FRATENAL ORDERS - ASSOCIATION EDITION

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

QUARTERLY STATEMENT

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

SONS OF NORWAY

NAIC Group Code..... , (Current Period) (Prior Period) — NAIC Company Code..... 57142 — Employer's ID Number..... 41-0547795

Organized under the Laws of MINNESOTA — State of Domicile or Port of Entry MINNESOTA

Country of Domicile

Incorporated..... October 28, 1898 — Commenced Business..... January 16, 1895

Statutory Home Office	1455 West Lake Street..... Minneapolis ..... MN ..... 55408 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	1455 West Lake Street..... Minneapolis ..... MN ..... 55408 *(Street and Number) (City or Town, State and Zip Code)*	612-827-3611 *(Area Code) (Telephone Number)*
Mail Address	1455 West Lake Street..... Minneapolis ..... MN ..... 55408 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	1455 West Lake Street..... Minneapolis ..... MN ..... 55408 *(Street and Number) (City or Town, State and Zip Code)*	612-827-3611 *(Area Code) (Telephone Number)*
Internet Website Address	sofn.com	
Statement Contact	Lee D. Goranson *(Name)* leeg@sofn.com *(E-Mail Address)*	612-827-3611 *(Area Code) (Telephone Number) (Extension)* 612-827-0658 *(Fax Number)*
Policyowner Relations Contact	1455 West Lake Street..... Minneaapolis ..... MN ..... 55408 *(Street and Number) (City or Town, State and Zip Code)*	*(Area Code) (Telephone Number) (Extension)*

OFFICERS

President ..... James Kenneth Olson #
Secretary ..... Tore Pettersen #
Treasurer ..... Arden Lew Shores #
Actuary ..... Dean Paul Stiller

VICE PRESIDENTS

Theodore Michael Fosberg #

DIRECTORS OR TRUSTEES

Jostein Oddmund Bakken #
Erik Dybwad Brochmann #
John Francis Hlivyak
Marit Marie Kristiansen
Kenneth Lyle Mjoen
Danny Dean Rude #
James Douglas Smith Jr. #
Terje Solheim

State of........ Minnesota
County of..... Hennepin

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.

John M. Lund (Signature)	Lee D. Goranson (Signature)	Dean P. Stiller (Signature)
John M. Lund (Printed Name) Chief Executive Officer	Lee D. Goranson (Printed Name) Controller	Dean P. Stiller (Printed Name) Actuary

Subscribed and sworn to before me this

8TH day of NOVEMBER, 2002

Carol Jean Moore

CAROL JEAN MOORE
NOTARY PUBLIC-MINNESOTA
My Commission Expires Jan. 31, 2005

RECEIVED
NOV 14 2002
O.F.R.S.

ASSETS

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31, Prior Year Net Admitted Assets
1. Bonds	168,125,630	59,815	168,065,815	156,380,201
2. Stocks:				
2.1 Preferred stocks			0	
2.2 Common stocks			0	
3. Mortgage loans on real estate:				
3.1 First liens			0	
3.2 Other than first liens			0	
4. Real estate:				
4.1 Properties occupied by the society (less $.........0 encumbrances)			0	
4.2 Properties held for the production of income (less $.........0 encumbrances)	3,822,334		3,822,334	3,888,297
4.3 Properties held for sale (less $.........0 encumbrances)			0	
5. Certificate loans and liens	7,275,735		7,275,735	7,481,482
6. Cash ($.....(171,681)) and short-term investments ($.....2,061,242)	1,889,561		1,889,561	5,221,565
7. Other invested assets			0	
8. Receivable for securities			0	
9. Aggregate write-ins for invested assets	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9)	181,113,260	59,815	181,053,445	172,971,545
11. Reinsurance ceded:				
11.1 Amounts recoverable from reinsurers	233,872		233,872	85,805
11.2 Commissions and expense allowances due	16,417		16,417	30,407
11.3 Experience ratings and other refunds due			0	
11.4 Other amounts receivable under reinsurance contracts			0	
12. Electronic data processing equipment and software	162,087		162,087	210,933
13. Premiums actually collected by subordinate lodges not yet remitted to home office (excluding $..........0 loading)			0	
14. Life insurance premiums and annuity considerations deferred and uncollected on in force (less premiums on reinsurance ceded and less $.....83,177 loading)	246,603		246,603	276,973
15. Accident and heath premiums due and unpaid	(2,575)		(2,575)	1,043
16. Investment income due and accrued	2,771,794		2,771,794	2,440,686
17. Net adjustment in assets and liabilities due to foreign exchange rates			0	
18. Receivable from subsidiaries and affiliates			0	
19. Amounts due from agents	40,544	40,544	0	
20. Other assets nonadmitted	193,068	193,068	0	
21. Aggregate write-ins for other than invested assets	0	0	0	500,000
22. Total assets excluding Separate Accounts Business (Lines 10 to 21)	184,775,070	293,427	184,481,643	176,517,392
23. From Separate Accounts statement			0	
24. TOTALS (Lines 22 and 23)	184,775,070	293,427	184,481,643	176,517,392

