



**IMAGING COVER SHEET**

NAIC #: MEWA5

NAIC Group Code: 000

Company Name: GREATER OHIO EMPLOYEE HEALTH AND WELFARE FUND

Company Type:  P&C  Life  HIC  Frat  Title  MEWA  HW  MPA  
 DOMESTIC  FOREIGN

Form Type: STATEMENTS

Sub-form Type: QUARTERLY

Transaction # (if applicable): \_\_\_\_\_

Effective Date: \_\_\_\_\_

Additional Info: SECOND QUARTER, PERIOD ENDING JUNE 30, 2002

Date Scanned: \_\_\_\_\_

Scanned By (initials): \_\_\_\_\_

MULTIPLE EMPLOYER WELFARE ARRANGEMENT

FEIN NUMBER 34-0965339



QUARTERLY STATEMENT

As of June 30, 2002

OF THE CONDITION AND AFFAIRS OF THE

Greater Ohio Employee Health and Welfare Fund

established under the laws of the State of OHIO made to the

INSURANCE DEPARTMENT OF THE STATE OF OHIO

PURSUANT TO THE LAWS THEREOF

established March 1, 1984 Commenced Business 03/01/84

Statutory Home Office: c/o Akron Summit Community Action, Inc., 80 West Bowery Street, Suite 200 Akron, Ohio 44306-2000  
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office: c/o Akron Summit Community Action, Inc., 80 West Bowery Street, Suite 200  
Akron, Ohio 44308-2000 (330) 376-7730  
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address c/o Akron Summit Community Action, Inc., PO Box 2000, Akron, Ohio 44309-2000  
(Street and Number or PO Box) (City or Town, State and Zip Code)

Primary Location of Books and Records c/o Akron Summit Community Action, Inc., 80 West Bowery Street, Suite 200  
Akron, Ohio 44308-2000 (330) 376-7730  
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

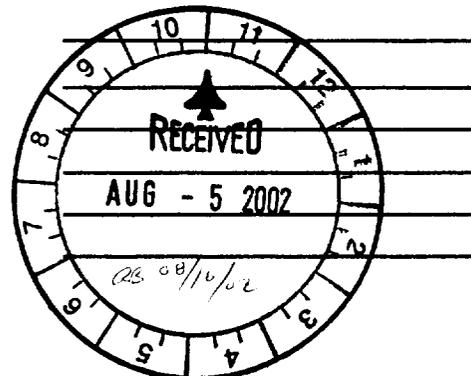
Quarterly Statement Contact Person and Phone Number (include Extension): Malcolm Costa (330) 376-7730

OFFICERS

President None Vice Presidents None  
Secretary None Treasurer None

TRUSTEES

Malcolm Costa  
Richard Roller  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



State of OHIO  
County of Summit  
Malcolm Costa Trustee Richard Roller Trustee None Treasurer

of the Greater Ohio Employee Health and Welfare Fund being duly sworn, each deposes and says that they are the above described officers of the trust carrying on the business of the MEWA, and that on the quarter ending June 30, 2002 all of the herein described assets were the absolute property of the MEWA, free and clear from any liens or claims thereon, except as herein stated, and that this quarterly statement, together with its 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 MEWA as of the quarter ending June 30, 2002 and its income and deductions therefrom for the calendar period ended on that date, and have been completed in accordance with the quarterly statement instructions and accounting practices and procedures prescribed by the Ohio Department of Insurance, according to the best of their information, knowledge and belief, respectively.

