMUNICATIONS	03/15/2002	JOHNSON RICE	6,500.000	312,520			L
94973H-10-8	WELLPOINT HEALTH NETWORKS INC	03/18/2002	Stock Split	87,000.000				L
95954*-11-4	TOUCHSTONE VST GROWTH & INC 813-TGRI	01/02/2002	DIVIDEND REINVESTMENT	1.530	15			AZ
95954*-12-2	TOUCHSTONE VST BOND 816-TBND	01/02/2002	DIVIDEND REINVESTMENT	0.980	10			L
969457-10-0	WILLIAMS COS INC	01/28/2002	Various	75,400.000	1,872,748			L
G4776G-10-1	INGERSOLL-RAND CO	01/03/2002	Tax Free Exchange	154,600.000	7,165,687			L
G90078-10-9	TRANSOCEAN SEDCO FOREX	03/01/2002	Various	17,500.000	489,725			L
	Subtotal United States			5,064,487.470	57,436,069			
	Other Country							
Y2573F-10-2	FLEXTRONICS	03/18/2002	Various	247,000.000	4,033,991			L
	Subtotal Other Country			247,000.000	4,033,991			
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				61,470,060			
7099997	Subtotal - Common Stock - Part 3				67,229,468			
7099998	Summary Item - Common Stock Acquired and fully Disposed of this quarter				9,952,924			
7099999	Subtotal - Common Stock				77,182,392			
7199999	Subtotal - Preferred and Common Stock				77,297,692			
7299999	TOTALS				511,430,897		5,588,659	

SCHEDULE D - PART 4

Show All Long-term Bonds and Stock Sold, Redeemed or Otherwise Disposed of
by the Company During the Current Quarter

1 CUSIP Identif-ication	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa-tion (a)
Bonds - U.S. Governments																
	BONDS															
	US Governments															
	United States															
36200S-TL-4	GNMA 30 YR POOL 6.000% 10/15/31	03/01/2002	Paydown		1,137,207	1,137,207.00	1,142,627	1,137,207	(5,416)					14,560		1
36200S-TS-9	GNMA 30 YR POOL 6.000% 10/15/31	03/01/2002	Paydown		6,247	6,247.00	6,277	6,247	(30)					63		1
36200W-S3-6	GNMA 30 YR POOL 6.000% 11/15/31	03/01/2002	Paydown		57,834	57,834.00	58,110	57,834	(275)					676		1
362039-JB-6	GNMA 30 YR POOL 7.500% 07/15/06	03/01/2002	Paydown		20,370	20,370.00	14,157	20,370	1,954					244		1
36203C-ME-9	GNMA 30 YR POOL 6.500% 01/15/24	03/01/2002	Paydown		13,727	13,727.00	12,303	13,727	1,208					210		1
36203C-ZE-5	GNMA 30 YR POOL 6.500% 02/15/24	03/01/2002	Paydown		20,286	20,286.00	18,182	20,286	1,786					196		1
36203D-J4-3	GNMA 30 YR POOL 6.500% 12/15/23	03/01/2002	Paydown		30,128	30,128.00	27,002	30,128	2,649					381		1
36203D-JE-1	GNMA 30 YR POOL 6.500% 11/15/23	03/01/2002	Paydown		28,691	28,691.00	25,716	28,691	2,519					336		1
36203D-JL-5	GNMA 30 YR POOL 6.500% 11/15/23	03/01/2002	Paydown		25,563	25,563.00	21,840	25,563	3,175					245		1
36203D-M2-3	GNMA 30 YR POOL 6.500% 02/15/24	03/01/2002	Paydown		29,108	29,108.00	26,091	29,108	2,561					255		1
36203D-MZ-0	GNMA 30 YR POOL 6.500% 01/15/24	03/01/2002	Paydown		95,147	95,147.00	81,291	95,147	11,836					807		1
36203K-7M-0	GNMA 30 YR POOL 6.500% 12/15/23	03/01/2002	Paydown		93,588	93,588.00	83,890	93,588	8,219					1,005		1
36203K-KX-1	GNMA 30 YR POOL 6.500% 01/15/24	03/01/2002	Paydown		38,663	38,663.00	33,432	38,663	4,462					412		1
36203L-4H-2	GNMA 30 YR POOL 6.500% 04/15/24	03/01/2002	Paydown		131,052	131,052.00	112,868	131,052	15,556					1,127		1
36203L-S5-2	GNMA 30 YR POOL 6.500% 01/15/24	03/01/2002	Paydown		136,512	136,512.00	118,296	136,512	15,556					1,704		1
36203M-B5-8	GNMA 30 YR POOL 6.500% 05/15/24	03/01/2002	Paydown		13,464	13,464.00	12,067	13,464	1,189					208		1
36203M-JM-3	GNMA 30 YR POOL 6.500% 12/15/23	03/01/2002	Paydown		20,837	20,837.00	18,676	20,837	1,831					242		1
36203N-6L-7	GNMA 30 YR POOL 6.500% 10/15/23	03/01/2002	Paydown		29,637	29,637.00	26,563	29,637	2,601					305		1
36203P-AP-8	GNMA 30 YR POOL 6.500% 12/15/23	03/01/2002	Paydown		18,555	18,555.00	16,630	18,555	1,631					201		1
36203R-5K-1	GNMA 30 YR POOL 6.500% 11/15/23	03/01/2002	Paydown		21,181	21,181.00	18,983	21,181	1,861					220		1
36203S-4U-8	GNMA 30 YR POOL 6.500% 09/15/23	03/01/2002	Paydown		60,224	60,224.00	51,868	60,224	7,107					796		1
36203U-Z7-0	GNMA 30 YR POOL 6.500% 12/15/23	03/01/2002	Paydown		70,697	70,697.00	61,130	70,697	8,153					750		1
36203W-NW-4	GNMA 30 YR POOL 6.500% 02/15/24	03/01/2002	Paydown		34,543	34,543.00	30,961	34,543	3,041					330		1
36203Y-2F-0	GNMA 30 YR POOL 6.500% 12/15/23	03/01/2002	Paydown		12,302	12,302.00	11,028	12,302	1,080					110		1
362043-SG-7	GNMA 30 YR POOL 7.500% 04/15/07	03/01/2002	Paydown		24,117	24,117.00	17,816	24,117	2,338					394		1
36204A-VJ-1	GNMA 30 YR POOL 6.500% 08/15/23	03/01/2002	Paydown		47,925	47,925.00	41,275	47,925	5,651					753		1
36204C-6Z-9	GNMA 30 YR POOL 6.500% 12/15/23	03/01/2002	Paydown		39,010	39,010.00	34,993	39,010	3,404					381		1
36204C-7L-9	GNMA 30 YR POOL 6.500% 01/15/24	03/01/2002	Paydown		21,924	21,924.00	19,649	21,924	1,929					217		1
36204D-MT-3	GNMA 30 YR POOL 6.500% 05/15/24	03/01/2002	Paydown		104,676	104,676.00	90,512	104,676	12,121					1,167		1
36204G-Y3-0	GNMA 30 YR POOL 6.500% 12/15/23	03/01/2002	Paydown		26,804	26,804.00	22,901	26,804	3,332					293		1
36204H-HF-0	GNMA 30 YR POOL 6.500% 01/15/24	03/01/2002	Paydown		2,840	2,840.00	2,545	2,840	250					31		1
36204H-QF-0	GNMA 30 YR POOL 6.500% 12/15/23	03/01/2002	Paydown		52,947	52,947.00	47,460	52,947	4,650					566		1
36204J-B2-1	GNMA 30 YR POOL 6.500% 12/15/23	03/01/2002	Paydown		75,920	75,920.00	68,052	75,920	6,667					841		1
36204J-KH-8	GNMA 30 YR POOL 6.500% 12/15/23	03/01/2002	Paydown		17,490	17,490.00	15,677	17,490	1,537					189		1
36204J-KN-5	GNMA 30 YR POOL 6.500% 12/15/23	03/01/2002	Paydown		32,672	32,672.00	29,284	32,672	2,871					371		1
36204J-L2-0	GNMA 30 YR POOL 6.500% 01/15/24	03/01/2002	Paydown		77,061	77,061.00	66,778	77,061	8,781					833		1
36204J-L7-9	GNMA 30 YR POOL 6.500% 01/15/24	03/01/2002	Paydown		94,068	94,068.00	81,339	94,068	10,857					942		1
36204K-5W-9	GNMA 30 YR POOL 6.500% 01/15/24	03/01/2002	Paydown		147,934	147,934.00	128,194	147,934	16,858					1,573		1
36204K-DN-0	GNMA 30 YR POOL 6.500% 02/15/24	03/01/2002	Paydown		53,787	53,787.00	46,509	53,787	6,213					692		1
36204K-EA-7	GNMA 30 YR POOL 6.500% 03/15/24	03/01/2002	Paydown		12,531	12,531.00	11,231	12,531	1,105					116		1
36204N-FK-8	GNMA 30 YR POOL 6.500% 02/15/24	03/01/2002	Paydown		110,656	110,656.00	95,890	110,656	12,620					872		1
36204N-ND-5	GNMA 30 YR POOL 6.500% 01/15/24	03/01/2002	Paydown		38,189	38,189.00	33,022	38,189	4,408					415		1
36204N-R9-0	GNMA 30 YR POOL 6.500% 01/15/24	03/01/2002	Paydown		107,255	107,255.00	92,943	107,255	12,222					801		1
36204P-QA-3	GNMA 30 YR POOL 6.500% 01/15/24	03/01/2002	Paydown		32,640	32,640.00	29,279	32,640	2,850					350		1
36204Q-CC-2	GNMA 30 YR POOL 6.500% 01/15/24	03/01/2002	Paydown		26,619	26,619.00	23,860	26,619	2,340					240		1
36204Q-EA-4	GNMA 30 YR POOL 6.500% 03/15/24	03/01/2002	Paydown		116,716	116,716.00	99,719	116,716	14,543					946		1

