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

September 30, 2002

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2002

FRATENAL ORDERS - ASSOCIATION EDITION

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QUARTERLY STATEMENT

As of September 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.FCSLA.COM	
Statement Contact	Robert Louis Jones *(Name)* *(E-Mail Address)*	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 Johanek
Treasurer ..... John Martin Janovec
Secretary ..... Irene Joan Drotleff
Actuary ..... BRUCE & BRUCE COMPANY

VICE PRESIDENTS

Carolyn Marie Bazik
Rosemary A Mlinarich
Linda M Killeen
Horovitz, Rudoy & Roteman Accountants

DIRECTORS OR TRUSTEES

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 Johanek (Signature)	Irene Joan Drotleff (Signature)	John Martin Janovec (Signature)
Mary Ann Sabol Johanek (Printed Name) President	Irene Joan Drotleff (Printed Name) Secretary	John Martin Janovec (Printed Name) Treasurer

Subscribed and sworn to before me this
13th day of November, 2002
Phyllis J. Adams
PHYLLIS J ADAMS
Notary Public. State of Ohio
Recorded in Cuyahoga County
My Comm Expires 10-10-05

ASSETS

		Current Statement Date			4
		1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	December 31, Prior Year Net Admitted Assets
1.	Bonds	278,923,905		278,923,905	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)	1,358,960		1,358,960	1,436,000
	4.3 Properties held for sale (less $..........0 encumbrances)			0	
5.	Certificate loans and liens	757,285		757,285	741,638
6.	Cash ($.....16,662,334) and short-term investments ($..........0)	16,662,334		16,662,334	19,816,866
7.	Other invested assets	150,718	150,718	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)	307,310,550	150,718	307,159,832	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	366,282		366,282	495,019
13.	Premiums actually collected by subordinate lodges not yet remitted to home office (excluding $..........0 loading)	146,570		146,570	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 heath premiums due and unpaid			0	
16.	Investment income due and accrued	4,464,564		4,464,564	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)	312,305,875	168,627	312,137,248	292,782,853
23.	From Separate Accounts statement			0	
24.	TOTALS (Lines 22 and 23)	312,305,875	168,627	312,137,248	292,782,853

DETAILS OF WRITE-INS

		1	2	3	4
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)	227,257,714	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)	2,635,910	2,526,827
4.	Contract claims:		
	4.1 Life	534,950	519,198
	4.2 Accident and health		
5.	Refunds due and unpaid	92,209	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	572,904	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)	504,061	522,775
9.	Commissions to fieldworkers due or accrued-life and annuity contracts $.....63,485, accident and health $..........0 and deposit-type contract funds $..........0	63,485	63,512
10.	Commissions and expense allowances payable on reinsurance assumed		
11.	General expenses due or accrued	1,361,198	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	15,811	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	2,186,327	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	338,985	293,010
23.	Total Liabilities excluding Separate Accounts business (Lines 1 to 22)	236,598,217	221,639,481
24.	From Separate Accounts Statement		
25.	Total liabilities (Lines 23 to 24)	236,598,217	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	75,539,031	71,143,371
30.	Totals (Lines 26 through 29) (including $..........0 in Separate Accounts Statement)	75,539,031	71,143,371
31.	Totals (Lines 25 + 30)	312,137,248	292,782,852

DETAILS OF WRITE-INS

2201.	UNPAID DEATH CLAIMS HELD IN TRUST	58,194	41,194
2202.	WITHHOLDINGS	(1,978)	(7,452)
2203.	DELEVOPMENT FUND	52,378	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)	338,985	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	14,931,363	4,725,530	7,488,455
2.	Considerations for supplementary contracts with life contingencies			
3.	Net investment income	14,483,166	14,550,518	19,551,320
4.	Amortization of Interest Maintenance Reserve (IMR)	53,573	53,942	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	12,839	15,648	20,464
9.	Totals (Lines 1 to 8.3)	29,480,941	19,345,638	27,132,311
10.	Death benefits	1,536,405	1,532,410	1,989,674
11.	Matured endowments	74,012	36,550	44,822
12.	Annuity and old age benefits	3,160,827	4,400,174	5,319,515
13.	Disability, accident and health benefits, including premiums waived $..........0			
14.	Surrender benefits and withdrawals for life contracts	387,117	410,528	534,221
15.	Interest and adjustments on contract or deposit-type contract funds	89,278	81,601	126,392
16.	Payments on supplementary contracts with life contingencies			
17.	Increase in aggregate reserve for life and accident and health contracts	14,956,715	4,262,181	7,236,000
18.	Totals (Lines 10 to 17)	20,204,354	10,723,444	15,250,624
19.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	148,812	71,264	91,647
20.	Commissions and expense allowances on reinsurance assumed			
21.	General insurance expenses and fraternal expenses	3,324,493	2,836,126	4,373,287
22.	Insurance taxes, licenses and fees	92,592	63,318	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)	24,066,384	13,694,152	19,785,492
27.	Net gain from operations before refunds to members (Line 9 minus Line 26)	5,414,557	5,651,486	7,346,819
28.	Refunds to members	974,458	914,849	1,477,967
29.	Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28)	4,440,099	4,736,637	5,868,852
30.	Net realized capital gains (losses) (excluding $.....34,858 transferred to the IMR)	103	131,253	144,276
31.	Net income (Lines 29 + 30)	4,440,202	4,867,890	6,013,128
	SURPLUS ACCOUNT			
32.	Surplus, December 31, prior year	71,143,380	67,147,153	67,147,153
33.	Net income from operations (Line 31)	4,440,202	4,867,890	6,013,128
34.	Change in net unrealized capital gains or (losses)	4,990	(738,012)	(519,379)
35.	Change in net unrealized foreign exchange capital gain (loss)	291,267	(27,676)	(37,433)
36.	Change in nonadmitted assets and related items	4,434	60,321	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	(345,242)	73,954	(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)	4,395,651	3,838,938	3,996,227
47.	Surplus as of statement date (Lines 32 + 46)	75,539,031	70,986,091	71,143,380

