QUARTERLY STATEMENT

OF THE

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

September 30, 2002

RECEIVED

NOV 14 2002

O.F.R.S.

2002

FRATENAL ORDERS - ASSOCIATION EDITION

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

QUARTERLY STATEMENT

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

First Catholic Slovak Union of the USA & Canada

NAIC Group Code..... , (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 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	6611 Rockside Road..... Independence ..... OH ..... 44131 *(Street and Number) (City or Town, State and Zip Code)*	216-642-9406 *(Area Code) (Telephone Number)*
Mail Address	6611 Rockside Road..... Independence ..... OH ..... 44131 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	6611 Rockside Road..... Independence ..... OH ..... 44131 *(Street and Number) (City or Town, State and Zip Code)*	216-642-9406 *(Area Code) (Telephone Number)*
Internet Website Address		
Statement Contact	Kenneth Anthony Arendt *(Name)*	216-642-9406 *(Area Code) (Telephone Number) (Extension)*
	FCSU@AOL.COM *(E-Mail Address)*	216-642-4310 *(Fax Number)*
Policyowner Relations Contact	6611 Rockside Road..... Independence ..... OH ..... 44131 *(Street and Number) (City or Town, State and Zip Code)*	216-642-9406 *(Area Code) (Telephone Number) (Extension)*

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.

Thomas Michael Hricik		George Francis Matta
(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
11 day of November, 2002
Karen J. Davis
KAREN J. DAVIS
NOTARY PUBLIC, STATE OF OHIO
ecorded in Cuyahoga County
My Comm. Expires April 20, 2003

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

NAIC Company Code 56340

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

NOVEMBER 8, 2002
Date

ASSETS

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31, Prior Year Net Admitted Assets
1. Bonds	122,709,035		122,709,035	111,743,094
2. Stocks:				
2.1 Preferred stocks	6,100,922		6,100,922	5,380,584
2.2 Common stocks	1,018,170		1,018,170	1,081,134
3. Mortgage loans on real estate:				
3.1 First liens	3,148,110		3,148,110	3,261,838
3.2 Other than first liens			0	
4. Real estate:				
4.1 Properties occupied by the society (less $.....3,249,137 encumbrances)	3,249,137		3,249,137	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 $..........0 encumbrances)			0	562,675
5. Certificate loans and liens	490,032		490,032	471,316
6. Cash ($.....7,350,008) and short-term investments ($..........0)	7,350,008		7,350,008	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)	144,065,414	0	144,065,414	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)	17,909		17,909	22,849
15. Accident and heath premiums due and unpaid			0	
16. Investment income due and accrued	2,472,403		2,472,403	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	33,900	33,900	0	
21. Aggregate write-ins for other than invested assets	41,302	41,302	0	0
22. Total assets excluding Separate Accounts Business (Lines 10 to 21)	146,630,928	75,202	146,555,726	133,761,044
23. From Separate Accounts statement			0	
24. TOTALS (Lines 22 and 23)	146,630,928	75,202	146,555,726	133,761,044

DETAILS OF WRITE-INS

	1	2	3	4
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 40,335	41,302	41,302	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)	41,302	41,302	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)	131,204,000	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)	266,384	251,721
4.	Contract claims:		
	4.1 Life	250,000	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		
7.	Premiums and annuity considerations for life and accident and health contracts received in advance less $..........0 discount; including $..........0 accident and health premiums	304,151	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)	1,353,478	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	5,426
10.	Commissions and expense allowances payable on reinsurance assumed		
11.	General expenses due or accrued	222,447	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	4,056,364	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	791,050	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	876,591	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	98,726	571,558
22.	Aggregate write-ins for liabilities	259,311	233,719
23.	Total Liabilities excluding Separate Accounts business (Lines 1 to 22)	140,000,478	127,577,258
24.	From Separate Accounts Statement		
25.	Total liabilities (Lines 23 to 24)	140,000,478	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	6,555,248	6,183,789
30.	Totals (Lines 26 through 29) (including $..........0 in Separate Accounts Statement)	6,555,248	6,183,789
31.	Totals (Lines 25 + 30)	146,555,726	133,761,047