(continues)

(a) For all common stock bearing the NAIC designation 'U' provide: the number of such issues .... 4 .

SCHEDULE D - PART 4

Show All Long-term Bonds and Stock Sold, Redeemed or Otherwise Disposed of
by the Company During the Current Quarter

1 CUSIP Identif-ication	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa-tion (a)
Bonds - U.S. Governments (continued)																
36204R-YP-7	GNMA 30 YR POOL 6.500% 01/15/24	03/01/2002	Paydown		25,273	25,273.00	21,853	25,273	2,917					311		1
36204R-YQ-5	GNMA 30 YR POOL 6.500% 01/15/24	03/01/2002	Paydown		493,943	493,943.00	425,409	493,943	58,487					5,072		1
36204U-JU-6	GNMA 30 YR POOL 6.500% 12/15/23	03/01/2002	Paydown		8,996	8,996.00	7,779	8,996	1,037					107		1
36204Y-2Z-5	GNMA 30 YR POOL 6.500% 02/15/24	03/01/2002	Paydown		65,248	65,248.00	55,746	65,248	8,124					379		1
36204Y-C3-5	GNMA 30 YR POOL 6.500% 04/15/24	03/01/2002	Paydown		81,917	81,917.00	70,551	81,917	9,723					875		1
36205B-E5-7	GNMA 30 YR POOL 6.500% 03/15/24	03/01/2002	Paydown		127,274	127,274.00	110,291	127,274	14,527					982		1
36205B-EE-8	GNMA 30 YR POOL 6.500% 02/15/24	03/01/2002	Paydown		96,961	96,961.00	83,841	96,961	11,200					899		1
36205B-EF-5	GNMA 30 YR POOL 6.500% 02/15/24	03/01/2002	Paydown		65,759	65,759.00	56,861	65,759	7,596					712		1
36205B-KL-5	GNMA 30 YR POOL 6.500% 03/15/24	03/01/2002	Paydown		36,824	36,824.00	31,461	36,824	4,588					412		1
36205D-C7-1	GNMA 30 YR POOL 6.500% 02/15/24	03/01/2002	Paydown		102,257	102,257.00	88,421	102,257	11,812					1,639		1
36205E-FZ-4	GNMA 30 YR POOL 6.500% 04/15/24	03/01/2002	Paydown		73,083	73,083.00	62,441	73,083	9,114					407		1
36205J-Q2-4	GNMA 30 YR POOL 6.500% 04/15/24	03/01/2002	Paydown		108,655	108,655.00	92,832	108,655	13,550					1,075		1
36205J-QF-5	GNMA 30 YR POOL 6.500% 04/15/24	03/01/2002	Paydown		30,211	30,211.00	25,812	30,211	3,767					239		1
36205L-5Z-9	GNMA 30 YR POOL 6.500% 03/15/24	03/01/2002	Paydown		3,448	3,448.00	2,945	3,448	430					38		1
36207N-D4-3	GNMA 30 YR POOL 7.500% 11/15/26	03/01/2002	Paydown		715,895	715,895.00	742,827	715,895	(26,622)					10,094		1
36208F-C4-0	GNMA 30 YR POOL 7.000% 02/15/28	03/01/2002	Paydown		255,616	255,616.00	260,049	255,616	(4,018)					2,986		1
36209J-CQ-2	GNMA 30 YR POOL 7.000% 06/15/28	03/01/2002	Paydown		500,756	500,756.00	508,424	500,756	(7,022)					5,437		1
36210E-7C-7	GNMA 30 YR POOL 7.000% 09/15/28	03/01/2002	Paydown		509,005	509,005.00	520,987	509,005	(11,850)					6,765		1
36212X-UB-9	GNMA 30 YR POOL 6.000% 11/15/31	03/01/2002	Paydown		31,454	31,454.00	31,604	31,454	(150)					314		1
36213E-CX-2	GNMA 30 YR POOL 6.000% 11/15/31	03/01/2002	Paydown		44,786	44,786.00	44,999	44,786	(213)					450		1
36213H-W4-7	GNMA 30 YR POOL 6.000% 11/15/31	03/01/2002	Paydown		12,355	12,355.00	12,414	12,355	(59)					125		1
36213L-BY-5	GNMA 30 YR POOL 6.000% 11/15/31	03/01/2002	Paydown		6,400	6,400.00	6,430	6,400	(30)					64		1
362156-H5-3	GNMA 30 YR POOL 10.000% 03/15/16	03/01/2002	Paydown		192	192.00	178	192	10					3		1
36215J-JR-5	GNMA 30 YR POOL 10.000% 10/15/15	03/01/2002	Paydown		705	705.00	689	705	11					12		1
36215X-M2-5	GNMA 30 YR POOL 10.000% 02/15/16	03/01/2002	Paydown		89	89.00	92	89	(1)					2		1
362165-AQ-5	GNMA 30 YR POOL 9.000% 11/15/16	03/01/2002	Paydown		60,081	60,081.00	58,330	60,081	1,278					650		1
362166-RY-8	GNMA 30 YR POOL 10.000% 09/15/18	03/01/2002	Paydown		555	555.00	554	555	1					10		1
362167-DQ-8	GNMA 30 YR POOL 10.500% 05/15/19	03/01/2002	Paydown		18,982	18,982.00	17,963	18,982	801					170		1
36216C-HR-1	GNMA 30 YR POOL 9.500% 09/15/16	03/01/2002	Paydown		2,372	2,372.00	2,281	2,372	65					38		1
36216K-TN-9	GNMA 30 YR POOL 10.000% 09/15/18	03/01/2002	Paydown		94	94.00	94	94	1					2		1
36216R-FP-4	GNMA 30 YR POOL 9.500% 09/15/16	03/01/2002	Paydown		387	387.00	372	387	11					6		1
36216T-7L-8	GNMA 30 YR POOL 10.000% 10/15/18	03/01/2002	Paydown		426	426.00	436	426	(7)					7		1
36216U-JF-5	GNMA 30 YR POOL 9.500% 08/15/16	03/01/2002	Paydown		516	516.00	497	516	14					8		1
36216W-HA-4	GNMA 30 YR POOL 10.000% 11/15/18	03/01/2002	Paydown		289	289.00	292	289	(2)					5		1
36216W-HB-2	GNMA 30 YR POOL 10.000% 11/15/18	03/01/2002	Paydown		320	320.00	324	320	(2)					5		1
362173-FS-0	GNMA 30 YR POOL 10.000% 11/15/18	03/01/2002	Paydown		204	204.00	206	204	(1)					3		1
36217M-J5-4	GNMA 30 YR POOL 6.500% 12/15/23	03/01/2002	Paydown		123,971	123,971.00	105,918	123,971	15,409					1,437		1
36217S-YS-4	GNMA 30 YR POOL 10.500% 05/15/19	03/01/2002	Paydown		59	59.00	57	59	1					1		1
36217U-X9-2	GNMA 30 YR POOL 10.000% 11/15/17	01/01/2002	Paydown		6,814	6,814.00	6,785	6,814	28					57		1
362180-EN-7	GNMA 30 YR POOL 9.500% 05/15/18	03/01/2002	Paydown		509	509.00	495	509	11					8		1
362180-K5-9	GNMA 30 YR POOL 10.000% 11/15/17	03/01/2002	Paydown		11,621	11,621.00	11,572	11,621	49					246		1
362180-UU-3	GNMA 30 YR POOL 10.000% 11/15/17	03/01/2002	Paydown		2,244	2,244.00	2,237	2,244	8					39		1
36218B-CC-9	GNMA 30 YR POOL 10.000% 09/15/18	03/01/2002	Paydown		167	167.00	166	167	1					3		1
36218C-EL-5	GNMA 30 YR POOL 9.500% 08/15/17	03/01/2002	Paydown		1,011	1,011.00	985	1,011	19					16		1
36218C-NV-3	GNMA 30 YR POOL 10.000% 09/15/18	03/01/2002	Paydown		3,030	3,030.00	2,998	3,030	27					63		1
36218D-NV-1	GNMA 30 YR POOL 9.500% 08/15/17	03/01/2002	Paydown		33,309	33,309.00	32,440	33,309	642					789		1
36218E-A9-2	GNMA 30 YR POOL 10.000% 09/15/17	03/01/2002	Paydown		47,494	47,494.00	46,039	47,494	1,084					1,180		1
36218L-PK-5	GNMA 30 YR POOL 10.000% 10/15/17	03/01/2002	Paydown		12,952	12,952.00	12,555	12,952	296					322		1
36218P-VW-3	GNMA 30 YR POOL 10.500% 06/15/19	03/01/2002	Paydown		142	142.00	139	142	2					2		1
36218R-UP-5	GNMA 30 YR POOL 10.500% 01/15/18	03/01/2002	Paydown		167	167.00	164	167	2					3		1
36218V-F8-1	GNMA 30 YR POOL 9.500% 08/15/17	03/01/2002	Paydown		1,481	1,481.00	1,443	1,481	29					24		1
(continues)																

