

QUARTERLY STATEMENT

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OF THE

Orthodox Society

of

America

of North Olmsted

in the state of Ohio

TO THE

Insurance Department

OF THE

STATE OF

FOR THE QUARTER ENDED
September 30, 2002

FRATERNAL

2002

9/30/02
OAFS



56987200220100103

QUARTERLY STATEMENT

AS OF September 30, 2002
 OF THE CONDITION AND AFFAIRS OF THE
Orthodox Society of America

NAIC Group Code 0000 0000 NAIC Society Code 56987 Employer's ID Number 25-0850970
 (Current Period) (Prior Period)

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

Country of Domicile United States of America

Incorporated: June 10, 1916 Commenced Business: October 15, 1915

Statutory Home Office: 29510 Lorain Road North Olmsted, OH 44070

Main Administrative Office: 29510 Lorain Road North Olmsted, OH 44070 440-716-2360

Mail Address: 29510 Lorain Road North Olmsted, OH 44070

Primary Location of Books and Records: 29510 Lorain Road North Olmsted, OH 44070 440-716-2360

Internet Website Address: www.orthodoxsociety.org

Statement Contact: Marie Kucia 440-716-2360
orthsoc@msn.com 440-716-1990
 (E-Mail Address) (Fax Number)

Policyowner Relations Contact: 29510 Lorain Road North Olmsted, OH 44070 440-716-2360

OFFICERS

President George G. LichvarikSecretary/Treasurer Marie KuciaActuary Bruce & Bruce Company

Vice-Presidents

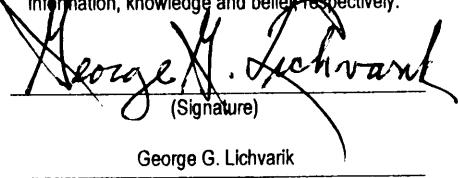
<u>Rev Joseph Fester</u>	<u>Dr. Walter Rusnak</u>	<u>George G. Lichvarik</u>	<u>Ann Repko</u>
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DIRECTORS OR TRUSTEES

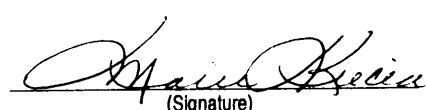
<u>Marge Hopkosky</u>	<u>Rev. Joseph Fester</u>	<u>George G. Lichvarik</u>	<u>Ann Repko</u>
<u>Michael N. Pilat</u>	<u>Edward Selavko</u>	<u>Dr. Walter Rusnak</u>	<u>Marie Kucia</u>
<u>Rev./Dr. Michael G. Kovach</u>	<u>#Helen Michak</u>
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.....
.....
.....

State of Ohio
 County of Cuyahoga ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief respectively.


 (Signature)

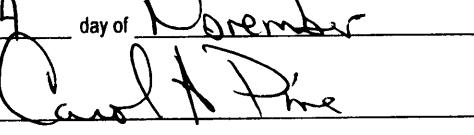
George G. Lichvarik
 (Printed Name)
 President


 (Signature)

Marie Kucia
 (Printed Name)
 Secretary/Treasurer

(Signature)

(Printed Name)

Subscribed and sworn to before me this
14 day of September

 Carol A. Pine

Notary Public (seal)



CAROL A. PINE
 Notary Public, State of Ohio
 My Commission Expires 05-25-05

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	13,339,608		13,339,608	11,578,096
2. Stocks:				
2.1 Preferred stocks	1,698,906		1,698,906	1,988,611
2.2 Common stocks	6,227		6,227	22,820
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the society (less \$ 0 encumbrances)	382,013		382,013	387,750
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Certificate loans and liens	35,652		35,652	36,030
6. Cash (\$ 214,413) and short-term investments (\$ 244,861)	459,274		459,274	465,128
7. Other invested assets				
8. Receivable for securities				
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	15,921,680		15,921,680	14,478,435
11. Reinsurance ceded:				
11.1 Amounts recoverable from reinsurers				
11.2 Commissions and expense allowances due				
11.3 Experience ratings and other refunds due				
11.4 Other amounts receivable under reinsurance contracts	22,113		22,113	22,985
12. Electronic data processing equipment and software				7,869
13. Premiums actually collected by subordinate lodges not yet remitted to Home Office (excluding \$ 0 loading)	2,529		2,529	666
14. Life insurance premiums and annuity considerations deferred and uncollected on in force (less premiums on reinsurance ceded and less \$ 0 loading)				
15. Accident and health premiums due and unpaid				
16. Investment income due and accrued	182,000		182,000	179,775
17. Net adjustment in assets and liabilities due to foreign exchange rates				
18. Receivable from subsidiaries and affiliates				
19. Amounts due from agents				
20. Other assets nonadmitted	3,466		3,466	
21. Aggregate write-ins for other than invested assets				
22. Total assets excluding Separate Accounts business (Lines 10 to 21)	16,131,788		16,128,322	14,689,730
23. From Separate Accounts statement				
24. Total (Lines 22 and 23)	16,131,788		16,128,322	14,689,730

DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)				
2101.				
2102.				
2103.				
2198. Summary of remaining write-ins for Line 21 from overflow page				
2199. Totals (Lines 2101 through 2103 plus 2198) (Line 21 above)				

