



## IMAGING COVER SHEET

NAIC #: 56332

NAIC Group Code: 000

Company Name: FIRST CATHOLIC SLOVAK LADIES ASSOC. OF THE USA

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): \_\_\_\_\_

# **QUARTERLY STATEMENT**



**OF THE**

## **First Catholic Slovak Ladies Association Of The U.S.A.**

**Of**

**Beachwood  
in the state of OH**

**to the Insurance Department  
of the State of OHIO**

For the Period Ended  
June 30, 2002

# **2002**



# QUARTERLY STATEMENT

As of June 30, 2002  
of the Condition and Affairs of the

## First Catholic Slovak Ladies Association Of The U.S.A.

NAIC Group Code..... (Current Period) (Prior Period) NAIC Company Code..... 56332 Employer's ID Number..... 34-0220540

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

Country of Domicile U S A

Incorporated..... October 20, 1899

Commenced Business..... January 1, 1892

Statutory Home Office 24950 Chagrin Boulevard..... Beachwood ..... OH ..... 44122-5634  
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 24950 Chagrin Boulevard..... Beachwood ..... OH ..... 44122-5634  
(Street and Number) (City or Town, State and Zip Code)

800-464-4642  
(Area Code) (Telephone Number)

Mail Address 24950 Chagrin Boulevard..... Beachwood ..... OH ..... 44122-5634  
(Street and Number or P. O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 24950 Chagrin Boulevard..... Beachwood ..... OH ..... 44122-5634  
(Street and Number) (City or Town, State and Zip Code)

800-464-4642  
(Area Code) (Telephone Number)

Internet Website Address WWW.FCCLA.COM

Statement Contact Robert Louis Jones  
(Name)

800-464-4642-117  
(Area Code) (Telephone Number) (Extension)  
216-464-9260  
(Fax Number)

Policyowner Relations Contact 24950 Chagrin Boulevard..... Beachwood ..... OH ..... 44122-5634  
(Street and Number) (City or Town, State and Zip Code)

(Area Code) (Telephone Number) (Extension)

### OFFICERS

President ..... Mary Ann Sabol Johaneck  
Secretary ..... Irene Joan Drotleff

Treasurer ..... John Martin Janovec  
Actuary ..... BRUCE & BRUCE COMPANY

### VICE PRESIDENTS

Carolyn Marie Bazik Rosemary A Mlinarich

Linda M Killeen

Horovitz, Rudoy & Roteman  
Accountants

### DIRECTORS OR TRUSTEES

Rev. Joseph R Grosko  
Carolyn Marie Bazik  
Elizabeth Yurechko  
Dolores J Soska

Mary Ann Sabol Johaneck  
Rosemary Mlinarich  
Dorothy Urbanowicz

Irene Joan Drotleff  
Linda M Killeen  
Bernadette J Demechko

John Martin Janovec  
Monica M Anthony  
Virginia Holmes

State of..... OHIO  
County of..... CUYAHOGA

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.

*Mary Ann Sabol Johaneck*  
(Signature)  
Mary Ann Sabol Johaneck  
(Printed Name)  
President

*Irene Joan Drotleff*  
(Signature)  
Irene Joan Drotleff  
(Printed Name)  
Secretary

*John Martin Janovec*  
(Signature)  
John Martin Janovec  
(Printed Name)  
Treasurer

Subscribed and sworn to before me this  
12<sup>th</sup> day of August, 2002

*Phyllis J. Adams*  
PHYLLIS J. ADAMS  
Notary Public, State of Ohio  
Recorded in Cuyahoga County  
My Comm Expires 10-10-05

RECEIVED  
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**ASSETS**

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	275,256,925		275,256,925	256,856,510
2. Stocks:				
2.1 Preferred stocks.....	7,742,251		7,742,251	7,742,251
2.2 Common stocks.....	1,715,096		1,715,096	1,715,096
3. Mortgage loans on real estate:				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the society (less \$.....0 encumbrances).....	1		1	1
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	1,384,640		1,384,640	1,436,000
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Certificate loans and liens.....	754,631		754,631	741,638
6. Cash (\$.....8,529,013) and short-term investments (\$.....0).....	8,529,013		8,529,013	19,816,866
7. Other invested assets.....	152,225	152,225	0	
8. Receivable for securities.....			0	
9. Aggregate write-ins for invested assets.....	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	295,534,782	152,225	295,382,557	288,308,362
11. Reinsurance ceded:				
11.1 Amounts recoverable from reinsurers.....			0	
11.2 Commissions and expense allowances due.....			0	
11.3 Experience ratings and other refunds due.....			0	
11.4 Other amounts receivable under reinsurance contracts.....			0	
12. Electronic data processing equipment and software.....	409,194		409,194	495,019
13. Premiums actually collected by subordinate lodges not yet remitted to home office (excluding \$.....0 loading).....	186,844		186,844	309,800
14. Life insurance premiums and annuity considerations deferred and uncollected on in force (less premiums on reinsurance ceded and less \$.....0 loading).....			0	
15. Accident and health premiums due and unpaid.....			0	
16. Investment income due and accrued.....	4,233,865		4,233,865	3,669,672
17. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
18. Receivable from subsidiaries and affiliates.....			0	
19. Amounts due from agents.....			0	
20. Other assets nonadmitted.....	14,265	14,265	0	
21. Aggregate write-ins for other than invested assets.....	3,644	3,644	0	(0)
22. Total assets excluding Separate Accounts Business (Lines 10 to 21).....	300,382,594	170,134	300,212,460	292,782,853
23. From Separate Accounts statement.....			0	
24. TOTALS (Lines 22 and 23).....	300,382,594	170,134	300,212,460	292,782,853

**DETAILS OF WRITE-INS**

0901. ....			0	
0902. ....			0	
0903. ....			0	
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	0	0	0	0
2101. Receivable From Estate.....	3,644	3,644	0	(0)
2102. Other Assets.....			0	
2103. ....			0	
2198. Summary of remaining write-ins for Line 21 from overflow page.....	0	0	0	0
2199. Totals (Lines 2101 thru 2103 plus 2198) (Line 21 above).....	3,644	3,644	0	(0)

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31, Prior Year
1. Aggregate reserve for life contracts (including \$.....0 Modco Reserve).....	218,586,881	212,301,000
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....		
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....	2,609,973	2,526,827
4. Contract claims:		
4.1 Life.....	471,682	519,198
4.2 Accident and health.....		
5. Refunds due and unpaid.....	99,816	207,400
6. Provisions for refunds payable in following calendar year-estimated amounts:		
6.1 Apportioned for payment to.....		
6.2 Not yet apportioned.....	1,000,000	1,000,000
7. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums.....	579,934	572,904
8. Certificate and contract liabilities not included elsewhere:		
8.1 Surrender values on canceled contracts.....		
8.2 Other amounts payable on reinsurance including \$.....0 assumed and \$.....0 ceded.....		
8.3 Interest maintenance reserve (IMR).....	509,155	522,775
9. Commissions to fieldworkers due or accrued-life and annuity contracts \$.....111,512, accident and health \$.....0 and deposit-type contract funds \$.....0.....	111,512	63,512
10. Commissions and expense allowances payable on reinsurance assumed.....		
11. General expenses due or accrued.....	1,236,512	1,445,653
12. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves).....		
13. Taxes, licenses and fees due or accrued.....	22,957	25,334
14. Unearned investment income.....		
15. Amounts withheld or retained by Society as agent or trustee.....		
16. Amounts held for fieldworkers' account, including \$.....0 fieldworkers' credit balances.....		
17. Remittances and items not allocated.....		
18. Net adjustment in assets and liabilities due to foreign exchange rates.....	14,617	307,078
19. Liability for benefits for employees and fieldworkers if not included above.....	11,706	13,706
20. Borrowed money \$.....0 and interest thereon \$.....0.....		
21. Miscellaneous liabilities:		
21.1 Asset valuation reserve.....	2,185,849	1,841,084
21.2 Reinsurance in unauthorized companies.....		
21.3 Funds held under reinsurance treaties with unauthorized reinsurers.....		
21.4 Payable to subsidiaries and affiliates.....		
21.5 Drafts outstanding.....		
21.6 Funds held under coinsurance.....		
21.7 Payable for securities.....		
22. Aggregate write-ins for liabilities.....	215,011	293,010
23. Total Liabilities excluding Separate Accounts business (Lines 1 to 22).....	227,655,605	221,639,481
24. From Separate Accounts Statement.....		
25. Total liabilities (Lines 23 to 24).....	227,655,605	221,639,481
26. Aggregate write-ins for other than liabilities and surplus funds.....	0	0
27. Surplus notes.....		
28. Aggregate write-ins for surplus funds.....	0	0
29. Unassigned funds.....	72,556,855	71,143,371
30. Totals (Lines 26 through 29) (including \$.....0 in Separate Accounts Statement).....	72,556,855	71,143,371
31. Totals (Lines 25 + 30).....	300,212,460	292,782,852

**DETAILS OF WRITE-INS**

2201. UNPAID DEATH CLAIMS HELD IN TRUST.....	48,194	41,194
2202. WITHHOLDINGS.....	(7,167)	(7,452)
2203. DELEVOPMENT FUND.....	(56,407)	28,877
2298. Summary of remaining write-ins for Line 22 from overflow page.....	230,391	230,391
2299. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above).....	215,011	293,010
2601. ....		
2602. ....		
2603. ....		
2698. Summary of remaining write-ins for Line 26 from overflow page.....	0	0
2699. Totals (Lines 2601 thru 2603 plus 2698) (Line 26 above).....	0	0
2801. ....		
2802. ....		
2803. ....		
2898. Summary of remaining write-ins for Line 28 from overflow page.....	0	0
2899. Totals (Lines 2801 thru 2803 plus 2898) (Line 28 above).....	0	0

