

**QUARTERLY STATEMENT**

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

10/15/02  
10/15/02  
10/15/02



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. Lichvarik  
Secretary/Treasurer Marie Kucia  
Actuary Bruce & Bruce Company

Vice-Presidents

Rev Joseph Fester Dr. Waller Rusnak

DIRECTORS OR TRUSTEES

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

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.

George G. Lichvarik Marie Kucia  
(Signature) (Signature) (Signature)  
George G. Lichvarik Marie Kucia  
(Printed Name) (Printed Name) (Printed Name)  
President Secretary/Treasurer

Subscribed and sworn to before me this 14 day of November, 2002  
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
	1	2	3	December 31 Prior Year Net Admitted Assets
	Assets	Nonadmitted Assets	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	182,000		182,000	179,775
16. Investment income due and accrued				
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	3,466	16,128,322	14,689,730
23. From Separate Accounts statement				
24. Total (Lines 22 and 23)	16,131,788	3,466	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	2
			Current Statement Date	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)		
3.	Liability for deposit-type contracts (including \$	0 Modco Reserve)	102,104	102,104
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		
8.3	Interest maintenance reserve (IMR)		151,172	209,169
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			
11.	General expenses due or accrued		10,290	8,294
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			4,763
14.	Unearned investment income			
15.	Amounts withheld or retained by Society as agent or trustee		3,658,390	2,700,042
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		5,000	5,000
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)			

SUMMARY OF OPERATIONS (EXCLUDING UNREALIZED CAPITAL GAINS AND LOSSES)			
	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			
8.3 Aggregate write-ins for miscellaneous income	108	166	1,318
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		
14. Surrender benefits and withdrawals for life contracts	11,950	11,268	15,296
15. Interest and adjustments on contracts or deposit-type contract funds	120,347	84,791	119,772
16. Payments on supplementary contracts with life contingencies			
17. Increase in aggregate reserve for life and accident and health contracts	619,000	412,000	712,000
18. Totals (Lines 10 to 17)	1,146,637	992,306	1,545,195
19. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	11,805	13,142	16,279
20. Commissions and expense allowances on reinsurance assumed			
21. General insurance expenses and fraternal expenses	255,101	256,397	330,872
22. Insurance taxes, licenses and fees	9,656	6,814	12,128
23. Increase in loading on deferred and uncollected premiums			
24. Net transfers to or (from) Separate Accounts			
25. Aggregate write-ins for deductions	20,000		
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			
45. Aggregate write-ins for gains and losses in surplus	(539)		
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	2
	Current Year to Date	Prior Year Ended December 31
<b>Cash from Operations</b>		
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		
4. Net investment income	867,525	934,181
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	958,455	1,114,365
8. TOTAL (Lines 1 to 7)	2,427,936	2,963,920
9. Death benefits	114,116	270,504
10. Matured endowments	1,089	3,006
11. Annuity and old age benefits	280,135	409,485
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		
16. TOTAL (Lines 9 to 15)	527,636	818,063
17. Commissions on premiums, annuity considerations and deposit-type contract funds	11,453	15,871
18. Commissions and expense allowances on reinsurance assumed		
19. General insurance expenses and fraternal expenses	252,879	342,116
20. Insurance taxes, licenses and fees, excluding federal income taxes	14,419	10,507
21. Net transfers to or (from) Separate Accounts		
22. Aggregate write-ins for deductions	225	26,594
23. Refunds to members paid		
24. TOTAL (Lines 16 to 23)	806,612	1,213,151
25. Net cash from operations (Line 8 minus 24)	1,621,324	1,750,769
<b>Cash from Investments</b>		
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)
<b>Cash from Financing and Miscellaneous Sources</b>		
30. Cash provided:		
30.1 Surplus notes, capital and surplus paid in		
30.2 Borrowed money \$ 0 less amounts repaid \$ 0		
30.3 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies		
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		
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)	(8,020)	(9,637)
<b>RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS</b>		
33. Net change in cash and short-term investments (Line 25, plus Line 29, plus Line 32)	(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		
0799. Totals (Lines 0701 through 0703 plus 0798) (Line 7 above)	958,455	1,114,365
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		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)	225	26,594