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts (including \$ 0 Modco Reserve)	11,514,896	10,895,896
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	102,104	102,104
3. Liability for deposit-type contracts (including \$ 0 Modco Reserve)		
4. Contract claims:		
4.1 Life	30,000	30,000
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 2002		
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	31,981	25,246
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	151,172	209,169
8.3 Interest maintenance reserve (IMR)		
9. Commissions to fieldworkers due or accrued-life and annuity contracts \$ 0 ; accident and health \$ 0 and deposit-type contract funds \$ 0	2,235	1,883
10. Commissions and expense allowances payable on reinsurance assumed	10,290	8,294
11. General expenses due or accrued		
12. Transfers to Separate Accounts due or accrued (net) (Including \$ 0 accrued for expense allowances recognized in reserves)		4,763
13. Taxes, licenses and fees due or accrued		
14. Unearned investment income	3,658,390	2,700,042
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	5,000	5,000
18. Net adjustment in assets and liabilities due to foreign exchange rates		
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	133,577	145,195
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	159,057	139,057
23. Total liabilities excluding Separate Accounts business (Lines 1 to 22)	15,798,702	14,266,649
24. From Separate Accounts Statement		
25. Total liabilities (Lines 23 to 24)	15,798,702	14,266,649
26. Aggregate write-ins for other than liabilities and surplus funds		
27. Surplus notes		
28. Aggregate write-ins for surplus funds		
29. Unassigned funds	329,620	423,081
30. Total (Lines 26 through 29) (including \$ 0 in Separate Accounts Statement)	329,620	423,081
31. TOTALS (Lines 25 + 30)	16,128,322	14,689,730

DETAILS OF WRITE-INS		
2201. Deferred Compensation Plan	159,057	139,057
2202. Due to Optimum Reinsurance Co.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)	159,057	139,057
2601.		
2602.		
2603.		
2698. Summary of remaining write-ins for Line 26 from overflow page		
2699. Totals (Lines 2601 through 2603 plus 2698) (Line 26 above)		
2801.		
2802.		
2803.		
2898. Summary of remaining write-ins for Line 28 from overflow page		
2899. Totals (Lines 2801 through 2803 plus 2898) (Line 28 above)		

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	596,751	460,825	912,078
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	869,750	693,438	1,005,718
4. Amortization of Interest Maintenance Reserve (IMR)	13,000	12,000	17,496
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	108	166	1,318
8.3 Aggregate write-ins for miscellaneous income			
9. Totals (Lines 1 to 8.3)	1,479,609	1,166,429	1,936,610
10. Death benefits	114,116	194,516	285,636
11. Matured endowments	1,089	1,006	3,006
12. Annuity and old age benefits	280,135	288,725	409,485
13. Disability, accident and health benefits, including premiums waived \$ 0	11,950	11,268	15,296
14. Surrender benefits and withdrawals for life contracts	120,347	84,791	119,772
15. Interest and adjustments on contracts or deposit-type contract funds			
16. Payments on supplementary contracts with life contingencies	619,000	412,000	712,000
17. Increase in aggregate reserve for life and accident and health contracts	1,146,637	992,306	1,545,195
18. Totals (Lines 10 to 17)	11,805	13,142	16,279
19. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)			
20. Commissions and expense allowances on reinsurance assumed	255,101	256,397	330,872
21. General insurance expenses and fraternal expenses	9,656	6,814	12,128
22. Insurance taxes, licenses and fees			
23. Increase in loading on deferred and uncollected premiums			
24. Net transfers to or (from) Separate Accounts	20,000		
25. Aggregate write-ins for deductions			
26. Totals (Lines 18 to 25)	1,443,199	1,268,659	1,904,474
27. Net gain from operations before refunds to members (Line 9 minus Line 26)	36,410	(102,230)	32,136
28. Refunds to members			
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28)	36,410	(102,230)	32,136
30. Net realized capital gains (losses) (excluding \$ 0 transferred to the IMR)	(142,526)	3,287	3,287
31. Net income (Lines 29 + 30)	(106,116)	(98,943)	35,423
SURPLUS ACCOUNT			
32. Surplus December 31, prior year	423,081	602,214	602,214
33. Net income from operations (Line 31)	(106,116)	(98,943)	35,423
34. Change in net unrealized capital gains or (losses)	1,576	(10,546)	(11,401)
35. Change in net unrealized foreign exchange capital gain (loss)			
36. Change in nonadmitted assets and related items			867
37. Change in liability for reinsurance in unauthorized companies			
38. Change in reserve on account of change in valuation basis (increase) or decrease			(150,000)
39. Change in asset valuation reserve	11,618	(35,856)	(54,018)
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			
44. Change in surplus as a result of reinsurance	(539)		
45. Aggregate write-ins for gains and losses in surplus			
46. Net change in surplus for the year (Lines 33 through 45)	(93,461)	(145,345)	(179,129)
47. Surplus as of statement date (Lines 32 + 46)	329,620	456,869	423,085

DETAILS OF WRITE-INS			
08.301. Miscellaneous Income		166	1,085
08.302. GE Long Term Care Commission	108		233
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	108	166	1,318
2501. Deferred Compensation Plan Interest	20,000		
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	20,000		
4501. Reinsurance Adjustment	(539)		
4502.			
4503.			
4598. Summary of remaining write-ins for Line 45 from overflow page			
4599. Totals (Lines 4501 through 4503 plus 4598) (Line 45 above)	(539)		