DETAILS OF WRITE-INS

08.301.	COOKBOOK INCOME	12,818	15,039	19,611
08.302.	MISCELLANEOUS	21	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)	12,839	15,648	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
	Cash from Operations		
1.	Premiums and annuity considerations for life and accident and health contracts	15,094,593	7,611,918
2.	Charges and fees for deposit-type contracts		
3.	Considerations for supplementary contracts with life contingencies		
4.	Net investment income	13,688,274	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	12,839	86,070
8.	Total (Lines 1 to 7)	28,795,706	26,958,006
9.	Death benefits	1,520,653	1,890,210
10.	Matured endowments	74,012	44,822
11.	Annuity and old age benefits	3,160,827	5,319,515
12.	Disability, accident and health benefits		
13.	Surrender benefits and withdrawals for life contracts	387,117	534,221
14.	Interest and adjustment on contract or deposit-type contract funds	24,094	26,993
15.	Payments on supplementary contracts with life contingencies		
16.	Total (Lines 9 to 15)	5,166,703	7,815,761
17.	Commissions on premiums, annuity considerations and deposit-type contract funds	148,839	97,390
18.	Commissions and expense allowances on reinsurance assumed		
19.	General insurance expenses and fraternal expenses	2,831,806	4,162,547
20.	Insurance taxes, licenses and fees, excluding federal income taxes	94,969	69,934
21.	Net transfers to or (from) Separate Accounts		
22.	Aggregate write-ins for deductions	(28,975)	24,487
23.	Refunds to members paid	1,089,649	1,388,491
24.	Total (Lines 16 to 23)	9,302,991	13,558,610
25.	Net cash from operations (Lines 8 minus 24)	19,492,715	13,399,396
	Cash from Investments		
26.	Proceeds from investments sold, matured or repaid:		
	26.1 Bonds	25,629,116	38,620,154
	26.2 Stocks		779,643
	26.3 Mortgage loans		
	26.4 Real estate		
	26.5 Other invested assets	4,434	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)	25,633,550	39,468,901
27.	Cost of investments acquired (long-term only):		
	27.1 Bonds	48,311,082	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)	48,311,082	38,872,492
28.	Net increase (or decrease) in certificate loans and liens	15,647	49,035
29.	Net cash from investments (Line 26.8 minus Line 27.7 minus Line 28)	(22,693,179)	547,374
	Cash from Financing and Miscellaneous Sources		
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	98,197	177,734
	30.4 Other cash provided		
	30.5 Total (Lines 30.1 to 30.4)	98,197	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	50,265	152,102
	31.3 Other applications (net)	2,000	
	31.4 Total (Lines 31.1 to 31.3)	52,265	152,102
32.	Net cash from financing and miscellaneous sources (Line 30.5 minus 31.4)	45,932	25,632
	RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
33.	Net change in cash and short-term investments (Line 25, plus Line 29, plus Line 32)	(3,154,533)	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)	16,662,334	19,816,866

DETAILS OF WRITE-INS

0701.			
0702.			
0703.	MISCELLANEOUS	12,839	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)	12,839	86,070
2201.	Line 15 from 2000 Annual Statement		
2202.	Change in Withholding	(5,474)	24,487
2203.	Change in Developement Fund	(23,501)	
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)	(28,975)	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.

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 nine months ended September 30, 2002, the company contributed $33,948 to the plan, which is administered by Key Corp, in Cleveland, Ohio.

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.

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:	$ 4,434
c. Separate account business:	$ - 0 -
d. Asset valuation reserve:	$ (345,242)
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 Beneifts – 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?.................................... INSURANCE DEPARTMENT OF STATE OF OHIO

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

8.2 If yes, give full information:

GENERAL INTERROGATORIES (continued)

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 Amount
1.	Report the statement value of mortgage loans at the end of this reporting period for the following categories:	
1.1	Long-term mortgages in good standing:	
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 NOT APPLICABLE

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	1,384,641	1,538,721
2. Increase (decrease) by adjustment	(25,680)	(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	1,358,961	1,436,001
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	1,410,321	1,384,641	1,358,961	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	1,358,961	1,436,001

SCHEDULE B - VERIFICATION

NONE

	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	152,225	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	1,507	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	150,718	155,152
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	153,703	152,225	150,718	155,152
12. Total nonadmitted amounts	153,703	152,225	150,718	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 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	189,647,537	14,277,412	10,046,810	(279,266)	179,194,184	189,647,537	193,598,873	170,692,494
2. Class 2	73,217,583		300,000	10,886	73,206,911	73,217,583	72,928,470	73,396,454
3. Class 3	11,021,801			4,758	11,317,135	11,021,801	11,026,559	11,312,558
4. Class 4	1,085,000				1,085,000	1,085,000	1,085,000	1,085,000
5. Class 5	50,000				50,000	50,000	50,000	135,000
6. Class 6	235,003				235,003	235,003	235,003	235,003
7. Total Bonds	275,256,924	14,277,412	10,346,810	(263,622)	265,088,233	275,256,924	278,923,905	256,856,509
PREFERRED STOCK								
8. Class 1	3,664,590				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	3,515,084
10. Class 3	490,369				490,369	490,369	490,369	490,369
11. Class 4	30,658				30,658	30,658	30,658	30,658
12. Class 5								
13. Class 6	41,550				41,550	41,550	41,550	41,550
14. Total Preferred Stock	7,742,251	0	0	0	7,742,251	7,742,251	7,742,251	7,742,251
15. Total Bonds and Preferred Stock	282,999,175	14,277,412	10,346,810	(263,622)	272,830,484	282,999,175	286,666,156	264,598,760

