



**IMAGING COVER SHEET**

NAIC #: 56340

NAIC Group Code: 000

Company Name: FIRST CATHOLIC SLOVAK UNION OF THE USA & CANADA

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

RECEIVED  
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## First Catholic Slovak Union of the USA & Canada

Of

### Independence in the state of OH

to the Insurance Department  
of the State of

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 Union of the USA & Canada

NAIC Group Code.....0000 ,0000 (Current Period) (Prior Period)	NAIC Company Code..... 56340	Employer's ID Number..... 34-0220550
Organized under the Laws of Ohio	State of Domicile or Port of Entry Ohio	
Country of Domicile United States of America		
Incorporated.....January 1, 1890	Commenced Business.....October 1, 1890	
Statutory Home Office	6611 Rockside Road..... Independence ..... OH ..... 44131 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	6611 Rockside Road..... Independence ..... OH ..... 44131 <i>(Street and Number) (City or Town, State and Zip Code)</i>	216-642-9406 <i>(Area Code) (Telephone Number)</i>
Mail Address	6611 Rockside Road..... Independence ..... OH ..... 44131 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	6611 Rockside Road..... Independence ..... OH ..... 44131 <i>(Street and Number) (City or Town, State and Zip Code)</i>	216-642-9406 <i>(Area Code) (Telephone Number)</i>
Internet Website Address		
Statement Contact	Kenneth Anthony Arendt <i>(Name)</i> FCSU@AOL.COM <i>(E-Mail Address)</i>	216-642-9406 <i>(Area Code) (Telephone Number) (Extension)</i> 216-642-4310 <i>(Fax Number)</i>
Policyowner Relations Contact	6611 Rockside Road..... Independence ..... OH ..... 44131 <i>(Street and Number) (City or Town, State and Zip Code)</i>	216-642-9406 <i>(Area Code) (Telephone Number) (Extension)</i>

### OFFICERS

President ..... Thomas Michael Hricik  
Secretary ..... Kenneth Anthony Arendt  
Treasurer ..... George Francis Matta  
Actuary ..... Edward Cowman

### VICE PRESIDENTS

Andrew Harcar Sr.

### DIRECTORS OR TRUSTEES

Thomas Michael Hricik	Andrew Harcar Sr.	Kenneth Anthony Arendt	George Francis Matta
Peter Polando Msgr.	Joseph Senko	Joseph Minarovich	Damian Nasta
Joseph John Krajsa	Henry Hassay	George Sprock	Regis Brekosky
Rudolph Glogovsky	Michael Dobis	Veronica Dougherty	Paul Ritz
Anthony Makovsky			

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.

(Signature)	(Signature)	(Signature)
Thomas Michael Hricik	Kenneth Anthony Arendt	George Francis Matta
(Printed Name)	(Printed Name)	(Printed Name)
President	Secretary	Treasurer

Subscribed and sworn to before me this  
13 day of August, 2002  
  
KAREN J. DAVIS  
NOTARY PUBLIC, STATE OF OHIO  
Recorded in Cuyahoga County  
My Comm. Expires April 20, 2003



## First Catholic Slovak Union of the USA & Canada 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:

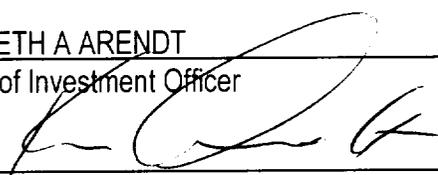
1. All securities previously valued by the insurer and identified by a Z suffix have now been submitted to the SVO for a valuation or disposed of by sale or otherwise with the result that all prices and NAIC Designations reported in this statement have been provided by the SVO, except for new purchases 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

KENNETH A ARENDT

Name of Investment Officer

  
Signature of Investment Officer

EXECUTIVE SECRETARY

Title of Signatory

AUGUST 6, 2002

Date

## 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.....	120,536,046		120,536,046	111,743,094
2. Stocks:				
2.1 Preferred stocks.....	5,503,675		5,503,675	5,380,584
2.2 Common stocks.....	1,091,645		1,091,645	1,081,134
3. Mortgage loans on real estate:				
3.1 First liens.....	3,200,577		3,200,577	3,261,838
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the society (less \$.....0 encumbrances).....	3,273,686		3,273,686	1,624,556
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	1,134,964
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	562,675
5. Certificate loans and liens.....	489,239		489,239	471,316
6. Cash (\$.....6,485,821) and short-term investments (\$.....0).....	6,485,821		6,485,821	6,295,642
7. Other invested assets.....			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).....	140,580,688	0	140,580,688	131,555,803
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.....			0	
13. Premiums actually collected by subordinate lodges not yet remitted to home office (excluding \$.....0 loading).....			0	
14. Life insurance premiums and annuity considerations deferred and uncollected on in force (less premiums on reinsurance ceded and less \$.....0 loading).....	26,283		26,283	22,849
15. Accident and health premiums due and unpaid.....			0	
16. Investment income due and accrued.....	2,302,504		2,302,504	2,182,392
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.....	38,492	38,492	0	
21. Aggregate write-ins for other than invested assets.....	42,103	42,103	0	0
22. Total assets excluding Separate Accounts Business (Lines 10 to 21).....	142,990,070	80,595	142,909,475	133,761,044
23. From Separate Accounts statement.....			0	
24. TOTALS (Lines 22 and 23).....	142,990,070	80,595	142,909,475	133,761,044