DETAILS OF WRITE-INS

2201.	Postretirement Reserve	219,423	219,423
2202.	Security Deposits	14,296	14,296
2203.	Printery Pension	25,592	
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)	259,311	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	13,388,210	9,836,497	13,151,740
2.	Considerations for supplementary contracts with life contingencies			
3.	Net investment income	7,444,580	6,667,349	9,120,654
4.	Amortization of Interest Maintenance Reserve (IMR)	93,000	120,000	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	11,496	62,856	35,265
9.	Totals (Lines 1 to 8.3)	20,937,286	16,686,702	22,470,768
10.	Death benefits	1,727,212	1,886,715	2,403,724
11.	Matured endowments	55,446	55,435	73,876
12.	Annuity and old age benefits	2,512,630	1,514,748	2,139,383
13.	Disability, accident and health benefits, including premiums waived $..........0			
14.	Surrender benefits and withdrawals for life contracts	278,852	305,782	409,754
15.	Interest and adjustments on contract or deposit-type contract funds	149,443	139,395	185,222
16.	Payments on supplementary contracts with life contingencies			
17.	Increase in aggregate reserve for life and accident and health contracts	13,225,684	10,213,000	13,569,000
18.	Totals (Lines 10 to 17)	17,949,267	14,115,075	18,780,959
19.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	73,050	57,171	75,850
20.	Commissions and expense allowances on reinsurance assumed			
21.	General insurance expenses and fraternal expenses	1,893,064	1,890,918	2,347,710
22.	Insurance taxes, licenses and fees	61,857	67,885	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	(60,889)	10,003	(35,375)
26.	Totals (Lines 18 to 25)	19,916,349	16,141,052	21,228,681
27.	Net gain from operations before refunds to members (Line 9 minus Line 26)	1,020,937	545,650	1,242,087
28.	Refunds to members	258,022	201,327	279,957
29.	Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28)	762,915	344,323	962,130
30.	Net realized capital gains (losses) (excluding $.........0 transferred to the IMR)	(166,223)	(8,600)	(624,870)
31.	Net income (Lines 29 + 30)	596,692	335,723	337,260
	SURPLUS ACCOUNT			
32.	Surplus, December 31, prior year	6,183,787		6,033,598
33.	Net income from operations (Line 31)	596,692	335,723	337,260
34.	Change in net unrealized capital gains or (losses)	(776,713)	(193,829)	(467,711)
35.	Change in net unrealized foreign exchange capital gain (loss)	74,000		443,906
36.	Change in nonadmitted assets and related items	172,173	12,163	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	305,167	(45,570)	(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	140	(47,195)	35,345
46.	Net change in surplus for the year (Lines 33 through 45)	371,459	61,292	150,189
47.	Surplus as of statement date (Lines 32 + 46)	6,555,246	61,292	6,183,787

DETAILS OF WRITE-INS

08.301.	Publication Income	8,863		13,425
08.302.	Miscellaneous	2,633	9,080	21,840
08.303.	Jednota Inc Income		53,776	
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)	11,496	62,856	35,265
2501.	Cost Jednota Estates and Museum	96,239	95,727	147,799
2502.	Net Pension	(157,128)	(85,724)	(183,174)
2503.	Codification Change Refund			
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)	(60,889)	10,003	(35,375)
4501.	Incr in Div LOD		(9,106)	
4502.	Other	140	(38,089)	35,345
4503.	Net Investment Income adjustment, Exhibit 12			
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)	140	(47,195)	35,345

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	13,384,801	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	7,040,123	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	538,733	36,171
8.	Total (Lines 1 to 7)	20,963,657	22,091,931
9.	Death benefits	1,717,683	2,403,724
10.	Matured endowments	55,446	73,876
11.	Annuity and old age benefits	2,512,630	2,139,383
12.	Disability, accident and health benefits		
13.	Surrender benefits and withdrawals for life contracts	278,852	409,754
14.	Interest and adjustment on contract or deposit-type contract funds	149,443	182,405
15.	Payments on supplementary contracts with life contingencies		
16.	Total (Lines 9 to 15)	4,714,054	5,209,142
17.	Commissions on premiums, annuity considerations and deposit-type contract funds	73,050	73,074
18.	Commissions and expense allowances on reinsurance assumed		
19.	General insurance expenses and fraternal expenses	2,318,499	2,001,905
20.	Insurance taxes, licenses and fees, excluding federal income taxes	61,857	59,192
21.	Net transfers to or (from) Separate Accounts		
22.	Aggregate write-ins for deductions	109,954	(35,375)
23.	Refunds to members paid	258,022	279,957
24.	Total (Lines 16 to 23)	7,535,436	7,587,895
25.	Net cash from operations (Lines 8 minus 24)	13,428,221	14,504,036
	Cash from Investments		
26.	Proceeds from investments sold, matured or repaid:		
	26.1 Bonds	11,273,482	9,443,992
	26.2 Stocks	213,854	1,297,391
	26.3 Mortgage loans	113,728	131,931
	26.4 Real estate		
	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)	11,601,064	11,489,096
27.	Cost of investments acquired (long-term only):		
	27.1 Bonds	22,894,674	22,365,611
	27.2 Stocks	1,052,072	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)	23,946,746	23,621,740
28.	Net increase (or decrease) in certificate loans and liens	18,716	48,260
29.	Net cash from investments (Line 26.8 minus Line 27.7 minus Line 28)	(12,364,398)	(12,180,904)
	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		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)	9,457	
	31.4 Total (Lines 31.1 to 31.3)	9,457	2,817
32.	Net cash from financing and miscellaneous sources (Line 30.5 minus 31.4)	(9,457)	202,287
	RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
33.	Net change in cash and short-term investments (Line 25, plus Line 29, plus Line 32)	1,054,366	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)	7,350,006	6,295,640

DETAILS OF WRITE-INS

0701.	Line 3 from 2000 Annual Statement		13,425
0702.	Publication Income		21,840
0703.	Change in Ledger Liabilities	586,476	906
0798.	Summary of remaining write-ins for Line 7 from overflow page	(47,743)	0
0799.	Totals (Lines 0701 thru 0703 plus 0798) (Line 7 above)	538,733	36,171
2201.	Line 15 from 2000 Annual Statement		(183,174)
2202.	Cost of Jednota Estates	96,239	147,799
2203.	Change in Pension Liability	13,715	
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)	109,954	(35,375)

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). ....12/31/1997.......................