SCHEDULE D - PART 4

Show All Long-term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1 CUSIP Identif- ication	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (a)
Bonds - U.S. Governments (continued)																
36218W-R2-9	GNMA 30 YR POOL 10.500% 12/15/17	03/01/2002	Paydown		514	514.00	486	514	21					9		1
36218X-YE-3	GNMA 30 YR POOL 10.500% 06/15/18	02/01/2002	Paydown		34,973	34,973.00	34,348	34,973	503					611		1
36218Y-QQ-3	GNMA 30 YR POOL 9.000% 02/15/20	03/01/2002	Paydown		104	104.00	101	104	2					2		1
362192-PB-6	GNMA 30 YR POOL 10.000% 11/15/18	03/01/2002	Paydown		92	92.00	93	92	(1)					2		1
362197-2N-4	GNMA 30 YR POOL 10.500% 05/15/19	03/01/2002	Paydown		82	82.00	81	82	1					1		1
36219F-JV-0	GNMA 30 YR POOL 10.000% 10/15/18	03/01/2002	Paydown		300	300.00	299	300	1					5		1
36219F-ZX-8	GNMA 30 YR POOL 9.500% 07/15/18	03/01/2002	Paydown		31,910	31,910.00	30,871	31,910	785					519		1
36219G-EB-7	GNMA 30 YR POOL 10.000% 10/15/18	03/01/2002	Paydown		6,838	6,838.00	6,998	6,838	(108)					167		1
36219G-LR-4	GNMA 30 YR POOL 10.000% 03/15/18	03/01/2002	Paydown		210	210.00	215	210	(3)					4		1
36219H-EJ-8	GNMA 30 YR POOL 9.500% 05/15/18	03/01/2002	Paydown		1,226	1,226.00	1,210	1,226	13					19		1
36219K-PV-2	GNMA 30 YR POOL 10.000% 10/15/18	03/01/2002	Paydown		4,482	4,482.00	4,461	4,482	20					75		1
36219K-TX-4	GNMA 30 YR POOL 10.000% 04/15/18	03/01/2002	Paydown		1,239	1,239.00	1,268	1,239	(20)					21		1
36219L-RP-1	GNMA 30 YR POOL 9.500% 05/15/18	03/01/2002	Paydown		17,980	17,980.00	17,222	17,980	566					285		1
36219L-Z5-6	GNMA 30 YR POOL 10.000% 09/15/18	03/01/2002	Paydown		48	48.00	48	48						1		1
36219N-LQ-1	GNMA 30 YR POOL 10.000% 07/15/18	03/01/2002	Paydown		805	805.00	800	805	4					13		1
36219P-BB-0	GNMA 30 YR POOL 10.000% 09/15/18	03/01/2002	Paydown		9,042	9,042.00	9,177	9,042	(92)					79		1
36219P-H7-3	GNMA 30 YR POOL 10.000% 10/15/18	03/01/2002	Paydown		1,125	1,125.00	1,120	1,125	5					19		1
36219P-MW-2	GNMA 30 YR POOL 10.500% 06/15/19	03/01/2002	Paydown		406	406.00	399	406	6					7		1
36219Q-D7-5	GNMA 30 YR POOL 10.000% 10/15/18	03/01/2002	Paydown		182	182.00	181	182	1					3		1
36219Q-ZM-8	GNMA 30 YR POOL 10.500% 04/15/19	03/01/2002	Paydown		4,423	4,423.00	4,344	4,423	65					39		1
36219Q-ZS-5	GNMA 30 YR POOL 10.500% 05/15/19	03/01/2002	Paydown		37,403	37,403.00	36,735	37,403	546					331		1
36219R-PH-8	GNMA 30 YR POOL 10.000% 10/15/18	03/01/2002	Paydown		48	48.00	48	48						1		1
36219S-CA-5	GNMA 30 YR POOL 10.500% 03/15/19	03/01/2002	Paydown		307	307.00	302	307	4					5		1
36219S-Z7-7	GNMA 30 YR POOL 10.000% 11/15/18	03/01/2002	Paydown		5,825	5,825.00	5,913	5,825	(60)					51		1
36219T-2P-1	GNMA 30 YR POOL 10.000% 09/15/18	03/01/2002	Paydown		10,160	10,160.00	10,143	10,160	24					133		1
36219V-PW-6	GNMA 30 YR POOL 10.000% 10/15/18	03/01/2002	Paydown		302	302.00	300	302	1					5		1
36219W-E4-8	GNMA 30 YR POOL 10.000% 08/15/20	03/01/2002	Paydown		73	73.00	75	73	(1)					1		1
36219X-GU-6	GNMA 30 YR POOL 10.000% 09/15/18	03/01/2002	Paydown		55	55.00	54	55						1		1
36219X-TC-2	GNMA 30 YR POOL 10.000% 09/15/18	02/01/2002	Paydown		6,194	6,194.00	6,156	6,194	34					103		1
36219X-Z3-5	GNMA 30 YR POOL 10.000% 10/15/18	03/01/2002	Paydown		8,057	8,057.00	8,021	8,057	35					200		1
36219Y-ET-9	GNMA 30 YR POOL 10.000% 10/15/18	03/01/2002	Paydown		220	220.00	219	220	1					4		1
36219Y-K3-9	GNMA 30 YR POOL 6.500% 11/15/23	03/01/2002	Paydown		14,985	14,985.00	13,440	14,985	1,304					162		1
36219Y-Q7-4	GNMA 30 YR POOL 10.000% 10/15/18	03/01/2002	Paydown		7,547	7,547.00	7,513	7,547	33					187		1
36219Y-ZF-6	GNMA 30 YR POOL 10.000% 10/15/18	03/01/2002	Paydown		214	214.00	213	214	1					4		1
362209-UN-6	GNMA 30 YR POOL 9.500% 04/15/21	03/01/2002	Paydown		50	50.00	51	50	(1)					1		1
362209-WQ-7	GNMA 30 YR POOL 9.500% 04/15/21	03/01/2002	Paydown		24,860	24,860.00	25,567	24,860	(535)					487		1
36220E-SH-1	GNMA 30 YR POOL 10.500% 05/15/19	03/01/2002	Paydown		163	163.00	159	163	3					3		1
36220G-4F-6	GNMA 30 YR POOL 10.000% 06/15/19	03/01/2002	Paydown		1,179	1,179.00	1,090	1,179	69					20		1
36220P-EB-4	GNMA 30 YR POOL 9.000% 03/15/20	03/01/2002	Paydown		294	294.00	286	294	7					4		1
36220Q-E4-8	GNMA 30 YR POOL 9.000% 02/15/20	02/01/2002	Paydown		23,891	23,891.00	23,206	23,891	540					358		1
36220Q-FD-7	GNMA 30 YR POOL 9.000% 02/15/20	03/01/2002	Paydown		575	575.00	558	575	13					9		1
36220Q-W8-9	GNMA 30 YR POOL 9.000% 02/15/20	03/01/2002	Paydown		975	975.00	947	975	22					15		1
36220T-D4-3	GNMA 30 YR POOL 9.000% 02/15/20	03/01/2002	Paydown		21,259	21,259.00	20,650	21,259	480					163		1
36223D-LL-8	GNMA 30 YR POOL 9.500% 04/15/21	03/01/2002	Paydown		197	197.00	203	197	(4)					3		1
36223G-WK-1	GNMA 30 YR POOL 9.500% 04/15/21	03/01/2002	Paydown		115	115.00	118	115	(2)					2		1
36224R-KG-8	GNMA 30 YR POOL 6.500% 11/15/23	03/01/2002	Paydown		12,322	12,322.00	11,044	12,322	1,082					133		1
36225A-YN-4	GNMA 30 YR POOL 7.000% 02/15/28	03/01/2002	Paydown		317,856	317,856.00	322,027	317,856	(3,781)					3,461		1
	Subtotal United States				7,746,750	7,746,750.00	7,307,954	7,746,750	360,080					90,587		
0399999	Subtotal - Bonds - U.S. Governments				7,746,750	7,746,750.00	7,307,954	7,746,750	360,080					90,587		

SCHEDULE D - PART 4

Show All Long-term Bonds and Stock Sold, Redeemed or Otherwise Disposed of
by the Company During the Current Quarter