Malcolm Costa Trustee Richard Roller Trustee None Treasurer

(a) Is this an original filing? Yes [X] No [ ]

(b) If no (i) state the amendment number \_\_\_\_\_  
(ii) date filed \_\_\_\_\_  
(iii) Number of pages attached \_\_\_\_\_

Subscribed and sworn to before me this 10th day of August, 2002

Shirley Anne Alexander  
NOTARY PUBLIC (Seal)

ASSETS	1 Current Period	2 12/31/01
1 Bonds	1,530,518	1,446,473
2 Stocks		
2.1 Preferred Stocks	0	0
2.2 Common Stocks	536,901	625,386
3 Mortgage loans on real estate	0	0
4 Real estate, less \$.....encumbrances	0	0
5 Collateral loans	0	0
6 Cash on hand and on deposit	168,027	96,170
6 Short-term investments	25,585	99,995
7 Aggregate write-ins for invested assets	0	0
7A. Subtotals, cash and invested assets (line 1 to 7)	2,261,030	2,268,024
8 Premium due and unpaid	163,126	0
9 Funds held by or deposited with reinsurance companies	0	0
10 Reinsurance recoverables on loss and loss adjustment payments	0	0
10 Reinsurance recoverables on unpaid losses	0	0
11 Federal Income Tax recoverable	0	0
12 Interest and other investment income due and accrued	30,485	35,208
13 Receivable from parent, subsidiaries and affiliates	0	0
14 Electronic Data Processing Equipment	0	0
15 Aggregate write-ins for other than invested assets	18,327	68,489
16 Totals (Lines 7A through 15)	2,472,969	2,371,721
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 7 FOR INVESTED ASSETS</b>		
0701           None	0	0
0702	0	0
0703	0	0
0704	0	0
0705	0	0
0798 Summary of remaining write-ins for Line 7 from overflow page	0	0
0799 Totals (Lines 0701 through 0705 plus 0798) (Page 2, Line 7)	0	0
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 15 FOR INVESTED ASSETS</b>		
1501           SPECIFIC RECEIVABLE	12,940	63,574
1502           PREPAID EXPENSES	5,388	4,916
1503           MISCELLANEOUS RECEIVABLE	0	0
1504           None	0	0
1505	0	0
1598 Summary of remaining write-ins for Line 15 from overflow page	0	0
1599 Totals (Lines 1501 through 1505 plus 1598) (Page 2, Line 15)	18,327	68,490

Note: The lines on this page agree with Exhibit 1, Column 4.

LIABILITIES, SURPLUS AND SPECIAL FUNDS	1 Current Period	2 12/31/2001
1 Claims unpaid (Part 2A, Col. 4, Line 5)	941,326	470,000
2 Unpaid Claims adjustment expenses (Part 3, Line 22b, Col 2)	0	0
3 Unearned premiums (Part 1, Line 5, Col. 8)	0	0
4 Unearned investemnt income (Part 4, Line 9, Col 4)		
5 (a) Taxes, licenses and fees due or accrued (excluding Federal income taxes)	0	0
(b) Federal income taxes (excluding deferred taxes)	0	0
(c) Stop loss, excess, or reinsurance premium due to unpaid	0	0
(d) Other expenses due or accrued	41,232	23,356
6 Premium deposits made by applicants rejected or not as yet accepted as members or subscribers	0	0
7 Borrowed Money \$                      and interest thereon \$	0	0
8 Amounts withheld or retained for account of others	0	0
9 Stop loss, excess, or reinsurance received but not yet due	0	0
10 Provision for unauthorized reinsurance	0	0
11 Aggregate write-ins for other liabilities	0	0
12 Total liabilities (Line 1 to 11)	982,557	493,356
SURPLUS AND SPECIAL FUNDS		
13 Surplus	1,490,411	1,878,365
14 Agregate write-ins for surplus and special funds		
15 Total (Line 13 plus Line 14: Page 4, Line 21)	1,490,411	1,878,365
16 Totals (Lines 12 plus 15)	2,472,969	2,371,721
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 11 FOR OTHER LIABILITIES</b>		
1101 <b>None</b>	0	0
1102	0	0
1103	0	0
1104	0	0
1105	0	0
1198      Summary of remaining write-ins for Line 11 from overflow page	0	0
1199      Totals (Lines 1101 through 1105 plus 1198) (Page 3, Line 11)	0	0
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 14 FOR SURPLUS AND SPECIAL FUNDS</b>		
1401 <b>None</b>	0	0
1402	0	0
1403	0	0
1404	0	0
1405	0	0
1498      Summary of remaining write-ins for Line 14 from overflow page	0	0
1499      Totals (Lines 1401 through 1405 plus 1498) (Page 3, Line 14)	0	0