## DETAILS OF WRITE-INS

0901. Holding Company Equity.....			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. Deposits 967, Book Inventory 41,250.....	42,103	42,103	0	
2102. Other Receivables.....			0	
2103. Due TML for Canadian Reinsurance.....			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).....	42,103	42,103	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).....	126,314,000	117,978,316
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....		
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....	225,229	251,721
4. Contract claims:		
4.1 Life.....	200,000	250,000
4.2 Accident and health.....		
5. Refunds due and unpaid.....		
6. Provisions for refunds payable in following calendar year-estimated amounts:		
6.1 Apportioned for payment to.....	300,000	300,000
6.2 Not yet apportioned.....	65,000	
7. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums.....	328,943	312,500
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).....	1,426,386	1,464,193
9. Commissions to fieldworkers due or accrued life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....		5,426
10. Commissions and expense allowances payable on reinsurance assumed.....		
11. General expenses due or accrued.....	622,491	647,882
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.....	12,550	12,550
14. Unearned investment income.....		
15. Amounts withheld or retained by Society as agent or trustee.....	3,836,784	3,502,585
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.....	865,050	865,050
19. Liability for benefits for employees and fieldworkers if not included above.....		
20. Borrowed money \$.....0 and interest thereon \$.....0.....		
21. Miscellaneous liabilities:		
21.1 Asset valuation reserve.....	1,238,950	1,181,758
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.....	980,190	571,558
22. Aggregate write-ins for liabilities.....	258,719	233,719
23. Total Liabilities excluding Separate Accounts business (Lines 1 to 22).....	136,674,292	127,577,258
24. From Separate Accounts Statement.....		
25. Total liabilities (Lines 23 to 24).....	136,674,292	127,577,258
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.....	6,235,184	6,183,789
30. Totals (Lines 26 through 29) (including \$.....0 in Separate Accounts Statement).....	6,235,184	6,183,789
31. Totals (Lines 25 + 30).....	142,909,476	133,761,047

### DETAILS OF WRITE-INS

2201. Postretirement Reserve.....	219,423	219,423
2202. Security Deposits.....	14,296	14,296
2203. Printery Pension.....	25,000	
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).....	258,719	233,719
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.....	7,728,676	5,807,180	13,151,740
2. Considerations for supplementary contracts with life contingencies.....			
3. Net investment income.....	5,062,165	4,305,105	9,120,654
4. Amortization of Interest Maintenance Reserve (IMR).....	62,000	80,000	163,109
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.....	82,034	58,745	35,265
9. Totals (Lines 1 to 8.3).....	12,934,875	10,251,030	22,470,768
10. Death benefits.....	1,069,470	1,209,286	2,403,724
11. Matured endowments.....	34,461	31,706	73,876
12. Annuity and old age benefits.....	1,297,744	1,116,059	2,139,383
13. Disability, accident and health benefits, including premiums waived \$..... 0.....			
14. Surrender benefits and withdrawals for life contracts.....	186,117	205,324	409,754
15. Interest and adjustments on contract or deposit-type contract funds.....	69,879	92,628	185,222
16. Payments on supplementary contracts with life contingencies.....			
17. Increase in aggregate reserve for life and accident and health contracts.....	8,335,684	5,873,000	13,569,000
18. Totals (Lines 10 to 17).....	10,993,355	8,528,003	18,780,959
19. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	39,724	36,164	75,850
20. Commissions and expense allowances on reinsurance assumed.....			
21. General insurance expenses and fraternal expenses.....	1,087,073	1,244,922	2,347,710
22. Insurance taxes, licenses and fees.....	46,768	27,909	59,537
23. Increase in loading on deferred and uncollected premiums.....			
24. Net transfers to or (from) Separate Accounts.....			
25. Aggregate write-ins for deductions.....	120,725	(29,770)	(35,375)
26. Totals (Lines 18 to 25).....	12,287,645	9,807,228	21,228,681
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	647,230	443,802	1,242,087
28. Refunds to members.....	149,698	67,855	279,957
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28).....	497,532	375,947	962,130
30. Net realized capital gains (losses) (excluding \$..... 0 transferred to the IMR).....	12,434	51,951	(624,870)
31. Net income (Lines 29 + 30).....	509,966	427,898	337,260
<b>SURPLUS ACCOUNT</b>			
32. Surplus, December 31, prior year.....	6,183,787		6,033,598
33. Net income from operations (Line 31).....	509,966	427,898	337,260
34. Change in net unrealized capital gains or (losses).....	(613,153)	(293,866)	(467,711)
35. Change in net unrealized foreign exchange capital gain (loss).....		5,738	443,906
36. Change in nonadmitted assets and related items.....	166,780		84,540
37. Change in liability for reinsurance in unauthorized companies.....			
38. Change in reserve on account of change in valuation basis (increase) or decrease.....			
39. Change in asset valuation reserve.....	(57,192)	(12,554)	(68,849)
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.....			(214,302)
44. Change in surplus as a result of reinsurance.....			
45. Aggregate write-ins for gains and losses in surplus.....	45,000	(1,040)	35,345
46. Net change in surplus for the year (Lines 33 through 45).....	51,401	126,176	150,189
47. Surplus as of statement date (Lines 32 + 46).....	6,235,188	126,176	6,183,787

## DETAILS OF WRITE-INS

08.301. Publication Income.....	5,910		13,425
08.302. Miscellaneous.....	2,488	6,728	21,840
08.303. Jednota Inc Income.....		52,017	
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	73,636	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	82,034	58,745	35,265
2501. Cost Jednota Estates and Museum.....	120,725		147,799
2502. Net Pension.....		43,866	(183,174)
2503. Codification Change Refund.....		(73,636)	
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).....	120,725	(29,770)	(35,375)
4501. Incr in Div LOD.....		(1,040)	
4502. Other.....			35,345
4503. Misc. Adjustment.....	45,000		
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).....	45,000	(1,040)	35,345