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Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																
	Special Revenue & Assessment															
	United States															
162545-C*-6	COUNTY OF CHAUTAUQUA 9.000% 04/01/02	03/01/2002	Redemption 100.0000		23,387	23,387.00	23,387	23,387						351		2
312903-XV-4	FHLMC - CMO SER 146 CL 9.450% 04/15/21	02/15/2002	Paydown		163,191	163,191.00	156,459	163,191	5,645					7,711		1PE
31290K-CU-1	FHLMC POOL #554583 9.500% 02/01/21	03/01/2002	Paydown		761	761.00	750	761	10					11		1
31292G-C4-6	FHLMC POOL #C00091 9.000% 12/01/21	03/01/2002	Paydown		41,528	41,528.00	40,499	41,528	857					476		1
31295V-DR-8	FHLMC POOL #A00112 9.500% 07/01/20	03/01/2002	Paydown		12,957	12,957.00	12,951	12,957	16					117		1
31295V-DS-6	FHLMC POOL #A00113 9.500% 11/01/20	03/01/2002	Paydown		6,512	6,512.00	6,509	6,512	8					52		1
31295V-EC-0	FHLMC POOL #A00131 9.500% 11/01/20	03/01/2002	Paydown		10,456	10,456.00	10,451	10,456	13					179		1
31295V-EF-3	FHLMC POOL #A00134 9.500% 12/01/20	03/01/2002	Paydown		1,424	1,424.00	1,423	1,424	2					16		1
31295V-EH-9	FHLMC POOL #A00136 9.500% 12/01/20	03/01/2002	Paydown		634	634.00	633	634	1					8		1
31295V-EJ-5	FHLMC POOL #A00137 9.500% 12/01/20	03/01/2002	Paydown		7,724	7,724.00	7,721	7,724	9					91		1
31295V-UV-0	FHLMC POOL #A00596 9.000% 05/01/21	03/01/2002	Paydown		51,490	51,490.00	50,213	51,490	1,054					730		1
3133T3-GB-8	FHLMC - CMO SER 1637 12.009% 12/15/23	03/15/2002	Paydown		1,946,977	1,946,977.00	983,223	1,946,977	19,442					37,010		1
313401-2V-2	FHLMC POOL #380089 9.500% 07/01/05	03/01/2002	Paydown		13,449	13,449.00	13,229	13,449	177					221		1
313401-H4-6	FHLMC POOL #360043 10.000% 12/01/18	02/01/2002	Paydown		30,994	30,994.00	31,450	30,994	(251)					356		1
313401-P8-8	FHLMC POOL #360064 10.000% 07/01/19	03/01/2002	Paydown		8,179	8,179.00	8,299	8,179	(68)					82		1
313401-Q6-1	FHLMC POOL #360070 9.500% 07/01/19	03/01/2002	Paydown		2,835	2,835.00	2,796	2,835	38					51		1
313401-V8-1	FHLMC POOL #360103 9.500% 05/01/20	03/01/2002	Paydown		15,622	15,622.00	15,406	15,622	208					361		1
31340Y-ER-6	FHLMC - CMO SER 17 CL 9.900% 10/15/19	03/15/2002	Paydown		147,933	147,933.00	150,383	147,933	5					2,507		1PE
31354B-EW-8	FHLMC POOL #544649 9.500% 02/01/18	01/01/2002	Paydown		10,882	10,882.00	10,732	10,882	144					86		1
31354G-3K-5	FHLMC POOL #549802 9.500% 05/01/20	03/01/2002	Paydown		235	235.00	232	235	3					4		1
313602-PQ-1	FNMA - CMO SER 10.400% 04/25/19	03/01/2002	Paydown		186,779	186,779.00	190,858	186,779	(372)					3,630		1PE
313602-YQ-1	FNMA - CMO SER 1989-44 9.000% 07/25/19	03/01/2002	Paydown		103,744	103,744.00	99,789	103,744	1,645					1,657		1PE
31360V-JE-1	FNMA POOL #017361 9.000% 04/01/13	03/01/2002	Paydown		237	237.00	228	237	6					4		1
313614-4B-2	FNMA POOL #050318 10.000% 07/01/20	03/01/2002	Paydown		13,146	13,146.00	13,137	13,146	27					247		1
313615-A3-0	FNMA POOL #050426 9.500% 04/01/21	03/01/2002	Paydown		37,319	37,319.00	37,130	37,319	200					516		1
313615-HN-9	FNMA POOL #050637 8.000% 12/01/22	03/01/2002	Paydown		202,313	202,313.00	201,644	202,313	751					2,487		1
313636-WW-8	FNMA POOL #108761 10.000% 11/01/20	03/01/2002	Paydown		30	30.00	30	30								1
313638-SV-1	FNMA POOL #110432 10.000% 09/01/20	03/01/2002	Paydown		510	510.00	509	510	1					9		1
313638-TS-7	FNMA POOL #110461 10.000% 02/01/19	03/01/2002	Paydown		1,308	1,308.00	1,307	1,308	3					22		1
31364M-MT-0	FNMA POOL #111170 10.000% 12/01/20	03/01/2002	Paydown		21,681	21,681.00	21,665	21,681	43					541		1
31364S-Z2-2	FNMA POOL #116061 9.500% 04/01/21	03/01/2002	Paydown		35	35.00	35	35						1		1
31364T-TC-5	FNMA POOL #116747 9.500% 04/01/21	03/01/2002	Paydown		50,785	50,785.00	50,528	50,785	272					1,193		1
31365Y-D9-7	FNMA POOL #141528 9.000% 09/01/21	03/01/2002	Paydown		5,111	5,111.00	4,919	5,111	161					79		1
31366D-SQ-8	FNMA POOL #145527 9.000% 02/01/22	03/01/2002	Paydown		72,441	72,441.00	69,714	72,441	2,291					1,086		1
31366G-XB-8	FNMA POOL #148374 9.000% 10/01/21	03/01/2002	Paydown		959	959.00	923	959	30					14		1
31367Y-5K-9	FNMA POOL #183650 8.000% 12/01/22	03/01/2002	Paydown		23,593	23,593.00	23,515	23,593	88					314		1
313941-Z6-6	FHLMC POOL #D08865 9.000% 08/01/21	03/01/2002	Paydown		369	369.00	360	369	8					6		1
313947-LL-5	FHLMC POOL #D13031 9.000% 11/01/21	03/01/2002	Paydown		969	969.00	945	969	20					16		1
FN0600-3$-2	FNMA DOLLAR ROLL TBA 6.000% 01/01/32	02/01/2002	Various		47,782,736	49,247,006.00	47,782,736	47,782,736						106,702		1
	Subtotal United States				51,001,235	52,465,505.00	50,026,718	51,001,235	32,487					168,944		
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				51,001,235	52,465,505.00	50,026,718	51,001,235	32,487					168,944		
Bonds - Public Utilities																
	Public Utilities (unaffiliated)															
	United States															
018803-AD-8	ALLIANT ENERGY 7.000% 12/01/11	02/07/2002	Tax Free Exchange		9,982,542	10,000,000.00	9,983,800	9,982,542	(246)					159,444		2PE
15005M-AC-8	CEDAR BRAKES I LLC 8.500% 02/15/14	02/15/2002	Redemption 100.0000		37,782	37,782.00	37,782	37,782						1,606		2PE
23330A-AA-8	DAYTON POWER & LIGHT 8.125% 09/01/31	03/01/2002	Tax Free Exchange		4,613,483	5,000,000.00	4,611,750	4,613,483	1,463					408,507		2

(continues)