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

SCHEDULE T - DISTRIBUTION OF BUSINESS BY STATES AND TERRITORIES

(Adult and Juvenile Combined)

State, Etc.	1 Is Insurer Licensed? (Yes or No)	Life Contracts 2 Life Insurance Premiums	Life Contracts 3 Annuity Considerations	4 Accident and Health Insurance Premiums Premiums, Including Policy, Membership and Other Fees	5 Deposit-Type Contract Funds	6 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	62	251			
7. Connecticut CT	YES	10,151	41,125			
8. Delaware DE	NO					
9. District of Columbia DC	NO					
10. Florida FL	NO	1,445	5,858			
11. Georgia GA	NO					
12. Hawaii HI	NO					
13. Idaho ID	NO					
14. Illinois IL	YES	289,902	1,174,424			
15. Indiana IN	YES	96,870	392,436			
16. Iowa IA	NO					
17. Kansas KS	NO	50,470	204,464			
18. Kentucky KY	NO					
19. Louisiana LA	NO					
20. Maine ME	NO					
21. Maryland MD	NO	1,622	6,567			
22. Massachusetts MA	YES					
23. Michigan MI	YES	5,220	21,152			
24. Minnesota MN	YES					
25. Mississippi MS	NO					
26. Missouri MO	NO	1,075	4,352			
27. Montana MT	NO					
28. Nebraska NE	NO					
29. Nevada NV	NO					
30. New Hampshire NH	NO					
31. New Jersey NJ	YES	81,065	328,405			
32. New Mexico NM	NO					
33. New York NY	YES	23,696	95,998			
34. North Carolina NC	NO					
35. North Dakota ND	NO					
36. Ohio OH	YES	1,202,241	4,870,412			
37. Oklahoma OK	NO					
38. Oregon OR	NO					
39. Pennsylvania PA	YES	1,108,926	4,492,393			
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	308	1,249			
50. Wisconsin WI	YES	85,719	347,258			
51. Wyoming WY	NO	120	485			
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	2,958,892	11,986,829	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	2,958,892	11,986,829	0	0	0
96. Plus reinsurance assumed	XXX					
97. Totals (All Business)	XXX	2,958,892	11,986,829	0	0	0
98. Reinsurance less reinsurance ceded	XXX	14,358				
99. Totals (All Business) less reinsurance ceded	XXX	2,944,534	11,986,829	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

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:

* 5 6 3 3 2 2 0 0 2 4 9 0 0 0 0 0 3 *

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)
Bonds - Public Utilities								
United States								
665228 BP 6	Northern Illinois Gas Co 1st Mtg	07/24/2002	McDonald Investments Inc		1,047,500	1,000,000	21,306	1PE
	United States				1,047,500	1,000,000	21,306	XXX
3899999.	Total - Bonds - Public Utilities				1,047,500	1,000,000	21,306	XXX
Bonds - Industrial and Miscellaneous								
United States								
26439R AH 9	Duke Capital Corp Global Notes	09/19/2002	Advest Inc		1,082,890	1,000,000	38,444	1
416592 AC 7	Hartford Life Corp Life/Health Ins	08/21/2002	VARIOUS		2,170,390	2,000,000	30,175	1 Z
44181E LG 1	Household Finance Corp Sr Med-Trm	09/06/2002	Advest Inc		500,000	500,000		1 Z
638671 AC 1	Nationwide Mutual Ins Series 144A	09/19/2002	National City Bank		3,335,400	3,000,000	77,688	1 Z
743917 AH 9	Prudential Insurance Notes	09/18/2002	National City Bank		2,293,540	2,000,000	37,811	1 Z
808626 AD 7	Science Applications Int Ser 144A	08/13/2002	National City Bank		1,986,260	2,000,000	19,000	1 Z
891027 AF 1	Torchmark Corp Senior Notes	07/23/2002	National City Bank		1,861,432	1,700,000	26,403	1PE
	United States				13,229,912	12,200,000	229,521	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				13,229,912	12,200,000	229,521	XXX
6099997.	Total - Bonds - Part 3				14,277,412	13,200,000	250,827	XXX
6099999.	Total - Bonds				14,277,412	13,200,000	250,827	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				14,277,412	XXX	250,827	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 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value At Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
Bonds - U.S. Government																
36202A NU 7	G. N. M. A. Pool 000403	09/23/2002	PRIN RCPT		57	57	55	57					0	5		1
36202A P7 6	G. N. M. A. Pool 000446	09/23/2002	PRIN RCPT		8,835	8,835	8,758	8,835	70				0	959		1
36202A S9 9	G. N. M. A. Pool 000544	09/23/2002	PRIN RCPT		10,280	10,280	10,210	10,280	63				0	1,168		1
36202A TA 5	G. N. M. A. Pool 000545	09/20/2002	PRIN RCPT		32,901	32,901	32,659	32,901	99				0	3,599		1
36202A TE 7	G. N. M. A. Pool 000549	09/23/2002	PRIN RCPT		1,480	1,480	1,474	1,480	5				0	132		1
36202A YU 5	G. N. M. A. Pool 000723	09/23/2002	PRIN RCPT		28,043	28,043	28,034	28,043	33				0	2,513		1
36202B ED 3	G. N. M. A. Pool 001032	09/20/2002	PRIN RCPT		40,023	40,023	40,017	40,023					0	2,991		1
36202B GP 4	G. N. M. A. Pool 001106	09/20/2002	PRIN RCPT		969	969	967	969	1				0	102		1
36202B HT 5	G. N. M. A. Pool 001142	09/23/2002	PRIN RCPT		11,833	11,833	11,830	11,833					0	1,068		1
36202B KZ 7	G. N. M. A. Pool 001212	09/23/2002	PRIN RCPT		12,486	12,486	12,482	12,486					0	1,171		1
36202B NF 8	G. N. M. A. Pool 001290	09/23/2002	PRIN RCPT		2,269	2,269	2,266	2,269					0	186		1
36202B SE 6	G. N. M. A. Pool 001417	09/23/2002	PRIN RCPT		1,432	1,432	1,432	1,432					0	128		1
36202B WV 3	G. N. M. A. Pool 001560	09/23/2002	PRIN RCPT		131	131	131	131					0	67		1
36202C BM 4	G. N. M. A. Pool 001844	09/23/2002	PRIN RCPT		578	578	578	578					0	594		1
36202C CE 1	G. N. M. A. Pool 001869	09/23/2002	PRIN RCPT		3,997	3,997	3,994	3,997					0	751		1
36202C EM 1	G. N. M. A. Pool 001940M	09/23/2002	PRIN RCPT		3,179	3,179	3,179	3,179					0	420		1
36204C DE 8	G. N. M. A. Pool 365601	07/01/2002	Dean Witter Reynolds Inc.		483,040	483,040	483,043	483,040					0	23,284		1
36204C DM 0	G. N. M. A. Pool 365608	09/16/2002	PRIN RCPT		851	851	850	851					0	79		1
36204Q G3 8	G. N. M. A. Pool 376518	09/16/2002	PRIN RCPT		8,999	8,999	8,999	8,999					0	898		1
36204S J3 1	G. N. M. A. Pool 378382	09/16/2002	PRIN RCPT		1,695	1,695	1,691	1,695					0	173		1
36204W CP 0	G. N. M. A. Pool 381778X	09/16/2002	PRIN RCPT		856	856	854	856					0	448		1
36205E WS 1	G. N. M. A. Pool 388657	09/16/2002	PRIN RCPT		683	683	679	683	5				0	385		1
36205H TG 4	G. N. M. A. Pool 391251	09/16/2002	PRIN RCPT		323	323	320	323	4				0	786		1
36205K MJ 8	G. N. M. A. Pool 392861	09/16/2002	PRIN RCPT		62	62	61	62					0	310		1