**SUMMARY OF OPERATIONS**

(EXCLUDING UNREALIZED CAPITAL GAINS AND LOSSES)

	1 Current Year To Date	2 Prior Year To Date	2 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts.....	4,674,532	2,609,002	7,488,455
2. Considerations for supplementary contracts with life contingencies.....			
3. Net investment income.....	9,655,707	9,783,872	19,551,320
4. Amortization of Interest Maintenance Reserve (IMR).....	35,575	35,713	72,072
5. Separate Accounts net gain from operations excluding unrealized gains and losses.....			
6. Commissions and expense allowances on reinsurance ceded.....			
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.....	9,057	11,585	20,464
9. Totals (Lines 1 to 8.3).....	14,374,871	12,440,172	27,132,311
10. Death benefits.....	1,037,603	1,045,810	1,989,674
11. Matured endowments.....	25,596	23,685	44,822
12. Annuity and old age benefits.....	2,186,128	2,870,359	5,319,515
13. Disability, accident and health benefits, including premiums waived \$..... 0.....			
14. Surrender benefits and withdrawals for life contracts.....	235,832	282,548	534,221
15. Interest and adjustments on contract or deposit-type contract funds.....	59,186	56,136	126,392
16. Payments on supplementary contracts with life contingencies.....			
17. Increase in aggregate reserve for life and accident and health contracts.....	6,285,881	2,553,696	7,236,000
18. Totals (Lines 10 to 17).....	9,830,226	6,832,234	15,250,624
19. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	49,645	43,877	91,647
20. Commissions and expense allowances on reinsurance assumed.....			
21. General insurance expenses and fraternal expenses.....	2,185,376	2,576,249	4,373,287
22. Insurance taxes, licenses and fees.....	67,849	43,486	69,934
23. Increase in loading on deferred and uncollected premiums.....			
24. Net transfers to or (from) Separate Accounts.....			
25. Aggregate write-ins for deductions.....	296,133	0	0
26. Totals (Lines 18 to 25).....	12,429,229	9,495,846	19,785,492
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	1,945,642	2,944,326	7,346,819
28. Refunds to members.....	487,884	585,776	1,477,967
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28).....	1,457,758	2,358,550	5,868,852
30. Net realized capital gains (losses) (excluding \$..... 3,052 transferred to the IMR).....	103	131,253	144,276
31. Net income (Lines 29 + 30).....	1,457,861	2,489,803	6,013,128
<b>SURPLUS ACCOUNT</b>			
32. Surplus, December 31, prior year.....	71,143,380	67,147,153	67,147,153
33. Net income from operations (Line 31).....	1,457,861	2,489,803	6,013,128
34. Change in net unrealized capital gains or (losses).....	4,990	(518,826)	(519,379)
35. Change in net unrealized foreign exchange capital gain (loss).....	292,461	(27,676)	(37,433)
36. Change in nonadmitted assets and related items.....	2,927	58,236	83,670
37. Change in liability for reinsurance in unauthorized companies.....			
38. Change in reserve on account of change in valuation basis (increase) or decrease.....			(960,000)
39. Change in asset valuation reserve.....	(344,764)	80,866	(186,220)
40. Surplus (contributed to) withdrawn from Separate Accounts during period.....			
41. Other changes in surplus in Separate Accounts Statement.....			
42. Change in surplus notes.....			
43. Cumulative effect of changes in accounting principles.....		(397,539)	(397,539)
44. Change in surplus as a result of reinsurance.....			
45. Aggregate write-ins for gains and losses in surplus.....	0	0	0
46. Net change in surplus for the year (Lines 33 through 45).....	1,413,475	1,684,864	3,996,227
47. Surplus as of statement date (Lines 32 + 46).....	72,556,855	68,832,017	71,143,380

**DETAILS OF WRITE-INS**

08.301. COOKBOOK INCOME.....	9,054	10,976	19,611
08.302. MISCELLANEOUS.....	3	609	853
08.303. ....			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	9,057	11,585	20,464
2501. REALIZED LOSS ON FOREIGN CURRENCY.....	296,133		
2502. ....			
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	296,133	0	0
4501. ....			
4502. ....			
4503. ....			
4598. Summary of remaining write-ins for Line 45 from overflow page.....	0	0	0
4599. Totals (Lines 4501 thru 4503 plus 4598) (Line 45 above).....	0	0	0

**CASH FLOW**

	1 Current Year to Date	2 Prior Year Ended December 31
<b>Cash from Operations</b>		
1. Premiums and annuity considerations for life and accident and health contracts.....	4,804,518	7,611,918
2. Charges and fees for deposit-type contracts.....		
3. Considerations for supplementary contracts with life contingencies.....		
4. Net investment income.....	9,091,514	19,260,018
5. Commissions and expense allowances on reinsurance ceded.....		
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts.....		
7. Aggregate write-ins for miscellaneous income.....	9,057	86,070
8. Total (Lines 1 to 7).....	13,905,089	26,958,006
9. Death benefits.....	1,085,119	1,890,210
10. Matured endowments.....	25,596	44,822
11. Annuity and old age benefits.....	2,186,128	5,319,515
12. Disability, accident and health benefits.....		
13. Surrender benefits and withdrawals for life contracts.....	235,832	534,221
14. Interest and adjustment on contract or deposit-type contract funds.....	22,312	26,993
15. Payments on supplementary contracts with life contingencies.....		
16. Total (Lines 9 to 15).....	3,554,987	7,815,761
17. Commissions on premiums, annuity considerations and deposit-type contract funds.....	1,645	97,390
18. Commissions and expense allowances on reinsurance assumed.....		
19. General insurance expenses and fraternal expenses.....	2,394,517	4,162,547
20. Insurance taxes, licenses and fees, excluding federal income taxes.....	70,226	69,934
21. Net transfers to or (from) Separate Accounts.....		
22. Aggregate write-ins for deductions.....	84,999	24,487
23. Refunds to members paid.....	595,468	1,388,491
24. Total (Lines 16 to 23).....	6,701,842	13,558,610
25. Net cash from operations (Lines 8 minus 24).....	7,203,247	13,399,396
<b>Cash from Investments</b>		
26. Proceeds from investments sold, matured or repaid:		
26.1 Bonds.....	15,269,407	38,620,154
26.2 Stocks.....		779,643
26.3 Mortgage loans.....		
26.4 Real estate.....		
26.5 Other invested assets.....	2,927	69,104
26.6 Net gains or (losses) on cash and short-term investments.....		
26.7 Miscellaneous proceeds.....		
26.8 Total (Lines 26.1 to 26.7).....	15,272,334	39,468,901
27. Cost of investments acquired (long-term only):		
27.1 Bonds.....	33,782,843	38,327,026
27.2 Stocks.....		30,518
27.3 Mortgage loans.....		
27.4 Real estate.....		
27.5 Other invested assets.....		
27.6 Miscellaneous applications.....		514,948
27.7 Total investments acquired (Lines 27.1 to 27.6).....	33,782,843	38,872,492
28. Net increase (or decrease) in certificate loans and liens.....	12,993	49,035
29. Net cash from investments (Line 26.8 minus Line 27.7 minus Line 28).....	(18,523,502)	547,374
<b>Cash from Financing and Miscellaneous Sources</b>		
30. Cash provided:		
30.1 Surplus notes, capital and surplus paid in.....		
30.2 Borrowed money \$.....0 less amounts repaid \$.....0.....		
30.3 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies.....	56,598	177,734
30.4 Other cash provided.....		
30.5 Total (Lines 30.1 to 30.4).....	56,598	177,734
31. Cash Applied:		
31.1 Interest on indebtedness.....		
31.2 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies.....	22,196	152,102
31.3 Other applications (net).....	2,000	
31.4 Total (Lines 31.1 to 31.3).....	24,196	152,102
32. Net cash from financing and miscellaneous sources (Line 30.5 minus 31.4).....	32,402	25,632
<b>RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS</b>		
33. Net change in cash and short-term investments (Line 25, plus Line 29, plus Line 32).....	(11,287,854)	13,972,402
34. Cash and Short-term Investments:		
34.1 Beginning of year.....	19,816,866	5,844,464
34.2 End of period (Line 33 plus Line 34.1).....	8,529,013	19,816,866

**DETAILS OF WRITE-INS**

0701. Line 3 from 2000 Annual Statement.....		
0702. Sale Of Cookbooks.....		
0703. MISCELLANEOUS.....	9,057	58,242
0798. Summary of remaining write-ins for Line 7 from overflow page.....	0	27,828
0799. Totals (Lines 0701 thru 0703 plus 0798) (Line 7 above).....	9,057	86,070
2201. Line 15 from 2000 Annual Statement.....		
2202. Change in Withholding.....	(285)	24,487
2203. BRANCH FUNDS.....	85,284	
2298. Summary of remaining write-ins for Line 22 from overflow page.....	0	0
2299. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above).....	84,999	24,487

## **1. Summary of Significant Accounting Policies**

### **A. Accounting Practices**

The quarterly statement of the First Catholic Slovak Ladies Association has been prepared in accordance with accounting procedures as set forth in the NAIC *Accounting Practices and Procedures* manual and by the State of Ohio.

### **B. Use of Estimates in Preparation of the Financial Statements.**

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. Actual results could differ from those estimates.

### **C. Accounting Policy**

The life and annuity premiums are recognized as income when earned. Expenses incurred in connection with acquiring new insurance are charged to operations as incurred.

The amount of dividends to be paid to policyholders is determined annually by the Company's Board of Directors. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity, and expense experience for the year and judgment as to the appropriate level of statutory surplus to be retained by the Company.