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 Domiclie, 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 ☒
- 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 ☒
- 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 ☒
- 13.2 If yes, please complete the following:

	1	2
	Prior Year-End Statement Value	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 ☒
- 14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

Yes ☐ No ☒

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

Yes ☐ No ☒

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

1	2
Name of Custodian(s)	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	2	3
Name(s)	Location(s)	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	2	3	4
Old Custodian	New Custodian	Date of Change	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	2	3
Central Registration Depository	Name(s)	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?	Yes [ ] No [X]
2.2 If no, explain	

SCHEDULE A - VERIFICATION

	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	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	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	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

	1	2	3	4
Description	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	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
<b>BONDS</b>								
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	6,292,889	4,756,914
3. Class 3	423,190		50,000		471,650	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				13,650	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
<b>PREFERRED STOCK</b>								
8. Class 1	574,625				574,625	574,625	574,625	712,500
9. Class 2	812,125	25,000	40,125		887,500	812,125	797,000	912,500
10. Class 3	258,381				258,381	258,381	258,381	258,381
11. Class 4	23,920				23,000	23,920	23,920	55,130
12. Class 5								
13. Class 6	41,480			3,500	39,900	41,480	44,980	50,100
14. Total Preferred Stock	1,710,531	25,000	40,125	3,500	1,783,406	1,710,531	1,698,906	1,988,611
15. Total Bonds & Preferred Stock	14,726,671	1,373,197	1,036,423	(24,931)	14,157,537	14,726,671	15,038,514	13,566,707

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Amount of Interest Received Current Quarter	Paid for Accrued Interest
8099999Totals	244,861	X X X	244,861	502	

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	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

Statement as of September 30, 2002 of the Orthodox Society of America

SCHEDULE T - DISTRIBUTION OF BUSINESS BY STATES AND TERRITORIES

(Adult and Juvenile Combined)

State, Etc.	1	Life Contracts			5	6
		2	3	4		
	Is Insurer Licensed? (Yes or No)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Deposit-Type Contracts Funds	Other Considerations
1. Alabama	AL NO					
2. Alaska	AK NO					
3. Arizona	AZ NO					
4. Arkansas	AR NO					
5. California	CA NO					
6. Colorado	CO NO					
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 X X X					
58. Subtotals	(a) 7	191,255	478,190			
90. Reporting entity contributions for employee benefit plans	X X X					
91. Dividends or refunds applied to purchase paid-up additions and annuities	X X X					
92. Dividends or refunds applied to shorten endowment or premium paying period	X X X					
93. Premium or annuity considerations waived under disability or other contract provisions	X X X					
94. Aggregate other amounts not allocable by state	X X X					
95. Totals (Direct Business)	X X X	191,255	478,190			
96. Plus reinsurance assumed	X X X					
97. Totals (All Business)	X X X	191,255	478,190			
98. Reinsurance less reinsurance ceded	X X X	67,489				
99. Totals (All Business) less reinsurance ceded	X X X	123,766	478,190			
DETAILS OF WRITE-INS						
5701.	X X X					
5702.	X X X					
5703.	X X X					
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X					
5799. Total (Lines 5701 through 5703 plus 5798) (Line 57 above)	X X X					
9401.	X X X					
9402.	X X X					
9403.	X X X					
9498. Summary of remaining write-ins for Line 94 from overflow page	X X X					
9499. Total (Lines 9401 through 9403 plus 9498) (Line 94 Above)	X X X					

(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.