**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.....	7,741,685	13,147,272
2. Charges and fees for deposit-type contracts.....		9,493
3. Considerations for supplementary contracts with life contingencies.....		
4. Net investment income.....	5,040,231	8,898,995
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.....	776,227	36,171
8. Total (Lines 1 to 7).....	13,558,143	22,091,931
9. Death benefits.....	1,119,470	2,403,724
10. Matured endowments.....	34,461	73,876
11. Annuity and old age benefits.....	1,297,743	2,139,383
12. Disability, accident and health benefits.....		
13. Surrender benefits and withdrawals for life contracts.....	186,117	409,754
14. Interest and adjustment on contract or deposit-type contract funds.....	96,371	182,405
15. Payments on supplementary contracts with life contingencies.....		
16. Total (Lines 9 to 15).....	2,734,162	5,209,142
17. Commissions on premiums, annuity considerations and deposit-type contract funds.....	45,150	73,074
18. Commissions and expense allowances on reinsurance assumed.....		
19. General insurance expenses and fraternal expenses.....	1,112,464	2,001,905
20. Insurance taxes, licenses and fees, excluding federal income taxes.....	46,768	59,192
21. Net transfers to or (from) Separate Accounts.....		
22. Aggregate write-ins for deductions.....	54,769	(35,375)
23. Refunds to members paid.....	84,698	279,957
24. Total (Lines 16 to 23).....	4,078,011	7,587,895
25. Net cash from operations (Lines 8 minus 24).....	9,480,132	14,504,036
<b>Cash from Investments</b>		
26. Proceeds from investments sold, matured or repaid:		
26.1 Bonds.....	6,227,412	9,443,992
26.2 Stocks.....	210,207	1,297,391
26.3 Mortgage loans.....		
26.4 Real estate.....	61,261	131,931
26.5 Other invested assets.....		
26.6 Net gains or (losses) on cash and short-term investments.....		615,782
26.7 Miscellaneous proceeds.....		
26.8 Total (Lines 26.1 to 26.7).....	6,498,880	11,489,096
27. Cost of investments acquired (long-term only):		
27.1 Bonds.....	15,359,717	22,365,611
27.2 Stocks.....	379,806	473,828
27.3 Mortgage loans.....		
27.4 Real estate.....		51,688
27.5 Other invested assets.....		
27.6 Miscellaneous applications.....		730,613
27.7 Total investments acquired (Lines 27.1 to 27.6).....	15,739,523	23,621,740
28. Net increase (or decrease) in certificate loans and liens.....	17,923	48,260
29. Net cash from investments (Line 26.8 minus Line 27.7 minus Line 28).....	(9,258,566)	(12,180,904)
<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.....		6,909
30.4 Other cash provided.....		198,195
30.5 Total (Lines 30.1 to 30.4).....	0	205,104
31. Cash Applied:		
31.1 Interest on indebtedness.....		
31.2 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies.....		2,817
31.3 Other applications (net).....	31,387	
31.4 Total (Lines 31.1 to 31.3).....	31,387	2,817
32. Net cash from financing and miscellaneous sources (Line 30.5 minus 31.4).....	(31,387)	202,287
<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).....	190,179	2,525,419
34. Cash and Short-term Investments:		
34.1 Beginning of year.....	6,295,640	3,770,221
34.2 End of period (Line 33 plus Line 34.1).....	6,485,819	6,295,640
<b>DETAILS OF WRITE-INS</b>		
0701. Line 3 from 2000 Annual Statement.....		13,425
0702. Publication Income.....		21,840
0703. Change in Ledger Liabilities.....	767,829	906
0798. Summary of remaining write-ins for Line 7 from overflow page.....	8,398	0
0799. Totals (Lines 0701 thru 0703 plus 0798) (Line 7 above).....	776,227	36,171
2201. Line 15 from 2000 Annual Statement.....		(183,174)
2202. Cost of Jednota Estates.....	120,725	147,799
2203. Change in Pension Liability.....	(73,636)	
2298. Summary of remaining write-ins for Line 22 from overflow page.....	7,680	0
2299. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above).....	54,769	(35,375)

## **NOTES TO FINANCIAL STATEMENTS**

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No significant changes or wash sales during the current quarter.

## 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 [X]

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 [ ]

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 [X] N/A [ ]

If yes, attach an explanation.  
.....  
.....

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

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

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .....12/31/1999.....

7.4 By what department or departments?..... STATE OF OHIO, DEPT. OF INSURANCE .....

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: \$.....

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

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

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds.....	\$.....0	\$.....0
13.22 Preferred Stock.....	\$.....0	\$.....0
13.23 Common Stock.....	\$.....122,511	\$.....122,511
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).....	\$.....122,511	\$.....122,511
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 [X]  
 If no, attach a description with this statement.

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

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
MERRILL LYNCH	600 GRANT ST, 49TH FLOOR PGH PA 15219

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.....	\$	
1.12	Residential mortgages.....	\$	360,232
1.13	Commercial mortgages.....	\$	2,840,345
1.14	Total mortgages in good standing.....	\$	3,200,577
1.2	Long-term mortgages in good standing with restructured terms:		
1.21	Total mortgages in good standing.....	\$	
1.3	Long-term mortgage loans upon which interest is overdue more than three months:		
1.31	Farm mortgages.....	\$	
1.32	Residential mortgages.....	\$	
1.33	Commercial mortgages.....	\$	
1.34	Total mortgages with interest overdue more than three months.....	\$	0
1.4	Long-term mortgage loans in process of foreclosure:		
1.41	Farm mortgages.....	\$	
1.42	Residential mortgages.....	\$	
1.43	Commercial mortgages.....	\$	
1.44	Total mortgages in process of foreclosure.....	\$	0
1.5	Total mortgage loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2).....	\$	3,200,577
1.6	Long-term mortgages foreclosed, properties transferred to real estate in current quarter:		
1.61	Farm mortgages.....	\$	
1.62	Residential mortgages.....	\$	
1.63	Commercial mortgages.....	\$	
1.64	Total mortgages foreclosed and transferred to real estate.....	\$	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 [X]
2.2	If no, explain..... <u>DID NOT ASSUME A&amp;H FOR THIS QUARTER</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.....	3,322,196	3,298,236	0	3,420,986
2. Increase (decrease) by adjustment.....	(23,960)	(24,550)		(150,478)
3. Cost of acquired.....				
4. Cost of additions to and permanent improvements.....				51,688
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.....	3,298,236	3,273,686	0	3,322,196
9. Total valuation allowance.....				
10. Subtotal (Lines 8 plus 9).....	3,298,236	3,273,686	0	3,322,196
11. Total nonadmitted amounts.....				
12. Statement value, current period (Page 2, real estate lines, current period).....	3,298,236	3,273,686	0	3,322,196

**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.....	3,261,838	3,240,578	0	3,393,769
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.....	75	64		
5. Total profit (loss) on sale.....				
6. Amounts paid on account or in full during the period.....	21,335	40,065		131,931
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.....	3,240,578	3,200,577	0	3,261,838
10. Total valuation allowance.....				
11. Subtotal (Lines 9 plus 10).....	3,240,578	3,200,577	0	3,261,838
12. Total nonadmitted amounts.....				
13. Statement value of mortgages owned at end of current period.....	3,240,578	3,200,577	0	3,261,838

**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.....	0	0	0	214,303
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.....				(214,303)
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/adjusted carrying value of long-term invested assets 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.....				6,295,642
13. Statement value of long-term invested assets at end of current period.....	0	0	0	(6,295,642)