In addition, the company uses the following accounting policies:

- 1) Short-term investments are stated at amortized cost.
- 2) Bonds are stated at amortized cost and are subject to the straight-line amortization method.
- 3) Common stocks are stated at market.
- 4) Preferred stocks are stated at cost.
- 5) Mortgage loans – none.
- 6) Loan-backed securities – none.
- 7) Subsidiaries controlled and affiliated companies – none.
- 8) Joint ventures, partnerships and limited liability companies – none.
- 9) Derivatives – none.
- 10) Not applicable.

## **2. Accounting Changes and Corrections of Errors**

### **A. Not Applicable.**

### **B. Disclosure of material components of the total change in accounting principle as a result of the initial Implementation of Codification.**

The First Catholic Slovak Ladies Association prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Ohio. Effective January 1, 2001, the State of Ohio required that insurance companies domiciled in the State of Ohio prepare their statutory basis financial statements in accordance with the NAIC *Accounting Practices and Procedures* manual – Version effective January 1, 2001 subject to any deviations prescribed or permitted by the State of Ohio insurance commissioner.

Accounting changes adopted to conform to the provisions of the NAIC *Accounting Practices and Procedures* manual – Version effective January 1, 2001 are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect is the difference between the amount of the capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company reported a change of accounting principle as an adjustment that decreased unassigned funds (surplus) of \$397,539 as of January 1, 2001. The adjustment represents two items, \$173,286 to adjust post retirement benefits so as to properly report the vested benefits of plan participants and the second of \$224,253 to write down other invested assets so as to properly record an uncollateralized receivable.

## **3. Business Combinations and Goodwill – not applicable.**

**NOTES TO FINANCIAL STATEMENTS****4. Discontinued Operations – not applicable.****5. Investments****A. Mortgage Loans – none.****B. Debt Restructuring – none.****C. Reverse Mortgages – none.****D. Loan-backed Securities – none.****E. Repurchase Agreements – none.****6. Joint Ventures, Partnerships and Limited Liability Companies – none.****7. Investment Income****A. Due and accrued income was excluded from surplus on the following bases:**

All investment income due and accrued with amounts that are over 90 days past due.

**B. The total amount excluded was \$ 0.****8. Derivative Instruments – none.****9. Income Taxes – not applicable.****10. Information Concerning Parent, Subsidiaries and Affiliates – not applicable.****11. Debt – none.****12. Retirement Plans, Deferred Compensation, Post Employment Benefits and Compensated Absences and Other Post Retirement Benefit Plans.****A. Employee's 401(k) Deferred Compensation Plan**

In January 1997, a 401(k)-retirement plan was offered to employees who were eligible to participate. Eligibility is based on the employee attaining the age of 21 and completing one year of service. Each participant can choose to make "before-tax" contributions ranging from 1% to 15% of their compensation. The employee contributions are always 100% vested. The company makes matching contributions equal to 50% of the employee's contribution, up to 6% of the employee's compensation. In addition, the company makes a profit-sharing contribution of 3% of each eligible employee's compensation. The company contributions to the plan are vested as follows:

Years of Service	Vesting Percentage
1	20%
2	40%
3	60%
4	80%
5	100%

During the six months ended June 30, 2002, the company contributed \$22,492 to the plan, which is administered by Key Corp, in Cleveland, Ohio.

**NOTES TO FINANCIAL STATEMENTS**

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**B. Post –retirement Benefit Plans (Employees):**

In addition to the 401(k) plan, the Society provides certain health care and life insurance benefits (“post-retirement benefits”) for retired employees. Substantially, all employees may become eligible for these benefits if they reach retirement age while working for the Society. Life insurance benefits are generally set at a fixed amount. The healthcare coverage is for retirees as of December 31, 1996 only. The employees who retire after December 31, 1996 are not entitled to health insurance coverage during retirement.

In 1995, the Society changed its method of accounting for the costs of its retirees and fully eligible or vested employees over the average future working lifetime of the employees but not less than 20 years. The unrecognized transition obligation was \$434,725 and \$468,166 as of December 31, 2001 and December 31, 2000 respectively.

Net post-retirement benefit cost for the year ended December 31, 2001 was \$41,796 and includes the expected cost of such benefits for newly eligible or vested employees as of January 1, 2001, interest costs, gains and losses arising from differences between actuarial assumptions and actual experience, and amortization of the transition obligation. The Society made contributions to the plans of \$41,496 in 2001 and \$41,718 in 2000.

As of January 1, 2001 and January 1, 2000, the accumulated post-retirement benefit obligations for retirees and other fully eligible or vested plan participants was \$302,801 and \$316,665 respectively; the accumulated post-retirement benefit obligation for active non-vested employees was \$3,372 and \$2,961 as of January 1, 2001 and January 1, 2000 respectively. The discount rate used in determining the accumulated post-retirement obligations was 7%, and the health care cost trend rate was 7% during pre-retirement years and 6% during post-retirement years.

During 2001 and 2000, the post-retirement benefit expense was \$48,342 and \$40,918 respectively. As of December 31, 2001 and December 31, 2000, the accrued post-retirement benefit expense for plan participants was \$140,959 and \$147,805, respectively.

The health care cost trend rate assumption has a significant effect on the amount reported. To illustrate, increasing the assumed health care cost trend rates by one percentage point each year would increase the accumulated post-retirement benefit obligation as of January 1, 2001 by \$16,739 and the estimated service cost and interest cost components of net periodic post-retirement benefit cost for 2001 by \$1,172.

**C. Post – Retirement Benefit Plans (Directors):**

In addition to pension benefits, the Society provides certain life insurance benefits (“post-retirement benefits”) for retired Directors. Substantially, all Directors will become eligible for these benefits if their Directorship was terminated on or after January 1, 1980. Life insurance benefits are generally set at a fixed amount.

In 1995, the Society changed its method of accounting for the costs of its retiree benefit plans to the accrual method, and elected to amortize its transition obligation for retired Directors and fully eligible or vested Directors over the average future life expectancy of the active Directors but not less than 20 years. The unrecognized transition obligation was \$7,183 and \$7,735 as of December 31, 2001 and December 31, 2000, respectively.

Net post-retirement benefit cost for the year ended December 31, 2001 was \$1,883 and includes the expected cost of such benefits for newly eligible or vested Directors as of January 1, 2001, interest cost, gains and losses arising from differences between actuarial assumptions and actual experience, and amortization of the transition obligation. The Society made contributions to the plans of \$1,883 in 2001 and \$2,084 in 2000.

As of January 1, 2001 and January 1, 2000, the accumulated post-retirement benefit obligation for retirees and other fully eligible or vested plan participants was \$13,706 and \$13,365, respectively; and \$0 as of January 1, 2001 and January 1, 2000, respectively. The discount rate used in determining the accumulated post-retirement benefit obligation was 7%.

During 2001 and 2000, the post-retirement benefit expense was \$0. As of December 31, 2001 and December 31, 2000, the accrued post-retirement benefit expense for plan participants included on page 3, line 20 was \$10,822 and \$8,939, respectively.

**NOTES TO FINANCIAL STATEMENTS****13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations.**

- 1) The Company has no shares of capital stock outstanding.
- 2) The Company has no preferred stock outstanding.
- 3) Not applicable.
- 4) Not applicable.
- 5) There were no restrictions placed on the Company's surplus.
- 6) There were no advances to surplus.
- 7) There were no stock held for special purposes by the Company
- 8) Not applicable
- 9) The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:
 

a. Unrealized gains and losses:	\$ 4,990
b. Non-admitted asset values:	\$ - 0 -
c. Separate account business:	\$ - 0 -
d. Asset valuation reserve:	\$ (344,764)
e. Provision for reinsurance:	\$ - 0 -
- 10) The Company issued no surplus notes.
- 11) Not applicable.
- 12) Not applicable.

**14. Contingencies****A. Contingent commitments –**

The Society has a potential liability of approximately \$ 502,000 to a vendor. The Society believes the claim is without merit and has not accrued any loss contingency.

**B. Assessments – none.****C. Gain contingencies – none.****D. All other contingencies – none.****15. Leases – Not Applicable.****16. Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk – Not Applicable.****17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities – Not Applicable.****18. Gain or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans – Not Applicable.****19. Direct Premium Written / Produced by Managing General Agents / Third Party Administrators – Not Applicable.****20. Other items:****A. Extraordinary Items – none.****B. Troubled Debt Restructuring: Debtors – not applicable.**

**C. Other Disclosures – none.**

**21. Events Subsequent – none.**

**22. Reinsurance**

**A. Ceded Reinsurance Report**

**Section 1 – General interrogatories**

- 1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? **NO**
- 2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business? **NO**

**Section 2 – Ceded Reinsurance Report – Part A**

- 1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? **NO**
- 2) Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsurer policies? **NO**

**Section 3 – Ceded Reinsurance Report – Part B**

- 1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. **\$ - 0 -**
- 2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of this agreement? **NO**

**B. Uncollectible Reinsurance**

- 1) Describe un-collectible reinsurance written off during the year reported in the following annual statement classifications, including the name or names of the reinsurer(s):
  - a. Claims incurred: not applicable
  - b. Claims adjustment expenses incurred: not applicable
  - c. Premiums earned: not applicable
  - d. Other: not applicable

**C. Commutation of Ceded Reinsurance**

- 1) Describe commutation of ceded reinsurance during the year reported in the following annual statement classifications, including the name or names of the reinsurer(s):
  - a. Claims incurred: not applicable
  - b. Claims adjustment expenses incurred: not applicable

- |                     |                |
|---------------------|----------------|
| c. Premiums earned: | not applicable |
| d. Other:           | not applicable |

**23. Retrospectively Rated Contracts & Contracts Subject to Redetermination – Not Applicable.**

**24. Change in Incurred Losses and Loss Adjustment Expenses – Not Applicable.**

**25. Inter-company Pooling Arrangements – Not Applicable.**

**26. Reserves for Life Contracts and Deposit-Type Certificates – None.**

**27. Variable Annuities with Guaranteed Living Benefits – None.**

**28. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics – None.**

**29. Premium and Annuity Considerations Deferred and Uncollected – None.**

**30. Separate Accounts – None.**

## 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 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. .....12/31/1998.....