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	601,956	915,374
2. Charges and fees for deposit-type contracts		
3. Considerations for supplementary contracts with life contingencies	867,525	934,181
4. Net investment income		
5. Commissions and expense allowances on reinsurance ceded		
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts	958,455	1,114,365
7. Aggregate write-ins for miscellaneous income	2,427,936	2,963,920
8. TOTAL (Lines 1 to 7)	114,116	270,504
9. Death benefits	1,089	3,006
10. Matured endowments	280,135	409,485
11. Annuity and old age benefits		
12. Disability, accident and health benefits		
13. Surrender benefits and withdrawals for life contracts	11,949	15,296
14. Interest and adjustment on contract or deposit-type contract funds	120,347	119,772
15. Payments on supplementary contracts with life contingencies	527,636	818,063
16. TOTAL (Lines 9 to 15)	11,453	15,871
17. Commissions on premiums, annuity considerations and deposit-type contract funds	252,879	342,116
18. Commissions and expense allowances on reinsurance assumed	14,419	10,507
19. General insurance expenses and fraternal expenses		
20. Insurance taxes, licenses and fees, excluding federal income taxes		
21. Net transfers to or (from) Separate Accounts	225	26,594
22. Aggregate write-ins for deductions		
23. Refunds to members paid	806,612	1,213,151
24. TOTAL (Lines 16 to 23)	1,621,324	1,750,769
25. Net cash from operations (Line 8 minus 24)		
Cash from Investments		
26. Proceeds from investments sold, matured or repaid:		
26.1 Bonds	2,096,507	2,810,187
26.2 Stocks	841,687	355,905
26.3 Mortgage loans		
26.4 Real estate		
26.5 Other invested assets		
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)	2,938,194	3,166,092
27. Cost of investments acquired (long-term only):		
27.1 Bonds	3,962,189	4,193,504
27.2 Stocks	595,541	486,331
27.3 Mortgage loans		
27.4 Real estate		
27.5 Other Invested assets		
27.6 Miscellaneous applications		
27.7 Total investments acquired (Lines 27.1 to 27.6)	4,557,730	4,679,835
28. Net increase (or decrease) in certificate loans and liens	(378)	1,779
29. Net cash from investments (Line 26.8 minus Line 27.7 minus Line 28)	(1,619,158)	(1,515,522)
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		
30.4 Other cash provided		
30.5 Total (Lines 30.1 to 30.4)		
31. Cash applied:		
31.1 Interest on indebtedness		
31.2 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies	8,020	9,637
31.3 Other applications (net)	8,020	9,637
31.4 Total (Lines 31.1 to 31.3)	(8,020)	(9,637)
32. Net cash from financing and miscellaneous sources (Line 30.5 minus 31.4)		
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
33. Net change in cash and short-term investments (Line 25, plus Line 29, plus Line 32)	(5,854)	225,610
34. Cash and short-term investments:		
34.1 Beginning of year	465,128	239,518
34.2 End of period (Line 33 plus Line 34.1)	459,274	465,128

DETAILS OF WRITE-INS		
0701. Miscellaneous Income & Long term Care Commission	108	1,318
0702. Net Change of Ledger Liability	958,347	1,113,047
0703.		
0798. Summary of remaining write-ins for Line 7 from overflow page	958,455	1,114,365
0799. Totals (Lines 0701 through 0703 plus 0798) (Line 7 above)		
2201. Deferred Compensation Plan Benefit Paid	225	3,609
2202. Reinsurance Premium Paid in Advance		22,985
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page	225	26,594
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		

NOTES TO FINANCIAL STATEMENTS

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 [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 the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has 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. 12/31/2000

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. 12/31/1995

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). 02/15/1997

7.4 By what department or departments? Pennsylvania Insurance Department
.....

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

8.2 If yes, give full information
.....

GENERAL INTERROGATORIES (Continued)

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

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 [] No [X]

13.2 If yes, please complete the following:

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

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

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [X]

If no, attach a description with this statement.

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

15.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address

15.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

15.3 Have there been any changes, including name changes, in the custodian(s) identified in 15.1 during the current year? Yes [] No [X]

15.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

15.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address

GENERAL INTERROGATORIES (continued)

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

PART 2 - FRATERNAL

1. Report the statement value of mortgage loans at the end of this reporting period for the following categories:

	1 Amount
1.1 Long-Term Mortgages in Good Standing	
1.11 Farm Mortgages	\$ _____
1.12 Residential Mortgages	\$ _____
1.13 Commercial Mortgages	\$ _____
1.14 Total Mortgages in Good Standing	\$ _____
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	\$ _____
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	\$ _____
1.5 Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column. 3, Lines 3.1 + 3.2)	\$ _____
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	\$ _____
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?	
2.2 If no, explain

Yes [] No [X]

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	387,750	385,838	383,925	395,400
2. Increase (decrease) by adjustment	(1,912)	(1,913)	(1,912)	(7,650)
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	385,838	383,925	382,013	387,750
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	385,838	383,925	382,013	387,750
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	385,838	383,925	382,013	387,750

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				
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				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period				

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

Description	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				
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				
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				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of long term invested assets at end of current period				

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	6,555,423	796,893	841,818	6,411,058	6,555,423	6,510,498	6,031,447	
2. Class 2	5,769,816	551,304	(28,431)	5,171,588	5,769,816	6,292,689	4,756,914	
3. Class 3	423,190	50,000		471,660	423,190	373,190	471,650	
4. Class 4	149,738	25,070		201,775	149,738	124,668	201,775	
5. Class 5	104,410	79,410		104,410	104,410	25,000	104,410	
6. Class 6	13,563	13,660		13,563	13,563	13,563	11,900	
7. Total Bonds	13,016,140	1,348,197	996,298	(28,431)	12,374,131	13,016,140	13,339,608	11,578,096
PREFERRED STOCK								
8. Class 1	574,625			574,625	574,625	574,625	574,625	574,625
9. Class 2	812,125	25,000	40,125	887,500	812,125	797,000	912,500	912,500
10. Class 3	258,381			258,381	258,381	258,381	258,381	258,381
11. Class 4	23,920			23,000	23,920	23,920	23,920	23,920
12. Class 5	41,480			3,500	39,900	41,480	44,980	55,130
13. Class 6	1,710,531	25,000	40,125	1,783,406	1,710,531	1,698,906	1,698,906	1,698,906
14. Total Preferred Stock					14,157,537	14,726,671	15,038,514	13,566,707
15. Total Bonds & Preferred Stock	14,726,671	1,373,197		(24,931)				