DETAILS OF WRITE-INS

0901.			0	
0902.			0	
0903.			0	
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0	0	0
2101. Receivable for securities			0	500,000
2102.			0	
2103.			0	
2198. Summary of remaining write-ins for Line 21 from overflow page	0	0	0	0
2199. Totals (Lines 2101 thru 2103 plus 2198) (Line 21 above)	0	0	0	500,000

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Aggregate reserve for life contracts (including $..........0 Modco Reserve)	167,923,565	160,201,967
2.	Aggregate reserve for accident and health contracts (including $.........0 Modco Reserve)	492,903	486,903
3.	Liability for deposit-type contracts (including $.........0 Modco Reserve)	5,370,966	4,838,086
4.	Contract claims:		
	4.1 Life	332,746	591,850
	4.2 Accident and health	7,393	8,472
5.	Refunds due and unpaid		
6.	Provisions for refunds payable in following calendar year-estimated amounts:		
	6.1 Apportioned for payment to September 30, 2003	509,829	519,128
	6.2 Not yet apportioned		
7.	Premiums and annuity considerations for life and accident and health contracts received in advance less $.....4,380 discount; including $.........0 accident and health premiums	52,281	53,284
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)	285,931	319,748
9.	Commissions to fieldworkers due or accrued-life and annuity contracts $.....18,982, accident and health $.....47 and deposit-type contract funds $.........0	19,029	11,840
10.	Commissions and expense allowances payable on reinsurance assumed		
11.	General expenses due or accrued	381,824	469,715
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	309,532	247,161
14.	Unearned investment income		
15.	Amounts withheld or retained by Society as agent or trustee	128,199	111,025
16.	Amounts held for fieldworkers' account, including $..........0 fieldworkers' credit balances		
17.	Remittances and items not allocated	100,343	152,551
18.	Net adjustment in assets and liabilities due to foreign exchange rates	(19,503)	4,159
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	647,468	950,964
	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	121,413	18,210
23.	Total Liabilities excluding Separate Accounts business (Lines 1 to 22)	176,663,919	168,985,063
24.	From Separate Accounts Statement		
25.	Total liabilities (Lines 23 to 24)	176,663,919	168,985,063
26.	Aggregate write-ins for other than liabilities and surplus funds	0	0
27.	Surplus notes		
28.	Aggregate write-ins for surplus funds	0	0
29.	Unassigned funds	7,817,724	7,532,329
30.	Totals (Lines 26 through 29) (including $.........0 in Separate Accounts Statement)	7,817,724	7,532,329
31.	Totals (Lines 25 + 30)	184,481,643	176,517,392

DETAILS OF WRITE-INS

2201.	Unearned membership dues	121,413	18,210
2202.			
2203.			
2298.	Summary of remaining write-ins for Line 22 from overflow page	0	0
2299.	Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above)	121,413	18,210
2601.			
2602.			
2603.			
2698.	Summary of remaining write-ins for Line 26 from overflow page	0	0
2699.	Totals (Lines 2601 thru 2603 plus 2698) (Line 26 above)	0	0
2801.			
2802.			
2803.			
2898.	Summary of remaining write-ins for Line 28 from overflow page	0	0
2899.	Totals (Lines 2801 thru 2803 plus 2898) (Line 28 above)	0	0