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. .....12/31/1998.....

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). .....05/13/1999.....

7.4 By what department or departments?..... STATE OF OHIO - INSURANCE DEPARTMENT

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)**

**INVESTMENT**

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

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 [ ] No [X]  
 10.2 If yes, give full and complete information relating thereto:

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$-0 -.....

12. Amount of real estate and mortgages held in short-term investments: \$-0 -.....

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

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds.....	\$.....0	\$.....0
13.22 Preferred Stock.....	\$.....0	\$.....0
13.23 Common Stock.....	\$.....0	\$.....0
13.24 Short-Term Investments.....	\$.....0	\$.....0
13.25 Mortgages, Loans or Real Estate.....	\$.....0	\$.....0
13.26 All Other.....	\$.....0	\$.....0
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26).....	\$.....0	\$.....0
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above .....	\$.....0	\$.....0
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above.....	\$.....0	\$.....0

14.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [X]

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ]  
 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 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/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 - FRATERNAL**

1.	Report the statement value of mortgage loans at the end of this reporting period for the following categories:	1
1.1	Long-term mortgages in good standing:	Amount
1.11	Farm mortgages.....	\$-0 -
1.12	Residential mortgages.....	\$-0 -
1.13	Commercial mortgages.....	\$-0 -
1.14	Total mortgages in good standing.....	\$.....0
1.2	Long-term mortgages in good standing with restructured terms:	
1.21	Total mortgages in good standing.....	\$-0 -
1.3	Long-term mortgage loans upon which interest is overdue more than three months:	
1.31	Farm mortgages.....	\$-0 -
1.32	Residential mortgages.....	\$-0 -
1.33	Commercial mortgages.....	\$-0 -
1.34	Total mortgages with interest overdue more than three months.....	\$.....0
1.4	Long-term mortgage loans in process of foreclosure:	
1.41	Farm mortgages.....	\$-0 -
1.42	Residential mortgages.....	\$-0 -
1.43	Commercial mortgages.....	\$-0 -
1.44	Total mortgages in process of foreclosure.....	\$.....0
1.5	Total mortgage loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2).....	\$.....0
1.6	Long-term mortgages foreclosed, properties transferred to real estate in current quarter:	
1.61	Farm mortgages.....	\$-0 -
1.62	Residential mortgages.....	\$-0 -
1.63	Commercial mortgages.....	\$-0 -
1.64	Total mortgages foreclosed and transferred to real estate.....	\$.....0
2.1	In all cases where the reporting entity has assumed accident and health risks from another company, provisions should be made in this statement on account of such reinsurance for reserve equal to that which the original company would have been required to establish had it retained the risks. Has this been done?	Yes [ ] No [ ]
2.2	If no, explain..... <u>NOT APPLICABLE</u>	

**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.....	1,436,001	1,410,321	0	1,538,721
2. Increase (decrease) by adjustment.....	(25,680)	(25,680)		(102,720)
3. Cost of acquired.....				
4. Cost of additions to and permanent improvements.....				
5. Total profit (loss) on sales.....				
6. Increase (decrease) by foreign exchange adjustment.....				
7. Amount received on sales.....				
8. Book/adjusted carrying value at end of current period.....	1,410,321	1,384,641	0	1,436,001
9. Total valuation allowance.....				
10. Subtotal (Lines 8 plus 9).....	1,410,321	1,384,641	0	1,436,001
11. Total nonadmitted amounts.....				
12. Statement value, current period (Page 2, real estate lines, current period).....	1,410,321	1,384,641	0	1,436,001

**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.....	0	0	0	
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions.....				
2.2 Additional investment made after acquisitions.....				
3. Accrual of discount and mortgage interest points and commitment fees.....				
4. Increase (decrease) by adjustment.....				
5. Total profit (loss) on sale.....				
6. Amounts paid on account or in full during the period.....				
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.....	0	0	0	0
10. Total valuation allowance.....				
11. Subtotal (Lines 9 plus 10).....	0	0	0	0
12. Total nonadmitted amounts.....				
13. Statement value of mortgages owned at end of current period.....	0	0	0	0

**SCHEDULE BA - VERIFICATION**

Other Invested Assets Included in Schedule BA

	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.....	155,152	153,703	0	224,253
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions.....				
2.2 Additional investment made after acquisitions.....				
3. Accrual of discount.....				
4. Increase (decrease) by adjustment.....				
5. Total profit (loss) on sale.....				
6. Amounts paid on account or in full during the period.....	1,449	1,478		69,101
7. Amortization of premium.....				
8. Increase (decrease) by foreign exchange adjustment.....				
9. Book/adjusted carrying value of long-term invested assets at end of current period.....	153,703	152,225	0	155,152
10. Total valuation allowance.....				
11. Subtotal (Lines 9 plus 10).....	153,703	152,225	0	155,152
12. Total nonadmitted amounts.....	153,703	152,225		155,152
13. Statement value of long-term invested assets at end of current period.....	0	0	0	0

**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	2	3	4	5	6	7	8
	Statement Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Statement Value End of First Quarter	Statement Value End of Second Quarter	Statement Value End of Third Quarter	Statement Value December 31 Prior Year
<b>BONDS</b>								
1. Class 1	179,194,184	15,000,060	5,169,124	622,417	179,194,184	189,647,537		170,692,494
2. Class 2	73,206,911			10,673	73,206,911	73,217,583		73,396,455
3. Class 3	11,317,135		300,000	4,667	11,317,135	11,021,801		11,312,558
4. Class 4	1,085,000				1,085,000	1,085,000		1,085,000
5. Class 5	50,000				50,000	50,000		135,000
6. Class 6	235,003				235,003	235,003		235,003
7. Total Bonds	265,088,233	15,000,060	5,469,124	637,757	265,088,233	275,256,924	0	256,856,510
<b>PREFERRED STOCK</b>								
8. Class 1	3,664,590				3,664,590	3,664,590		3,664,590
9. Class 2	3,515,084				3,515,084	3,515,084		3,515,084
10. Class 3	490,369				490,369	490,369		490,369
11. Class 4	30,658				30,658	30,658		30,658
12. Class 5								
13. Class 6	41,550				41,550	41,550		41,550
14. Total Preferred Stock	7,742,251	0	0	0	7,742,251	7,742,251	0	7,742,251
15. Total Bonds and Preferred Stock	272,830,484	15,000,060	5,469,124	637,757	272,830,484	282,999,175	0	264,598,761

**Sch. DA-Part 1  
NONE**

**Sch. DA-Part 2-Verification  
NONE**

**Sch. DB-Part F-Section 1  
NONE**

**Sch. DB-Part F-Section 2  
NONE**

**Sch. S  
NONE**

# First Catholic Slovak Ladies Association Of The U.S.A.

## SCHEDULE T - DISTRIBUTION OF BUSINESS BY STATES AND TERRITORIES

(Adult and Juvenile Combined)

State, Etc.	1	Life Contracts			5	6
		2	3	4		
	Is Insurer Licensed? (Yes or No)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Deposit-Type Contract Funds	Other Considerations
1. Alabama.....AL	NO					
2. Alaska.....AK	NO					
3. Arizona.....AZ	NO					
4. Arkansas.....AR	NO					
5. California.....CA	NO					
6. Colorado.....CO	NO	23	75			
7. Connecticut.....CT	YES	3,786	12,286			
8. Delaware.....DE	NO					
9. District of Columbia.....DC	NO					
10. Florida.....FL	NO	539	1,750			
11. Georgia.....GA	NO					
12. Hawaii.....HI	NO					
13. Idaho.....ID	NO					
14. Illinois.....IL	YES	108,126	350,855			
15. Indiana.....IN	YES	36,130	117,239			
16. Iowa.....IA	NO					
17. Kansas.....KS	NO	18,824	61,083			
18. Kentucky.....KY	NO					
19. Louisiana.....LA	NO					
20. Maine.....ME	NO					
21. Maryland.....MD	NO	605	1,962			
22. Massachusetts.....MA	YES					
23. Michigan.....MI	YES	1,947	6,319			
24. Minnesota.....MN	YES					
25. Mississippi.....MS	NO					
26. Missouri.....MO	NO	401	1,300			
27. Montana.....MT	NO					
28. Nebraska.....NE	NO					
29. Nevada.....NV	NO					
30. New Hampshire.....NH	NO					
31. New Jersey.....NJ	YES	30,235	98,110			
32. New Mexico.....NM	NO					
33. New York.....NY	YES	8,838	28,679			
34. North Carolina.....NC	NO					
35. North Dakota.....ND	NO					
36. Ohio.....OH	YES	448,405	1,455,019			
37. Oklahoma.....OK	NO					
38. Oregon.....OR	NO					
39. Pennsylvania.....PA	YES	413,601	1,342,087			
40. Rhode Island.....RI	NO					
41. South Carolina.....SC	NO					
42. South Dakota.....SD	NO					
43. Tennessee.....TN	NO					
44. Texas.....TX	NO					
45. Utah.....UT	NO					
46. Vermont.....VT	NO					
47. Virginia.....VA	NO					
48. Washington.....WA	NO					
49. West Virginia.....WV	YES	115	373			
50. Wisconsin.....WI	YES	31,971	103,742			
51. Wyoming.....WY	NO	45	145			
52. American Samoa.....AS	NO					
53. Guam.....GU	NO					
54. Puerto Rico.....PR	NO					
55. US Virgin Islands.....VI	NO					
56. Canada.....CN	NO					
57. Aggregate Other Alien.....OT	XXX	0	0	0	0	0
58. Subtotals.....	(a) 12	1,103,591	3,581,024	0	0	0
90. Reporting entity contributions for employee benefit plans	XXX					
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX					
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX					
93. Premium or annuity considerations waived under disability or other contract provisions	XXX					
94. Aggregate other amounts not allocable by State	XXX	0	0	0	0	0
95. Totals (Direct Business)	XXX	1,103,591	3,581,024	0	0	0
96. Plus reinsurance assumed	XXX					
97. Totals (All Business)	XXX	1,103,591	3,581,024	0	0	0
98. Reinsurance less reinsurance ceded	XXX	10,083				
99. Totals (All Business) less reinsurance ceded	XXX	1,093,508	3,581,024	0	0	0
5701.....	XXX					
5702.....	XXX					
5703.....	XXX					
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)	XXX	0	0	0	0	0
9401.....	XXX					
9402.....	XXX					
9403.....	XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX	0	0	0	0	0
9499. Totals (Lines 9401 thru 9403 plus 9498) (Line 94 above)	XXX	0	0	0	0	0