	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:

NOT REQUIRED

BAR CODE:



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	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
001196AC8	ATLANTA GAS & LIGHT CAP TRUST 8.17%	09/26/2002	Weatherly		40,805	40,000.00	1,044	2PE
38999999	Total Bonds Public Utilities			X X X	40,805	40,000.00	1,044	X X X
362311AD4	GTE CALIFORNIA INC. 8.07%	07/11/2002	A.G. Edwards		51,021	50,000.00	964	1PE
362311AD4	GTE CALIFORNIA INC. 8.07%	07/19/2002	First Union		61,206	60,000.00	1,264	1PE
362320AT0	GTE CORP 8.75	07/31/2002	First Union		29,673	30,000.00	685	1PE
362320AU7	GTE CORP 7.83	07/23/2002	First Union		49,256	50,000.00	882	1PE
362320AZ6	GTE CORP 6.84%	07/22/2002	Salomon Smith Barney		36,807	40,000.00	737	1PE
362320AZ6	GTE CORP 6.84%	07/30/2002	First Union		45,120	50,000.00	998	1PE
345370B18	FORD MOTOR 8.875%	07/23/2002	First Union		52,881	50,000.00	99	2
36158FAB6	GE GLOBAL INS-HOLDING NOTES 6.45	07/09/2002	First Union		34,656	35,000.00	803	1PE
37042GA71	GMAC 7.125%	07/30/2002	A.G. Edwards		35,000	35,000.00	2PE	2PE
37042GWA0	GENERAL MOTORS ACCEPT CORP 7.4%	07/29/2002	First Union		50,006	50,000.00	1,501	2PE
44181EKD9	HOUSEHOLD FINANCE CORP 7.7%	07/11/2002	Salomon Smith Barney		40,000	40,000.00	1PE	1PE
362320AZ6	GTE CORP DEBS 6.84	08/19/2002	First Union		44,381	50,000.00	1,178	1PE
92344GAS5	VERIZON GLOBAL FDG CORP 7.75	08/01/2002	Salomon Smith Barney		47,005	50,000.00	431	1PE
22237LGU0	COUNTRYWIDE HOME LOANS INC. 7%	08/27/2002	Salomon Smith Barney		35,000	35,000.00	470	1PE
345397ST1	FORD MOTOR CREDIT CO. NOTES 7.875	08/28/2002	Salomon Smith Barney		51,713	50,000.00	798	2
441812JW5	HOUSEHOLD FINANCE CO. 6.375	08/05/2002	A.G. Edwards		47,419	50,000.00	974	1
441812JV1	HOUSEHOLD FINANCE CO. 7	08/01/2002	A.G. Edwards		48,629	50,000.00	671	1
905572AD5	UNION CARBIDE CHEM & PLASTICS 7.875	09/19/2002	A.G. Edwards		33,475	35,000.00	1,057	2PE
362320AU7	GTE CORP DEBS 7.83%	09/10/2002	Weatherly		30,380	30,000.00	842	1PE
362320AZ6	GTE CORP DEBS 6.84%	09/03/2002	A.G. Edwards		50,000	50,000.00	1,311	1PE
073928RF2	BEAR STEARNS CO INC. 8.10%	09/20/2002	Weatherly		10,505	10,000.00	59	1PE
17248RAJ5	CINGULAR WIRELESS NOTES 7.125%	09/26/2002	Weatherly		38,205	40,000.00	800	1PE
345397SM6	FORD MOTOR CREDIT CO 7.375%	09/25/2002	A.G. Edwards		49,518	50,000.00	1,506	2
345397TY9	FORD MOTOR CREDIT CO 7.25%	09/23/2002	Weatherly		39,305	40,000.00	1,192	2
345397TY9	FORD MOTOR CREDIT CO 7.25%	09/26/2002	A.G. Edwards		48,077	50,000.00	1,520	2
44181ELF3	HOUSEHOLD FINANCE CORP 7.6%	09/12/2002	Salomon Smith Barney		30,000	30,000.00	1PE	1PE
44181ELG1	HOUSEHOLD FINANCE CORP 7.75%	09/12/2002	Salomon Smith Barney		50,000	50,000.00	274	1
452691AC2	IMPERIAL CAPITAL TRUST 19.98%	09/06/2002	Weatherly		17,630	15,000.00	52	2PE
532716AF4	LIMITED 7.5%	09/20/2002	A.G. Edwards		50,524	50,000.00	52	2PE
69334WBM2	PHH CORP INTERNOTES 7.55%	09/12/2002	First Union		50,000	50,000.00	2PE	2PE
69340N202	PLC CAPITAL TRUST IV 7.25%	09/25/2002	A.G. Edwards		50,000	50,000.00		
45999999	Total Bonds Industrial and Miscellaneous			X X X	1,307,392	1,325,000.00	21,078	X X X
60999997	Total Bonds Part 3			X X X	1,348,197	1,365,000.00	22,122	X X X
60999999	Total Bonds			X X X	1,348,197	1,365,000.00	22,122	X X X
74460D588	PUBLIC STORAGE PFD 7.5%	09/30/2002	Salomon Smith Barney	1,000,000		25,000.00		P2L