SCHEDULE D - PART 4

Show All Long-term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1 CUSIP Identif-ication	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa-tion (a)
Bonds - Public Utilities (continued)																
341081-DW-4	FLORIDA PR & LT CO 6.000% 06/01/08	03/05/2002	J P MORGAN SEC FIXED INC		19,341,680	19,000,000.00	18,225,672	18,409,809	10,776			931,871	931,871	270,000		1PE
641423-AX-6	NEVADA POWER 8.250% 06/01/11	01/21/2002	Tax Free Exchange		19,193,794	19,000,000.00	19,205,220	19,193,794	(2,489)					261,250		2PE
	Subtotal United States				53,169,281	53,037,782.00	52,064,224	52,237,410	9,504			931,871	931,871	1,100,807		
	Other Country															
05257H-AB-7	AUSTRALIA GAS LIGHT CO 6.400% 04/15/08	03/21/2002	J P MORGAN SEC FIXED INC		9,937,800	10,000,000.00	9,964,900	9,975,716	1,512			(37,916)	(37,916)	286,222		1PE
	Subtotal Other Country				9,937,800	10,000,000.00	9,964,900	9,975,716	1,512			(37,916)	(37,916)	286,222		
3899999	Subtotal - Bonds - Public Utilities				63,107,081	63,037,782.00	62,029,124	62,213,126	11,016			893,955	893,955	1,387,029		
Bonds - Industrial and Miscellaneous																
	Industrial & Miscellaneous															
	United States															
00181Q-AC-7	ANRC AUTO OWNER TRUST 6.750% 12/15/03	03/15/2002	Paydown		1,527,243	1,527,243.00	1,547,557	1,527,243	(11,136)					16,921		1PE
05947U-CF-3	BANC OF AMERICA COMM 5.787% 05/11/35	02/01/2002	Paydown											(33,758)		1
066748-AC-8	BANQUE PARIBAS 6.875% 03/01/09	01/11/2002	J P MORGAN SEC FIXED INC		5,252,250	5,000,000.00	4,230,890	4,504,188	2,221			748,062	748,062	128,906		1PE
079867-AH-0	BELLSOUTH TEL 5.875% 01/15/09	03/27/2002	J P MORGAN SEC FIXED INC		19,653,700	20,000,000.00	17,935,713	18,302,476	43,757			1,351,224	1,351,224	822,500		1PE
081434-AA-0	BEMIS COMPANY 6.500% 08/15/08	01/11/2002	J P MORGAN SEC FIXED INC		3,114,990	3,000,000.00	2,994,780	2,994,854	110			120,136	120,136	84,500		1PE
126342-DW-1	ASSOC MNF HOUSING 96-1 7.300% 03/15/27	03/15/2002	Paydown		528,380	528,380.00	537,874	528,380	(1,711)					6,414		1PE
126650-AF-7	CVS CORP 7.770% 01/10/12	03/10/2002	Redemption 100.0000		10,912	10,912.00	10,912	10,912						153		1
17453B-AE-1	CITIZENS UTILITIES CO 7.625% 08/15/08	03/15/2002	Tax Free Exchange		5,013,525	5,000,000.00	5,014,750	5,013,525	(191)					221,337		2
17453B-AF-8	CITIZENS UTILITIES CO 9.000% 08/15/31	03/15/2002	Tax Free Exchange		21,095,859	20,500,000.00	21,099,510	21,095,859	(69)					1,071,125		2
19390U-AG-6	COLLATERALIZED MTGE 9.000% 10/01/18	03/01/2002	Paydown		101,751	101,751.00	99,716	101,751	1,063					1,538		1PE
207633-*U-4	CT NATL BK GTD BY CSX 10.560% 07/01/04	01/02/2002	Redemption 100.0000		24,519	24,519.00	24,519	24,519						1,639		2
207633-*V-2	CT NATL BK GTD BY CSX 10.790% 01/01/03	01/02/2002	Redemption 100.0000		34,187	34,187.00	34,187	34,187						1,844		2
207633-*X-8	CT NATL BK GTD BY CSX 10.790% 07/01/04	01/02/2002	Redemption 100.0000		16,304	16,304.00	16,304	16,304						880		2
207633-*Y-6	CT NATL BK GTD BY CSX 10.300% 07/01/04	01/02/2002	Redemption 100.0000		55,441	55,441.00	55,441	55,441						2,855		2
22540A-AK-4	CS FIRST BOSTON 6.960% 01/20/04	03/01/2002	Paydown		164,008	164,008.00	163,809	164,008	453					2,808		1PE
26190B-AD-2	DREXEL BURNHAM LAMBERT 11.000% 11/01/18	03/01/2002	Paydown		269,961	269,961.00	281,772	269,961	(2,967)					4,362		1PE