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

**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**

**PART 1 – ORGANIZATIONAL CHART**

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## 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?	<u>YES</u>
2. Will the Trusteed Surplus Statement be filed with this statement?	<u>NO</u>

EXPLANATION:

BAR CODE:



**Overflow Page for Write-Ins**

**Additional Write-ins for Liabilities:**

	1 Current Statement Date	2 December 31, Prior Year
2204. PROVISION FOR INDIGENT MEMBER FUND.....	100,000	100,000
2205. THERESA SAJAN & OTHER.....	130,391	130,391
2298. Summary of remaining write-ins for Line 22.....	230,391	230,391

**Additional Write-ins for Cash Flow:**

	1 Current Year to Date	2 Prior Year Ended December 31
0704. Increase In Employees' Withholding Taxes.....		
0705. Decrease in Cookbook Inventory.....		
0706. BRANCH FUNDS.....		27,828
0798. Summary of remaining write-ins for Line 7.....	0	27,828

**Sch. A-Part 2  
NONE**

**Sch. A-Part 3  
NONE**

**Sch. B-Part 1  
NONE**

**Sch. B-Part 2  
NONE**

**Sch. BA-Part 1  
NONE**

**Sch. BA-Part 2  
NONE**

**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)
<b>Bonds - Public Utilities</b>								
927804 CV 4	Virginia Electric Pwr Co 1st & Ref.	05/23/2002	McDonald Investments Inc.	1,555,000	1,651,488	1,555,000	31,359	1Z
	United States				1,651,488	1,555,000	31,359	XXX
3899999	Total - Bonds - Public Utilities				1,651,488	1,555,000	31,359	XXX
<b>Bonds - Industrial and Miscellaneous</b>								
<b>United States</b>								
209111 DA 8	Consolidated Edison Co of NY Inc.	05/09/2002	McDonald Investments Inc.	1,000,000	987,000	1,000,000	8,242	1Z
237867 AG 6	Donnelley & Sons Corp Debts	04/11/2002	First Union Securities	700,000	661,500	700,000	129	1Z
26439R AH 9	Duke Capital Corp Global Notes	06/06/2002	McDonald Investments Inc.	1,313,000	1,457,404	1,313,000	20,424	1Z
26439R AK 2	Duke Capital Corp Senior Notes	04/10/2002	McDonald Investments Inc.	1,000,000	968,740	1,000,000	11,250	1Z
42307T AE 8	HJ Heinz Finance Company Notes	05/15/2002	McDonald Investments Inc.	1,000,000	968,709	1,000,000	13,688	1Z
44181E FC 7	Household Finance Corp Interimotes	06/14/2002	Prudential Securities	470,000	470,000	470,000	392	1Z
44181E GU 6	Household Finance Med-Tm Note	04/11/2002	VARIOUS	1,995,000	1,995,000	2,000,000		1Z
44181E HF 8	Household Finance Corp Sr Med-Tm	05/02/2002	Advest Inc	500,000	500,000	500,000		1Z
44181E JN 9	Household Finance Corp Sr Med-Tm	06/14/2002	Advest Inc	500,000	500,000	500,000		1Z
580135 BU 4	McDonald's Corp Debentures	04/25/2002	Morgan Keegan - TN	1,750,000	1,758,750	1,750,000	56,547	1Z
592173 AB 4	Met Life Private Placement 144a	06/24/2002	National City Bank	2,000,000	2,069,360	2,000,000	23,178	1Z
626717 AA 0	Murphy Oil Corporate Notes	04/25/2002	McDonald Investments Inc.	1,012,110	1,012,110	1,000,000	35,054	1Z
	United States			13,233,000	13,348,573	13,233,000	168,904	XXX
4599999	Total - Bonds - Industrial & Miscellaneous				13,348,573	13,233,000	168,904	XXX
6099997	Total - Bonds - Part 3				15,000,061	14,788,000	200,263	XXX
6099999	Total - Bonds				15,000,061	14,788,000	200,263	XXX
7299999	Total - Bonds, Preferred and Common Stocks				15,000,061	14,788,000	200,263	XXX

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues:.....0.

**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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value At Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation
Bonds - U.S. Government																
36202A NU 7...	G. N. M. A. Pool 000403	06/21/2002	PRIN RCP	14	11,651	11,651	11,549	11,651	92				0	1		1
36202A P7 6...	G. N. M. A. Pool 000446	06/21/2002	PRIN RCP	11,651	11,651	11,549	11,549	11,651	92				0	1		1
36202A S9 9...	G. N. M. A. Pool 000544	06/21/2002	PRIN RCP	16,952	16,952	16,835	16,835	16,952	104				0	507		1
36202A TA 5...	G. N. M. A. Pool 000545	06/21/2002	PRIN RCP	39,605	39,605	39,315	39,315	39,605	119				0	676		1
36202A TE 7...	G. N. M. A. Pool 000549	06/21/2002	PRIN RCP	804	804	801	801	804	3				0	1,986		1
36202A YU 5...	G. N. M. A. Pool 000723	06/21/2002	PRIN RCP	21,977	21,977	21,970	21,970	21,977	26				0	47		1
36202B ED 3...	G. N. M. A. Pool 001032	06/20/2002	PRIN RCP	18,016	18,016	18,016	18,016	18,016	1				0	1,166		1
36202B GP 4...	G. N. M. A. Pool 001106	06/20/2002	PRIN RCP	684	684	683	683	684	1				0	1,012		1
36202B HT 5...	G. N. M. A. Pool 001142	06/21/2002	PRIN RCP	10,063	10,063	10,059	10,059	10,063	4				0	496		1
36202B KZ 7...	G. N. M. A. Pool 001212	06/21/2002	PRIN RCP	13,768	13,768	13,763	13,763	13,768	5				0	41		1
36202B NF 8...	G. N. M. A. Pool 001290	06/21/2002	PRIN RCP	119	119	119	119	119					0	571		1
36202B SE 6...	G. N. M. A. Pool 001417	06/21/2002	PRIN RCP	1,083	1,083	1,083	1,083	1,083					0	44		1
36202B VV 3...	G. N. M. A. Pool 001560	06/21/2002	PRIN RCP	1,205	1,205	1,204	1,204	1,205					0	48		1
36202C BM 4...	G. N. M. A. Pool 001844	06/21/2002	PRIN RCP	13,459	13,459	13,459	13,459	13,459					0	59		1
36202C CE 1...	G. N. M. A. Pool 001869	06/21/2002	PRIN RCP	11,035	11,035	11,029	11,029	11,035	6				0	563		1
36202C EM 1...	G. N. M. A. Pool 001940M	06/21/2002	PRIN RCP	4,264	4,264	4,264	4,264	4,264					0	538		1
36204C DE 8...	G. N. M. A. Pool 365601	06/17/2002	PRIN RCP	727	727	727	727	727					0	224		1
36204C DM 0...	G. N. M. A. Pool 365608	06/17/2002	PRIN RCP	835	835	833	833	835					0	35		1
36204C G3 8...	G. N. M. A. Pool 376518	06/17/2002	PRIN RCP	7,594	7,594	7,594	7,594	7,594					0	36		1
36204S J3 1...	G. N. M. A. Pool 378382	06/17/2002	PRIN RCP	1,659	1,659	1,655	1,655	1,659					0	409		1
36204W CP 0...	G. N. M. A. Pool 381778X	06/17/2002	PRIN RCP	8,954	8,954	8,954	8,954	8,954					0	79		1
36205E WS 1...	G. N. M. A. Pool 388657	06/17/2002	PRIN RCP	7,040	7,040	7,040	7,040	7,040	48				0	406		1
36205H TG 4...	G. N. M. A. Pool 391251	06/17/2002	PRIN RCP	22,884	22,884	22,620	22,620	22,884	255				0	349		1
36205K MJ 8...	G. N. M. A. Pool 392861	06/17/2002	PRIN RCP	61	61	60	60	61					0	769		1
36205L X3 9...	G. N. M. A. Pool 394098	06/17/2002	PRIN RCP	702	702	702	702	702					0	306		1
36205Y YN 4...	G. N. M. A. Pool 394117	06/17/2002	PRIN RCP	1,092	1,092	1,090	1,090	1,092	34				0	51		1
362151 LQ 3...	G. N. M. A. Pool 150735	06/17/2002	PRIN RCP	543	543	537	537	543	5				0	259		1
362153 KP 2...	G. N. M. A. Pool 152502	06/17/2002	PRIN RCP	85	85	85	85	85					0	4		1
362156 VD 0...	G. N. M. A. Pool 155512	06/17/2002	PRIN RCP	165	165	164	164	165	1				0	10		1
36215X UC 4...	G. N. M. A. Pool 148279	06/17/2002	PRIN RCP	42	42	42	42	42					0	2		1
362164 CW 3...	G. N. M. A. Pool 182885	06/17/2002	PRIN RCP	3,091	3,091	3,091	3,091	3,091	50				0	127		1
362164 DN 2...	G. N. M. A. Pool 182909	06/17/2002	PRIN RCP	191	191	190	190	191	1				0	10		1
362165 LL 4...	G. N. M. A. Pool 184031	06/17/2002	PRIN RCP	899	899	899	899	899					0	39		1
362165 ZB 1...	G. N. M. A. Pool 184031	06/17/2002	PRIN RCP	5,853	5,853	5,849	5,849	5,853	4				0	388		1
362166 QW 3...	G. N. M. A. Pool 185069	04/15/2002	Dean Witter Reynolds Inc.	15,830	15,830	15,830	15,830	15,830					0	476		1
36216A RP 8...	G. N. M. A. Pool 158994	06/17/2002	PRIN RCP	240	240	239	239	240	1				0	11		1
36216E JT 1...	G. N. M. A. Pool 162374	06/17/2002	PRIN RCP	7,551	7,551	7,495	7,495	7,551	44				0	301		1
36216U QH 3...	G. N. M. A. Pool 174638	06/17/2002	PRIN RCP	4,267	4,267	4,267	4,267	4,267	1				0	7		1
362172 L8 9...	G. N. M. A. Pool 175156	06/17/2002	PRIN RCP	516	516	508	508	516	6				0	321		1
362174 WR 1...	G. N. M. A. Pool 210151	06/17/2002	PRIN RCP	108	108	107	107	108	1				0	153		1
36217D ZV 9...	G. N. M. A. Pool 190756	06/17/2002	PRIN RCP	46	46	45	45	46	1				0	6		1
362181 ZG 3...	G. N. M. A. Pool 238475	06/17/2002	PRIN RCP	20,507	20,507	20,405	20,405	20,507	82				0	3		1
36218C SY 2...	G. N. M. A. Pool 218435	06/17/2002	PRIN RCP	19,427	19,427	19,427	19,427	19,427					0	738		1
36218E WK 3...	G. N. M. A. Pool 220350	06/17/2002	PRIN RCP	232	232	232	232	232	3				0	822		1
36218H YE 8...	G. N. M. A. Pool 223109	06/17/2002	PRIN RCP	596	596	594	594	596	2				0	359		1
36218L LR 0...	G. N. M. A. Pool 227236	06/17/2002	PRIN RCP	8,499	8,499	8,552	8,552	8,499	(38)				0	24		1
36218T VB 1...	G. N. M. A. Pool 232010	06/17/2002	PRIN RCP	62	62	62	62	62	11				0	606		1
36218W NF 4...	G. N. M. A. Pool 234490	06/17/2002	PRIN RCP	44	44	44	44	44					0	17		1
362191 DC 9...	G. N. M. A. Pool 263899	06/17/2002	PRIN RCP	10,350	10,350	10,337	10,337	10,350	3				0	455		1
362194 6C 1...	G. N. M. A. Pool 267367	06/17/2002	PRIN RCP	1,992	1,992	1,990	1,990	1,992	40				0	87		1
362198 U4 3...	G. N. M. A. Pool 270703	06/17/2002	PRIN RCP	155	155	155	155	155					0	120		1