**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.....	65,904,080	3,672,553	2,447,795	(540,228)	65,904,080	66,588,610		63,165,697
2. Class 2.....	44,866,257	3,468,776	131,242		44,866,257	48,203,791		42,885,718
3. Class 3.....	2,614,333	104,219			2,614,333	2,718,552		2,627,160
4. Class 4.....	437,505				437,505	437,505		437,505
5. Class 5.....	1,768,165				1,768,165	1,768,165		1,768,165
6. Class 6.....	819,423				819,423	819,423		858,850
7. Total Bonds.....	116,409,763	7,245,548	2,579,037	(540,228)	116,409,763	120,536,046	0	111,743,095
<b>PREFERRED STOCK</b>								
8. Class 1.....	2,015,814	10,048		(25,441)	2,015,814	2,000,421		
9. Class 2.....	3,086,861		2,333		3,086,861	3,084,528		
10. Class 3.....	400,000				400,000	400,000		
11. Class 4.....								
12. Class 5.....								
13. Class 6.....								
14. Total Preferred Stock.....	5,502,675	10,048	2,333	(25,441)	5,502,675	5,484,949	0	0
15. Total Bonds and Preferred Stock.....	121,912,438	7,255,596	2,581,370	(565,669)	121,912,438	126,020,995	0	111,743,095

### SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1 Book/Adjusted Carrying Value	2 <b>NONE</b> Fair Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999. Totals.....		XXX			

### SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period.....	0	0	0	3,603,623
2. Cost of short-term investments acquired.....				
3. Increase (decrease) by adjustment.....				
4. Increase (decrease) by foreign exchange adjustment.....				
5. Total profit (loss) on disposal of short-term investments.....				
6. Consideration received on disposal of short-term investments.....				3,603,623
7. Book/adjusted carrying value, current period.....	0	0	0	0
8. Total valuation allowance.....				
9. Subtotal (Lines 7 plus 8).....	0	0	0	0
10. Total nonadmitted amounts.....				
11. Statement value (Lines 9 minus 10).....	0	0	0	0
12. Income collected during period.....				183,488
13. Income earned during period.....				183,488

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

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

**Sch. S  
NONE**

# SCHEDULE T - DISTRIBUTION OF BUSINESS BY STATES AND TERRITORIES

(Adult and Juvenile Combined)

State, Etc.	1 Is Insurer Licensed? (Yes or No)	Life Contracts			5 Deposit-Type Contract Funds	6 Other Considerations
		2 Life Insurance Premiums	3 Annuity Considerations	4 Accident and Health Insurance Premiums Including Policy, Membership and Other Fees		
1. Alabama	AL	NO	240			
2. Alaska	AK	NO		11,444		
3. Arizona	AZ	NO	1,169	102,000		
4. Arkansas	AR	NO	432			
5. California	CA	NO	857	73,625		
6. Colorado	CO	YES				
7. Connecticut	CT	YES	12,119	74,153		
8. Delaware	DE	NO				
9. District of Columbia	DC	NO	1,852			
10. Florida	FL	YES	6,779	16,509		
11. Georgia	GA	NO		5,000		
12. Hawaii	HI	NO				
13. Idaho	ID	NO				
14. Illinois	IL	YES	24,661	393,094		
15. Indiana	IN	YES	1,495	3,200		
16. Iowa	IA	NO	420	10		
17. Kansas	KS	NO	202			
18. Kentucky	KY	NO		14,000		
19. Louisiana	LA	NO				
20. Maine	ME	NO				
21. Maryland	MD	NO	2,099	35,983		
22. Massachusetts	MA	YES	1,705	55,500		
23. Michigan	MI	YES	30,153	67,711		
24. Minnesota	MN	YES	2,043			
25. Mississippi	MS	NO				
26. Missouri	MO	YES	1,237			
27. Montana	MT	NO				
28. Nebraska	NE	NO	400			
29. Nevada	NV	NO		3,050		
30. New Hampshire	NH	NO				
31. New Jersey	NJ	YES	38,085	128,404		
32. New Mexico	NM	NO		40,000		
33. New York	NY	YES	28,998	43,514		
34. North Carolina	NC	NO	420	7,650		
35. North Dakota	ND	NO				
36. Ohio	OH	YES	102,884	2,051,406		
37. Oklahoma	OK	NO				
38. Oregon	OR	NO	774			
39. Pennsylvania	PA	YES	414,958	3,409,563		
40. Rhode Island	RI	NO		6,737		
41. South Carolina	SC	NO				
42. South Dakota	SD	NO				
43. Tennessee	TN	NO		45		
44. Texas	TX	NO		23,859		
45. Utah	UT	NO				
46. Vermont	VT	NO		1,000		
47. Virginia	VA	NO	1,279	163,000		
48. Washington	WA	NO	1,679	212		
49. West Virginia	WV	YES	2,422	8,030		
50. Wisconsin	WI	YES	5,569	316,865		
51. Wyoming	WY	NO	1,189			
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
58. Subtotals	(a)	15	686,121	7,055,564	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
95. Totals (Direct Business)	XXX		686,121	7,055,564	0	0
96. Plus reinsurance assumed	XXX					
97. Totals (All Business)	XXX		686,121	7,055,564	0	0
98. Reinsurance less reinsurance ceded	XXX					
99. Totals (All Business) less reinsurance ceded	XXX		686,121	7,055,564	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
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)	XXX		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
9499. Totals (Lines 9401 thru 9403 plus 9498) (Line 94 above)	XXX		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

Holding Company System Annual Regulation Statement

FCSU - NAIC 56340  
A Fraternal benefit Society  
E.I.N. 34-0220550

Filed with the Insurance Department of the State of Ohio by JEDNOTA, INC. on behalf of the following insurer:

First Catholic Slovak Union  
6611 Rockside Road  
Independence, OH 44131-2398  
Domcile: Ohio

September 29, 1986

17 Correspondence should be addressed:

Mr. George Matta  
C/O: First Catholic Slovak Union  
6611 Rockside Road  
Independence, OH 44131-2398

Organizational Chart

JEDNOTA, INC. 100% owned by First Catholic Slovak Union, A Fraternal Benefit Society