<b>UNDERWRITING AND INVESTMENT EXHIBIT</b>	1	2
UNDERWRITING INCOME	Current Year to date	Prior Year ended 12/31/2001
1 Premiums earned (Part 1, Line 5, Col 9)	2,179,523	3,034,619
2 Claims incurred (Part 2, Line 5, Col 5)	2,229,520	2,976,304
3 Expenses incurred (Part 3, Line 21, Col 2, 3, 4)		
(a) Claim adjustment	60,138	0
(b) Administrative	125,179	341,410
(c) Soliciting	1,888	0
4 Individual stop loss, excess, or reinsurance expenses (net of incurred Recoveries)	0	0
5 Aggregate stop loss, excess, or reinsurance expenses (net of incurred Recoveries)	111,748	168,638
5A Aggregate write-ins for underwriting deductions	0	0
6 Total underwriting deductions (Lines 2 through 5)	2,528,473	3,486,352
7 Net underwriting gain or (loss) (line 1 minus Line 6)	(348,950)	(451,733)
<b>INVESTMENT INCOME</b>		
8 Net Investment income earned (Part 4, Line 14, col 8)	43,576	95,126
9 Net realized capital gains or (losses) (Part 4A, Line 10, Col 6)	(13,060)	(81,192)
10 Net investment gain or (loss) (Line 8 plus Line 9)	30,516	13,934
<b>OTHER INCOME</b>		
11 Aggregate write-ins for other income	0	0
12 Net gain or (loss) before federal income taxes (Lines 7 + 10 + 11)	(318,433)	(437,799)
13 Federal income taxes incurred	0	0
14 Net gain or (loss) (to Line 16) (Line 12 minus Line 13)	(318,433)	(437,799)
<b>SURPLUS AND SPECIAL FUNDS</b>		
15 Surplus and Special Funds December 31, previous year (Page 4, Line 21, Col 2)	1,878,365	2,373,573
<b>GAINS AND (LOSSES)</b>		
16 Net gain or (loss) (from Line 14)	(318,433)	(437,799)
17 Net unrealized capital gains or (losses) Part 4A, Line 11, Col 6)	(69,049)	(53,719)
18 Change in non-admitted assets (Exhibit 2, Line 9, Col 3)	(472)	(3,690)
19 Aggregate write-ins for changes to surplus and special funds	0	0
20 Change in surplus and special funds for the year (Lines 16 through 19)	(387,954)	(495,208)
21 Surplus and special funds December 31, current year (Line 15 Plus Line 20)	1,490,411	1,878,365
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 11 FOR OTHER INCOME</b>		
1101 None	0	0
1102	0	0
1103	0	0
1104	0	0
1105	0	0
1198 Summary of remaining write-ins for Line 11 from overflow page	0	0
1199 Totals (Lines 1101 through 1105 plus 1198) (Page 3, Line 11)	0	0
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 19 FOR CHANGES TO RESERVES AND SPECIAL FUNDS</b>		
1901 None	0	0
1902	0	0
1903	0	0
1904	0	0
1998 Summary of remaining write-ins for Line 19 from overflow page	0	0
1999 Totals (Lines 1901 through 1905 plus 1998) (Page 4, Line 19)	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART I

Line of Business*	1 Premium Written Direct Business	2 Premium Written Reinsurance Assumed	3 Total Premium Written (Col. 1+2)	4 Unearned Premium December 31 Previous Year	5 Unearned Premium December 31 Current Year (PART 1A)	6 Reserve for Rate Credits and Retrospective Returns based on Experience	7 Total Reserve for Unearned Premium (Col. 5-6)	8 Premium Earned (Cols. 3+4-7)	9 Reinsurance Premium Ceded
1 Hospital	0	0	0	0	0	0	0	0	0
2 Medical	1,821,743	0	1,821,743	0	0	0	1,821,743	0	0
3 Dental	77,197	0	77,197	0	0	0	77,197	0	0
4 Other	280,583	0	280,583	0	0	0	280,583	0	0
5 Totals	2,179,523	0	2,179,523	0	0	0	2,179,523	0	0