## 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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value At Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
36219U RM 8.	G. N. M. A. Pool 259792	06/17/2002	PRIN RCPT		414	414	414	414					0	20		1
362200 4Y 0.	G. N. M. A. Pool 293439	06/17/2002	PRIN RCPT		93	93	93	93					0	135		1
362207 UK 6.	G. N. M. A. Pool 299486	06/17/2002	PRIN RCPT		372	372	372	372					0	19		1
362208 7K 0.	G. N. M. A. Pool 300698	06/17/2002	PRIN RCPT		224	224	224	224					0	81		1
362208 LZ 1.	G. N. M. A. Pool 300144	05/15/2002	PRIN RCPT		35	35	35	35					0	2		1
36220D VB 2.	G. N. M. A. Pool 275210	06/17/2002	PRIN RCPT		233	233	233	233					0	13		1
36220E AR 8.	G. N. M. A. Pool 275516	06/17/2002	PRIN RCPT		47	47	47	47					0	2		1
36220K EM 1.	G. N. M. A. Pool 280140	06/17/2002	PRIN RCPT		87	87	86	87	1				0	5		1
36220Q 6F 2.	G. N. M. A. Pool 285370	06/17/2002	PRIN RCPT		41	41	41	41					0	2		1
36220V 3C 1.	G. N. M. A. Pool 289795	06/17/2002	PRIN RCPT		1	1	1	1					0	0		1
36220X 5C 5.	G. N. M. A. Pool 291643	06/17/2002	PRIN RCPT		133	133	133	133					0	8		1
36223C VP 0.	G. N. M. A. Pool 304022	06/17/2002	PRIN RCPT		30,692	30,692	30,692	30,692					0	1,091		1
36223F BA 2.	G. N. M. A. Pool 306159	06/17/2002	PRIN RCPT		617	617	619	617	(1)				0	32		1
36223F Q7 9.	G. N. M. A. Pool 306578	06/17/2002	PRIN RCPT		1,756	1,756	1,752	1,756	4				0	81		1
36223N Q2 3.	G. N. M. A. Pool 312873	06/17/2002	PRIN RCPT		12,501	12,501	12,482	12,501	19				0	501		1
36223N XC 3.	G. N. M. A. Pool 313075	06/17/2002	PRIN RCPT		29,200	29,200	29,200	29,200	31				0	1,518		1
36223P RR 2.	G. N. M. A. Pool 313796	06/17/2002	PRIN RCPT		406	406	406	406					0	22		1
36223Q EE 3.	G. N. M. A. Pool 314333	06/17/2002	PRIN RCPT		641	641	639	641	2				0	30		1
36223R 5V 3.	G. N. M. A. Pool 315960	06/17/2002	PRIN RCPT		7,861	7,861	7,851	7,861	10				0	761		1
36223R KL 8.	G. N. M. A. Pool 315399	06/17/2002	PRIN RCPT		277	277	276	277	1				0	428		1
36223S V5 9.	G. N. M. A. Pool 316636	06/17/2002	PRIN RCPT		10,234	10,234	10,228	10,234	6				0	799		1
36223X CD 2.	G. N. M. A. Pool 320568	06/17/2002	PRIN RCPT		21,276	21,276	21,242	21,276	34				0	571		1
36223Y 5C 0.	G. N. M. A. Pool 322243	06/17/2002	PRIN RCPT		1,513	1,513	1,512	1,513	1				0	136		1
36224A HW 4.	G. N. M. A. Pool 322545	06/17/2002	PRIN RCPT		445	445	444	445	1				0	166		1
36224B 2R 9.	G. N. M. A. Pool 323984	06/17/2002	PRIN RCPT		732	732	732	732					0	25		1
36224C 4R 5.	G. N. M. A. Pool 324932	06/17/2002	PRIN RCPT		577	577	568	577	9				0	254		1
36224D P5 8.	G. N. M. A. Pool 325444	06/17/2002	PRIN RCPT		186	186	186	186					0	8		1
36224E RS 4.	G. N. M. A. Pool 326397	06/17/2002	PRIN RCPT		821	821	815	821	6				0	227		1
36224G S5 8.	G. N. M. A. Pool 328240	06/17/2002	PRIN RCPT		1,473	1,473	1,473	1,473					0	71		1
36224H A3 0.	G. N. M. A. Pool 328626	06/17/2002	PRIN RCPT		13,374	13,374	13,282	13,374	92				0	505		1
36224H MD 5.	G. N. M. A. Pool 328956	06/17/2002	PRIN RCPT		6,109	6,109	6,057	6,109	52				0	504		1
36224K A2 5.	G. N. M. A. Pool 330425	06/21/2002	PRIN RCPT		202	202	202	202					0	985		1
36224K CW 7.	G. N. M. A. Pool 330485	06/17/2002	PRIN RCPT		602	602	599	602	3				0	27		1
36224K N6 2.	G. N. M. A. Pool 330813	06/17/2002	PRIN RCPT		34,314	34,314	34,282	34,314	32				0	1,053		1
36224K PH 6.	G. N. M. A. Pool 330824	06/17/2002	PRIN RCPT		2,264	2,264	2,249	2,264	15				0	1,701		1
36224L MC 8.	G. N. M. A. Pool 331655	06/17/2002	PRIN RCPT		3,055	3,055	3,032	3,055	23				0	566		1
36224M SD 8.	G. N. M. A. Pool 332716	06/17/2002	PRIN RCPT		15,145	15,145	15,069	15,145	76				0	515		1
36224M UL 7.	G. N. M. A. Pool 332787	06/17/2002	PRIN RCPT		33,606	33,606	33,490	33,606	116				0	1,120		1
36224P MD 7.	G. N. M. A. Pool 334356	06/17/2002	PRIN RCPT		7,738	7,738	7,578	7,738	160				0	321		1
36224S QV 7.	G. N. M. A. Pool 337168	06/17/2002	PRIN RCPT		1,491	1,491	1,465	1,491	26				0	272		1
36224U MF 1.	G. N. M. A. Pool 338858	06/17/2002	PRIN RCPT		457	457	457	457					0	302		1
36224V WV 3.	G. N. M. A. Pool 340060	06/17/2002	PRIN RCPT		571	571	570	571	1				0	729		1
0399999	Total - Bonds - U.S. Government				560,502	560,501	558,681	560,502	1,821	0	0	0	0	31,503	0	XXX