36205L X3 9	G. N. M. A. Pool 394098	09/16/2002	PRIN RCPT		717	717	717	717					0	73		1
36205L YN 4	G. N. M. A. Pool 394117	09/16/2002	PRIN RCPT		1,115	1,115	1,113	1,115					0	110		1
36205Y PE 6	G. N. M. A. Pool 404621	09/16/2002	PRIN RCPT		5,027	5,027	4,975	5,027	49				0	512		1
362151 LQ 3	G. N. M. A. Pool 150735	09/16/2002	PRIN RCPT		87	87	87	87					0	10		1
362153 KP 2	G. N. M. A. Pool 152502	09/16/2002	PRIN RCPT		169	169	168	169	1				0	21		1
362156 VD 0	G. N. M. A. Pool 155512	09/16/2002	PRIN RCPT		43	43	43	43					0	5		1
36215X UC 4	G. N. M. A. Pool 148279	09/16/2002	PRIN RCPT		331	331	323	331	5				0	147		1
362164 CW 3	G. N. M. A. Pool 182885	09/16/2002	PRIN RCPT		183	183	182	183	1				0	21		1
362164 DN 2	G. N. M. A. Pool 182909	09/16/2002	PRIN RCPT		191	191	191	191					0	50		1
362165 LL 4	G. N. M. A. Pool 184031	09/16/2002	PRIN RCPT		24,318	24,318	24,303	24,318	15				0	1,490		1
362166 QW 3	G. N. M. A. Pool 185069	09/16/2002	PRIN RCPT		245	245	245	245	1				0	24		1
36216A RP 8	G. N. M. A. Pool 158994	09/16/2002	PRIN RCPT		4,234	4,234	4,203	4,234	25				0	569		1
36216E JT 1	G. N. M. A. Pool 162374	09/23/2002	PRIN RCPT		152	152	150	152	1				0	16		1
36216T 4X 5	G. N. M. A. Pool 174638	09/16/2002	PRIN RCPT		3,724	3,724	3,724	3,724					0	532		1
36216U QH 3	G. N. M. A. Pool 175156	09/16/2002	PRIN RCPT		7,680	7,680	7,555	7,680	86				0	588		1
36216W 2U 6	G. N. M. A. Pool 177287	09/16/2002	PRIN RCPT		111	111	110	111	1				0	13		1
362174 WR 1	G. N. M. A. Pool 212256	09/16/2002	PRIN RCPT		56	56	56	56					0	742		1
36217D ZV 9	G. N. M. A. Pool 190756	09/16/2002	PRIN RCPT		15,017	15,017	15,017	15,017					0	1,623		1
362181 2G 3	G. N. M. A. Pool 238475	09/16/2002	PRIN RCPT		237	237	233	237	3				0	374		1
36218C SY 2	G. N. M. A. Pool 218435	09/16/2002	PRIN RCPT		552	552	550	552	2				0	54		1
36218E WK 3	G. N. M. A. Pool 220350	09/16/2002	PRIN RCPT		80	80	81	80					0	611		1
36218H YE 8	G. N. M. A. Pool 223109	09/16/2002	PRIN RCPT		891	891	878	891	10				0	103		1
36218N LR 0	G. N. M. A. Pool 227236	09/16/2002	PRIN RCPT		1,768	1,768	1,768	1,768					0	129		1
36218T VB 1	G. N. M. A. Pool 232010	09/16/2002	PRIN RCPT		45	45	45	45					0	6		1
36218W NF 4	G. N. M. A. Pool 234490	09/16/2002	PRIN RCPT		70	70	70	70					0	460		1
362191 DC 9	G. N. M. A. Pool 263899	09/16/2002	PRIN RCPT		2,724	2,724	2,721	2,724					0	232		1
362194 6C 1	G. N. M. A. Pool 267367	09/16/2002	PRIN RCPT		41	41	41	41					0	123		1
362198 U4 3	G. N. M. A. Pool 270703	09/16/2002	PRIN RCPT		159	159	159	159					0	54		1
36219U RM 8	G. N. M. A. Pool 259792	09/16/2002	PRIN RCPT		440	440	440	440					0	47		1
362200 4Y 0	G. N. M. A. Pool 293439	09/16/2002	PRIN RCPT		95	95	95	95					0	141		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 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value At Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
362207 UK 6	G. N. M. A. Pool 299486	09/16/2002	PRIN RCPT		8,931	8,931	8,931	8,931					0	491		1
362208 7K 0	G. N. M. A. Pool 300698	09/16/2002	PRIN RCPT		223	223	223	223					0	94		1
36220D VB 2	G. N. M. A. Pool 275210	09/16/2002	PRIN RCPT		183	183	183	183					0	25		1
36220E AR 8	G. N. M. A. Pool 275516	09/16/2002	PRIN RCPT		48	48	48	48					0	5		1
36220K EM 1	G. N. M. A. Pool 280140	09/16/2002	PRIN RCPT		138	138	137	138	1				0	14		1
36220Q 6F 2	G. N. M. A. Pool 285370	09/16/2002	PRIN RCPT		40	40	40	40					0	5		1
36220V 3C 1	G. N. M. A. Pool 289795	09/16/2002	PRIN RCPT		1	1	1	1					0			1
36220X 5C 5	G. N. M. A. Pool 291643	09/16/2002	PRIN RCPT		7,075	7,075	7,064	7,075					0	476		1
36223C VP 0	G. N. M. A. Pool 304022	09/16/2002	PRIN RCPT		11,993	11,993	11,990	11,993					0	1,686		1
36223F B4 2	G. N. M. A. Pool 306159	09/16/2002	PRIN RCPT		523	523	524	523	(1)				0	63		1
36223F Q7 9	G. N. M. A. Pool 306578	09/16/2002	PRIN RCPT		3,779	3,779	3,770	3,779	9				0	286		1
36223N Q2 3	G. N. M. A. Pool 312873	09/16/2002	PRIN RCPT		115	115	114	115					0	507		1
36223N XC 3	G. N. M. A. Pool 313075	09/16/2002	PRIN RCPT		22,709	22,709	22,709	22,709	24				0	2,710		1