313549-AK-3	FEDERAL MOGUL CO 7.500% 07/01/04	02/27/2002	Redemption 100.0000		637	637.00	96	86	551							6
37045E-AB-4	GEN MOTORS CORP 8.875% 05/15/03	03/07/2002	J P MORGAN SEC FIXED INC		3,141,810	3,000,000.00	2,934,210	2,989,341	1,459			152,469	152,469	86,531		1PE
44179H-AC-9	HOUSEHOLD AUTO 6.330% 06/17/03	03/17/2002	Paydown		462,748	462,748.00	448,070	462,748	1,065					5,050		1PE
46623P-AA-2	J P MORGAN CAPITAL 7.540% 01/15/27	02/06/2002	J P MORGAN SEC FIXED INC		5,492,190	5,500,000.00	4,920,095	4,929,453	527			562,737	562,737	237,301		1
47731*-AA-5	FMHA TEXVILLE 10.500% 12/10/04	03/10/2002	Redemption 100.0000		14,279	14,279.00	14,350	14,279	(14)					267		1PE
549463-AB-3	LUCENT TECHNOLOGY INC 7.250% 07/15/06	03/13/2002	Various		5,106,250	6,000,000.00	5,599,200	5,664,988	12,770			(558,738)	(558,738)	293,625		3
549463-AD-9	LUCENT TECHNOLOGY INC 5.500% 11/15/08	03/13/2002	J P MORGAN SEC FIXED INC		3,787,500	5,000,000.00	4,019,200	4,118,951	20,459			(331,451)	(331,451)	93,958		3
58550Q-AB-0	MELLON AUTO GRANTOR TR 5.760% 10/17/05	03/15/2002	Paydown		299,312	299,312.00	303,294	299,312	(3,281)					2,876		1PE
589929-MU-9	MERRILL LYNCH MTGE 6.950% 06/18/29	03/01/2002	Paydown		189,704	189,704.00	190,890	189,704	(183)					3,669		1
60934N-62-5	FEDERATED PRIME CASH OBLIG	01/02/2002	FEDERATED		52,616,488	52,616,487.95	52,616,488	52,616,488						3,076		1
61910D-CK-6	MORTGAGE CAPITAL 7.154% 01/20/05	03/01/2002	Paydown		493,122	493,122.00	499,209	493,122	(2,020)					8,616		1
645767-AX-2	NJ BELL TEL 7.250% 06/01/02	02/04/2002	BB&T CAPITAL MKTS		3,353,856	3,300,000.00	3,344,616	3,301,076	(1,013)			52,780	52,780	43,863		1PE
65118N-AD-3	NEWCOURT EQUIPMENT 5.393% 05/20/04	01/22/2002	Redemption 100.0000		9,160,706	9,160,706.00	9,235,249	9,160,706	(43,837)					41,170		1PE
652478-AY-4	NEWS AMER HLDGS INC 7.600% 10/11/15	03/26/2002	SAL SMITH-BARNEY-CHI-FI		4,938,050	5,000,000.00	4,791,150	4,824,743	2,520			113,307	113,307	179,444		2PE
652478-BC-1	NEWS AMER HLDGS INC 7.430% 10/01/26	03/21/2002	Various		26,901,500	26,000,000.00	26,388,760	26,215,405	(5,419)			686,095	686,095	916,367		2PE
66416T-AB-1	NORTHEASTERN 8.812% 10/15/26	01/31/2002	Tax Free Exchange		16,950,000	16,950,000.00	16,950,000	16,950,000						452,239		2PE
697933-AK-5	PANAMSAT CORP 6.125% 01/15/05	01/25/2002	UBS WARBURG		4,887,500	5,000,000.00	4,970,550	4,985,810	338			(98,310)	(98,310)	165,885		3
70178*-AA-7	FMHA PARNELL WILKINS 9.950% 09/01/04	03/01/2002	Redemption 100.0000		18,285	18,285.00	18,240	18,285	7					313		1PE
713411-AB-2	PEPSICO INC 5.625% 02/17/09	03/26/2002	J P MORGAN SEC FIXED INC		4,896,850	5,000,000.00	4,941,950	4,956,432	1,286			(59,582)	(59,582)	175,000		1PE
723551-AF-4	PIONEER AMERICA 9.250% 06/15/07	01/03/2002	NONE		1,125,000	4,000,000.00	1,440,000	1,125,000	315,000			(315,000)	(315,000)			6
751277-AS-3	RALSTON-RALSTON PURINA 7.875% 06/15/25	03/22/2002	J P MORGAN SEC FIXED INC		13,248,113	11,250,000.00	11,042,965	11,047,162	(729)			2,200,951	2,200,951	251,016		1PE
760947-XJ-5	RESIDENTIAL FUNDING 7.500% 05/25/26	03/01/2002	Paydown		500,781	500,781.00	502,014	500,781	(1,142)					5,708		1PE
902494-AF-0	TYSON FOODS INC 7.000% 05/01/18	02/04/2002	J P MORGAN SEC FIXED INC		6,632,080	7,000,000.00	5,811,330	5,821,892	3,105			810,188	810,188	130,667		2
912912-AR-3	US WEST CAP FUNDING 6.500% 11/15/18	01/24/2002	MERRILL LYNCH-NY--FX INC		2,170,925	2,500,000.00	2,457,300	2,460,618	30			(289,693)	(289,693)	33,403		2PE