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:
no

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 [ ]
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 [ ]

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
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:	Amount
1.11	Farm mortgages	$
1.12	Residential mortgages	$ 323,205
1.13	Commercial mortgages	$ 2,824,905
1.14	Total mortgages in good standing	$ 3,148,110
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)	$ 3,148,110
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 DID NOT ASSUME A&H FOR THIS QUARTER

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	3,273,686	3,420,986
2. Increase (decrease) by adjustment	(23,960)	(24,550)	(24,549)	(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	3,249,137	3,322,196
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	3,298,236	3,273,686	3,249,137	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	3,249,137	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	3,200,577	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	20	
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	21,335	40,065	52,487	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	3,148,110	3,261,838
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	3,240,578	3,200,577	3,148,110	3,261,838
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period	3,240,578	3,200,577	3,148,110	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 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	66,588,610	5,069,495		(172,061)	65,904,080	66,588,610	71,486,044	63,165,697
2. Class 2	48,203,791	2,465,462	4,286,990		44,866,257	48,203,791	46,382,263	42,885,718
3. Class 3	2,718,552		606,074		2,614,333	2,718,552	2,112,478	2,627,160
4. Class 4	437,505				437,505	437,505	437,505	437,505
5. Class 5	1,768,165				1,768,165	1,768,165	1,768,165	1,768,165
6. Class 6	819,423		296,843		819,423	819,423	522,580	858,850
7. Total Bonds	120,536,046	7,534,957	5,189,907	(172,061)	116,409,763	120,536,046	122,709,035	111,743,095
PREFERRED STOCK								
8. Class 1	2,000,421	401,296		15,994	2,015,814	2,000,421	2,417,711	
9. Class 2	3,084,528	202,330	3,647		3,086,861	3,084,528	3,283,211	
10. Class 3	400,000				400,000	400,000	400,000	
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	5,484,949	603,626	3,647	15,994	5,502,675	5,484,949	6,100,922	0
15. Total Bonds and Preferred Stock	126,020,995	8,138,583	5,193,554	(156,067)	121,912,438	126,020,995	128,809,957	111,743,095

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

NONE

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999. Totals		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)

	1	Life Contracts		4	5	6
		2	3			
State, Etc.	Is Insurer Licensed? (Yes or No)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums Premiums, Including Policy, Membership and Other Fees	Deposit-Type Contract Funds	Other Considerations
1. Alabama AL	NO	308				
2. Alaska AK	NO		11,444			
3. Arizona AZ	NO	1,169	109,211			
4. Arkansas AR	NO	1,655				
5. California CA	NO	1,149	162,625			
6. Colorado CO	YES					
7. Connecticut CT	YES	19,242	94,702			
8. Delaware DE	NO		48,635			
9. District of Columbia DC	NO	2,919				
10. Florida FL	YES	8,533	179,373			
11. Georgia GA	NO	1,030	44,000			
12. Hawaii HI	NO		119,644			
13. Idaho ID	NO					
14. Illinois IL	YES	43,766	723,635			
15. Indiana IN	YES	4,173	18,200			
16. Iowa IA	NO	420	10			
17. Kansas KS	NO	487				
18. Kentucky KY	NO		14,000			
19. Louisiana LA	NO					
20. Maine ME	NO					
21. Maryland MD	NO	2,327	56,983			
22. Massachusetts MA	YES	2,123	125,576			
23. Michigan MI	YES	45,418	198,136			
24. Minnesota MN	YES	2,963				
25. Mississippi MS	NO					
26. Missouri MO	YES	1,595				
27. Montana MT	NO	25				
28. Nebraska NE	NO	400	20			
29. Nevada NV	NO		3,150			
30. New Hampshire NH	NO					
31. New Jersey NJ	YES	60,611	239,113			
32. New Mexico NM	NO		42,000			
33. New York NY	YES	50,736	83,362			
34. North Carolina NC	NO	420	18,375			
35. North Dakota ND	NO					
36. Ohio OH	YES	169,590	3,869,530			
37. Oklahoma OK	NO					
38. Oregon OR	NO	1,232				
39. Pennsylvania PA	YES	681,376	5,321,943			
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		49,859			
45. Utah UT	NO					
46. Vermont VT	NO		8,937			
47. Virginia VA	NO	1,254	199,000			
48. Washington WA	NO	2,050	212			
49. West Virginia WV	YES	4,392	8,055			
50. Wisconsin WI	YES	9,383	506,332			
51. Wyoming WY	NO	1,209				
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) 15	1,121,956	12,262,844	0	0	0
90. Reporting entity contributions for employee benefit plans	XXX					
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX					
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX					
93. Premium or annuity considerations waived under disability or other contract provisions	XXX					
94. Aggregate other amounts not allocable by State	XXX	0	0	0	0	0
95. Totals (Direct Business)	XXX	1,121,956	12,262,844	0	0	0
96. Plus reinsurance assumed	XXX					
97. Totals (All Business)	XXX	1,121,956	12,262,844	0	0	0
98. Reinsurance less reinsurance ceded	XXX					
99. Totals (All Business) less reinsurance ceded	XXX	1,121,956	12,262,844	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