36223P RR 2	G. N. M. A. Pool 313796	09/16/2002	PRIN RCPT		412	412	411	412					0	44		1
36223Q EE 3	G. N. M. A. Pool 314333	09/16/2002	PRIN RCPT		607	607	606	607	1				0	63		1
36223R 5V 3	G. N. M. A. Pool 315960	09/16/2002	PRIN RCPT		7,419	7,419	7,410	7,419					0	1,113		1
36223R KL 8	G. N. M. A. Pool 315399	09/16/2002	PRIN RCPT		26,304	26,304	26,222	26,304	80				0	1,831		1
36223S V5 9	G. N. M. A. Pool 316636	09/16/2002	PRIN RCPT		985	985	984	985					0	851		1
36223X CD 2	G. N. M. A. Pool 320568	09/16/2002	PRIN RCPT		99	99	99	99					0	576		1
36223Y 5C 0	G. N. M. A. Pool 322243	09/16/2002	PRIN RCPT		1,557	1,557	1,556	1,557					0	219		1
36224A HW 4	G. N. M. A. Pool 322545	09/16/2002	PRIN RCPT		462	462	461	462					0	191		1
36224B 2R 9	G. N. M. A. Pool 323984	09/16/2002	PRIN RCPT		513	513	513	513					0	52		1
36224C 4R 5	G. N. M. A. Pool 324932	09/16/2002	PRIN RCPT		588	588	578	588	8				0	281		1
36224D P5 8	G. N. M. A. Pool 325444	09/16/2002	PRIN RCPT		182	182	181	182	1				0	18		1
36224E RS 4	G. N. M. A. Pool 326397	09/16/2002	PRIN RCPT		38,508	38,508	38,256	38,508	221				0	2,152		1
36224G S5 8	G. N. M. A. Pool 328240	09/16/2002	PRIN RCPT		297	297	297	297					0	89		1
36224H A3 0	G. N. M. A. Pool 328626	09/16/2002	PRIN RCPT		472	472	469	472	3				0	528		1
36224H MD 5	G. N. M. A. Pool 328956	09/16/2002	PRIN RCPT		24,559	24,559	24,352	24,559	186				0	1,631		1
36224K A2 5	G. N. M. A. Pool 330425	09/23/2002	PRIN RCPT		199	199	199	199					0	995		1
36224K CW 7	G. N. M. A. Pool 330485	09/16/2002	PRIN RCPT		615	615	611	615	3				0	57		1
36224K N6 2	G. N. M. A. Pool 330813	09/16/2002	PRIN RCPT		1,893	1,893	1,891	1,893					0	1,148		1
36224K PH 6	G. N. M. A. Pool 330824	09/16/2002	PRIN RCPT		2,854	2,854	2,835	2,854	16				0	1,844		1
36224L MC 8	G. N. M. A. Pool 331655	09/16/2002	PRIN RCPT		2,952	2,952	2,929	2,952	20				0	704		1
36224M SD 8	G. N. M. A. Pool 332716	09/16/2002	PRIN RCPT		12,069	12,069	12,009	12,069	54				0	1,077		1
36224M UL 7	G. N. M. A. Pool 332787	09/16/2002	PRIN RCPT		14,160	14,160	14,111	14,160	45				0	1,855		1
36224P MD 7	G. N. M. A. Pool 334356	09/16/2002	PRIN RCPT		6,747	6,747	6,608	6,747	118				0	667		1
36224S QV 7	G. N. M. A. Pool 337168	09/16/2002	PRIN RCPT		32,567	32,567	32,017	32,567	448				0	1,844		1
36224U MF 1	G. N. M. A. Pool 338858	09/16/2002	PRIN RCPT		10,521	10,521	10,468	10,521	49				0	890		1
36224V WV 3	G. N. M. A. Pool 340060	09/16/2002	PRIN RCPT		8,744	8,744	8,728	8,744					0	1,166		1
0399999.	Total - Bonds - U.S. Government				977,547	977,550	975,341	977,547	1,766	0	0	0	0	79,345	0	XXX
Bonds - Special Revenue and Special Assessment																
United States																
312904 5D 3	F. H. L. M. C. Ser 1041 D	09/16/2002	PRIN RCPT		7,514	7,514	7,510	7,514					0	802		W
312904 VU 6	F. H. L. M. C. Ser 1017 D	09/16/2002	PRIN RCPT		7,375	7,375	7,373	7,375					0	1,044		1PE
312905 Z7 0	F. H. L. M. C. Ser 1087 I	09/16/2002	PRIN RCPT		12,643	12,643	12,564	12,643	67				0	2,428		1
312906 RX 0	F. H. L. M. C. Ser 1119 H	09/16/2002	PRIN RCPT		7,500	7,500	7,500	7,500					0	889		1
312906 VS 6	F. H. L. M. C. Ser 1122 G	09/16/2002	PRIN RCPT		10,596	10,596	10,583	10,596					0	1,051		W
312908 QD 1	F. H. L. M. C. Ser 1210 I	09/16/2002	PRIN RCPT		87,879	87,879	87,660	87,879	190				0	10,729		W
312908 YV 2	F. H. L. M. C. Ser 1212 H	09/16/2002	PRIN RCPT		115,618	115,619	114,173	115,618	2,179				0	9,734		1
312909 3W 2	F. H. L. M. C. Ser 1250 J	09/16/2002	PRIN RCPT		43,362	43,362	43,253	43,362	102				0	4,336		W
312910 3Q 3	F. H. L. M. C. Ser 1311 K	09/16/2002	PRIN RCPT		88,996	88,996	88,106	88,996	1,408				0	7,877		1
312910 B6 8	F. H. L. M. C. Ser 1312 I	09/16/2002	PRIN RCPT		28,783	28,783	28,621	28,783	191				0	4,117		1
312911 TJ 9	F. H. L. M. C. Ser 1348 PN	09/16/2002	PRIN RCPT		239,984	239,984	239,756	239,984					0	28,839		1PE
312912 Z8 4	F. H. L. M. C. Ser 1407 PK	09/16/2002	PRIN RCPT		107,704	107,704	107,166	107,704	663				0	8,742		W
312913 WW 2	F. H. L. M. C. Ser G-4 D	09/25/2002	PRIN RCPT		33,234	33,234	33,057	33,234	171				0	3,124		W