(continues)

SCHEDULE D - PART 4

Show All Long-term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1 CUSIP Identif-ication	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa-tion (a)
Bonds - Industrial and Miscellaneous (continued)																
	Subtotal United States				223,250,716	225,488,767.95	217,486,960	217,789,990	333,009			5,145,175	5,145,175	5,464,068		
	Other Country															
35177P-AC-1	FRANCE TELECOM 8.500% 03/01/31	02/15/2002	Tax Free Exchange		11,980,644	12,000,000.00	11,981,880	11,980,644	1,520					464,667		2
71645W-AA-9	PETROBRAS INTL FINANCE 9.750% 07/06/11	02/19/2002	Tax Free Exchange		10,862,988	11,000,000.00	10,859,940	10,862,988	(906)					750,750		2
780641-AH-9	KONINKLIJKE 8.375% 10/01/30	02/01/2002	J P MORGAN SEC FIXED INC		7,254,310	7,000,000.00	6,901,005	6,901,570	307			352,740	352,740	203,559		2
	Subtotal Other Country				30,097,942	30,000,000.00	29,742,825	29,745,202	921			352,740	352,740	1,418,976		
4599999	Subtotal - Bonds - Industrial and Miscellaneous				253,348,658	255,488,767.95	247,229,785	247,535,192	333,930			5,497,915	5,497,915	6,883,044		
Bonds - Parent, Subsidiaries and Affiliates																
34919#-AA-3	FT WASHINGTON INV ADV 6.00% 7/1/04	01/02/2002	RECLASSIFICATION		4,837,209	4,837,209.00	4,837,209	4,837,209								1Z
5399999	Subtotal - Bonds - Parent, Subsidiaries and Affiliates				4,837,209	4,837,209.00	4,837,209	4,837,209								
6099997	Subtotal - Bonds - Part 4				380,040,933	383,576,013.95	371,430,790	373,333,512	737,513			6,391,870	6,391,870	8,529,604		
6099998	Summary Item - Bonds Acquired and fully Disposed this quarter				152,430,475	150,766,518.00	152,431,845	152,430,475	(1,370)					384,875		
6099999	Subtotal - Bonds				532,471,408	534,342,531.95	523,862,635	525,763,987	736,143			6,391,870	6,391,870	8,914,479		
Preferred Stock - Public Utilities																
	PREFERRED STOCK															
	Public Utilities (unaffiliated)															
	United States															
264399-54-4	DUKE ENERGY CORP DUR 8.00 UNITS	02/25/2002	CAPITAL INSTITUTIONAL SERVICES	20,000.000	451,069		465,760	465,760				(14,691)	(14,691)		9,889	P1UZ
	Subtotal United States			20,000.000	451,069		465,760	465,760				(14,691)	(14,691)		9,889	
6199999	Subtotal - Preferred Stock - Public Utilities				451,069		465,760	465,760				(14,691)	(14,691)		9,889	
6599997	Subtotal - Preferred Stock - Part 4				451,069		465,760	465,760				(14,691)	(14,691)		9,889	
6599998	Summary Item - Preferred Stock Acquired and fully Disposed this quarter				112,767		115,300	115,300				(2,533)	(2,533)			
6599999	Subtotal - Preferred Stock				563,836		581,060	581,060				(17,224)	(17,224)		9,889	
Common Stock - Public Utilities																
	COMMON STOCK															
	Public Utilities (unaffiliated)															
	United States															
111620-10-0	BROADWING	01/28/2002	Prudential Securities Cinti	42,000.000	362,875		1,068,270	399,000	669,270			(705,395)	(705,395)			L
	Subtotal United States			42,000.000	362,875		1,068,270	399,000	669,270			(705,395)	(705,395)			
6699999	Subtotal - Common Stock - Public Utilities				362,875		1,068,270	399,000	669,270			(705,395)	(705,395)			
Common Stock - Banks, Trust and Insurance Companies																
	Banks, Trust & Insurance Companies															
	United States															
060505-10-4	BANK OF AMERICA CORP	01/10/2002	MERRILL-CARSON	22,200.000	1,377,933		943,003	943,003	(454,487)			434,931	434,931			L
172967-10-1	CITIGROUP	02/05/2002	Various	103,700.000	5,058,709		4,426,303	5,234,776	(808,473)			632,406	632,406		1,200	L
381197-10-2	GOLDEN STATE BANCORP	01/25/2002	CREDIT SUISSE FIRST BOSTON	16,500.000	464,633		404,049	431,475	(27,426)			60,584	60,584			L
534187-10-9	LINCOLN NATIONAL CORP	01/25/2002	CREDIT SUISSE FIRST BOSTON	17,000.000	864,310		731,324	825,690	(94,366)			132,986	132,986		5,440	L
659424-10-5	NORTH FORK BANCORP	03/28/2002	Various	101,000.000	3,442,148		1,187,366	3,230,990	(2,043,624)			2,254,782	2,254,782		10,800	L
	Subtotal United States			260,400.000	11,207,733		7,692,045	10,665,934	(3,428,376)			3,515,689	3,515,689		17,440	
6799999	Subtotal - Common Stock - Banks, Trust and Insurance Companies				11,207,733		7,692,045	10,665,934	(3,428,376)			3,515,689	3,515,689		17,440	