PART 1A- UNEARNED PREMIUMS

	1 Premiums in Force December 31 Current year	2 Amount of Premiums of Fees Unearned
1 Hospital		
2 Medical		
3 Dental		
4 Other	XXXXXXXXXXXXXXXXXX	
5 Totals	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2-CLAIMS PAID

1	2 Claims Paid	3 Claims Unpaid Current Year (Col. 4, Part 2A)	4 Claims Unpaid Previous Year	5 Claims Incurred (Cols. 2+3-4)
1 Hospital	[**]	[**]	[**]	[**]
2 Medical	1,369,836	835,368	417,096	1,788,108
3 Dental	48,988	27,877	13,919	62,947
4 Other	339,370	78,080	38,985	378,465
5 Totals	1,758,194	941,326	470,000	2,229,520

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A-CLAIMS UNPAID

	2 Reported Claims in Process of Adjustment	3 Estimated Incurred But Unreported	4 Total Claims Unpaid
1 Hospital	[***]	0	[***]
2 Medical	373,900	[***]	373,900
3 Dental	12,478	[***]	12,478
4 Other	34,948	520,000	554,948
5 Totals	421,326	520,000	941,326

PART 2B-ANALYSIS OF CLAIMS UNPAID-PREVIOUS YEAR

1 Line of Business	Claims Paid Year to Date		Claims Unpaid as of Current Period		6 Total Claims incurred to date on Claims incurred in Prior Years (Columns 2 + 4)	7 Reported Liability on unpaid Claims as of December 31 Previous Year
	2 On Claims incurred Prior to January 1 of Current Year	3 On Claims incurred during the year	4 On Claims Unpaid Dec 31 of Previous Year	5 On Claims incurred during the year		
1 Hospital	[**]	[**]	[**]	[**]	[**]	[**]
2 Medical[**]	376,502	993,334	0	835,368	376,502	[***]
3 Dental	9,063	39,925	0	27,877	9,063	[***]
4 Other	31,675	307,695	0	78,080	31,675	[***]
5 Totals	417,240	1,340,954	0	941,326	417,240	470,000

\* Part 2B, column 4 and column 5 must equal Part 2A Total of Column 4

[\*\*] Greater Ohio Health and Welfare Plan does not track medical and hospital claims separately.

[\*\*\*] Total claims unpaid are determined using actuarial projections and are not projected separately.

UNDERWRITING AND INVESTMENT EXHIBIT  
PART 4 - INTEREST, DIVIDEND AND REAL ESTATE INCOME

1	2	3	Received in Advance		Due and Accrued		8
			4	5	6	7	
	Schedule	Collected during year Less paid for Accrued on Purchases	Current Year	Previous Year	Current Year	Previous Year	Earned during Year (Cols 3-4+5+6-7)
1 Government Bonds	D*	47,725			30,029	32,826	44,929
1.1 Other Bonds (unaffiliated)	D*						0
1.2 Bonds of affiliates	D*						0
2.1 Preferred Stocks (unaffiliated)	D						0
2.11 Preferred Stocks of affiliates	D						0
2.2 Common Stocks (Unaffiliated)	D	4,105					4,105
2.21 Common Stocks of affiliated	D						0
3 Mortgage Loans	B+						0
4 Real Estate	A&						0
5 Collateral Loans	C						0
6.1 Cash on hand and deposit	E	1,100					1,100
6.2 Short term Investments	DA**	2,708			456	2,382	781
7 Financial options and Futures							0
8 Aggregate write-ins for investment income							0
9 Totals		55,637	0	0	30,485	35,208	50,914
						Deductions	
10 Total Investment expenses incurred (Part 3, Line 21, Col 3)						7,338	
11 Depreciation on Real Estate						0	
12 Aggregate write-ins for other deductions						0	
13 Total Deductions							7,338
14 Net Investment Income Earned (Line 9 minus Line 13) (to page 4, line 8)							43,576

\* Includes \$..... accrual of discount less \$..... amortization of premium.      \*\* Includes \$..... accrual of discount less \$..... amortization of premium.  
 + Includes \$..... accrual of discount less \$..... amortization of premium.      & Includes \$..... accrual of discount less \$..... amortization of premium.