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312914 B4 5	F. H. L. M. C. Ser 1479 J	09/16/2002	PRIN RCPT		73,793	73,793	73,701	73,793					0	6,770		W
312914 DQ 4	F. H. L. M. C. Ser 1459 K	09/16/2002	PRIN RCPT		138,018	138,018	137,414	138,018	775				0	10,341		1
312914 PC 2	F. H. L. M. C. Ser 1464 F	09/16/2002	PRIN RCPT		191,970	191,970	191,610	191,970					0	14,466		W
312915 YV 7	F. H. L. M. C. Ser 1518 D	08/01/2002	VARIOUS		35,768	35,768	35,768	35,768					0	6,307		1PE
312915 YW 5	F. H. L. M. C. Ser 1518 E	09/16/2002	PRIN RCPT		54,337	54,337	54,133	54,337	305				0	2,747		W
312916 NT 2	F. H. L. M. C. Ser 1532 C	09/16/2002	PRIN RCPT		41,658	41,658	41,658	41,658					0	4,010		W
31340Y PX 1	F. H. L. M. C. Ser 44 F	09/16/2002	PRIN RCPT		25,669	25,669	25,669	25,669					0	4,077		W
31358E 2N 1	F. N. M. A. Ser 90 103 K	09/25/2002	PRIN RCPT		10,101	10,101	10,095	10,101					0	1,241		W
31358E 5A 6	F. N. M. A. Ser 90 110 H	09/25/2002	PRIN RCPT		18,050	18,050	18,027	18,050					0	1,503		W
31358E 7W 6	F. N. M. A. Ser 90 109 J	09/25/2002	PRIN RCPT		26,828	26,828	26,812	26,828					0	2,410		1
31358E NS 7	F. N. M. A. Ser 90 71 H	09/25/2002	PRIN RCPT		2,244	2,244	2,244	2,244					0	365		1
31358F 4E 6	F. N. M. A. Ser 91 21 J	09/25/2002	PRIN RCPT		13,327	13,327	13,327	13,327					0	1,267		1
31358K F3 7	F. N. M. A. Ser 91 162 GA	09/25/2002	PRIN RCPT		14,486	14,486	14,486	14,486					0	2,178		W
31358M DL 5	F. N. M. A. Ser 92 34 G	09/25/2002	PRIN RCPT		27,872	27,872	27,872	27,872					0	3,267		1
31358M DM 3	F. N. M. A. Ser 92 34 GA	09/01/2002	VARIOUS		46,921	46,921	46,862	46,921					0	5,728		1
31358N 4Y 5	F. N. M. A. Ser 92 124 PJ	09/25/2002	PRIN RCPT		39,559	39,559	39,559	39,559					0	4,177		1
31358P D2 0	F. N. M. A. Ser 92 135 L	09/25/2002	PRIN RCPT		21,418	21,418	21,418	21,418					0	1,154		W
31358P HT 7	F. N. M. A. Ser 92 G35 E	09/25/2002	PRIN RCPT		75,726	75,726	75,264	75,726	741				0	8,114		W
31358P HV 2	F. N. M. A. Ser 92 G35 EB	09/25/2002	PRIN RCPT		26,504	26,504	26,224	26,504	223				0	2,885		1
31358P XD 4	F. N. M. A. Ser 92 147 PM	09/25/2002	PRIN RCPT		92,599	92,599	92,541	92,599					0	11,511		W
31358Q AM 7	F. N. M. A. Ser 92 161 G	09/25/2002	PRIN RCPT		106,330	106,330	105,533	106,330	744				0	11,339		W
31358Q BR 5	F. N. M. A. Ser G92 53 J	09/25/2002	PRIN RCPT		23,160	23,160	22,928	23,160	164				0	2,061		1
31358Q HB 4	F. N. M. A. Ser 92 159 PK	09/25/2002	PRIN RCPT		62,755	62,755	62,755	62,755					0	5,903		W
31358R BM 4	F. N. M. A. Ser 92 195 C	09/25/2002	PRIN RCPT		120,030	120,030	119,833	120,030	181				0	13,412		1
31358T AK 5	F. N. M. A. Ser 93 2 PK	09/25/2002	PRIN RCPT		88,847	88,847	88,625	88,847	329				0	10,244		1
31358T CA 5	F. N. M. A. Ser 93 G2 J	09/25/2002	PRIN RCPT		65,602	65,602	65,602	65,602					0	6,388		1
31359A CL 1	F. N. M. A. Ser 93 66 E	09/25/2002	PRIN RCPT		92,736	92,736	92,272	92,736	352				0	9,195		1
31359B P8 4	F. N. M. A. Ser 93 133 M	09/25/2002	PRIN RCPT		329,342	329,342	329,136	329,342					0	16,082		1
31359F M8 8	F. N. M. A. Ser 93 247 C	09/25/2002	PRIN RCPT		54,623	54,623	54,623	54,623					0	4,222		W
31359H TT 1	F. N. M. A. Ser 94 75 N	09/25/2002	PRIN RCPT		13,909	13,909	13,770	13,909	103				0	1,352		W
313602 Q2 3	F. N. M. A. Ser 89 58 G	09/25/2002	PRIN RCPT		13,206	13,206	13,157	13,206	56				0	1,314		W
313603 LN 0	F. N. M. A. Ser 89 96 H	09/25/2002	PRIN RCPT		59,712	59,712	59,712	59,712					0	5,971		1
313614 WE 5	F. N. M. A. Pool 050145	09/25/2002	PRIN RCPT		98	98	100	98	(1)				0	22		1
313614 WL 9	F. N. M. A. Pool 050151	09/25/2002	PRIN RCPT		185	185	187	185	(1)				0	25		1
31365P UM 8	F. N. M. A. Pool 133888	09/25/2002	PRIN RCPT		262	262	262	262					0	695		1
31368K LD 6	F. N. M. A. Pool 192124	09/25/2002	PRIN RCPT		3,943	3,943	3,942	3,943					0	628		1
3837H0 JU 8	G. N. M. A. Ser 1995 6A E	07/22/2002	PRIN RCPT		3,289	3,289	3,289	3,289					0	5,411		1
74434T P4 3	Prudential Home Ser 1993-63-A6	09/25/2002	PRIN RCPT		16,097	16,097	15,976	16,097	278				0	774		1
	U.S.				2,822,162	2,822,163	2,813,708	2,822,162	9,220	0	0	0	0	273,268	0	XXX
	United States				2,822,162	2,822,163	2,813,708	2,822,162	9,220	0	0	0	0	273,268	0	XXX
3199999.	Total - Bonds - Special Revenue & Assessment				2,822,162	2,822,163	2,813,708	2,822,162	9,220	0	0	0	0	273,268	0	XXX
Bonds - Industrial and Miscellaneous																
United States																
06636Q AG 6	Bankers Trust N Y Med-Trm	09/13/2002	CALLED@100.0000000		1,000,000	1,000,000	998,750	998,903	27			1,097	1,097	70,000		1PE
073908 5P 6	Bear Steams Co Inc Med Trm Ser B	08/13/2002	CALLED@100.0000000		1,000,000	1,000,000	1,000,000	1,000,000					0	70,000		1PE
073928 DQ 3	Bear Steams Co Inc Ser B Med-Trm	07/27/2002	CALLED@100.0000000		1,000,000	1,000,000	1,000,000	1,000,000					0	70,000		1PE
16161N AL 4	Chase Manhattan Corp Med-Trm Note	09/03/2002	CALLED@100.0000000		1,500,000	1,500,000	1,490,415	1,491,598	204			8,402	8,402	101,250		1PE
370424 GL 1	General Motors Accept Corp Note	09/15/2002	MATURITY		300,000	300,000	297,936	300,000	207				0	21,000		1PE
52517P LH 2	Lehman Bros Hldg Med-Trm Ser E	09/17/2002	CALLED@100.0000000		500,000	500,000	496,250	497,080	138			2,920	2,920	27,187		1PE
59018S VX 9	Merrill Lynch & Co	08/07/2002	CALLED@100.0000000		500,000	500,000	500,000	500,000					0	35,950		1PE
620806 AH 2	Mt Carmel East Prof Off Bldg III	07/01/2002	CALLED@100.0000000		10,000	10,000	10,000	10,000					0	11,962		1
634902 BE 9	National City Bank - Cleveland OH	09/25/2002	CALLED@100.0000000		250,000	250,000	249,375	249,516	24			484	484	17,750		1PE
63858S BQ 1	NationsBank Corp Med-Trm	09/16/2002	CALLED@100.0000000		500,000	500,000	500,000	500,000					0	35,000		1PE
	United States				6,560,000	6,560,000	6,542,726	6,547,097	600	0	0	12,903	12,903	460,099	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				6,560,000	6,560,000	6,542,726	6,547,097	600	0	0	12,903	12,903	460,099	0	XXX