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

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:

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

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			
08.398. Summary of remaining write-ins for Line 8.3	0	0	0

Additional Write-ins for Cash Flow:

	1 Current Year to Date	2 Prior Year Ended December 31
0704. Miscellaneous Income-Legal fees income	11,496	
0705. Change in receivable from subsid. & affiliates		
0706. Change in Accounts Payable	(59,239)	
0798. Summary of remaining write-ins for Line 7	(47,743)	0

Additional Write-ins for Cash Flow:

	1 Current Year to Date	2 Prior Year Ended December 31
2204. Foreign Exchange Loss		
2205. Other Investment Expense		
2206. Change in Holding Company		
2207. Transfer to Toronto Mutual Life		
2208. Other Intererest		
2298. Summary of remaining write-ins for Line 22	0	0

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

1	Location		4	5	6	7	8	9
	2	3						
Description of Property	City	State	Date Acquired	Name of Vendor	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Expended for Additions and Permanent Improvements

NONE

SCHEDULE A - PART 3

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

1	Location		4	5	6	7	8	9	10	11	12	13	14	15	16
	2	3													
Description of Property	City	State	Disposal Date	Name of Purchaser	Actual Cost	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Expended for Additions, Permanent Improvements and Changes in Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Amounts Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs, and Expenses Incurred

NONE

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED During the Current Quarter

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

NONE

SCHEDULE B - PART 2

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

1	Location		4	5	6	7	8	9	10	11	12	13
	2	3										
Loan Number	City	State	Loan Type	Date Acquired	Book Value/ Recorded Investment Excluding Accrued Interest Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Value/ Recorded Investment Excluding Accrued Interest at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
Mortgages Closed by Repayment												
1036	Yonkers	New York	Reside	01/01/1999				21,908	21,908			0
0199999. Total - Mortgages Closed by Repayment					0	0	0	21,908	21,908	0	0	0
9999999. Totals					0	0	0	21,908	21,908	0	0	0

SCHEDULE BA - PART 1

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

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

NONE

SCHEDULE BA - PART 2

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

1	Location		4	5	6	7	8	9	10	11	12	13
	2	3										
Number of Units and Description	City	State	Name of Purchaser or Nature of Disposition	Date Acquired	Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book/ Adjusted Carrying Value Less Encumbrances at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale

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 - U.S. Government								
31392E-KK-5	FNMA CMO 2002-58 BC	08/30/2002	SALOMON SMITH BARNEY		201,000	200,000	1,007	1PE
31392E-KU-3	FHLMC CMO 2002-58 BL	09/30/2002	SALOMON SMITH BARNEY		300,000	300,000	1,571	1PE
31392R-ZT-1	FHLMC CMO 2002 2489 LD	08/30/2002	SALOMON SMITH BARNEY		201,000	200,000	1,047	1PE
31392T-M2-0	FHLMC CMO 2002 - 2488 EE	08/30/2002	SALOMON SMITH BARNEY		201,250	200,000	1,047	1PE
31392T-M2-0	FHLMC CMO 2002 - 2488 EE	09/30/2002	SALOMON SMITH BARNEY		301,875	300,000	1,571	1PE
0399999	Total - Bonds - U.S. Government				1,205,125	1,200,000	6,243	XXX
Bonds - Public Utilities								
United States								
26439R-AH-9	DUKE CAPITAL CORP	07/30/2002	PAINE WEBBER		181,404	200,000	5,289	1PE
644239-BH-7	NEW ENGLAND TELEPHONE AND TELEGRAPH CO	08/30/2002	FIRST UNION SECURITIES		188,840	200,000	5,691	1PE
650094-CC-7	NEW YORK TELEPHONE CO	08/14/2002	PAINE WEBBER		187,670	200,000	7,210	1PE
872375-AC-4	TECO ENERGY INC	09/17/2002	FIRST UNION SECURITIES		200,000	200,000	5,440	2PE
	United States				757,914	800,000	23,630	XXX
3899999	Total - Bonds - Public Utilities				757,914	800,000	23,630	XXX
Bonds - Industrial and Miscellaneous								
United States								
03760A-AE-1	APOGENT TECHNOLOGIES INC	08/05/2002	SSB CALAMOS		3,848	4,000	28	2
06050X-BA-0	BANK AMERICA CORP	08/30/2002	MERRILL LYNCH		101,870	100,000	2,042	1PE
126117-AJ-9	CNA FINANCIAL NOTES	09/06/2002	FIRST UNION SECURITIES		200,000	200,000	5,092	2PE
17248R-AG-1	CINGULAR WIRELESS	09/18/2002	PAINE WEBBER		276,750	300,000	5,819	1PE
211177-AG-5	CONTINENTAL CABLEVISION	08/06/2002	MERRILL LYNCH		102,320	100,000	3,875	2
345397-TY-9	FORD MOTOR CREDIT CO NOTES	09/23/2002	SALOMON SMITH BARNEY		194,536	200,000	5,961	2
362320-AU-7	GTE CORP DEBENTURES	07/22/2002	FIRST UNION SECURITIES		197,000	200,000	3,524	1PE
362320-AZ-6	GTE CORP	07/22/2002	PAINE WEBBER		184,400	200,000	3,686	1PE
362320-AZ-6	GTE CORP	07/30/2002	PAINE WEBBER		176,676	200,000	3,990	1PE
362320-AZ-6	GTE CORP	08/14/2002	FIRST UNION SECURITIES		177,750	200,000	4,522	1PE
36962G-WW-0	GENERAL ELECTRIC CAP CORP	08/23/2002	FIRST UNION SECURITIES		184,769	185,000	771	1PE
37042G-C3-8	GENERAL MOTORS ACCEPT CORP	08/20/2002	SALOMON SMITH BARNEY		300,000	300,000		1PE
37042G-C7-9	GENERAL MOTORS ACCEPT	08/27/2002	MERRILL LYNCH		400,000	400,000		1PE
37042G-C8-7	GENERAL MOTORS ACCEPT CORP	08/27/2002	FIRST UNION SECURITIES		230,000	230,000		1PE
37042G-E9-3	GENERAL MOTORS ACCEPTANCE CORP	09/17/2002	SALOMON SMITH BARNEY		300,000	300,000		1PE
37042G-SV-9	GENERAL MOTORS ACCEPTANCE CORP	08/23/2002	FIRST UNION SECURITIES		169,150	170,000	4,564	1PE
428040-BM-0	HERTZ CORPORATION SR NOTE	09/17/2002	FIRST UNION SECURITIES		196,000	200,000	4,406	2PE
44181E-LG-1	HOUSEHOLD FINANACE CORP SENIOR MED NOTE	09/12/2002	ADVEST INC		200,000	200,000		1PE
56418H-AC-4	MANPOWER INC CV	09/12/2002	SSB CALAMOS		4,243	7,000		2
585055-AB-2	MEDTRONIC INC CV	09/19/2002	SSB CALAMOS		6,091	6,000	1	1
69334W-BH-3	PHH CORP INTERNOTES	09/06/2002	FIRST UNION SECURITIES		200,000	200,000		2
69334W-BR-1	PHH CORP INTERNOTES	09/19/2002	SALOMON SMITH BARNEY		300,000	300,000		2
69334W-BV-2	PHH CORP INTERNOTES	09/26/2002	SALOMON SMITH BARNEY		300,000	300,000		2
743862-AD-6	PROVIDENT COS INC DEBS	08/08/2002	FIRST UNION SECURITIES		94,500	100,000	447	2PE
872287-AC-1	TCI COMMUNICATIONS INC	08/06/2002	MERRILL LYNCH		96,460	100,000	122	2PE
879240-AN-9	TELE COMMUNICATIONS INC	08/06/2002	MERRILL LYNCH		95,400	100,000	136	2
892335-AH-3	TOYS R US	08/08/2002	FIRST UNION SECURITIES		194,500	200,000	297	2
892335-AH-3	TOYS R US	08/23/2002	FIRST UNION SECURITIES		192,000	200,000	932	2
905581-AV-6	UNION CARBIDE CORP	07/31/2002	FIRST UNION SECURITIES		88,875	90,000	2,010	2
905581-AV-6	UNION CARBIDE CORP	08/08/2002	FIRST UNION SECURITIES		198,500	200,000	4,727	2
92344G-AT-3	VERIZON GLOBAL FDG CORP	09/06/2002	FIRST UNION SECURITIES		202,000	200,000	410	1
U75000-AG-1	ROCHE HLDGS INC CONV	08/21/2002	SSB CALAMOS		4,280	8,000		2
	United States				5,571,918	5,700,000	57,358	XXX
4599999	Total - Bonds - Industrial & Miscellaneous				5,571,918	5,700,000	57,358	XXX
6099997	Total - Bonds - Part 3				7,534,957	7,700,000	87,231	XXX
6099999	Total - Bonds				7,534,957	7,700,000	87,231	XXX
Preferred Stocks - Industrial and Miscellaneous								