Subsidiaries: JEDNOTA Properties  
JEDNOTA General  
JEDNOTA Communications

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

**RESPONSE**

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

\_\_\_\_\_  
YES

2. Will the Trusteed Surplus Statement be filed with this statement?

\_\_\_\_\_  
NO

**EXPLANATION:**

**BAR CODE:**



## Overflow Page for Write-Ins

**Additional Write-ins for Summary of Operations:**

	1 Current Year To Date	2 Prior Year To Date		2 Prior Year Ended December 31
08.304. Codification Refunds.....				
08.305. Pension Net.....	73,636			
08.398. Summary of remaining write-ins for Line 8.3.....	73,636	0		0

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

	1 Current Year to Date		2 Prior Year Ended December 31
0704. Miscellaneous Income.....		8,398	
0705. Change in receivable from subsid. & affiliates.....			
0798. Summary of remaining write-ins for Line 7.....		8,398	0

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

	1 Current Year to Date		2 Prior Year Ended December 31
2204. Other Interest & Investment expenses.....		7,680	
2298. Summary of remaining write-ins for Line 22.....		7,680	0

**SCHEDULE A - PART 2**

Showing all Real Estate ACQUIRED During the Current Quarter

1 Description of Property	2 Location		3 State	4 Date Acquired	5 Name of Vendor	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Expended for Additions and Permanent Improvements
	City	State							
<b>NONE</b>									

E01

**SCHEDULE A - PART 3**

Showing all Real Estate SOLD During the Quarter, Including Payments During the Final Year on "Sales Under Contract"

1 Description of Property	2 Location		3 State	4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Expended for Additions, Permanent Improvements and Changes in Encumbrances	10 Book/Adjusted Carrying Value Less Encumbrances	11 Amounts Received	12 Foreign Exchange Profit (Loss) on Sale	13 Realized Profit (Loss) on Sale	14 Total Profit (Loss) on Sale	15 Gross Income Earned Less Interest Incurred on Encumbrances	16 Taxes, Repairs, and Expenses Incurred
	City	State														
<b>NONE</b>																

**SCHEDULE B - PART 1**

Showing all Mortgage Loans ACQUIRED During the Current Quarter

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

**NONE**

**SCHEDULE B - PART 2**

Showing all Mortgage Loans SOLD, Transferred or Paid in Full During the Current Quarter

1	Location		4	5	6	7	8	9	10	11	12	13
Loan Number	2	3	Loan Type	Date Acquired	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Value/Recorded Investment Excluding Accrued Interest at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
	City	State										
<b>Mortgages Closed by Repayment</b>												
999	CARTERET				17,141				17,141			
0199999	Total - Mortgages Closed by Repayment				17,141			0	17,141		0	0
9999999	Totals				17,141			0	17,141		0	0

**SCHEDULE BA - PART 1**

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

1	2 Location		3	4	5	6	7	8	9	10
Number of Units and Description	City	State	Name of Vendor	Date Acquired	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	
<b>NONE</b>										

E03

**SCHEDULE BA - PART 2**

Showing Other Long-Term Invested Assets SOLD, Transferred or Paid in Full During the Current Quarter

1	2 Location		3	4	5	6	7	8	9	10	11	12	13
Number of Units and Description	City	State	Name of Purchaser or Nature of Disposition	Date Acquired	Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book/Adjusted Carrying Value Less Encumbrances at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale	
<b>NONE</b>													