SCHEDULE D - PART 4

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

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value At Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
6099997.	Total - Bonds - Part 4				10,359,709	10,359,713	10,331,775	10,346,806	11,586	0	0	12,903	12,903	812,712	0	XXX
6099999.	Total - Bonds				10,359,709	10,359,713	10,331,775	10,346,806	11,586	0	0	12,903	12,903	812,712	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				10,359,709	XXX	10,331,775	10,346,806	11,586	0	0	12,903	12,903	812,712	0	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		2	3	4	Book Balance at End of Each Month During Current Quarter			8
			Amount of	Amount of	5	6	7	
Depository		Rate of Interest	Interest Received During Current Quarter	Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Open Depositories								
NATIONAL CITY BANK - COMMERCIAL ACCT	CLEVELAND OH				(269,258)	(388,640)	(189,379)	
NATIONAL CITY BANK - DIVIDEND ACCT	CLEVELAND OH				30,799	2,924	2,924	
NATIONAL CITY BANK - PAYROLL ACCT	CLEVELAND OH				6,000	6,000	6,000	
NATIONAL CITY BANK - SHORT-TERM INVMT	CLEVELAND OH				11,250,000	15,050,000	16,800,000	
PETTY CASH	BEACHWOOD OH				319	319	319	
ROYAL BANK OF CANADA	TORONTO ONTARIO CANADA				42,965	42,965	42,470	
ROYAL TRUST OF CANADA	TORONTO ONTARIO CANADA							
0199999. Total Open Depositories		XXX	0	0	11,060,825	14,713,568	16,662,334	XXX
0399999. Total Cash on Deposit		XXX	0	0	11,060,825	14,713,568	16,662,334	XXX
0599999. Total Cash		XXX	0	0	11,060,825	14,713,568	16,662,334	XXX

Trusted Surplus Statement-Title Page
NONE

Trusteed Surplus Statement-Assets
NONE

Trusteed Surplus Statement-Liabilities
NONE

Trusteed Surplus Statement-Overflow Page
NONE

* 5 6 3 3 2 2 0 0 2 4 7 0 0 0 1 0 3 *

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

NOVEMBER 10, 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	105.35200	1PE	Add
257867-AG-6	Donnelley & Sons Corp Debs	102.33500	1PE	Add
26439R-AH-9	Duke Capital Corp Global Notes	99.90700	1	Add
26439R-AK-2	Duke Capital Corp Senior Notes	85.94700	1	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
416592-AC-7	Hartford Life Corp Life/Health Ins	100.00000	1 Z	Add
44181E-FC-7	Household Finance Corp Internotes	100.00000	1PE	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	1PE	Add
44181E-JN-9	Household Finance Corp Sr Med-Trm	100.00000	1 Z	Add
44181E-LG-1	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	102.00000	1PE	Add
592173-AB-4	Met Life Private Placement 144a	109.42500	1PE	Add
598363-30-7	Iowa Public Service Company	56.37500	P1UZ	Add
620806-AH-2	Mt Carmel East Prof Off Bldg III		1	Add
638671-AC-1	Nationwide Mutual Ins Series 144A	100.00000	1 Z	Add
665228-BP-6	Northern Illinois Gas Co 1st Mtg	105.02600	1PE	Add
69361T-20-3	P S E & G Cap Tr II Ser B (QUIPS)	100.00000	2 Z	Add
743917-AH-9	Prudential Insurance Notes	100.00000	1 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
808626-AD-7	Science Applications Int Ser 144A	100.00000	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

CUSIP #	SECURITY DESCRIPTION	CURRENT NAIC MARKET PRICE	CURRENT NAIC CD	ACTION
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	110.50400	1PE	Add
06636Q-AG-6	Bankers Trust N Y Med-Trm	100.00000	1PE	Delete
073908-5P-6	Bear Stearns Co Inc Med Trm Ser B	100.00000	1PE	Delete
073928-DQ-3	Bear Stearns Co Inc Ser B Med-Trm	100.00000	1PE	Delete
16161N-AL-4	Chase Manhattan Corp Med-Trm Note	100.00000	1PE	Delete
312911-XL-9	F. H. L. M. C. Ser 1350 H	100.00000	1	Delete
312915-YV-7	F. H. L. M. C. Ser 1518 D	100.00000	1PE	Delete
31358M-DM-3	F. N. M. A. Ser 92 34 GA	99.87500	1	Delete
33900T-AJ-7	Fleet Fin Grp Inc Med-Trm Ser K	100.00000	1PE	Delete
370424-GL-1	General Motors Accept Corp Note	102.00000	1PE	Delete
52517P-LH-2	Lehman Bros Hldg Med-Trm Ser E	100.00000	1PE	Delete
59018S-VX-9	Merrill Lynch & Co	100.00000	1PE	Delete
634902-BE-9	National City Bank - Cleveland OH	100.00000	1PE	Delete
63858S-AZ-2	NationsBank Sub Met-Trm Ser E Note	100.00000	1PE	Delete
63858S-BQ-1	NationsBank Corp Med-Trm	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

TOTAL NUMBER OF SECURITIES SENT: 69

** END OF REPORT **