Admitted items only. State basis of exclusion for corporation's occupancy of its own buildings

DETAILS OF WRITE-INS AGGREGATED BY LINE 8 FOR INVESTMENT INCOME							
1	2	3	4	5	6	7	8
0801							
0802							
0803							
0804							
0805							
0898	Summary of remaining write-ins for Line 8 from overflow page						
0899	Totals (line 0801 through 0805 plus 0898 (Part 4, Line 8))						
		0	0	0	0	0	0

DETAILS OF WRITE-INS AGGREGATED BY LINE 12 FOR INVESTMENT INCOME							
1	2	3	4	5	6	7	8
1201							
1202							
1203							
1204							
1205							
1298	Summary of remaining write-ins for Line 12 from overflow page						
1299	Totals (line 0801 through 0805 plus 1298 (Part 4, Line 12))						
		0	0	0	0	0	0

PART 4A - CAPITAL GAINS AND (LOSSES) ON INVESTMENTS

	1	2	3	4	5	6
	Profit on Sales or Maturity	Loss on Sales or Maturity	Increase by Adjustment in Book Value	Decreases by Adjustment in Book Value	Net Gain or (Loss) From Change in Differ between Book and adjusted Values	Total (Net of Cols 1 to 5 and (1-2+3-4+5))
1 Government Bonds	1,500		0	0	0	1,500
1.1 Other Bonds (unaffiliated)						0
1.2 Bonds of affiliates						0
2.1 Preferred Stocks (unaffiliated)						0
2.11 Preferred Stocks of affiliates						0
2.2 Common Stocks (Unaffiliated)		14,560	69,049	0	0	54,489
2.21 Common Stocks of affiliated						0
3 Mortgage Loans						0
4 Real Estate						0
5 Collateral Loans						0
6.1 Cash on hand and deposit						0
6.2 Short term Investments						0
7 Financial options and Futures						0
8 Aggregate write-ins for investment income						0
9 Totals	1,500	14,560	69,049	0	0	55,989
10 Net realized capital gains or (losses)* (Page 4, Line 9) (Col 1.2, Line 9)						13,060
14 Net Unrealized capital gains or (losses)* (Page 4, line 17) (cols. 3-4+5, Line 9)						69,049

\* attach statement of memorandum explaining basis of division

+ Excluding \$..... depreciation of real estate included in Part 4, Line 11

DETAILS OF WRITE-INS AGGREGATED BY LINE 8 FOR INVESTMENT INCOME							
1	2	3	4	5	6	7	8
0801							
0802							
0803							
0804							
0805							
0898	Summary of remaining write-ins for Line 8 from overflow page						
0899	Totals (line 0801 through 0805 plus 0898 (Part 4A, Line 8))						
		0	0	0	0	0	0