SUMMARY OF OPERATIONS
(EXCLUDING UNREALIZED CAPITAL GAINS AND LOSSES)

		1 Current Year To Date	2 Prior Year To Date	2 Prior Year Ended December 31
1.	Premiums and annuity considerations for life and accident and health contracts	18,565,625	7,285,648	10,985,493
2.	Considerations for supplementary contracts with life contingencies	208,105	56,052	56,302
3.	Net investment income	8,710,776	8,467,267	11,402,682
4.	Amortization of Interest Maintenance Reserve (IMR)	(3,827)	(12,863)	(6,328)
5.	Separate Accounts net gain from operations excluding unrealized gains and losses			
6.	Commissions and expense allowances on reinsurance ceded	190,301	259,193	372,066
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	60,975	63,661	84,337
9.	Totals (Lines 1 to 8.3)	27,731,955	16,118,958	22,894,552
10.	Death benefits	2,325,878	1,958,287	2,505,927
11.	Matured endowments	123,534	110,807	129,426
12.	Annuity and old age benefits	62,072	79,068	103,365
13.	Disability, accident and health benefits, including premiums waived $.........0	31,670	20,717	29,865
14.	Surrender benefits and withdrawals for life contracts	12,943,250	7,711,549	10,142,280
15.	Interest and adjustments on contract or deposit-type contract funds	216,013	187,229	256,672
16.	Payments on supplementary contracts with life contingencies	108,299	101,671	134,651
17.	Increase in aggregate reserve for life and accident and health contracts	7,727,598	2,109,326	4,430,970
18.	Totals (Lines 10 to 17)	23,538,314	12,278,654	17,733,156
19.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	740,830	415,219	606,103
20.	Commissions and expense allowances on reinsurance assumed			
21.	General insurance expenses and fraternal expenses	2,466,757	2,209,478	2,755,507
22.	Insurance taxes, licenses and fees	157,231	157,494	196,727
23.	Increase in loading on deferred and uncollected premiums	(7,189)	(1,090)	250
24.	Net transfers to or (from) Separate Accounts			
25.	Aggregate write-ins for deductions	0	56,432	75,887
26.	Totals (Lines 18 to 25)	26,895,943	15,116,187	21,367,630
27.	Net gain from operations before refunds to members (Line 9 minus Line 26)	836,012	1,002,771	1,526,922
28.	Refunds to members	363,070	368,657	503,417
29.	Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28)	472,942	634,114	1,023,505
30.	Net realized capital gains (losses) (excluding $.....(37,644) transferred to the IMR)	(539,723)	(6,119)	(3,440)
31.	Net income (Lines 29 + 30)	(66,781)	627,995	1,020,065
	SURPLUS ACCOUNT			
32.	Surplus, December 31, prior year	7,532,329	6,791,345	6,791,345
33.	Net income from operations (Line 31)	(66,781)	627,995	1,020,065
34.	Change in net unrealized capital gains or (losses)	(9,815)	(60,000)	(50,000)
35.	Change in net unrealized foreign exchange capital gain (loss)	23,662	(838)	(4,159)
36.	Change in nonadmitted assets and related items	34,833	126,376	110,654
37.	Change in liability for reinsurance in unauthorized companies			
38.	Change in reserve on account of change in valuation basis (increase) or decrease			
39.	Change in asset valuation reserve	303,496	(84,134)	(170,827)
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		(164,749)	(164,749)
44.	Change in surplus as a result of reinsurance			
45.	Aggregate write-ins for gains and losses in surplus	0	0	0
46.	Net change in surplus for the year (Lines 33 through 45)	285,395	444,650	740,984
47.	Surplus as of statement date (Lines 32 + 46)	7,817,724	7,235,995	7,532,329