### Bonds - Special Revenue and Special Assessment

#### United States

312904 5D 3.	F. H. L. M. C. Ser 1041 D	06/15/2002	PRIN RCPT		7,829	7,829	7,826	7,829	3				0	387		1
312904 VU 6.	F. H. L. M. C. Ser 1017 D	06/15/2002	PRIN RCPT		12,963	12,963	12,959	12,963	4				0	627		1
312905 Z7 0.	F. H. L. M. C. Ser 1087 I	06/15/2002	PRIN RCPT		33,226	33,226	33,019	33,226	207				0	1,676		1
312906 RX 0.	F. H. L. M. C. Ser 1119 H	06/15/2002	PRIN RCPT		11,148	11,148	11,148	11,148					0	513		1
312906 VS 6.	F. H. L. M. C. Ser 1122 G	06/15/2002	PRIN RCPT		12,927	12,927	12,911	12,927	16				0	570		1
312908 QD 1.	F. H. L. M. C. Ser 1210 I	06/15/2002	PRIN RCPT		135,049	135,049	134,711	135,049	338				0	6,587		1
312908 YV 2.	F. H. L. M. C. Ser 1212 H	06/15/2002	PRIN RCPT		98,093	98,093	96,867	98,093	1,226				0	3,614		1
312909 3W 2.	F. H. L. M. C. Ser 1250 J	06/15/2002	PRIN RCPT		74,714	74,714	74,527	74,714	187				0	2,293		1
312910 3Q 3.	F. H. L. M. C. Ser 1311 K	06/15/2002	PRIN RCPT		99,168	99,168	98,176	99,168	992				0	3,700		1
312910 B6 8.	F. H. L. M. C. Ser 1312 I	06/15/2002	PRIN RCPT		54,789	54,789	54,481	54,789	308				0	2,559		1

**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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value At Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
312911 TJ 9	F. H. L. M. C. Ser 1348 PN	06/15/2002	PRIN RCPT		353,923	353,923	353,587	353,923					0	17,016		1PE
312911 XL 9	F. H. L. M. C. Ser 1350 H	04/01/2002	Smith Barney - CHIC		5,946	5,946	5,946	5,946					0	1,428		1
312912 ZB 4	F. H. L. M. C. Ser 1407 PK	06/15/2002	PRIN RCPT		125,872	125,872	125,242	125,872	.775				0	3,649		1
312913 WW 2	F. H. L. M. C. Ser G-4 D	06/25/2002	PRIN RCPT		39,503	39,503	39,293	39,503	.204				0	1,358		1
312914 BA 5	F. H. L. M. C. Ser 1479 J	06/15/2002	PRIN RCPT		106,884	106,884	106,751	106,884	.555				0	3,287		1
312914 DQ 4	F. H. L. M. C. Ser 1459 K	06/15/2002	PRIN RCPT		98,905	98,905	98,473	98,905					0	3,361		1
312914 PC 2	F. H. L. M. C. Ser 1464 F	06/15/2002	PRIN RCPT		165,738	165,738	165,427	165,738					0	5,220		1
312915 YV 7	F. H. L. M. C. Ser 1518 D	06/15/2002	PRIN RCPT		109,923	109,923	109,923	109,923					0	4,793		1PE
312916 NT 2	F. H. L. M. C. Ser 1532 C	06/15/2002	PRIN RCPT		43,076	43,076	43,076	43,076					0	2,068		1
31340Y PX 1	F. H. L. M. C. Ser 44 F	06/15/2002	PRIN RCPT		53,138	53,138	53,138	53,138					0	2,617		1
31358E 2N 1	F. N. M. A. Ser 90 103 K	06/15/2002	PRIN RCPT		15,866	15,866	15,866	15,866					0	730		1
31358E 5A 6	F. N. M. A. Ser 90 110 H	06/25/2002	PRIN RCPT		7,632	7,632	7,632	7,632					0	448		1
31358E 7W 6	F. N. M. A. Ser 90 109 J	06/25/2002	PRIN RCPT		29,708	29,708	29,690	29,708					0	1,160		1
31358E NS 7	F. N. M. A. Ser 90 71 H	06/25/2002	PRIN RCPT		4,897	4,897	4,897	4,897					0	235		1
31358F 4E 6	F. N. M. A. Ser 91 21 J	06/25/2002	PRIN RCPT		16,389	16,389	16,389	16,389					0	644		1
31358F F3 7	F. N. M. A. Ser 91 162 GA	06/25/2002	PRIN RCPT		26,459	26,459	26,459	26,459					0	1,362		1
31358M DL 5	F. N. M. A. Ser 92 34 G	06/25/2002	PRIN RCPT		36,174	36,174	36,174	36,174					0	1,786		1
31358M DM 3	F. N. M. A. Ser 92 34 GA	06/25/2002	PRIN RCPT		66,061	66,061	65,978	66,061					0	3,262		1
31358N 4Y 5	F. N. M. A. Ser 92 124 PJ	06/25/2002	PRIN RCPT		53,190	53,190	53,190	53,190					0	2,326		1
31358P CA 7	F. N. M. A. Ser 92 135 J	06/01/2002	VARIOUS		10,835	10,835	10,835	10,835					0	572		1
31358P HT 7	F. N. M. A. Ser 92 G35 E	06/25/2002	PRIN RCPT		98,228	98,228	97,630	98,228	.962				0	4,328		1
31358P HV 2	F. N. M. A. Ser 92 G35 EB	06/25/2002	PRIN RCPT		34,380	34,380	34,380	34,380	.289				0	1,560		1
31358P XD 4	F. N. M. A. Ser 92 147 PM	06/25/2002	PRIN RCPT		159,109	159,109	159,010	159,109					0	7,005		1
31358Q AM 7	F. N. M. A. Ser 92 161 G	06/25/2002	PRIN RCPT		117,187	117,187	116,308	117,187	.820				0	5,931		1
31358Q BR 5	F. N. M. A. Ser G92 53 J	06/25/2002	PRIN RCPT		24,033	24,033	23,793	24,033	.170				0	2,932		1
31358Q HB 4	F. N. M. A. Ser 92 159 PK	06/25/2002	PRIN RCPT		61,352	61,352	61,352	61,352					0	960		1
31358Q BM 4	F. N. M. A. Ser 92 195 C	06/25/2002	PRIN RCPT		149,104	149,104	148,860	149,104	.225				0	2,944		1
31358T AK 5	F. N. M. A. Ser 93 2 PK	06/25/2002	PRIN RCPT		130,631	130,631	130,305	130,631	.483				0	5,797		1
31358T CA 5	F. N. M. A. Ser 93 G2 J	06/25/2002	PRIN RCPT		78,503	78,503	78,503	78,503	.411				0	4,809		1
31359F M8 8	F. N. M. A. Ser 93 66 E	06/25/2002	PRIN RCPT		108,282	108,282	107,741	108,282					0	1,630		1
31359H TT 1	F. N. M. A. Ser 94 75 N	06/25/2002	PRIN RCPT		51,080	51,080	51,080	51,080	.125				0	709		1
313602 Q2 3	F. N. M. A. Ser 89 58 G	06/25/2002	PRIN RCPT		12,120	12,120	12,074	12,120	.52				0	612		1
313603 LN 0	F. N. M. A. Ser 89 96 H	06/25/2002	PRIN RCPT		47,907	47,907	47,907	47,907					0	2,449		1
313614 WE 5	F. N. M. A. Pool 050145	06/25/2002	PRIN RCPT		216	216	219	216	(3)				0	16		1
313614 WL 9	F. N. M. A. Pool 050151	06/25/2002	PRIN RCPT		238	238	241	238	(2)				0	13		1
31365P UM 8	F. N. M. A. Pool 133888	06/25/2002	PRIN RCPT		256	256	256	256					0	681		1
31368K LD 6	F. N. M. A. Pool 192124	06/25/2002	PRIN RCPT		4,762	4,762	4,761	4,762					0	453		1
3837H0 JU 8	G. N. M. A. Ser 1995 6A E	06/20/2002	PRIN RCPT		107,212	107,212	107,212	107,212					0	5,267		1
United States					3,111,637	3,111,637	3,102,678	3,111,637	9,493	0	0	0	0	135,766	0	XXX
United States					3,111,634	3,111,634	3,102,678	3,111,634	9,493	0	0	0	0	135,766	0	XXX
3199999	Total - Bonds - Special Revenue & Assessment				3,111,634	3,111,637	3,102,678	3,111,634	9,493	0	0	0	0	135,766	0	XXX
<b>Bonds - Industrial and Miscellaneous</b>																
<b>United States</b>																
33900T AJ 7	Fleet Fin Grp Inc Med-Trm Ser K	04/15/2002	CALLED@100,000,000		500,000	500,000	496,250	496,987	.56			3,013	3,013	11,667		1PE
63858S AZ 2	NationsBank Sub Met-Trm Ser E Note	04/25/2002	CALLED@100,000,000		500,000	500,000	500,000	500,000					0	12,500		1PE
81238X KV 2	Sears Roebuck Accept Med-Term Note	06/10/2002	MATURITY		300,000	300,000	300,000	300,000					0	17,202		1
960402 AP 0	Westinghouse Electric Corp Notes	06/15/2002	MATURITY		200,000	200,000	198,376	200,000	.66				0	8,375		1
984121 AT 0	Xerox Corporation Notes	04/15/2002	MATURITY		300,000	300,000	300,000	300,000					0	12,188		3
United States					1,800,000	1,800,000	1,794,626	1,796,987	.122	0	0	3,013	3,013	61,932	0	XXX
4599999	Total - Bonds - Industrial & Miscellaneous				1,800,000	1,800,000	1,794,626	1,796,987	.122	0	0	3,013	3,013	61,932	0	XXX
6099997	Total - Bonds - Part 4				5,472,136	5,472,137	5,455,985	5,469,123	10,983	0	0	3,013	3,013	229,201	0	XXX
6099999	Total - Bonds				5,472,136	5,472,137	5,455,985	5,469,123	10,983	0	0	3,013	3,013	229,201	0	XXX
7299999	Total - Bonds, Preferred and Common Stocks				5,472,136	5,472,136	5,455,985	5,469,123	10,983	0	0	3,013	3,013	229,201	0	XXX

(a) For all common stock being the NAIC designation "U" provide: the number of such issues: 0.