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



SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
36202BAC9	GNMA Jumbo Sgl Fam Pool 000903M	07/25/2002	Principal Payment		21	20.99	21	21								1
36202BAC9	GNMA Jumbo Sgl Fam Pool 000903M	08/20/2002	Principal Payment		21	21.47	21	21								1
36202BAC9	GNMA Jumbo Sgl Fam Pool 000903M	09/20/2002	Principal Payment		21	21.44	21	21								1
36202CCE1	GNMA Jumbo Sgl Fam Pool 001869M	07/25/2002	Principal Payment		118	117.78	118	118								1
36202CCE1	GNMA Jumbo Sgl Fam Pool 001869M	08/20/2002	Principal Payment		161	161.18	161	161								1
36202CCE1	GNMA Jumbo Sgl Fam Pool 001869M	09/20/2002	Principal Payment		113	112.86	113	113								1
36205PUM1	GNMA Single Family Mgtg Pool 396688X	07/25/2002	Principal Payment		5	5.48	5	5								1
36205PUM1	GNMA Single Family Mgtg Pool 396688X	08/15/2002	Principal Payment		460	460.27	460	460								1
36205PUM1	GNMA Single Family Mgtg Pool 396688X	09/16/2002	Principal Payment		5	5.02	5	5								1
36217BTJ7	GNMA Citicorp Gtd PT Pool188753X	07/25/2002	Principal Payment		3	2.66	3	3								1
36217BTJ7	GNMA Citicorp Gtd PT Pool188753X	08/15/2002	Principal Payment		3	2.68	3	3								1
36217BTJ7	GNMA Citicorp Gtd PT Pool188753X	09/16/2002	Principal Payment		3	2.71	3	3								1
36218HXM1	GNMA Sgl Fam Mgt Pool Mellon 223084	07/25/2002	Principal Payment		3	3.33	3	3								1
36218HXM1	GNMA Sgl Fam Mgt Pool Mellon 223084	08/15/2002	Principal Payment		5	5.04	5	5								1
36218HXM1	GNMA Sgl Fam Mgt Pool Mellon 223084	09/16/2002	Principal Payment		5	5.08	5	5								1
36218XMQ9	GNMA Sgl Fam Pool Empire 235367	07/25/2002	Principal Payment		1	0.80	1	1								1
36218XMQ9	GNMA Sgl Fam Pool Empire 235367	08/15/2002	Principal Payment		1	0.81	1	1								1
36219HU92	GNMA Sgl Fam Pool US Bancorp	09/16/2002	Principal Payment		1	0.79	1	1								1
36219HU92	GNMA Sgl Fam Pool US Bancorp	07/25/2002	Principal Payment		2	1.78	2	2								1
36219HU92	GNMA Sgl Fam Pool US Bancorp	08/15/2002	Principal Payment		2	1.84	2	2								1
36219HU92	GNMA Sgl Fam Pool US Bancorp	09/16/2002	Principal Payment		2	1.72	2	2								1
3129125A2	FHLMC Fhr Series 1400 K Inv.	07/15/2002	Principal Payment		83	83.29	80	80				3	3			1