DETAILS OF WRITE-INS

08.301.	Outside carrier commission	60,975	63,626	84,302
08.302.	Administrative fees		35	35
08.303.				
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0
08.399.	Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	60,975	63,661	84,337
2501.	Extraordinary charge for litigation settlement		56,432	75,887
2502.				
2503.				
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599.	Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	0	56,432	75,887
4501.				
4502.				
4503.				
4598.	Summary of remaining write-ins for Line 45 from overflow page	0	0	0
4599.	Totals (Lines 4501 thru 4503 plus 4598) (Line 45 above)	0	0	0

CASH FLOW

		1 Current Year to Date	2 Prior Year Ended December 31
	Cash from Operations		
1.	Premiums and annuity considerations for life and accident and health contracts	18,605,799	11,028,047
2.	Charges and fees for deposit-type contracts		
3.	Considerations for supplementary contracts with life contingencies	208,105	56,302
4.	Net investment income	8,959,256	11,314,222
5.	Commissions and expense allowances on reinsurance ceded	204,291	343,659
6.	Fees associated with investment management, administration and contract guarantees from Separate Accounts		
7.	Aggregate write-ins for miscellaneous income	60,975	84,337
8.	Total (Lines 1 to 7)	28,038,426	22,826,567
9.	Death benefits	2,730,218	2,263,119
10.	Matured endowments	123,534	129,426
11.	Annuity and old age benefits	62,072	103,365
12.	Disability, accident and health benefits	35,579	37,419
13.	Surrender benefits and withdrawals for life contracts	12,943,250	10,142,280
14.	Interest and adjustment on contract or deposit-type contract funds	216,013	256,672
15.	Payments on supplementary contracts with life contingencies	108,299	134,651
16.	Total (Lines 9 to 15)	16,218,965	13,066,932
17.	Commissions on premiums, annuity considerations and deposit-type contract funds	733,641	604,561
18.	Commissions and expense allowances on reinsurance assumed		
19.	General insurance expenses and fraternal expenses	2,985,469	2,825,588
20.	Insurance taxes, licenses and fees, excluding federal income taxes	281,668	192,997
21.	Net transfers to or (from) Separate Accounts		
22.	Aggregate write-ins for deductions	0	75,887
23.	Refunds to members paid	372,369	514,977
24.	Total (Lines 16 to 23)	20,592,112	17,280,942
25.	Net cash from operations (Lines 8 minus 24)	7,446,314	5,545,625
	Cash from Investments		
26.	Proceeds from investments sold, matured or repaid:		
	26.1 Bonds	19,609,072	22,967,914
	26.2 Stocks		
	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		(3,440)
	26.7 Miscellaneous proceeds		
	26.8 Total (Lines 26.1 to 26.7)	19,609,072	22,964,474
27.	Cost of investments acquired (long-term only):		
	27.1 Bonds	31,717,227	26,885,295
	27.2 Stocks		
	27.3 Mortgage loans		
	27.4 Real estate	60,637	104,030
	27.5 Other invested assets		
	27.6 Miscellaneous applications		500,000
	27.7 Total investments acquired (Lines 27.1 to 27.6)	31,777,864	27,489,325
28.	Net increase (or decrease) in certificate loans and liens	(205,747)	256,284
29.	Net cash from investments (Line 26.8 minus Line 27.7 minus Line 28)	(11,963,045)	(4,781,135)
	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	957,867	486,079
	30.4 Other cash provided	704,056	225,321
	30.5 Total (Lines 30.1 to 30.4)	1,661,923	711,400
31.	Cash Applied:		
	31.1 Interest on indebtedness		
	31.2 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies	424,987	
	31.3 Other applications (net)	52,209	1,709,008
	31.4 Total (Lines 31.1 to 31.3)	477,196	1,709,008
32.	Net cash from financing and miscellaneous sources (Line 30.5 minus 31.4)	1,184,727	(997,608)
	RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
33.	Net change in cash and short-term investments (Line 25, plus Line 29, plus Line 32)	(3,332,004)	(233,118)
34.	Cash and Short-term Investments:		
	34.1 Beginning of year	5,221,565	5,454,683
	34.2 End of period (Line 33 plus Line 34.1)	1,889,561	5,221,565