SCHEDULE DA - PART 1**Short-Term Investments Owned End of Current Quarter**

	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	244,861	XXX	244,861	502

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	130,936	258,904	152,386	115,452
2. Cost of short-term investments acquired	127,968		92,475	130,936
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		106,518		115,452
7. Book/adjusted carrying value, current period	258,904	152,386	244,861	130,936
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	258,904	152,386	244,861	130,936
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	258,904	152,386	244,861	130,936
12. Income collected during period	311	515	502	4,587
13. Income earned during period	311	515	502	4,587

NONE **Schedule DB Part F Section 1**

NONE **Schedule DB Part F Section 2**

NONE **Schedule S**

SCHEDULE T - DISTRIBUTION OF BUSINESS BY STATES AND TERRITORIES
 (Adult and Juvenile Combined)

State, Etc.	Is Insurer Licensed? (Yes or No)	Life Contracts			5 Deposit-Type Contracts Funds	6 Other Considerations
		2 Life Insurance Premiums	3 Annuity Considerations	4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees		
1. Alabama	AL	NO				
2. Alaska	AK	NO				
3. Arizona	AZ	NO				
4. Arkansas	AR	NO				
5. California	CA	NO				
6. Colorado	CO	NO				
7. Connecticut	CT	NO	133			
8. Delaware	DE	NO				
9. Dist. of Columbia	DC	NO				
10. Florida	FL	NO				
11. Georgia	GA	NO				
12. Hawaii	HI	NO				
13. Idaho	ID	NO				
14. Illinois	IL	YES	15			
15. Indiana	IN	YES	201	100		
16. Iowa	IA	NO				
17. Kansas	KS	NO				
18. Kentucky	KY	NO				
19. Louisiana	LA	NO				
20. Maine	ME	NO				
21. Maryland	MD	NO				
22. Massachusetts	MA	NO				
23. Michigan	MI	YES	6,027	124,852		
24. Minnesota	MN	NO				
25. Mississippi	MS	NO				
26. Missouri	MO	NO				
27. Montana	MT	NO				
28. Nebraska	NE	NO				
29. Nevada	NV	NO				
30. New Hampshire	NH	NO				
31. New Jersey	NJ	YES	6,537			
32. New Mexico	NM	NO				
33. New York	NY	YES	6,344	18,000		
34. No. Carolina	NC	NO				
35. No. Dakota	ND	NO				
36. Ohio	OH	YES	154,843	230,427		
37. Oklahoma	OK	NO				
38. Oregon	OR	NO				
39. Pennsylvania	PA	YES	17,140	103,585		
40. Rhode Island	RI	NO				
41. So. Carolina	SC	NO				
42. So. 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	NO	16	1,225		
50. Wisconsin	WI	NO				
51. Wyoming	WY	NO				
52. American Samoa	AS	NO				
53. Guam	GU	NO				
54. Puerto Rico	PR	NO				
55. U.S. Virgin Is.	VI	NO				
56. Canada	CN	NO				
57. Aggregate Other Alien	OT	XXX				
58. Subtotals	(a)	7	191,255	478,190		
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				
95. Totals (Direct Business)		XXX	191,255	478,190		
96. Plus reinsurance assumed		XXX				
97. Totals (All Business)		XXX	191,255	478,190		
98. Reinsurance less reinsurance ceded		XXX	67,489			
99. Totals (All Business) less reinsurance ceded		XXX	123,766	478,190		
DETAILS OF WRITE-INS		XXX				
5701.		XXX				
5702.		XXX				
5703.		XXX				
5798. Summary of remaining write-ins for Line 57 from overflow page		XXX				
5799. Total (Lines 5701 through 5703 plus 5798) (Line 57 above)		XXX				
9401.		XXX				
9402.		XXX				
9403.		XXX				
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX				
9499. Total (Lines 9401 through 9403 plus 9498) (Line 94 Above)		XXX				

(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

NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

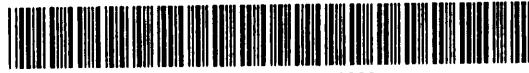
The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing 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.

	<u>RESPONSE</u>
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:

NOT REQUIRED

BAR CODE:



5698720024900003

OVERFLOW PAGE FOR WRITE-INS

NONE **Schedule A Part 2 and 3**

NONE **Schedule B Part 1 and 2**

NONE **Schedule BA Part 1 and 2**

SCHEDULE D - PART 3

Showing 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)
001196AC8	ATLANTA GAS & LIGHT CAP TRUST 8.17%	09/26/2002	Weatherly	40,805	40,000.00	40,000.00	1,044	2PE
38999999	Total Bonds Public Utilities			XXX	40,805	40,000.00	1,044	XXX
362311AD4	GTE CALIFORNIA INC. 8.07%	07/11/2002	A.G. Edwards	51,021	50,000.00	50,000.00	964	1PE
362311AD4	GTE CALIFORNIA INC. 8.07%	07/19/2002	First Union	61,206	50,000.00	50,000.00	1,264	1PE
362320ATO	GTE CORP 8.75	07/31/2002	First Union	29,673	30,000.00	30,000.00	685	1PE
362320AU7	GTE CORP 7.83	07/23/2002	First Union	49,256	50,000.00	50,000.00	892	1PE
362320AZ6	GTE CORP 6.84%	07/22/2002	Salomon Smith Barney	36,807	40,000.00	40,000.00	737	1PE
362320AZ6	GTE CORP 6.84%	07/30/2002	First Union	45,120	50,000.00	50,000.00	998	1PE
345370B18	FORD MOTOR 8.875%	07/23/2002	First Union	52,881	50,000.00	50,000.00	99	2
36150FAB6	GE GLOBAL INS-HOLDING NOTES 6.45	07/09/2002	First Union	34,656	35,000.00	35,000.00	803	1PE
37042GA71	GMAC 7.125%	07/30/2002	A.G. Edwards	35,000	35,000.00	35,000.00	2PE	
37042GW0	GENERAL MOTORS ACCEPT CORP 7.4%	07/29/2002	First Union	50,006	50,000.00	50,000.00	1,501	2PE
44181EKD9	HOUSEHOLD FINANCE CORP 7.7%	07/11/2002	Salomon Smith Barney	40,000	40,000.00	40,000.00	1PE	
362320AZ6	GTE CORP DEBS 6.84	08/07/2002	First Union	44,381	50,000.00	50,000.00	1,178	1PE
92344GAS5	VERIZON GLOBAL FDG CORP 7.75	08/01/2002	Salomon Smith Barney	47,005	50,000.00	50,000.00	431	1PE
22237LGU0	COUNTRYWIDE HOME LOANS INC. 7%	08/27/2002	Salomon Smith Barney	35,000	35,000.00	35,000.00	470	1PE
345397ST1	FORD MOTOR CREDIT CO. NOTES 7.85	08/28/2002	Salomon Smith Barney	51,713	50,000.00	50,000.00	798	2
441812W5	HOUSEHOLD FINANCE CO. 6.375	08/05/2002	A.G. Edwards	47,419	50,000.00	50,000.00	974	1
441812Y1	HOUSEHOLD FINANCE CO. 7	08/01/2002	A.G. Edwards	48,629	50,000.00	50,000.00	671	1
905572AD5	UNION CARBIDE CHEM & PLASTICS 7.875	08/19/2002	A.G. Edwards	33,475	35,000.00	35,000.00	1,057	2PE
362320AU7	GTE CORP DEBS 7.83%	09/10/2002	Weatherly	47,005	50,000.00	50,000.00	842	1PE
362320AZ6	GTE CORP DEBS 6.84%	09/03/2002	A.G. Edwards	50,000	50,000.00	50,000.00	1,311	1PE
07392BHF2	BEAR STEARNS CO INC. 8.10%	09/20/2002	Weatherly	10,505	10,000.00	10,000.00	59	1PE
17248RAJ5	CINGULAR WIRELESS NOTES 7.125%	09/26/2002	Weatherly	38,205	40,000.00	40,000.00	800	1PE
345397SM6	FORD MOTOR CREDIT CO 7.375%	09/25/2002	A.G. Edwards	49,518	50,000.00	50,000.00	1,506	2
345397TY9	FORD MOTOR CREDIT CO 7.25%	09/23/2002	Weatherly	39,305	40,000.00	40,000.00	1,192	2
345397TY9	FORD MOTOR CREDIT CO 7.25%	09/26/2002	A.G. Edwards	48,077	50,000.00	50,000.00	1,520	2
44181ELF3	HOUSEHOLD FINANCE CORP 7.5%	09/11/2002	Salomon Smith Barney	30,000	30,000.00	30,000.00	1PE	
44181ELG1	HOUSEHOLD FINANCE CORP 7.75%	09/12/2002	Salomon Smith Barney	30,000	30,000.00	30,000.00	1PE	
452691AC2	IMPERIAL CAPITAL TRUST 19.98%	09/06/2002	Weatherly	17,630	15,000.00	15,000.00	274	1
532716AF4	LIMITED 7.5%	09/20/2002	A.G. Edwards	50,524	50,000.00	50,000.00	52	2PE
69334WBM2	PHH CORP INTERNOTES 7.55%	09/12/2002	First Union	50,000	50,000.00	50,000.00	2PE	
69340N202	PLC CAPITAL TRUST IV 7.25%	09/25/2002	A.G. Edwards	50,000	50,000.00	50,000.00	2PE	
45999999	Total Bonds Industrial and Miscellaneous			XXX	1,307,392	1,325,000.00	21,078	XXX
6099997	Total Bonds Part 3			XXX	1,348,197	1,365,000.00	22,122	XXX
6099999	Total Bonds			XXX	1,348,197	1,365,000.00	22,122	XXX
74460D588	PUBLIC STORAGE PFD 7.5%			1,000,000	25,000.00	25,000.00	P2i	