SCHEDULE D - PART 4

Show All Long-term Bonds and Stock Sold, Redeemed or Otherwise Disposed of
by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
Common Stock - Industrial and Miscellaneous																
	Industrial & Miscellaneous															
	United States															
020039-10-3	ALLTEL	01/28/2002	Prudential Securities Cinti	9,100.000	511,400		638,115	561,743	76,372			(126,715)	(126,715)		3,094	L
035229-10-3	ANHEUSER-BUSCH COS INC	03/01/2002	Various	60,200.000	2,936,886		2,546,815	2,721,642	(174,828)			390,071	390,071		6,480	L
204912-10-9	COMPUTER ASSOCIATES INTL INC	02/06/2002	Various	260,000.000	8,498,924		10,292,574	8,967,400	1,325,174			(1,793,650)	(1,793,650)		10,400	L
208251-50-4	CONOCO INC	01/30/2002	Various	33,000.000	929,530		912,358	933,900	(21,542)			17,172	17,172			L
456866-10-2	INGERSOLL-RAND CO *EXCHANGED*	01/03/2002	Tax Free Exchange	197,500.000	8,876,315		8,876,315	6,675,500	618,840							L
459200-10-1	INTL BUSINESS MACHINES	03/01/2002	CAPITAL INSTITUTIONAL SERVICES	20,300.000	2,067,012		2,234,338	2,455,488	(221,150)			(167,325)	(167,325)		2,842	L
574599-10-6	MASCO CORP	01/28/2002	Prudential Securities Cinti	39,100.000	1,044,275		1,121,473	957,950	163,523			(77,198)	(77,198)		5,279	L
590787-10-7	MESSAGE MEDIA INC	01/22/2002	Tax Free Exchange	49,800.000	19,332		19,332	6,972	12,360							L
717081-10-3	PFIZER INC	03/21/2002	CANTOR FITZGERALD	15,400.000	615,837		622,776	613,690	9,086			(6,939)	(6,939)		2,002	L
71713U-10-2	PHARMACIA CORPORATION	03/22/2002	CANTOR FITZGERALD	14,000.000	629,431		611,240	597,100	14,140			18,191	18,191		1,890	L
750438-10-3	RADIO SHACK	02/06/2002	CAPITAL INSTITUTIONAL SERVICES	217,500.000	5,994,688		6,807,685	6,546,750	260,935			(812,996)	(812,996)			L
78462F-10-3	SPDR TRUST SERIES 1	01/02/2002	CAPITAL INSTITUTIONAL SERVICES	15,000.000	1,712,025		1,603,080	1,566,600	(111,420)			108,945	108,945		5,892	L
81617A-30-0	TOUCHSTONE BOND FUND-A	03/04/2002	TOUCHSTONE SECURITIES	10,197.420	100,211		95,473	100,445	(4,971)			4,738	4,738		7	UZ
81617A-70-6	TOUCHSTONE EMERGING GROWTH - A	03/04/2002	TOUCHSTONE SECURITIES	3,458.350	71,247		61,647	66,158	(4,511)			9,600	9,600			UZ
81617A-80-5	TOUCHSTONE INTL EQUITY FUND - A	01/03/2002	TOUCHSTONE SECURITIES	1,167.020	8,192		17,832	8,099	9,733			(9,640)	(9,640)			UZ
81617A-88-8	TOUCHSTONE VALUE PLUS FUND - A	03/04/2002	TOUCHSTONE SECURITIES	5,708.690	60,496		66,278	60,055	6,222			(5,782)	(5,782)			LZ
89154W-70-0	TOUCHSTONE MONEY MARKET	01/09/2002	TOUCHSTONE SECURITIES	1564871.170	1,564,871		1,564,871	60,869								LZ
89154X-30-2	TOUCHSTONE EQUITY FUND	02/13/2002	TOUCHSTONE SECURITIES	1,360.150	17,771		30,236	17,151	13,085			(12,466)	(12,466)			A
89154X-70-8	TOUCHSTONE GROWTH/VALUE	02/15/2002	TOUCHSTONE SECURITIES	1,270.380	26,071		25,690	24,582	1,108			380	380			A
90390U-10-2	USA EDUCATION INC	03/05/2002	Various	59,900.000	5,620,630		1,804,852	5,032,798	(3,227,946)			3,815,778	3,815,778		6,120	L
916906-10-0	US FREIGHTWAYS CORP	01/28/2002	Prudential Securities Cinti	3,900.000	138,293		148,401	122,460	25,941			(10,108)	(10,108)		364	L
98157D-10-6	WORLDCOM INC WORLDCOM GROUP	03/14/2002	SAL SMITH-BARNEY-VARIOUS	213,400.000	1,600,788		4,694,337	3,004,672	1,689,665			(3,093,549)	(3,093,549)			L
	Subtotal United States			2796133.180	43,044,225		44,795,718	41,102,024	459,816			(1,751,493)	(1,751,493)		44,370	
	Other Country															
G3921A-10-0	GLOBAL CROSSING LTD	01/25/2002	CREDIT SUISSE FIRST BOSTON	31,950.000	16,294		345,277	26,838	318,439			(328,983)	(328,983)			U
	Subtotal Other Country			31,950.000	16,294		345,277	26,838	318,439			(328,983)	(328,983)			
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				43,060,519		45,140,995	41,128,862	778,255			(2,080,476)	(2,080,476)		44,370	
7099997	Subtotal - Common Stock - Part 4				54,631,127		53,901,310	52,193,796	(1,980,851)			729,818	729,818		61,810	
7099998	Summary Item - Common Stock Acquired and fully Disposed this quarter				9,026,422		9,952,924	9,774,707				(926,503)	(926,503)		11,803	
7099999	Subtotal - Common Stock				63,657,549		63,854,234	61,968,503	(1,980,851)			(196,685)	(196,685)		73,613	
7199999	Subtotal - Preferred and Common Stock				64,221,385		64,435,294	62,549,563	(1,980,851)			(213,909)	(213,909)		83,502	
7299999	TOTALS				596,692,793		588,297,929	588,313,550	(1,244,708)			6,177,961	6,177,961	8,914,479	83,502	

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Schedule DB, Part A, Section 1

NONE

Schedule DB, Part B, Section 1

NONE

SCHEDULE DB - PART C - SECTION 1

Showing all Collar, Swap and Forwards Open at Current Statement Date

1 Description	2 Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index Rec (Pay)	5 Date of Opening Position or Agreement	6 Exchange or Counterparty	7 Cost or (Consideration Received)	8 Book Value	9 *	10 Statement Value	11 Fair Value	12 Year to Date Increase (Decrease) by Adjustment	13 Used to Adjust Basis of Hedged Item	14 Other Investment/ Miscellaneous Income	15 Potential Exposure
Swaps - Hedging Transactions														
INTEREST RATE SWAP - 6.07% FIXED FOR USD - LIBOR - BBA	100,000,000	12/01/2002	6.070%	12/23/1997	MORGAN GUARANTY					(2,268,793)			(1,052,788)	408,248
INTEREST RATE SWAP - 4.29% FIXED FOR FED FUNDS OPEN	45,000,000	08/01/2003	4.29%	08/20/2001	MORGAN STANLEY					(640,849)			(259,075)	259,808
0599999 Subtotal - Swaps - Hedging Transactions										(2,909,642)			(1,311,863)	668,056
0899999 TOTAL - Swaps										(2,909,642)			(1,311,863)	668,056
2599999 Subtotal - Hedging Transactions										(2,909,642)			(1,311,863)	668,056
9999999 TOTALS										(2,909,642)			(1,311,863)	668,056

SCHEDULE DB - PART D - SECTION 1

Showing all Futures Contracts and Insurance Futures Contracts at Current Statement Date

1	2	3	4	5	6	7	8	9	Variation Margin Information			13
									10	11	12	
Description	Number of Contracts	Maturity Date	Original Value	Current Value	Variation Margin	Date of Opening Position	Exchange or Counterparty	Cash Deposit	Recognized	Used to Adjust Basis of Hedged Item	Deferred	Potential Exposure

NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository		2	3	4	Book Balance at End of Each Month During Current Quarter			8
Name	Location and Supplemental Information	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	5 First Month	6 Second Month	7 Third Month	*
Open Depositories								
PNC BANK	CINCINNATI, OH				(27,911,504)	(29,115,579)	(28,503,639)	
FIFTH THIRD BANK	CINCINNATI, OH				14,458,321	13,917,823	10,544,540	
PROVIDENT BANK	CINCINNATI, OH				41,802	48,378	35,624	
STAR BANK	CINCINNATI, OH				(277,360)	(277,360)	(277,360)	
THE NORTHERN TRUST COMPANY	CHICAGO, IL				500,000	500,000	500,000	
BANK OF NEW YORK	NEW YORK, NY				35,543,048	42,394,694	9,727,214	
BANK OF AMERICA	SAN FRANCISCO, CA				6,130	6,130	6,130	
BANK ONE	SPRINGFIELD, IL				2,032,608	2,041,150	1,781,376	
0199999 TOTAL - Open Depositories					24,393,045	29,515,236	(6,186,115)	
0399999 TOTAL Cash on Deposit					24,393,045	29,515,236	(6,186,115)	
0499999 Cash in Company's Office					218,075	332,857	(1,161,277)	
0599999 TOTALS					24,611,120	29,848,093	(7,347,392)	