**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 - U.S. Government</b>								
001957-AZ-2	AT&T CORP	04/22/2002	FIRST UNION SECURITIES		198,628	200,000	6,124	2PE
Total - Bonds - U.S. Government					198,628	200,000	6,124	XXX
<b>Bonds - Public Utilities</b>								
<b>United States</b>								
197648-CD-8	COLUMBIA GAS SYSTEM	05/13/2002	FIRST UNION SECURITIES		200,000	200,000	6,802	2PE
197648-CD-8	COLUMBIA GAS SYSTEM	06/28/2002	FIRST UNION SECURITIES		200,000	200,000	1,443	2PE
United States					400,000	400,000	8,244	XXX
Total - Bonds - Public Utilities					400,000	400,000	8,244	XXX
<b>Bonds - Industrial and Miscellaneous</b>								
<b>United States</b>								
001957-AJ-8	AT&T CORP	04/30/2002	FIRST UNION SECURITIES		283,875	300,000	7,109	2
001957-AV-1	AT&T CORP GLOBAL BONDS	04/30/2002	SALOMON SMITH BARNEY		277,500	300,000	2,250	2
00209A-AH-9	AT&T WIRELESS SVC INC GLOBAL	06/10/2002	SALOMON SMITH BARNEY		201,826	200,000	2,250	2
018803-AE-6	ALLIANT ENERGY RESOURCES	06/28/2002	MERRILL LYNCH		100,000	100,000	622	2PE
126117-AF-7	CNA FINANCIAL NOTES	04/15/2002	SALOMON SMITH BARNEY		99,025	100,000	2,813	2PE
126117-AF-7	CNA FINANCIAL CORP	04/15/2002	SALOMON SMITH BARNEY		95,601	100,000	1,613	2
126117-AG-5	CNA FINANCIAL CORP NOTES	04/30/2002	SALOMON SMITH BARNEY		95,356	100,000	2,475	2PE
126117-AK-6	CNA FINANCIAL CORP DEBS	05/02/2002	SSB CALAMOS		4,219	5,000		
143658-AN-2	CARNIVAL CORP ONV DEBS	06/21/2002	SSB CALAMOS		5,160	5,000	18	1PE
161477-AA-2	CHASE CAPITAL I	04/16/2002	MERRILL LYNCH		203,460	200,000	5,753	1
165089-AS-4	CHES & POT TEL MD	05/14/2002	FIRST UNION SECURITIES		198,500	200,000	516	1PE
222372-AE-4	COUNTRYWIDE CREDIT INDS CV SD	05/15/2002	SSB CALAMOS		2,226	3,000		
22404Q-AF-5	COX COMMUNICATIONS I	04/15/2002	SALOMON SMITH BARNEY		162,050	175,000	2,997	2
25271C-AE-2	DIAMOND OFFSHORE DRILLING INC	05/17/2002	SSB CALAMOS		3,875	4,000	5	1PE
345370-BY-5	FORD MOTOR CO BONDS	04/22/2002	FIRST UNION SECURITIES		84,500	100,000	386	2
362320-AZ-6	GTE CORP DEBENTURES	04/10/2002	FIRST UNION SECURITIES		104,000	100,000	1,624	1PE
362320-AZ-6	GTE CORP	06/24/2002	PAINE WEBBER		191,420	200,000	2,622	1PE
362320-AZ-6	GTE CORP	06/28/2002	FIRST UNION SECURITIES		277,500	300,000	4,446	1PE
362320-BA-0	GTE CORP	04/15/2002	SALOMON SMITH BARNEY		98,450	100,000		
40621P-AF-6	HALLIBURTON CO	04/15/2002	SALOMON SMITH BARNEY		189,130	200,000	2,467	1PE
428040-BQ-1	HERTZ CORPORATION	04/22/2002	FIRST UNION SECURITIES		200,000	200,000	2,097	2PE
44181E-JG-4	HOUSEHOLD FIN CORP INTERNOTES	06/13/2002	SALOMON SMITH BARNEY		201,000	200,000	3,812	1PE
44181E-JH-2	HOUSEHOLD FINANCE CORP	06/13/2002	SALOMON SMITH BARNEY		98,850	100,000	2,923	2PE
46623P-AA-2	JPM CAPITAL TRUST I	06/13/2002	ADVEST INC		4,367	8,000		
480081-AD-0	JONES APPAREL GROUP INC	06/27/2002	MERRILL LYNCH		193,000	200,000	2	1PE
526055-AG-3	LENFEST COMMUNICATIONS	06/28/2002	MERRILL LYNCH		3,755	4,000		
548661-CG-0	LOWES COMPANIES CONV	05/13/2002	SSB CALAMOS		200,000	200,000	3,125	1PE
638671-AB-3	NATIONWIDE MUT INS CO	04/30/2002	SSB CALAMOS		200,000	200,000		
69334W-AC-5	PHH CORP	06/13/2002	FIRST UNION SECURITIES		200,000	200,000		
69334W-AD-3	PHH CORP INTERNOTES	06/13/2002	FIRST UNION SECURITIES		200,000	200,000		
69334W-AM-3	PHH CORP INTERNOTES	06/27/2002	FIRST UNION SECURITIES		300,000	300,000		
740434-73-3	PREFERRED PLUS TR MSD-1	05/29/2002	MERRILL LYNCH		200,000	200,000		
743315-AJ-2	PROGRESSIVE CORP	04/15/2002	SALOMON SMITH BARNEY		94,553	100,000	810	1PE
852060-AJ-1	SPRINT CAPITAL CORP	05/14/2002	MERRILL LYNCH		93,800	100,000	2,203	2PE
860831-30-4	SPRINT CAPITAL CORP	06/10/2002	MERRILL LYNCH		95,812	100,000	2,726	2PE
868536-AP-8	STILWELL FINANCIAL INC	04/05/2002	MERRILL LYNCH		100,000	99,000		
872287-AF-4	SUPERVALU INC	06/20/2002	SSB CALAMOS		4,070	4,000		
880451-AT-6	TCI COMMUNICATIONS INC DEBS	04/22/2002	SALOMON SMITH BARNEY		99,625	100,000	1,466	2
892335-AG-5	TENNESSEE GAS PIPELINE DEBS	04/15/2002	FIRST UNION SECURITIES		181,800	180,000	525	2PE
902118-BA-5	TOYS R US	04/30/2002	SALOMON SMITH BARNEY		199,064	200,000	3,399	2
905572-AD-5	TYCO INTERNATIONAL GROUP	04/22/2002	SALOMON SMITH BARNEY		292,587	300,000	3,341	2
905572-AD-5	UNION CARBIDE CHEMS & PLST	04/16/2002	PAINE WEBBER		223,003	224,000	735	1PE
905572-AD-5	UNION CARBIDE CHEMS & PLST	06/21/2002	PAINE WEBBER		202,520	200,000	3,500	1PE