**EXHIBIT 1, ANALYSIS OF ASSETS**

	1 Ledger Assets	2 Non-Ledger Including Excess of Market (or Amortized) Over Book Value	3 Assets Not Admitted Including Excess of Book Over Market (or Amortized Value)	4 Net Admitted Assets (Cols 1+2-3)
1 Bonds (Schedule D)	1,530,518	0	0	1,530,518
2 Stocks (Schedule D)				
2.1 Preferred Stocks	0	0	0	0
2.2 Common Stocks	536,901	0	0	536,901
3 Mortgage loans on real estate (Schedule B)				
(a) First Liens	0	0	0	0
(b) Other First Liens	0	0	0	0
4 Real estate, less encumbrances (Schedule A)	0	0	0	0
5 Collateral loans (Schedule C)	0	0	0	0
6 Cash on hand and on deposit				
(a) Cash in company's office	0	0	0	0
(b) Cash on deposit (Schedule E)	168,027	0	0	168,027
6 Short-term investments (Schedule DA)	25,585	0	0	25,585
7 Aggregate write-ins for invested assets	12,940	0	0	12,940
7 A Subtotals, cash and invested assets (line 1 to 7)	2,273,970	0	0	2,273,970
8 Premium due unpaid	163,126	0	0	163,126
9 Funds held by or deposited with reinsurance companies	0	0	0	0
10 Reinsurance recoverables on loss and loss adjustment payments (Schedule 5, Col. 1)	0	0	0	0
10 A. Reinsurance recoverables on unpaid losses	0	0	0	0
11 Federal Income Tax recoverable	0	0	0	0
12 Interest and other investment income due and accrued	30,485	0	0	30,485
13 Receivable from parent, subsidiaries and affiliates	0	0	0	0
14 Electronic Data Processing Equipment	0	0	0	0
15 Equipment, furniture and supplies	0	0	0	0
16 Third Party Reimbursement receivable	0	0	0	0
17 Assessments and penalties due and unpaid	0	0	0	0
18 Prepaid Expenses	5,388	0	0	5,388
19 Loans on person, security, endorsed or not	0	0	0	0
20 Aggregate write-ins for other than invested assets	0	0	0	0
21 Totals (Lines 1 through 20)	2,472,969	0	0	2,472,969
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 7 FOR INVESTED ASSETS</b>				
0701 SPECIFIC RECEIVABLE	12,940	0	0	12,940
0702 MISCELLANEOUS RECEIVABLE	0	0	0	0
0703 None	0	0	0	0
0704	0	0	0	0
0705	0	0	0	0
0798 Summary of remaining write-ins for Line 7 from overflow page	0	0	0	0
0799 Totals (Lines 0701 through 0705 plus 0798) (Exhibit 1, Line 7)	12,940	0	0	12,940
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 20 FOR INVESTED ASSETS</b>				
1501 None	0	0	0	0
1502	0	0	0	0
1503	0	0	0	0
1504	0	0	0	0
1505	0	0	0	0
1598 Summary of remaining write-ins for Line 20 from overflow page	0	0	0	0
1599 Totals (Lines 1501 through 1505 plus 1598) (Exhibit 1, Line 20)	0	0	0	0

**EXHIBIT 2 - ANALYSIS OF NON-ADMITTED ASSETS**

Excluding Excess of Book Over Market (or Amortized) Values and Exhibit 1, Line 12, Column 3

	1 End of Previous Year	2 End of Current Year	3 Change for Year (Increase) or Decrease (Column 1 minus Column 2)
1 Uncollected premiums	0	0	0
2 Deposits in suspended depositories, less estimated recoverables	0	0	0
3 Equipment	0	0	0
4 Loans on personal security, endorsed or not	0	0	0
5 Third Party reimbursement receivable	0	0	0
6 Assessments and penalties due and unpaid	0	0	0
7 Prepaid Expenses	4,916	5,388	(472)
8 Aggregate write-ins for assets not admitted	0	0	0
9 Totals	4,916	5,388	(472)
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 8 FOR ASSETS NOT ADMITTED</b>			
0801 None	0	0	0
0802	0	0	0
0803	0	0	0
0804	0	0	0
0805	0	0	0
0898 Summary of remaining write-ins for Line 15 from overflow page	0	0	0
0899 Totals (Lines 0801 through 0805 plus 0898) (Exhibit 2, Line 8)	0	0	0

**GENERAL INTERROGATORIES**

1. (A) Where any of the stocks, bonds or other assets of the MEWA loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements) Yes [ ] No [ X ]
- (B) If "yes", please give full and complete information relating thereto.
- 
2. (A) Have any changes been made to the during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the MEWA. Yes [ ] No [ X ]
- (B) If "yes", date of change: \_\_\_\_\_  
 If not previously filed, furnish herewith a certified copy of the instrument as amended.
3. Have there been any substantial changes in the organization chart, managers, officers or Trustees since year end? Yes [ ] No [ X ]  
 If "yes", attach an explanation.
4. (A) If the MEWA is subject to a management agreement, including third party administrator(s), managing general agents(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms or the agreement or principals involved since the last filed statement? Yes [ ] No [ X ]
- (B) If "yes", attach an explanation.
5. (A) Have any of the MEWA's primary reinsurance contracts been canceled since the last filed statement? Yes [ ] No [ X ]
- (B) If "yes", please give full and complete information relating thereto.
- 
6. (A) What is the number of employer groups as of the current period? 4
- (B) What is the number of enrollees at the end of the current period? 678