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

SCHEDULE D - PART 3

Showing 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)
6399999	Total Preferred Stock Industrial and Miscellaneous			XXX		XXX		XXX
6599997	Total Preferred Stock Part 3			XXX		XXX		XXX
6599999	Total Preferred Stock			XXX		XXX		XXX
031162100	AMGEN INC.	07/24/2002	Weatherby	2,000,000		75,093		
031162100	AMGEN INC.	07/24/2002	Weatherby	2,000,000		85,060		
902124106	TYCO INT'L LTD	07/24/2002	Weatherby	6,200,000		108,637		
902124106	TYCO INT'L LTD	08/21/2002	Weatherby	6,200,000		108,575		
6899999	Total Common Stock Industrial and Miscellaneous			XXX		377,365		XXX
7099997	Total Common Stock Part 3			XXX		377,365		XXX
7099999	Total Common Stock			XXX		377,365		XXX
7199999	Total Preferred and Common Stock			XXX		377,365		XXX
7299999	Totals						1,725,562	XXX
	(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues						22,122	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	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	Interest on Bonds Received During Year	Total Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Foreign Exchange Gain (Loss) on Disposal	Dividends on Stocks Received During Year	NAIC Designation (a)	
36202BA09	GNMA Jumbo Sgi Fam Pool 000903M	07/25/2002	Principal Payment		21	20.99	21	21							1	
36202BA09	GNMA Jumbo Sgi Fam Pool 000903M	08/20/2002	Principal Payment		21	21.47	21	21							1	
36202BA09	GNMA Jumbo Sgi Fam Pool 000903M	09/20/2002	Principal Payment		21	21.44	21	21							1	
36202CC01	GNMA Jumbo Sgi Fam Pool 001865M	07/25/2002	Principal Payment		118	117.78	118	118							1	
36202CC01	GNMA Jumbo Sgi Fam Pool 001865M	08/20/2002	Principal Payment		161	161.18	161	161							1	
36202CC01	GNMA Jumbo Sgi Fam Pool 001865M	09/20/2002	Principal Payment		113	112.86	113	113							1	
36205PUM1	GNMA Single Family Mtg Pool 396688X	07/25/2002	Principal Payment		5	5.48	5	5							5	
36205PUM1	GNMA Single Family Mtg Pool 396688X	08/15/2002	Principal Payment		460	460.27	460	460							460	
36205PUM1	GNMA Single Family Mtg Pool 396688X	09/16/2002	Principal Payment		5	5.02	5	5							5	
36217BTJ7	GNMA Citicorp Grid PT Pool 88753X	07/25/2002	Principal Payment		3	2.66	3	3							3	
36217BTJ7	GNMA Citicorp Grid PT Pool 88753X	08/15/2002	Principal Payment		3	2.68	3	3							3	
36217BTJ7	GNMA Citicorp Grid PT Pool 88753X	09/16/2002	Principal Payment		3	2.71	3	3							3	
36218HXM1	GNMA Sgi Fam Mtg Pool Mellon 223084	07/25/2002	Principal Payment		3	3.33	3	3							3	
36218HXM1	GNMA Sgi Fam Mtg Pool Mellon 223084	08/15/2002	Principal Payment		5	5.04	5	5							5	
36218HXM1	GNMA Sgi Fam Mtg Pool Mellon 223084	09/16/2002	Principal Payment		5	5.08	5	5							5	
36218XMQ9	GNMA Sgi Fam Pool Empire 235367	07/25/2002	Principal Payment		1	0.80	1	1							1	
36218XMQ9	GNMA Sgi Fam Pool Empire 235367	08/15/2002	Principal Payment		1	0.81	1	1							1	
36218XMQ9	GNMA Sgi Fam Pool Empire 235367	09/16/2002	Principal Payment		1	0.79	1	1							1	
36219HU92	GNMA Sgi Fam Pool US Bancorp	07/25/2002	Principal Payment		2	1.78	2	2							2	
36219HU92	GNMA Sgi Fam Pool US Bancorp	08/15/2002	Principal Payment		2	1.84	2	2							2	
312912542	FHLMC Frr Series 1400 K Inv.	09/16/2002	Principal Payment		83	83.29	80	80							3	
312912542	FHLMC Frr Series 1400 K Inv.	08/15/2002	Principal Payment		8	8.27	8	8							3	
312912542	FHLMC Frr Series 1400 K Inv.	09/16/2002	Principal Payment		794	794.30	765	765							3	
3133732E7	FHLMC Series 1652JA FLTR	07/15/2002	Principal Payment		4,166	4,168.16	4,000	4,000							4,000	
3133732E7	FHLMC Series 1652JA FLTR	08/15/2002	Principal Payment		3,135	3,135.44	3,010	3,010							3,010	
3133732E7	FHLMC Series 1652JA FLTR	09/16/2002	Principal Payment		6,504	6,503.67	6,244	6,244							6,244	
3133732E7	FHLMC Series 1675 PTAC	07/15/2002	Principal Payment		2,966	2,965.83	2,760	2,760							2,760	
3133732E7	FHLMC Series 1675 PTAC	08/15/2002	Principal Payment		3,893	3,892.92	3,623	3,623							3,623	
3133732E7	FHLMC Series 1675 PTAC	09/16/2002	Principal Payment		139	138.61	137	137							137	
3133732E7	FHLMC Series 1675 PTAC	07/15/2002	Principal Payment		61	60.84	60	60							60	
3133732E7	FHLMC Series 1675 PTAC	08/15/2002	Principal Payment		1,040	1,039.57	1,021	1,021							1,021	
3133732E7	FHLMC Series 1675 PTAC	09/16/2002	Principal Payment		2,390	2,390.11	2,348	2,348							2,348	
3133732E7	FHLMC Ser 2113 CL SG Floater	09/16/2002	Principal Payment		4,071	4,070.73	3,999	3,999							3,999	
3133732E7	FHLMC Ser 2113 CL SG Floater	07/15/2002	Principal Payment		589	589.08	554	554							554	
3133732E7	FHLMC Ser 2113 CL SG Floater	08/15/2002	Principal Payment		731	731.01	688	688							688	
3133732E7	FHLMC Ser 2113 CL SG Floater	09/16/2002	Principal Payment		1,407	1,406.80	1,324	1,324							1,324	
3133732E7	FHLMC Ser 2113 CL SG Floater	07/25/2002	Principal Payment		1,321	1,321.46	1,262	1,262							1,262	
3133732E7	FNMA Series 93 122 K	08/25/2002	Principal Payment		1,456	1,455.92	1,390	1,390							1,390	
3133732E7	FNMA Series 93 122 K	09/25/2002	Principal Payment		2,006	2,005.60	1,915	1,915							1,915	
3133732E7	FNMA 93 223 10% Sm Inv Fltr	07/25/2002	Principal Payment		2,222	2,221.89	2,177	2,177							2,177	
3133732E7	FNMA T-1994-10 Class T 6.5%	08/25/2002	Principal Payment		1,878	1,877.89	1,700	1,700							1,700	
3133732E7	FNMA T-1994-10 Class T 6.5%	09/25/2002	Principal Payment		2,794	2,794.35	2,586	2,586							2,586	