3129125A2	FHLMC Fhr Series 1400 K Inv.	08/15/2002	Principal Payment		8	8.27	8	8								1
3129125A2	FHLMC Fhr Series 1400 K Inv.	09/16/2002	Principal Payment		794	794.30	765	765				30	30			1
3133T0ZV9	FHLMC Series 1552JA FLTR	07/15/2002	Principal Payment		4,166	4,166.16	4,000	4,000				167	167			1
3133T0ZV9	FHLMC Series 1552JA FLTR	08/15/2002	Principal Payment		3,135	3,135.44	3,010	3,010				125	125			1
3133T0ZV9	FHLMC Series 1552JA FLTR	09/16/2002	Principal Payment		6,504	6,503.67	6,244	6,244				260	260	2,780		1
3133T32E7	FHLMC Series 1675 P TAC	07/15/2002	Principal Payment		2,966	2,965.83	2,760	2,762				184	184			1
3133T32E7	FHLMC Series 1675 P TAC	08/15/2002	Principal Payment		3,893	3,892.92	3,623	3,652				241	241	868		1
3133T4WJ1	FHLMC 1711 GA Remic SHC 55	07/15/2002	Principal Payment		139	138.61	137	137				1	1			1
3133T4WJ1	FHLMC 1711 GA Remic SHC 55	08/15/2002	Principal Payment		61	60.84	60	60				1	1	45		1
3133THVE4	FHLMC Ser 2113 CL SG Floater	07/15/2002	Principal Payment		1,040	1,039.57	1,021	1,021				18	18			1
3133THVE4	FHLMC Ser 2113 CL SG Floater	08/15/2002	Principal Payment		2,390	2,390.11	2,348	2,348				42	42			1
3133THVE4	FHLMC Ser 2113 CL SG Floater	09/16/2002	Principal Payment		4,071	4,070.73	3,999	3,999				71	71			1
3133TLBM9	FHLMC 2162 SU Inverse Floater	07/15/2002	Principal Payment		589	589.08	554	554				35	35			1
3133TLBM9	FHLMC 2162 SU Inverse Floater	08/15/2002	Principal Payment		731	731.01	688	688				43	43			1
3133TLBM9	FHLMC 2162 SU Inverse Floater	09/16/2002	Principal Payment		1,407	1,406.80	1,324	1,324				83	83			1
31359BPC5	FNMA Series 93 122 K	07/25/2002	Principal Payment		1,321	1,321.46	1,262	1,269				52	52			1
31359BPC5	FNMA Series 93 122 K	08/25/2002	Principal Payment		1,456	1,455.62	1,390	1,390				57	57			1
31359BPC5	FNMA Series 93 122 K	09/25/2002	Principal Payment		2,006	2,005.60	1,915	1,927				79	79			1
31359FLUX4	FNMA 93 223 10% Sm Inv Fltr	09/25/2002	Principal Payment		2,222	2,221.69	2,177	2,178				44	44			1
31359GKQ8	FNMA Tr 1994-10 Class T 6.5%	07/25/2002	Principal Payment		1,878	1,877.89	1,700	1,738				140	140			1
31359GKQ8	FNMA Tr 1994-10 Class T 6.5%	08/25/2002	Principal Payment		2,794	2,794.35	2,529	2,586				208	208			1