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)
United States								
285661-20-3	ELECTRONIC DATA SYSTEMS CORP	07/26/2002	SSB CALAMOS	1,296.000	1,296	1,296		P1
294741-87-1	EQUITY OFFICE	07/29/2002	SALOMON SMITH BARNEY	8,000.000	200,000	8,000		P2
345395-20-6	FORD MOTOR COMPANY CAP TR II	08/30/2002	SSB CALAMOS	50.000	2,330	50		P2
G98255-20-4	XL CAPITAL LTD	08/14/2002	SALOMON SMITH BARNEY	8,000.000	200,000	8,000		P1
G98255-20-4	XL CAPITAL LTD	08/14/2002	MERRILL LYNCH	8,000.000	200,000	8,000		P1
	United States				603,626	25,346	0	XXX
6399999	Total - Preferred Stocks - Industrial & Miscellaneous				603,626	25,346	0	XXX
6599997	Total - Preferred Stocks - Part 3				603,626	25,346	0	XXX
6599999	Total - Preferred Stocks				603,626	25,346	0	XXX
Common Stocks - Industrial and Miscellaneous								
United States								
46625H-10-0	JP MORGAN CHASE & CO	09/17/2002	SALOMON SMITH BARNEY	3,000.000	68,640			L
	United States				68,640	XXX	0	XXX
6899999	Total - Common Stocks - Industrial & Miscellaneous				68,640	XXX	0	XXX
7099997	Total - Common Stocks - Part 3				68,640	XXX	0	XXX
7099999	Total - Common Stocks				68,640	XXX	0	XXX
7199999	Total - Preferred and Common Stocks				672,266	XXX	0	XXX
7299999	Total - Bonds, Preferred and Common Stocks				8,207,223	XXX	87,231	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																
312906-2P-4	FHLMC REMIC SERIES 1136-H	07/15/2002	MATURED		2,074	2,074	2,023	2,035				39	39			
312914-WY-6	FHLMC REMIC 14750	07/15/2002	MATURED		5,436	5,436	5,436	5,436				(0)	(0)			
31359V-Y4-9	FNMA REMIC 25HH	09/25/2002	PRUDENTIAL SECURITIES		27,000	27,000	27,000	27,000					0			1
313920-X7-0	FNMA CMO 2001 41 TB	07/25/2002	MATURED		24,978	24,978	24,978	24,978					0			
362050-FX-9	GOVERNMENT NAT'L MTG ASSOC POOL #2178	07/15/2002	MATURED		3,834	3,834	3,853	3,840				(6)	(6)			
362067-DM-9	GOVERNMENT NAT'L MTG ASSOC POOL #3700	07/15/2002	MATURED		513	513	513	513				(0)	(0)			
36217A-2A-7	GOVERNMENT NAT'L MTG ASSOC POOL #1880	07/15/2002	MATURED		753	753	751	752				1	1			
36217G-L9-6	GOVERNMENT NAT'L MTG ASSOC POOL #1930	07/15/2002	MATURED		17,852	17,852	17,741	17,791				61	61			
36217N-YH-9	GOVERNMENT NAT'L MTG ASSOC POOL #1988	07/15/2002	MATURED		8	8	7	8				0	0			
36217P-DU-8	GOVERNMENT NAT'L MTG ASSOC POOL #1991	07/15/2002	MATURED		7,154	7,154	7,141	7,147				7	7			
36217T-TB-5	GOVERNMENT NAT'L MTG ASSOC POOL #2031	07/15/2002	MATURED		107	107	104	105				2	2			
0399999.	Total - Bonds - U.S. Government				89,709	89,709	89,547	89,605	0	0	0	104	104	0	0	XXX
Bonds - Special Revenue and Special Assessment																
United States																
31362Y-TB-8	FEDERAL NATIONAL MORTGAGE ASSOC. #075	07/25/2002	MATURED		19	19	19	19				0	0			
31358P-NW-3	FNMA REMIC TR 92-138 P CMO	07/25/2002	MATURED		24,504	24,504	24,228	24,293				211	211			
	U.S.				24,523	24,523	24,247	24,311	0	0	0	211	211	0	0	XXX
	United States				24,523	24,523	24,247	24,311	0	0	0	211	211	0	0	XXX
3199999.	Total - Bonds - Special Revenue & Assessment				24,523	24,523	24,247	24,311	0	0	0	211	211	0	0	XXX
Bonds - Public Utilities																
United States																
010392-CR-7	ALABAMA POWER CO. 1ST MTG. BONDS	07/09/2002	BROKER 06		103,440	100,000	101,395	100,940	(24)			2,500	2,500			1