**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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value At Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)

**Sch. DB-Part A-Section 1  
NONE**

**Sch. DB-Part B-Section 1  
NONE**

**Sch. DB-Part C-Section 1  
NONE**

**Sch. DB-Part D-Section 1  
NONE**

**SCHEDULE E - PART 1 - CASH**

Month End Depository Balances

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			8 *
				5 First Month	6 Second Month	7 Third Month	
<b>Open Depositories</b>							
NATIONAL CITY BANK - COMMERCIAL ACCT..... CLEVELAND OH.....				(929,725)	(630,673)	(546,225)	
NATIONAL CITY BANK - DIVIDEND ACCT..... CLEVELAND OH.....				2,000	25,303	25,954	
NATIONAL CITY BANK - PAYROLL ACCT..... CLEVELAND OH.....				6,000	6,000	6,000	
NATIONAL CITY BANK - SHORT-TERM INVMT..... CLEVELAND OH.....				11,770,000	10,425,000	9,000,000	
PETTY CASH..... BEACHWOOD OH.....				319	319	319	
ROYAL BANK OF CANADA..... TORONTO ONTARIO CANADA.....				43,643	43,330	42,965	
ROYAL TRUST OF CANADA..... TORONTO ONTARIO CANADA.....							
0199999. Total Open Depositories.....	XXX	0	0	10,892,237	9,869,279	8,529,013	XXX
0399999. Total Cash on Deposit.....	XXX	0	0	10,892,237	9,869,279	8,529,013	XXX
0599999. Total Cash.....	XXX	0	0	10,892,237	9,869,279	8,529,013	XXX

NAIC Company Code

56332



## First Catholic Slovak Ladies Association Of The U.S.A. SVO COMPLIANCE CERTIFICATION

The undersigned is an officer of the insurer responsible for reporting investments to the SVO and/or with performing all filings with appropriate state regulatory officials and the NAIC and is therefore required to be familiar with the requirements of such filings. The undersigned officer certifies that, to the best of his or her knowledge, information, and belief, all prices or NAIC designations for the securities reported in this statement have been obtained directly from the SVO except as specifically identified below. The officer further certifies that, to the best of his or her knowledge, information, and belief, since the last filing of a quarterly or annual statement:

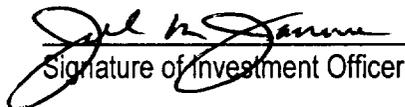
1. All securities previously valued by the insurer and identified by a Z suffix have now been submitted to the SVO for a valuation or disposed of by sale or otherwise with the result that all prices and NAIC Designations reported in this statement have been provided by the SVO, except for new purchases identified in Schedule D and DA with a Z suffix or items submitted but not yet processed by the SVO.
2. Any newly purchased securities now identified with a Z suffix, shall be submitted to the SVO within 120 days of purchase.
3. All necessary information on securities which have been previously designated NR (not rated due to lack of current information) by the SVO have either been submitted to the SVO by the insurer for a valuation or disposed of by the insurer.
4. All material issuer events have been reported to the SVO.

A material issuer event is a generic or transaction specific credit event of which the insurer is currently aware, which by its nature would signify to a reasonably prudent insurer that a material change in the credit quality or price of the investment or security has occurred. As an illustration, and not by way of limitation, the following shall be deemed to constitute material issuer events:

- a. Recapitalizations or capital restructuring whether within or without Chapter 11 of the US Bankruptcy Code;
- b. Nonpayment, deferral, or payment in kind through waiver of any principal or contractual interest payment;
- c. Any change in the maturity of a security;
- d. Changes in the lender's collateral position, including releases of collateral, or the taking of a collateral position whether by operation of negative pledge covenant or otherwise;
- e. Events of a like character or of a like effect, which would be considered material to an investment professional.
- f. Exceptions

JOHN M. JANOVEC

Name of Investment Officer

  
Signature of Investment Officer

NATIONAL TREASURER

Title of Signatory

AUGUST 12, 2002

Date

AUTOMATED VALUATION DOWNLOAD AUDIT TRAIL

CUSIP #	SECURITY DESCRIPTION	CURRENT NAIC MARKET PRICE	CURRENT NAIC CD	ACTION
079221-AA-5	Bellevue NE Bridge Commission Rev	0.00001	6 Z	Add
14428T-BB-6	Carpenter Tech Ind Med Trm Note	100.00000	1 Z	Add
186108-65-0	Cleve Elect Illum Ser A 1/20 Ser T	24.12500	P1UZ	Add
193298-AA-4	Cole Taylor Financial Group Sub	0.00001	6	Add
203417-AC-4	Communications Satellite Corp Debs	112.00000	1 Z	Add
209111-DA-8	Consolidated Edison Co of NY Inc	100.00000	1 Z	Add
257867-AG-6	Donnelley & Sons Corp Debs	100.00000	1 Z	Add
26439R-AH-9	Duke Capital Corp Global Notes	100.00000	1 Z	Add
26439R-AK-2	Duke Capital Corp Senior Notes	100.00000	1 Z	Add
312908-YV-2	F. H. L. M. C. Ser 1212 H	98.75000	1	Add
312915-LE-9	F. H. L. M. C. Ser 1497 G	99.93750	1	Add
312916-XD-6	F. H. L. M. C. Ser 1548 E	100.00000	1	Add
3133T0-X3-3	F. H. L. M. C. Ser 1572 E	99.79688	1	Add
3133T1-FB-3	F. H. L. M. C. Ser 1577 PV	99.75000	1	Add
3133T1-W7-3	F. H. L. M. C. Ser 1608 K	99.68750	1	Add
3133T4-LX-2	F. H. L. M. C. Ser 1681 PJ	99.50000	1	Add
31358A-BX-7	F. N. M. A. Zero Cpn Debs Strip	100.00000	1 Z	Add
31359A-CL-1	F. N. M. A. Ser 93 66 E	100.00000	1	Add
313614-WE-5	F. N. M. A. Pool 050145	101.62499	1	Add
313614-WL-9	F. N. M. A. Pool 050151	100.99999	1	Add
31365P-UM-8	F. N. M. A. Pool 133888	99.87500	1	Add
31368K-LD-6	F. N. M. A. Pool 192124	99.96875	1	Add
37042G-LX-2	General Motors Accep Corp Med Nts	100.00000	1 Z	Add
3837H0-JU-8	G. N. M. A. Ser 1995 6A E	100.00000	1	Add
44181E-FC-7	Household Finance Corp Internotes	100.00000	1 Z	Add
44181E-GU-6	Household Finance Med-Trm Note	100.00000	1 Z	Add
44181E-HF-8	Household Finance Corp Sr Med-Trm	100.00000	1 Z	Add
44181E-JN-9	Household Finance Corp Sr Med-Trm	100.00000	1 Z	Add
450680-BK-8	I T T Financial Corp Sr Debs	113.00000	2	Add
48258H-AS-9	K Mart Corp Medium Term Note	96.12500	3	Add
485134-20-9	Kansas City Power & Light	57.00000	P1L	Add
580135-BU-4	McDonald's Corp Debentures	100.00000	1 Z	Add
592173-AB-4	Met Life Private Placement 144a	100.00000	1 Z	Add
598363-30-7	Iowa Public Service Company	56.37500	P1UZ	Add
620806-AH-2	Mt Carmel East Prof Off Bldg III		1	Add
69361T-20-3	P S E & G Cap Tr II Ser B (QUIPS)	100.00000	2 Z	Add
74434T-P4-3	Prudential Home Ser 1993-63-A6	99.25000	1	Add
744569-30-2	Public Srvc Elec & Gas Ser B	24.62500	P1L	Add
795693-MW-7	Salt Lake Co Utah Wtr Conser Dist	92.00000	1 Z	Add
795693-NJ-5	Salt Lake Co Utah Wtr Conser Dist		1 Z	Add
841514-AU-6	Southeast TX Hsg Fin Corp Ser A		6	Add
871928-BH-9	Tiers Tens Ltr 1998 - Loews Corp	100.00000	1	Add
882850-44-9	Texas Utilities Elect 1/4 Ser A	27.12500	P2L	Add
882850-71-2	Texas Utilities Electric	81.25000	P2U	Add
884999-AW-3	St Thomas Becket Church G O		2 Z	Add
900004-00-3	Kingsport Long Is Util Sullivan Co	0.00001	6 Z	Add
927804-CV-4	Virginia Electric Pwr Co 1st & Ref	100.00000	1 Z	Add
312911-XL-9	F. H. L. M. C. Ser 1350 H	100.00000	1	Delete
33900T-AJ-7	Fleet Fin Grp Inc Med-Trm Ser K	100.00000	1PE	Delete

AUTOMATED VALUATION DOWNLOAD AUDIT TRAIL

CUSIP #	SECURITY DESCRIPTION	CURRENT NAIC MARKET PRICE	CURRENT NAIC CD	ACTION
63858S-AZ-2	NationsBank Sub Met-Trm Ser E Note	100.00000	1PE	Delete
912810-BX-5	U S Treasury Bond	105.00000	1	Delete
960402-AP-0	Westinghouse Electric Corp Notes	102.49900	1	Delete
984121-AT-0	Xerox Corporation Notes	100.25000	3	Delete

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 TOTAL NUMBER OF SECURITIES SENT: 53

\*\* END OF REPORT \*\*

**Trusteed Surplus Statement-Title Page**  
**NONE**

**Trusteed Surplus Statement-Assets**  
**NONE**

**Trusteed Surplus Statement-Liabilities**  
**NONE**

**Trusteed Surplus Statement-Overflow Page**  
**NONE**