DETAILS OF WRITE-INS

0701.	Outside carrier commission received	60,975	84,302
0702.	Administrative fees		35
0703.			
0798.	Summary of remaining write-ins for Line 7 from overflow page	0	0
0799.	Totals (Lines 0701 thru 0703 plus 0798) (Line 7 above)	60,975	84,337
2201.	Litigation settlement		75,887
2202.	Decrease in premium and other deposit funds		
2203.			
2298.	Summary of remaining write-ins for Line 22 from overflow page	0	0
2299.	Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above)	0	75,887

NOTES TO FINANCIAL STATEMENTS

17. Sale, Transfer, and Servicing of Financial Assets and Extinguishment of Liabilities

    A. Transfers of Receivables Reported as Sales

       None

    B. Transfer and Servicing of Financial Assets

       None

    C. Wash Sales

       None

GENERAL INTERROGATORIES

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

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes [ ] No [X]

1.2 If yes, explain:......................

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [ ] No [X]

2.2 If yes, has the report been filed with the domiciliary state? Yes [ ] No [ ]

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [X] No [ ]

3.2 If yes, date of change: ....08/10/2002.......................
If not previously filed, furnish herewith a certified copy of the instrument as amended.

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [ ] No [X]
If yes, attach an organizational chart.

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]

5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [ ] No [ ] N/A [X]

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. ....12/31/1999.......................

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. ....12/31/1999.......................

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). ....10/23/2000.......................

7.4 By what department or departments?..................................... Minnesota Department of Commerce

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

8.2 If yes, give full information:

GENERAL INTERROGATORIES (continued)

INVESTMENT

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

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes [ ] No [X]

9.2 If yes, explain:......................

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [ ] No [X]

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

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: $..

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

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

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds	$0	$0
13.22 Preferred Stock	$0	$0
13.23 Common Stock	$0	$0
13.24 Short-Term Investments	$0	$0
13.25 Mortgages, Loans or Real Estate	$0	$0
13.26 All Other	$0	$0
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	$0	$0
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	$0	$0
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	$0	$0

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

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ]
If no, attach a description with this statement.

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

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

1 Name of Custodian(s)	2 Custodian Address
US Bank	180 E 5th St, St Paul, MN

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
	Delaware Investments	2005 Market St, Philadelphia, PA 19103

GENERAL INTERROGATORIES (continued)

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

PART 2 - FRATERNAL

		1
1.	Report the statement value of mortgage loans at the end of this reporting period for the following categories:	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	$ 0
1.2	Long-term mortgages in good standing with restructured terms:	
	1.21 Total mortgages in good standing	$
1.3	Long-term mortgage loans upon which interest is overdue more than three months:	
	1.31 Farm mortgages	$
	1.32 Residential mortgages	$
	1.33 Commercial mortgages	$
	1.34 Total mortgages with interest overdue more than three months	$ 0
1.4	Long-term mortgage loans in process of foreclosure:	
	1.41 Farm mortgages	$
	1.42 Residential mortgages	$
	1.43 Commercial mortgages	$
	1.44 Total mortgages in process of foreclosure	$ 0
1.5	Total mortgage loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)	$ 0
1.6	Long-term mortgages foreclosed, properties transferred to real estate in current quarter:	
	1.61 Farm mortgages	$
	1.62 Residential mortgages	$
	1.63 Commercial mortgages	$
	1.64 Total mortgages foreclosed and transferred to real estate	$ 0

2.1 In all cases where the reporting entity has assumed accident and health risks from another company, provisions should be made in this statement on account of such reinsurance for reserve equal to that which the original company would have been required to establish had it retained the risks. Has this been done? Yes [ ] No [X]

2.2 If no, explain: The Society does not assume reinsurance from other companies.

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	3,888,297	3,864,455	3,840,612	3,949,456
2. Increase (decrease) by adjustment	(41,750)	(41,750)	(43,100)	(165,189)
3. Cost of acquired				
4. Cost of additions to and permanent improvements	17,908	17,907	24,822	104,030
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period	3,864,455	3,840,612	3,822,334	3,888,297
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	3,864,455	3,840,612	3,822,334	3,888,297
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	3,864,455	3,840,612	3,822,334	3,888,297