010392-CR-7	ALABAMA POWER CO. 1ST MTG. BONDS	07/09/2002	BROKER 06		103,440	100,000	101,394	100,939	(24)			2,501	2,501	6,803		1
010392-CV-8	ALABAMA POWER COMPANY 1ST MORTGAGE	07/09/2002	BROKER 11		103,410	100,000	98,737	99,105	22			4,305	4,305	15,562		1PE
010392-CV-8	ALABAMA POWER COMPANY 1ST MORTGAGE	07/09/2002	BROKER 06		206,820	200,000	197,474	198,210	44			8,610	8,610	15,562		1PE
010392-CV-8	ALABAMA POWER COMPANY 1ST MORTGAGE	07/09/2002	MERRILL LYNCH		103,410	100,000	100,000	100,000				3,410	3,410			1PE
010392-CW-6	ALABAMA POWER CO 1ST MTG BONDS	07/09/2002	SALOMON SMITH BARNEY		103,640	100,000	98,760	99,121	21			4,519	4,519	2,758		1PE
010392-CW-6	ALABAMA POWER CO 1ST MTG BONDS	07/09/2002	SALOMON SMITH BARNEY		103,640	100,000	98,760	99,121	21			4,519	4,519			1PE
202795-FB-1	COMMONWEALTH EDISON CO. 1ST MTG SER	09/16/2002	BROKER 06		103,425	100,000	99,590	99,726	9			3,699	3,699			1
202795-FB-1	COMMONWEALTH EDISON CO. 1ST MTG SER	09/16/2002	BROKER 06		103,425	100,000	98,816	99,209	27			4,216	4,216	16,843		1
202795-FB-1	COMMONWEALTH EDISON CO. 1ST MTG SER	09/16/2002	PRUDENTIAL SECURITIES		206,850	200,000	199,700	199,799	7			7,051	7,051			1
266228-BY-0	DUQUESNE LIGHT CO. 1ST MTG. BONDS	08/05/2002	PAINE WEBBER		207,892	200,000	201,560	201,486	(43)			6,406	6,406			2
266228-BY-0	DUQUESNE LIGHT CO. 1ST MTG. BONDS	08/05/2002	BROKER 06		207,892	200,000	200,000	200,000				7,892	7,892	13,979		2
266228-BY-0	DUQUESNE LIGHT CO. 1ST MTG. BONDS	08/05/2002	PAINE WEBBER		207,892	200,000	199,750	199,763	7			8,129	8,129			2
	United States				1,865,175	1,800,000	1,795,936	1,797,420	67	0	0	67,754	67,754	71,507	0	XXX
3899999.	Total - Bonds - Public Utilities				1,865,175	1,800,000	1,795,936	1,797,420	67	0	0	67,754	67,754	71,507	0	XXX
Bonds - Industrial and Miscellaneous																
United States																
06406J-BL-8	BANK OF NEW YORK	09/16/2002	SALOMON SMITH BARNEY		200,000	200,000	200,000	200,000					0	7,750		1PE
06636Q-AG-6	BANKERS TRUST N Y CORP	09/13/2002	SALOMON SMITH BARNEY		200,000	200,000	199,000	199,242	35			758	758			1PE
06636Q-AG-6	BANKERS TRUST N Y CORP	09/13/2002	MCDONALD & COMPANY		100,000	100,000	99,375	99,526	22			474	474	17,500		1PE
06636Q-AG-6	BANKERS TRUST N Y CORP	09/13/2002	PRUDENTIAL SECURITIES		200,000	200,000	199,500	199,621	18			379	379			1PE
073908-3P-8	BEAR STEARNS CO INC	08/24/2002	PRUDENTIAL SECURITIES		200,000	200,000	198,000	198,475	61			1,525	1,525	2,400		1PE
073928-DQ-3	BEAR STEARNS	07/27/2002	PRUDENTIAL SECURITIES		100,000	100,000	100,000	100,000					0	3,500		1PE
22237L-FN-7	COUNTRYWIDE HOME LOAN CORP	07/10/2002	MCDONALD & COMPANY		200,000	200,000	200,000	200,000					0	2,956		1PE
359416-AH-7	FRUIT OF THE LOOM INC DEBS	07/17/2002	BROKER 11		77,931	200,000	195,120	197,537	144			(119,607)	(119,607)			6
359416-AH-7	FRUIT OF THE LOOM INC DEBS	07/17/2002	BROKER 11		38,960	100,000	98,625	99,306	40			(60,347)	(60,347)			6
37042F-6J-2	GENERAL MOTORS ACCEPT CORP	08/15/2002	SALOMON SMITH BARNEY		200,000	200,000	200,000	200,000					0	16,000		1PE
37042F-6J-2	GENERAL MOTORS ACCEPT CORP	08/15/2002	SALOMON SMITH BARNEY		200,000	200,000	200,000	200,000					0	16,000		1PE
59018S-VX-9	MERRILL LYNCH & CO INC	08/07/2002	PRUDENTIAL SECURITIES		78,000	78,000	74,513	75,312	169			2,688	2,688	2,804		1PE