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OVERFLOW PAGE FOR WRITE-INS

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NONE

**Schedule D**

**Line 1. BONDS**

Par Value	Description of Investment Including Maturity Date and Rate of Interest	Cost	Market Value
100,000	United States Treasury Notes Dtd 02/15/01 5.00% Due 02/15/2011	101,070	101,688
140,000	United States Treasury Notes Dtd 05/15/1999 5.25% Due 05/15/2004	142,647	146,343
25,000	United States Treasury Notes Dtd 02/15/1996 5.625% Due 02/15/2006	26,021	26,633
55,000	United States Treasury Notes Dtd 10/15/1996 6.50% Due 10/15/2006	58,710	60,552
70,000	United States Treasury Notes Dtd 02/15/2000 6.50% Due 02/15/2010	72,543	78,247
100,000	United States Treasury Notes Dtd 02/15/1995 7.50% Due 02/15/2005	110,205	110,719
155,000	United States Treasury Notes Dtd 02/15/1994 5.875% Due 02/15/2004	157,529	163,089
105,000	United States Treasury Notes Dtd 02/15/1998 5.50% Due 09/30/2008	108,609	111,563
50,000	Federal Farm Credit Bank Dtd 08/04/1997 6.27% Due 08/04/2004	49,833	53,112
95,000	Federal Home LN BKS Cons BD Dtd 07/10/2000 7.00% Due 07/15/2005	100,741	104,025
25,000	Federal Home LN BKS Cons BD Dtd 09/22/2000 6.875% Due 09/15/2010	25,035	27,781
30,000	Federal Farm Credit Bank Dtd 11/22/2000 6.70% Due 11/22/2010	31,218	33,000
20,000	Federal National MTG Assn Dtd 12/21/2001 6.00% Due 12/21/2011	29,747	30,778
20,000	Federal National MTG Assn Deb Dtd 05/25/2001 6.00% Due 05/15/2011	20,038	20,963
50,000	Federal Home Loan MTG Corp Dtd 01/14/2002 3.25% Due 01/15/2004	50,062	50,516
100,000	Federal Home LN BKS Cons BD Dtd 07/13/1999 6.125% Due 08/13/2003	98,768	104,031
65,000	Federal Home LN BKS Dtd 01/05/2001 5.375% Due 01/05/2004	67,326	67,580
30,000	Federal Home LN Corp Deb Dtd 01/07/2000 6.875% Due 01/15/2005	32,289	32,531
35,000	Federal National MTG Corp DTD Dtd 01/14/2004 5.75% Due 01/15/2012	35,324	35,962
60,000	Federal National MTG Assn Medium Term Nts Dtd 08/06/1999 6.50% Due 08/15/2004	65,281	64,050
150,000	Federal Farm Credit Bank Dtd 09/22/1997 6.52% Due 09/24/2007	<u>147,524</u>	<u>163,601</u>
	<b>Total Bonds</b>	<b>1,530,518</b>	<b>1,586,763</b>

**Schedule DA**

**Line 1. SHORT-TERM INVESTMENTS**

Par Value	Description of Investment Including Maturity Date and Rate of Interest	Cost	Market Value
25,000	United States Treasury Notes Dtd 02/16/1993 6.25% Due 02/15/2003	25,585	25,680
		25,585	25,680