SCHEDULE B - VERIFICATION

NONE

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period	0	0	0	
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions				
2.2 Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	0	0	0	0
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	0	0	0	0
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period	0	0	0	0

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

NONE

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	0	0	0	
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	0	0	0	0
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	0	0	0	0
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period	0	0	0	0

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	126,706,613	14,200,847	8,837,216	(1,277,098)	121,417,720	126,706,613	130,793,146	118,807,680
2. Class 2	35,176,487		1,085,968	(118,172)	39,083,760	35,176,487	33,972,347	38,999,745
3. Class 3	1,775,757		45,783	1,219,809	833,327	1,775,757	2,949,783	858,124
4. Class 4	975,414			(165,897)	991,002	975,414	809,517	1,062,189
5. Class 5	299,458		22,277	219,001	299,458	299,458	496,182	399,277
6. Class 6	985,000			121,082	970,000	985,000	1,106,082	1,000,000
7. Total Bonds	165,918,729	14,200,847	9,991,244	(1,275)	163,595,267	165,918,729	170,127,057	161,127,015
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	165,918,729	14,200,847	9,991,244	(1,275)	163,595,267	165,918,729	170,127,057	161,127,015

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	2,061,242	XXX	2,061,242	11,257	

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	4,696,814	2,672,184	4,377,547	3,537,152
2. Cost of short-term investments acquired		1,705,363		1,159,662
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	2,024,630		2,316,305	
7. Book/adjusted carrying value, current period	2,672,184	4,377,547	2,061,242	4,696,814
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	2,672,184	4,377,547	2,061,242	4,696,814
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	2,672,184	4,377,547	2,061,242	4,696,814
12. Income collected during period	15,122	9,880	11,257	156,592
13. Income earned during period	13,938	9,640	9,676	145,430

Sch. DB-Part F-Section 1
NONE

Sch. DB-Part F-Section 2
NONE

Sch. S
NONE

SCHEDULE T - DISTRIBUTION OF BUSINESS BY STATES AND TERRITORIES

(Adult and Juvenile Combined)