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)
63858S-BQ-1	NATIONSBANK CORP	09/16/2002	SALOMON SMITH BARNEY		200,000	200,000	199,000	199,192	28			808	808	7,000		1PE
69344M-AE-1	PMI GROUP INC CONV	09/26/2002	SSB CALAMOS		4,110	4,000	4,030	4,029	(1)			82	82	50		1PE
699216-AH-0	PARAMOUNT COMMUNICATIONS INC. SR DEB	08/01/2002	PRUDENTIAL SECURITIES		310,401	300,000	295,500	296,980	91			13,421	13,421			1
699216-AH-0	PARAMOUNT COMMUNICATIONS INC. SR DEB	08/01/2002	PRUDENTIAL SECURITIES		206,934	200,000	196,000	197,243	86			9,691	9,691			1
699216-AH-0	PARAMOUNT COMMUNICATIONS INC. SR DEB	08/01/2002	MCDONALD & COMPANY		206,934	200,000	191,664	194,405	168			12,529	12,529	28,875		1
75952F-20-5	RELIASTAR FINANCING II	07/15/2002	MERRILL LYNCH		200,000	200,000	200,000	200,000					0	4,725		1
883556-AH-5	THERMO ELECTRON CORP	09/10/2002	SSB CALAMOS		4,813	5,000	4,700	4,825	50			(13)	(13)	100		2PE
92344G-AN-6	VERIZON GLOBAL FDG CORP CONV	09/13/2002	SSB CALAMOS		3,763	7,000	3,876	4,013	110			(250)	(250)			1
92344G-AN-6	VERIZON GLOBAL FDG CORP CONV	09/13/2002	SSB CALAMOS		2,688	5,000	2,725	2,815	80			(127)	(127)			1
884903-AD-7	THE THOMSON CORPORATION	09/25/2002	RBC DOMINION		126,045	200,000	186,250	200,000	348			(73,955)	(73,955)			1
74434U-DS-0	PRUDENTIAL HOME MTGE SER 94-21-A8	08/26/2002	MATURED		6,087	6,087	6,041	6,049				38	38			
	United States				3,066,663	3,305,087	3,253,919	3,278,570	1,448	0	0	(211,906)	(211,906)	109,660	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				3,066,663	3,305,087	3,253,919	3,278,570	1,448	0	0	(211,906)	(211,906)	109,660	0	XXX
6099997.	Total - Bonds - Part 4				5,046,070	5,219,319	5,163,649	5,189,907	1,515	0	0	(143,837)	(143,837)	181,167	0	XXX
6099999.	Total - Bonds				5,046,070	5,219,319	5,163,649	5,189,907	1,515	0	0	(143,837)	(143,837)	181,167	0	XXX
Preferred Stocks - Industrial and Miscellaneous																
United States																
59156R-20-7	METLIFE CAP TRUST I	08/15/2002	SSB CALAMOS	45.000	3,647		2,350	2,350				1,296	1,296		45	P2
	United States				3,647	0	2,350	2,350	0	0	0	1,296	1,296	0	45	XXX
6399999.	Total - Preferred Stocks - Industrial & Miscellaneous				3,647	0	2,350	2,350	0	0	0	1,296	1,296	0	45	XXX
6599997.	Total - Preferred Stocks - Part 4				3,647	0	2,350	2,350	0	0	0	1,296	1,296	0	45	XXX
6599999.	Total - Preferred Stocks				3,647	0	2,350	2,350	0	0	0	1,296	1,296	0	45	XXX
7199999.	Total - Preferred and Common Stocks				3,647	XXX	2,350	2,350	0	0	0	1,296	1,296	0	45	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				5,049,717	XXX	5,165,999	5,192,257	1,515	0	0	(142,540)	(142,540)	181,167	45	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
					5	6	7	
Depository		Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Open Depositories								
KEY BANK - General Accnt	CLEVELAND OH		182		99,323	8,618	146,706	
KEY BANK - FCSU Corp Center	CLEVELAND OH				3,342	23,773	5,511	
KEY BANK - Money Market	CLEVELAND OH		152		61,076	61,127	61,177	
KEY BANK Sweep Accnt	CLEVELAND OH				1,421,805	2,305,678	1,894,034	
KEY BANK - Youth Fund	CLEVELAND OH				219,634	219,634	219,634	
MERRILL LYNCH	PITTSBURGH PA				5,321,771	4,818,718	4,275,701	
SALOMON SMITH BARNEY - Calamos Accnt	PITTSBURGH PA				6,905	1,010	6,507	
SALOMON SMITH BARNEY	PITTSBURGH PA				12,172	12,181	12,192	
PRUDENTIAL SECURITIES	PITTSBURGH PA							
RBC DOMINION	ONTARIO, CANADA				465,482	466,075	466,669	
ROYAL TRUST	ONTARIO, CANADA				(7)	(7)	156,791	
BANK OF MONTREAL	TORONTO ONTARIO CANADA				109,320	107,796	104,286	
PETTY CASH					800	800	800	
0199999 Total Open Depositories		XXX	334	0	7,721,624	8,025,403	7,350,008	XXX
0399999 Total Cash on Deposit		XXX	334	0	7,721,624	8,025,403	7,350,008	XXX
0599999 Total Cash		XXX	334	0	7,721,624	8,025,403	7,350,008	XXX