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	Foreign Exchange Gain (Loss) on Disposal	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	Increase (Decrease) by Foreign Exchange Adjustment	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Design- nation (a)		
31359GKQ8	FNMA Tr 1994-10 Class T 6.5%	09/25/2002	Principal Payment		2,182	2,181.95	1,975	2,019						1		
31359HG64	FNMA 1994 X-89A Class D Sequential P	08/25/2002	Principal Payment		1,495	1,495.48	1,495	1,495						1		
31359H6G4	FNMA 1994 X-89A Class D Sequential P	09/25/2002	Principal Payment		1,618	1,617.81	1,618	1,618						1		
31359V91	FNMA 1999-25 CL Floater	07/25/2002	Principal Payment		3,344	3,343.76	3,319	3,319						1		
31359V91	FNMA 1999-25 CL Floater	08/25/2002	Principal Payment		6,300	6,300.10	6,253	6,253						1		
31359V91	FNMA 1999-25 CL Floater	09/25/2002	Principal Payment		9,518	9,517.71	9,446	9,446						1		
31359WNA5	FNMA 1999-39 CL SK	07/25/2002	Principal Payoff		536	536.20	520	520						1		
31359WAB2	FHLB MC NOTES 7%	07/24/2002	A.G. Edwards		35,000	35,000.00	35,004	35,004						1		
0399999	Subtotal - Bonds - U.S. Governments													1		
202795EB1	Commonwealth Edison Co 1st Mtg	09/16/2002	Called											1		
3699999	Subtotal - Bonds - Public Utilities													1		
008175AC5	Aetna Inc.(Formerly Aetna Services)	08/27/2002	Salomon Smith Barney - Called		10,398	10,000.00	9,963	9,992						1PE		
008175AC5	Aetna Inc.(Formerly Aetna Services)	08/27/2002	Salomon Smith Barney - Called		10,398	10,000.00	9,963	9,992						1PE		
043413AH6	Asarco Inc	09/03/2002	Sold		24,895	80,000.00	79,380	79,410						5		
06406JBL8	Bank New York Co	08/15/2002	Weatherly		40,000	40,000.00	35,956	36,566						1PE		
06805CAE7	Barnett Capital II	09/16/2002	Called		25,000	25,000.00	24,938	24,955						1PE		
073528HM8	Bear Stearns Co	09/26/2002	Salomon Smith Barney - Called		52,745	50,000.00	48,907	48,950						1PE		
14911QAD3	Caterpillar	09/16/2002	Called		50,000	50,000.00	50,000	50,000						1		
390064AG8	Great Atlantic & Pacific	08/29/2002	Salomon Smith Barney - Called		25,000	25,000.00	25,000	25,000						4		
44106MAB8	Hospitality Properties Trust	07/18/2002	First Union-Wachovia		50,000	50,000.00	50,000	50,000						1PE		
44106MAB8	Hospitality Properties Trust	07/18/2002	First Union-Wachovia		50,000	50,000.00	50,000	50,000						1PE		
44181KXG4	Household Finance	08/01/2002	A.G. Edwards		55,000	55,000.00	55,004	55,000						1		
66977W307	Nova Chemicals Corp (1000 shares)	08/29/2002	Weatherly		20,044	25,000.00	25,000	25,000						3		
69348RRF5	PNC Mortgage 99-9	07/29/2002	Principal Payment		4,000	4,000.00	3,970	3,970						1PE		
69348RRF5	PNC Mortgage 99-9	08/27/2002	Principal Payment		3,000	3,000.00	2,978	2,979						1PE		
69348RRF5	PNC Mortgage 99-9	09/30/2002	Principal Payment		1,000	1,000.00	933	993						1		
699216AH0	Paramount Communications Inc	08/01/2002	Salomon Smith Barney - Called		74,496	74,000.00	71,800	71,764						1PE		
699216AH0	Paramount Communications Inc	08/01/2002	A.G. Edwards		51,734	50,000.00	49,796	49,809						1PE		
780153AG7	Royal Caribbean Cruises	08/29/2002	Salomon Smith Barney - Called		51,941	75,000.00	75,005	75,000						1PE		
86787YAA1	Suntrust Capital II	08/28/2002	First Union		67,595	65,000.00	62,743	62,884						1		
902655208	UDS Capital 500 Shares	08/26/2002	UDS Capital I 1000 Shares		12,044	12,500.00	12,500	12,500						1PE		
902655208	UDS Capital I 1000 Shares	08/29/2002	UDS Capital II 1000 Shares		24,094	25,000.00	25,000	25,000						3		
90333AV208	USB Cap IV 7.35%	07/08/2002	First Union-Wachovia		24,993	25,000.00	25,000	25,000						1PE		
161626M37	Chase Mortgage Fin. Corp. G.A. 13	09/26/2002	Principal Payment		4,225	4,225.25	4,075	4,093						1		
222237LFN7	Countrywide Home	07/26/2002	Salomon Smith Barney		50,000	50,000.00	50,000	50,000						1		
74434RD40	Prudential Home Mtg Pass Thru	07/25/2002	Principal Payment		273	272,92	270	271						1PE		
74434RD40	Prudential Home Mtg Pass Thru	08/25/2002	Principal Payment		35	35	35	35						1		
74434RD40	Prudential Home Mtg Pass Thru	09/25/2002	Principal Payment		298	298.04	295	296						1		
81233FAE1	Sears 1989-1D	07/02/2002	Principal Payment		271	271.08	297	296						1		