**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)
918866-AH-7	VALASSIS COMM CONV	04/09/2002	SSB CALAMOS		3,939	7,000		2
U03017-BB-2	AMERICAN TELEPHONE & TELEGRA	05/30/2002	SALOMON SMITH BARNEY		285,000	300,000	122	1
U03017-BB-2	AMERICAN TELEPHONE & TELEGRA	06/11/2002	SALOMON SMITH BARNEY		96,000	100,000	57	1
	United States							
4599999	Total - Bonds - Industrial & Miscellaneous				6,646,919	6,731,000	71,278	XXX
6099997	Total - Bonds - Part 3				6,646,919	6,731,000	71,278	XXX
6099999	Total - Bonds				7,245,547	7,331,000	85,647	XXX
	<b>Preferred Stocks - Industrial and Miscellaneous</b>							
	United States							
285661-20-3	ELECTRONIC DATA SYSTEMS CORP	04/12/2002	SSB CALAMOS	90,000	4,196			L
285661-20-3	ELECTRONIC DATA SYSTEMS CORP	04/24/2002	SSB CALAMOS	45,000	2,156			L
744320-20-1	PRUDENTIAL FINANCIAL INC 6.75%	06/11/2002	SSB CALAMOS	30,000	1,823			P1
939322-84-8	WASHINGTON MUTUAL INC PREF INC EQ SECS	04/23/2002	SSB CALAMOS	35,000	1,874			P1
	United States							
6399999	Total - Preferred Stocks - Industrial & Miscellaneous				10,048	0	0	XXX
6399997	Total - Preferred Stocks - Part 3				10,048	0	0	XXX
6399999	Total - Preferred Stocks				10,048	0	0	XXX
	<b>Common Stocks - Industrial and Miscellaneous</b>							
	United States							
294945-48-0	UTS ETF STRATEGIC 10 DOW 02-B	06/28/2002	SALOMON SMITH BARNEY	95,744,000	94,787	XXX		L
	United States							
6899999	Total - Common Stocks - Industrial & Miscellaneous				94,787	XXX	0	XXX
7099997	Total - Common Stocks - Part 3				94,787	XXX	0	XXX
7099999	Total - Common Stocks				94,787	XXX	0	XXX
7199999	Total - Preferred and Common Stocks				94,787	XXX	0	XXX
7299999	Total - Bonds, Preferred and Common Stocks				104,835	XXX	0	XXX
	Total - Bonds, Preferred and Common Stocks				7,350,381	XXX	85,647	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 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)
<b>Bonds - U.S. Government</b>																
312906-2P-4	FHLMC REMIC SERIES 1136-H	04/15/2002	MATURED		2,266	2,266	2,210	2,222				43	43			
312914-WY-6	FHLMC REMIC 14750	04/15/2002	MATURED		9,453	9,453	9,453	9,453				(0)	(0)			
313920-X7-0	FNMA CMO 2001 41 TB	04/25/2002	MATURED		159,048	159,048	159,048	159,048				(0)	(0)			
362050-FX-9	GOVERNMENT NAT'L MTG ASSOC POOL #2178	04/15/2002	MATURED		1,118	1,118	1,118	1,118				(2)	(2)			
362067-DM-9	GOVERNMENT NAT'L MTG ASSOC POOL #3700	04/15/2002	MATURED		13	13	13	13				0	0			
36217A-2A-7	GOVERNMENT NAT'L MTG ASSOC POOL #1886	04/15/2002	MATURED		748	748	746	747				1	1			
36217G-L9-6	GOVERNMENT NAT'L MTG ASSOC POOL #1930	04/15/2002	MATURED		18,618	18,618	18,501	18,553				65	65			
36217N-YH-9	GOVERNMENT NAT'L MTG ASSOC POOL #1988	04/15/2002	MATURED		7	7	7	7				0	0			
36217P-DU-8	GOVERNMENT NAT'L MTG ASSOC POOL #1991	04/15/2002	MATURED		13,597	13,597	13,571	13,583				14	14			
36217T-TB-5	GOVERNMENT NAT'L MTG ASSOC POOL #2031	04/15/2002	MATURED		101	101	98	100				2	2			
0399999	Total - U.S. Government				204,968	204,969	204,770	204,845	0	0	0	123	123	0	0	XXX
<b>Bonds - States, Territories and Possessions</b>																
<b>United States</b>																
110709-BH-4	BRITISH COLUMBIA - PROVINCE OF	05/23/2002	PRUDENTIAL SECURITIES		100,000	100,000	99,553	100,000					0			
110709-BH-4	BRITISH COLUMBIA - PROVINCE OF	05/23/2002	PRUDENTIAL SECURITIES		100,000	100,000	99,463	100,000					0			
1799999	Total - States, Territories & Possessions				200,000	200,000	199,015	200,000	0	0	0	0	0	0	0	XXX
<b>Bonds - Special Revenue and Special Assessment</b>																
<b>United States</b>																
31362Y-TB-8	FEDERAL NATIONAL MORTGAGE ASSOC. #074	04/25/2002	MATURED		19	19	18	18					0			
60415M-HG-2	MINNESOTA H.F.A. MTG SER-G	05/31/2002	PAINE WEBBER		5,000	5,000	5,000	5,000					0			IPE
31358P-NW-3	FNMA REMIC TR 92-138 P CMO	04/25/2002	MATURED		35,555	35,555	35,245	35,245				310	310			XXX
3199999	Total - Special Revenue & Assessment				40,574	40,574	40,173	40,263	0	0	0	310	310	0	0	XXX
<b>Bonds - Industrial and Miscellaneous</b>																
<b>United States</b>																
008140-AB-1	AETNA LIFE & CASUALTY CO.	04/12/2002	CALLED		143,400	134,482	126,221	129,647	86			13,753	13,753			IPE
008140-AB-1	AETNA LIFE & CASUALTY CO.	04/12/2002	CALLED		200,000	200,000	200,000	200,000					0	10,053		IPE
008140-AB-1	AETNA LIFE & CASUALTY CO.	04/12/2002	CALLED		187,000	187,000	176,459	180,830	110			6,170	6,170			IPE
020002-20-0	ALLSTATE CORP	05/22/2002	MERRILL LYNCH		200,389	200,000	200,000	200,000				389	389			IPE
025816-AH-2	AMERICAN EXPRESS COMPANY DEB.	05/15/2002	BROKER 11		103,938	100,000	99,610	99,735	4			4,203	4,203			IPE
025816-AH-2	AMERICAN EXPRESS COMPANY DEB.	05/15/2002	PRUDENTIAL SECURITIES		207,645	200,000	199,000	199,348	11			8,297	8,297			IPE
042735-AY-6	ARROW ELECTRONIC	06/17/2002	SSB CALAMOS		4,242	10,000	4,509	4,894	120			(652)	(652)			IPE
06406J-BH-7	BANK OF NEW YORK	06/24/2002	EVEREN SECURITIES		100,000	100,000	100,000	100,000					0	3,500		IPE
066320-YP-1	BANKERS TRUST NEW YORK	04/28/2002	CALLED		50,000	50,000	50,000	50,000					0	1,745		IPE
124845-AG-3	CBS INC. DEB.	06/01/2002	PRUDENTIAL SECURITIES		104,140	100,000	99,404	99,613	9			4,527	4,527			IPE
284129-AC-7	ELAN FINANCE CORP	04/05/2002	SSB CALAMOS		2,431	5,000	2,934	3,240	29			(809)	(809)			2PE
284129-AC-7	ELAN FINANCE CORP	04/05/2002	SSB CALAMOS		1,459	3,000	1,913	2,030	16			(571)	(571)			2PE
313309-AH-9	FEDERAL EXPRESS CORP	04/01/2002	MATURED		100,000	100,000	102,500	100,000					0	4,938		2PE
317492-AC-0	FINANCIAL FED CORP	04/30/2002	SSB CALAMOS		5,862	5,000	4,643	4,855	18			1,007	1,007			2PE
319963-AD-6	FIRST DATA CORP	04/22/2002	SSB CALAMOS		2,315	2,000	2,085	2,074	(4)			241	241			IPE
428236-AC-7	HEWLETT PACKARD CO	04/10/2002	SSB CALAMOS		5,452	11,000	6,221	7,128	70			(1,676)	(1,676)			IPE
428236-AC-7	HEWLETT PACKARD CO	04/10/2002	SSB CALAMOS		1,487	3,000	1,744	1,929	18			(442)	(442)			IPE
524908-AT-7	LEHMAN BROTHERS HLDGS INC	05/13/2002	SALOMON SMITH BARNEY		100,000	100,000	99,750	100,000				173	173			IPE
548661-CF-2	LOWES COMPANIES CONV	05/13/2002	SSB CALAMOS		7,673	10,000	7,397	7,500	46			0	0	4,375		2PE
580169-AL-4	MCDONNELL DOUGLAS CORP NOTES	04/01/2002	CALLED		100,000	100,000	100,000	100,000					0	13,875		IPE
580169-AL-4	MCDONNELL DOUGLAS CORP NOTES	04/01/2002	CALLED		100,000	100,000	98,500	100,000	24				0	0		IPE
580169-AL-4	MCDONNELL DOUGLAS CORP NOTES	04/01/2002	MATURED		100,000	100,000	99,750	100,000	4				0	0		IPE