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
31359GK08	FNMA Tr 1994-10 Class T 6.5%	09/25/2002	Principal Payment		2,182	2,181.95	1,975	2,019				163	163	695		1
31359H6G4	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
31359VV91	FNMA 1999-25 CL Floater	07/25/2002	Principal Payment		3,344	3,343.76	3,319	3,319				25	25			1
31359VV91	FNMA 1999-25 CL Floater	08/25/2002	Principal Payment		6,300	6,300.10	6,253	6,253				47	47			1
31359VV91	FNMA 1999-25 CL Floater	09/25/2002	Principal Payment		9,518	9,517.71	9,446	9,446				71	71			1
31359WNA5	FNMA 1999-39 Cl Sk	07/25/2002	Principal Payoff		536	536.20	520	520				16	16	400		1
313998AB2	FHLMC NOTES 7%	07/24/2002	A.G. Edwards		35,000	35,000.00	35,004	35,004				(4)	(4)	1,089		1
03999999	Subtotal - Bonds - U.S. Governments			X X X	104,603	104,601.98	102,180	102,398				2,202	2,202	5,877	X X X	X X X
202795FB1	Commonwealth Edison Co 1st Mtg	09/16/2002	Called		20,685	20,000.00	18,500	18,884				1,801	1,801	1,675		1
38999999	Subtotal - Bonds - Public Utilities			X X X	20,685	20,000.00	18,500	18,884				1,801	1,801	1,675	X X X	X X X
008175AC5	Aetna Inc.(Frmty Aetna Services)	08/27/2002	Salomon Smith Barney - Called		10,398	10,000.00	9,963	9,992				406	406	641		1PE
008175AC5	Aetna Inc.(Frmty Aetna Services)	08/27/2002	Salomon Smith Barney - Called		10,398	10,000.00	9,963	9,992				406	406	641		1PE
043413AH6	Asarco Inc	09/03/2002	Sold		24,895	80,000.00	79,380	79,410				(54,515)	(54,515)	5,704		5
06406JAH8	Bank New York Co	08/15/2002	Weatherly		40,000	40,000.00	35,926	36,566				3,434	3,434	1,760		1PE
06406JBL8	Bank New York Co	09/16/2002	Called		25,000	25,000.00	24,938	24,955				45	45	1,938		1
06805CAE7	Barnett Capital II	08/28/2002	Salomon Smith Barney - Called		52,745	50,000.00	48,907	48,950				3,795	3,795	2,948		1PE
073928HM8	Bear Stearns Co	09/26/2002	Called		50,000	50,000.00	50,000	50,000						3,500		1
14911QAD3	Caterpillar	09/16/2002	Called		25,000	25,000.00	25,000	25,000						1,888		1
390064AG8	Great Atlantic & Pacific	08/29/2002	Salomon Smith Barney - Called		19,195	25,000.00	25,130	25,070				(5,875)	(5,875)	1,690		4
44106MAB8	Hospitality Properties Trust	07/18/2002	First Union-Wachovia		50,000	50,000.00	50,000	50,000						2,441		1PE
44106MAB8	Hospitality Properties Trust	07/18/2002	First Union-Wachovia		50,000	50,000.00	50,000	50,000						2,441		1PE
44181KXG4	Household Finance	08/01/2002	A.G. Edwards		55,000	55,000.00	55,004	55,000						4,015		1
66977W307	Nova Chemicals Corp (1000 shares)	08/29/2002	Weatherly		20,044	25,000.00	25,000	25,000				(4,956)	(4,956)	1,130		3
69348RRF5	PNC Mortgage 99-9	07/29/2002	Principal Payment		4,000	4,000.00	3,970	3,972				28	28			1PE
69348RRF5	PNC Mortgage 99-9	08/27/2002	Principal Payment		3,000	3,000.00	2,978	2,979				21	21			1PE
69348RRF5	PNC Mortgage 99-9	09/30/2002	Principal Payment		1,000	1,000.00	993	993				7	7	713		1
699216AH0	Paramount Communications Inc	08/01/2002	Salomon Smith Barney - Called		74,496	74,000.00	71,600	71,764				2,732	2,732	5,940		1PE
699216AH0	Paramount Communications Inc	08/01/2002	A.G. Edwards		51,734	50,000.00	49,796	49,809				1,925	1,925	4,125		1
780153AG7	Royal Caribbean Cruises	08/29/2002	A.G. Edwards		51,941	75,000.00	75,005	75,000				(23,059)	(23,059)	4,906		1PE
86787YAA1	Suntrust Capital II	08/28/2002	Salomon Smith Barney - Called		67,595	65,000.00	62,743	62,884				4,711	4,711	3,609		1PE
902655208	UDS Capital I 500 Shares	08/26/2002	First Union		12,044	12,500.00	12,500	12,500				(456)	(456)	520		1PE
902655208	UDS Capital I 1000 Shares	08/29/2002	Salomon Smith Barney - Called		24,094	25,000.00	25,000	25,000				(906)	(906)	1,040		3
90334V208	USB Cap IV 7.35%	07/08/2002	First Union-Wachovia		24,993	25,000.00	25,000	25,000				(7)	(7)	919		1PE
161626M37	Chase Mortgage Fin Corp94 G A 13	09/26/2002	Principal Payment		4,225	4,225.25	4,075	4,093				132	132			1
22237LFN7	Countywide Home	07/26/2002	Salomon Smith Barney		50,000	50,000.00	50,000	50,000						2,489		1
74434RD40	Prudential Home Mtg Pass Thru	07/25/2002	Principal Payment		273	272.92	270	271				2	2			1
74434RD40	Prudential Home Mtg Pass Thru	08/25/2002	Principal Payment		35	35.37	35	35								1PE
74434RD40	Prudential Home Mtg Pass Thru	09/25/2002	Principal Payment		298	298.04	295	296				3	3			1
81237FAE1	Sears 1989 1D	07/02/2002	Principal Payment		271	271.08	297	296				(25)	(25)			1