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

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	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)	
81237FAE1	Sears 1999 1D	08/02/2002	Principal Payment		82	82.38	90	90			(8)	(8)			1PE	
81237FAE1	Sears 1999 1D	09/04/2002	Principal Payment		90	89.65	98	98			(8)	(8)			1	
45999999	Subtotal - Bonds - Industrial and Miscellaneous			XXX	802,846	884,774.69	873,956	875,015			(72,168)	(72,168)	54,398	XXX	XXX	
6099997	Subtotal - Bonds - Part 4			XXX	928,134	1,009,376.67	994,636	996,297			(68,165)	(68,165)	62,350	XXX	XXX	
80999999	Total Bonds			XXX	928,134	1,009,376.67	994,636	996,297			(68,165)	(68,165)	62,350	XXX	XXX	
362418204	Gables Residential Trust 8.3% Ser A	07/29/2002	First Union Partial Call	1,000,000	25,222	25,000	25,000	25,000			222	222			1,038 P2L	
144415209	Carramena Realty Corp 8.57%	09/12/2002		605,000	15,125	15,125	15,125	15,125							25 P2L	
63999999	Subtotal - Preferred Stock - Industrial and Miscellaneous			XXX	40,347	XXX	40,125	40,125			222	222	XXX	XXX	1,063 XXX	
65999997	Subtotal - Preferred Stock - Part 4			XXX	40,347	XXX	40,125	40,125			222	222	XXX	XXX	1,063 XXX	
55999999	Total Preferred Stock			XXX	40,347	XXX	40,125	40,125			222	222	XXX	XXX	1,063 XXX	
031162100	AMGEN INC.	07/25/2002	Weatherly	2,000,000	71,925	75,093	75,393	75,393			(3,168)	(3,168)			L	
031162100	AMGEN INC.	07/26/2002	Weatherly	2,000,000	70,425	65,060	85,960	85,960			(14,635)	(14,635)			L	
17275R102	Cisco Systems	07/19/2002	Weatherly	600,000	8,405	39,956	39,956	39,956			(31,551)	(31,551)			L	
902124106	TYCO INT'L LTD	07/25/2002	Weatherly	6,200,000	75,561	108,637	108,637	108,637			(33,076)	(33,076)			L	
90212406	TYCO INT'L LTD	08/27/2002	Weatherly	6,200,000	103,834	108,575	108,575	108,575			(4,741)	(4,741)			L	
68999999	Subtotal - Common Stock - Industrial and Miscellaneous			XXX	330,150	XXX	417,321	417,321			(87,171)	(87,171)	XXX	XXX	XXX	
7099997	Subtotal - Common Stock - Part 4			XXX	330,150	XXX	417,321	417,321			(87,171)	(87,171)	XXX	XXX	XXX	
7099999	Total Common Stock			XXX	330,150	XXX	417,321	417,321			(87,171)	(87,171)	XXX	XXX	XXX	
7199999	Total Preferred and Common Stock			XXX	370,497	XXX	457,446	457,446			(86,949)	(86,949)	XXX	XXX	1,063 XXX	
7299999	Totals				1,298,631	XXX	1,452,082	1,453,743			(155,114)	(155,114)	62,550	XXX	1,063 XXX	

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

NONE **Schedule DB Part A and B Section 1**

NONE **Schedule DB Part C and D Section 1**

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			8
				5 First Month	6 Second Month	7 Third Month	
Open Depositories							
Huntington Bank - Checking	Cleveland, OH			6,736	6,628	129,213	
Bankers Trust	Cleveland, OH			85,000	85,000	85,000	
0199998 Deposits in (0) depositories that do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories	XXX						XXX
0199999 Total - Open Depositories	XXX			91,736	91,628	214,213	XXX
Suspended Depositories							
0299998 Deposits in (0) depositories that do not exceed the allowable limit in any one depository (see Instructions) - Suspended Depositories	XXX						XXX
0299999 Total Suspended Depositories	XXX						XXX
0399999 Total Cash on Deposit	XXX			91,736	91,628	214,213	XXX
0499999 Cash in Company's Office	XXX	XXX	XXX	200	200	200	XXX
0599999 Total	XXX			91,936	91,828	214,413	XXX



56987200247000103

Orthodox Society of America

Company Name

56987

NAIC Code

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 will be submitted to the SVO within 120 days of purchase.
3. All necessary information on securities that 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 (as defined below) 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 U.S. 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 _____ None

George G. Lichvarik

Name of Investment Officer

Signature of Investment Officer

President

Title of Signatory

11/06/2002

Date

RECEIVED

NOV 10 2002

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