**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)	
671400-AL-3	OAK INDUSTRIES INC CV SUB NOTES	06/05/2002	SSB CALAMOS		1,300	2,000	2,182	2,154	(13)			(854)	(854)				
861012-AB-2	MICROELECTRON NV	05/07/2002	SSB CALAMOS		2,891	3,000	2,920	2,943	3			(52)	(52)				
879403-AD-5	TELEFONOS DE MEXICO SA DE	04/19/2002	SSB CALAMOS		4,127	3,000	3,835	3,626	(104)			501	501				
949740-BV-5	WELLS FARGO & CO	05/15/2002	MERRILL LYNCH		100,000	100,000	99,843	100,000	0			0	0				
949740-BV-5	WELLS FARGO & CO	05/15/2002	BROKER 06		100,000	100,000	99,675	100,000	0			0	0			1PE	
960402-AP-0	WESTINGHOUSE ELECTRIC CORP NTS	06/17/2002	MATURED		300,000	300,000	297,750	300,000	36			0	0	8,375		1PE	
74434U-DS-0	PRUDENTIAL HOME MTGE SER 94-21-A8	05/28/2002	MATURED		24,537	24,537	24,353	24,383	0			155	155	12,563		1	
4599999	Total - Bonds - Industrial & Miscellaneous				2,360,288	2,353,019	2,313,197	2,325,929	483	0	0	34,359	34,359	76,799	0	XXX	
6099997	Total - Bonds - Part 4				2,360,288	2,353,019	2,313,197	2,325,929	483	0	0	34,359	34,359	76,799	0	XXX	
6099999	Total - Bonds				2,805,829	2,798,562	2,757,155	2,771,037	483	0	0	34,792	34,792	76,799	0	XXX	
	<b>Preferred Stocks - Industrial and Miscellaneous</b>				2,805,829	2,798,562	2,757,155	2,771,037	483	0	0	34,792	34,792	76,799	0	XXX	
	<b>United States</b>																
373298-80-1	GEORGIA PACIFIC CORP PREM	04/04/2002	SSB CALAMOS	75,000	2,396	2,333	2,333	2,333	0			64	64			P2	
	United States				2,396	2,333	2,333	2,333	0			64	64	64	0	0	XXX
6399999	Total - Preferred Stocks - Industrial & Miscellaneous				2,396	2,333	2,333	2,333	0			64	64	64	0	0	XXX
6599997	Total - Preferred Stocks - Part 4				2,396	2,333	2,333	2,333	0			64	64	64	0	0	XXX
6599999	Total - Preferred Stocks				2,396	2,333	2,333	2,333	0			64	64	64	0	0	XXX
	<b>Common Stocks - Industrial and Miscellaneous</b>																
	<b>United States</b>																
294712-21-1	UTS DOW 01-01Q	06/28/2002	SALOMON SMITH BARNEY	93,607,000	94,787	XXX	92,671	92,671				2,116	2,116			XXX	
294711-96-4	S & P 2001	04/30/2002	CALLED	98,333,000	103,086	XXX	97,350	97,350				5,737	5,737		674	XXX	
	United States				197,874	XXX	190,021	190,021	0			7,853	7,853	7,853	0	674	XXX
6899999	Total - Common Stocks - Industrial & Miscellaneous				197,874	XXX	190,021	190,021	0			7,853	7,853	7,853	0	674	XXX
7099997	Total - Common Stocks - Part 4				197,874	XXX	190,021	190,021	0			7,853	7,853	7,853	0	674	XXX
7099999	Total - Common Stocks				197,874	XXX	190,021	190,021	0			7,853	7,853	7,853	0	674	XXX
7199999	Total - Preferred and Common Stocks				197,874	XXX	190,021	190,021	0			7,853	7,853	7,853	0	674	XXX
7299999	Total - Bonds, Preferred and Common Stocks				200,270	XXX	192,353	192,353	0			7,917	7,917	7,917	0	674	XXX
	Total - Bonds, Preferred and Common Stocks				3,006,099	XXX	2,949,508	2,963,390	483	0	0	42,709	42,709	42,709	76,799	674	XXX

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

**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>			
KEY BANK ..... CLEVELAND OH.....		180		44,557	58,300	295,465	
KEY BANK ..... CLEVELAND OH.....				11,651	29,165	27,170	
KEY BANK ..... CLEVELAND OH.....		150		60,924	60,975	61,025	
KEY BANK ..... CLEVELAND OH.....				2,434,457	1,350,809	2,211,506	
MERRILL LYNCH ..... PITTSBURGH PA.....				219,634	219,634	219,634	
SALOMON SMITH BARNEY ..... PITTSBURGH PA.....				565,571	2,670,614	2,941,660	
SALOMON SMITH BARNEY ..... PITTSBURGH PA.....				17,719	14,776	13,156	
PRUDENTIAL SECURITIES ..... PITTSBURGH PA.....				10,476	10,483	10,390	
RBC DOMINION ..... ONTARIO, CANADA.....				256,606	463,461	464,000	
ROYAL TRUST ..... ONTARIO, CANADA.....				121,920	115,358	129,721	
BANK OF MONTREAL ..... TORONTO ONTARIO CANADA.....				115,064	112,120	111,294	
PETTY CASH.....				600	800	800	
0199999. Total Open Depositories.....	XXX	330	0	3,859,179	5,106,495	6,485,821	XXX
0399999. Total Cash on Deposit.....	XXX	330	0	3,859,179	5,106,495	6,485,821	XXX
0599999. Total Cash.....	XXX	330	0	3,859,179	5,106,495	6,485,821	XXX