**Line 2.2 COMMON STOCKS**

Shares	Common Stocks	Cost	Market Value
220	ALCOA Inc.	6,949	7,293
60	Allergan Inc.	4,125	4,005
90	Alltel Corp	4,791	4,230
120	AMBAC Fin'l Corp	4,590	8,064
165	American International Group, Inc.	11,591	11,258
70	Amgen Inc.	3,281	2,932
205	AOL Time Warner Inc	9,601	3,016
320	Applied Matls Inc.	8,755	6,086
90	American Express	3,704	3,269
90	Automatic Data Prcessing Inc	5,053	3,920
170	Bank New York	9,381	5,738
120	Bank of America	6,968	8,443
140	Baxter Intl Inc.	3,912	6,223
540	Cisco Systems Inc.	19,186	7,533
400	Citigroup Inc.	17,149	15,500
180	Coca Cola Company	11,190	10,080
140	Dell Computers	4,150	3,660
60	Dominion Res Inc. VA	3,755	3,972
160	Duke Energy Co	6,655	4,976
80	Ebay Inc.	4,969	4,930
190	El Paso Energy Corp	7,288	3,916
90	Electronics Data Sys Corp	6,669	3,344
220	EMC Corp Mass	10,375	1,661
100	Entergy Corp New	3,710	4,244
160	Exxon Mobil Corp	13,250	13,094
50	FHLMC	3,171	3,060
90	Fifth Third Bancorp	5,553	5,999
50	FNMA	3,406	3,688
60	General Dynamics Corp	2,852	6,381
510	General Electric Co	23,523	14,816
80	General Mills	3,660	3,526
90	HCA Inc	3,907	4,275
200	Home Depot	10,745	7,346
450	Intel Corporation	17,325	8,222
130	International Business Machines	14,512	9,360
100	Intuit	3,945	4,972

**Line 2.2 COMMON STOCKS - - Continued**

<u>Shares</u>	<u>Common Stocks</u>	<u>Cost</u>	<u>Market Value</u>
170	Johnson & Johnson	8,862	8,884
50	Johnsons Ctls Inc	3,859	4,081
60	KLA-Tencor Corp.	2,056	2,639
150	Lowes Cos Inc.	5,391	6,810
50	Marsh & McLennan Companies Inc	4,219	4,830
150	McDonalds Corp	3,936	4,268
108	Medimmune Inc.	5,452	2,851
80	Medtronic Inc.	3,239	3,428
100	Mellon Fin'l Corp	3,733	3,143
60	Merck & Co	4,483	3,038
110	Micron Corp	3,686	2,224
320	Microsoft Corp	27,391	17,504
60	3M Company	7,241	7,380
70	Murphy Oil Corp	5,865	5,775
90	New York Times Corp	3,866	4,635
30	Northrop Gruman	3,327	3,750
90	Novellus Sys Inc.	3,720	3,060
60	Omicom Group	4,931	2,748
7,870	One Group Diversified Intl FD	125,839	93,417
150	Peoplesoft	5,761	2,232
130	Pepsico Inc.	4,838	6,266
460	Pfizer Inc.	20,254	16,100
150	Pharmacia	6,531	5,618
210	Philip Morris Cos Inc	9,474	9,173
30	Progressive Corp Ohio	3,578	5,207
70	Qualcomm Inc.	3,623	1,924
120	Siebel Sys Inc	3,487	1,706
230	Southwest Airlines	3,685	3,717
190	Sysco Corp	5,419	5,172
170	Target Corp	5,980	6,477
140	Texas Instruments Inc.	7,252	3,318
130	Tyco International Inc	4,896	1,756
80	United Parcel Svc. Inc. CL B	4,478	4,940
250	US Bankcorp Del New	4,915	5,838
210	Verizon Communication	11,164	8,432
220	Viacom Inc CL B	11,345	9,761
220	Wal-Mart Stores Inc.	13,002	12,102
210	Waste Management Inc Del	5,940	5,471
120	Wells Fargo & Co New	5,825	6,007
160	Wyeth	8,226	8,192
	Total Common Stocks	<u>664,415</u>	<u>536,901</u>

**Schedule E**

**Line 6.1(b) CASH ON DEPOSIT**

Mahoning National Bank	67,897
One Group Prime Money Market Fund	<u>100,130</u>
Total Cash on Deposit	<u>\$168,027</u>