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
81237FAE1	Sears 1989 ID	08/02/2002	Principal Payment		82	82.38	90	90				(8)	(8)			1PE
81237FAE1	Sears 1989 ID	09/04/2002	Principal Payment		90	89.65	98	98				(8)	(8)			1
4599999	Subtotal - Bonds - Industrial and Miscellaneous			X X X	802,846	884,774.69	873,956	875,015				(72,168)	(72,168)	54,998	X X X	X X X
6099997	Subtotal - Bonds - Part 4			X X X	928,134	1,009,376.67	994,636	996,297				(68,165)	(68,165)	62,550	X X X	X X X
6099999	Total Bonds			X X X	928,134	1,009,376.67	994,636	996,297				(68,165)	(68,165)	62,550	X X X	X X X
362418204	Gables Residential Trust 8.3% Ser A	07/29/2002	First Union	1,000,000	25,222		25,000	25,000				222	222		1,038	P2L
144418209	Camamenica Realty Corp 8.57%	09/12/2002	Partial Call	605,000	15,125		15,125	15,125							25	P2L
6399999	Subtotal - Preferred Stock - Industrial and Miscellaneous			X X X	40,347	X X X	40,125	40,125				222	222	X X X	1,063	X X X
6599997	Subtotal - Preferred Stock - Part 4			X X X	40,347	X X X	40,125	40,125				222	222	X X X	1,063	X X X
6599999	Total Preferred Stock			X X X	40,347	X X X	40,125	40,125				222	222	X X X	1,063	X X X
031162100	AMGEN INC.	07/25/2002	Weatherly	2,000,000	71,925		75,093	75,093				(3,168)	(3,168)			L
031162100	AMGEN INC.	07/26/2002	Weatherly	2,000,000	70,425		85,060	85,060				(14,635)	(14,635)			L
17275R102	Cisco Systems	07/19/2002	Weatherly	600,000	8,405		39,956	39,956				(31,551)	(31,551)			L
902124106	TYCO INTL LTD	07/25/2002	Weatherly	6,200,000	75,561		108,637	108,637				(33,076)	(33,076)			L
902124106	TYCO INTL LTD	08/27/2002	Weatherly	6,200,000	103,834		108,575	108,575				(4,741)	(4,741)			L
6899999	Subtotal - Common Stock - Industrial and Miscellaneous			X X X	330,150	X X X	417,321	417,321				(87,171)	(87,171)	X X X		X X X
7099997	Subtotal - Common Stock - Part 4			X X X	330,150	X X X	417,321	417,321				(87,171)	(87,171)	X X X		X X X
7099999	Total Common Stock			X X X	330,150	X X X	417,321	417,321				(87,171)	(87,171)	X X X		X X X
7199999	Total Preferred and Common Stock			X X X	370,497	X X X	457,446	457,446				(86,949)	(86,949)	X X X	1,063	X X X
7299999	Totals				1,298,631	X X X	1,452,082	1,453,743				(155,114)	(155,114)	62,550	1,063	X X X

(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





Orthodox Society of America

Company Name

56987

NAIC Code

56987200247000103

### 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

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NOV 10 2002

O.F.S.

George G. Lichvarik

Name of Investment Officer

Signature of Investment Officer

President

Title of Signatory

11/06/2002

Date