	1	Life Contracts			5	6
		2	3	4		
State, Etc.	Is Insurer Licensed? (Yes or No)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums Premiums, Including Policy, Membership and Other Fees	Deposit-Type Contract Funds	Other Considerations
1. Alabama AL	NO	800				
2. Alaska AK	YES	86,465	45,871	751		
3. Arizona AZ	YES	25,702	53,910	1,349	3,000	
4. Arkansas AR	NO					
5. California CA	YES	498,911	2,260,056	15,643	69,771	
6. Colorado CO	YES	20,219	478,046		35,000	
7. Connecticut CT	YES	82,204	4,109	409		
8. Delaware DE	NO					
9. District of Columbia DC	YES	11,057	2,653			
10. Florida FL	YES	222,649	948,984	14,429	12,073	
11. Georgia GA	NO	320				
12. Hawaii HI	NO					
13. Idaho ID	YES	30,478	66,635	511		
14. Illinois IL	YES	165,145	443,341	2,210	86,057	
15. Indiana IN	YES	3,843	34,849			
16. Iowa IA	YES	60,668	254,586	725		
17. Kansas KS	NO					
18. Kentucky KY	NO					
19. Louisiana LA	YES	1,713	4,844			
20. Maine ME	NO					
21. Maryland MD	YES	105,574	59,246	3,709		
22. Massachusetts MA	YES	10,309	136,036	251		
23. Michigan MI	YES	25,973	50,000	1,272		
24. Minnesota MN	YES	706,473	2,515,002	13,273	102,616	
25. Mississippi MS	NO	450				
26. Missouri MO	NO			37		
27. Montana MT	YES	136,063	153,105	2,798	25,000	
28. Nebraska NE	YES	16,222	15,318			
29. Nevada NV	YES	26,399	70,486	(13)		
30. New Hampshire NH	YES			192		
31. New Jersey NJ	YES	74,161	93,903	1,582	262	
32. New Mexico NM	NO	100				
33. New York NY	YES	172,434	767,512	6,546		
34. North Carolina NC	YES					
35. North Dakota ND	YES	158,579	812,366	2,711		
36. Ohio OH	YES	2,255	2,000			
37. Oklahoma OK	NO	197				
38. Oregon OR	YES	57,543	103,625	970		
39. Pennsylvania PA	YES	14,422	1,171	202		
40. Rhode Island RI	YES					
41. South Carolina SC	YES					
42. South Dakota SD	YES	143,800	903,200	747	15,892	
43. Tennessee TN	NO					
44. Texas TX	YES	45,657	24,164	4,963		
45. Utah UT	YES	4,443		423		
46. Vermont VT	NO	940				
47. Virginia VA	YES	5,456	7,433			
48. Washington WA	YES	850,673	3,143,527	9,532	84,600	
49. West Virginia WV	NO					
50. Wisconsin WI	YES	512,258	1,902,985	3,253		
51. Wyoming WY	NO	89				
52. American Samoa AS	NO					
53. Guam GU	NO					
54. Puerto Rico PR	NO					
55. US Virgin Islands VI	NO					
56. Canada CN	NO					
57. Aggregate Other Alien OT	XXX	0	0	0	0	0
58. Subtotals	(a) 35	4,280,644	15,358,963	88,475	434,271	0
90. Reporting entity contributions for employee benefit plans	XXX					
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX	56,043				
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX					
93. Premium or annuity considerations waived under disability or other contract provisions	XXX					
94. Aggregate other amounts not allocable by State	XXX	0	0	0	0	0
95. Totals (Direct Business)	XXX	4,336,687	15,358,963	88,475	434,271	0
96. Plus reinsurance assumed	XXX					
97. Totals (All Business)	XXX	4,336,687	15,358,963	88,475	434,271	0
98. Reinsurance less reinsurance ceded	XXX	1,146,043		32,283		
99. Totals (All Business) less reinsurance ceded	XXX	3,190,644	15,358,963	56,192	434,271	0
5701.	XXX					
5702.	XXX					
5703.	XXX					
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)	XXX	0	0	0	0	0
9401.	XXX					
9402.	XXX					
9403.	XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX	0	0	0	0	0
9499. Totals (Lines 9401 thru 9403 plus 9498) (Line 94 above)	XXX	0	0	0	0	0

(a) Insert the number of yes responses except for Canada and Other Alien.

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

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:

BAR CODE:

* 5 7 1 4 2 2 0 0 2 4 9 0 0 0 0 0 3 *

Sch. A-Part 2
NONE

Sch. A-Part 3
NONE

Sch. B-Part 1
NONE

Sch. B-Part 2
NONE

Sch. BA-Part 1
NONE

Sch. BA-Part 2
NONE

SCHEDULE D - PART 3

Show all Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
Bonds - U.S. Government								
38373VAC4	GNMA Ser 2002-59 Cl BG	08/30/2002	Banc of America Securities LLC		1,025,156	1,000,000	4,833	1
0399999.	Total - Bonds - U.S. Government				1,025,156	1,000,000	4,833	XXX
Bonds - Special Revenue and Special Assessment								
United States								
312925E55	FHLMC Multi Step Cpn Mtn	07/29/2002	Lehman Brothers		2,000,000	2,000,000		1
	U.S.				2,000,000	2,000,000	0	XXX
	United States				2,000,000	2,000,000	0	XXX
3199999.	Total - Bonds - Special Revenue & Special Assessments				2,000,000	2,000,000	0	XXX
Bonds - Public Utilities								
United States								
373334FL0	Georgia Power Co Bd	07/03/2002	Banc of America Securities LLC		999,100	1,000,000		1PE
	United States				999,100	1,000,000	0	XXX
3899999.	Total - Bonds - Public Utilities				999,100	1,000,000	0	XXX
Bonds - Industrial and Miscellaneous								
United States								
05947UHL5	Banc America Coml Mtg Inc 2002-02 Cl A2	09/10/2002	Banc of America Securities LLC		502,521	500,000	597	1PE
05947UHQ4	Banc America Coml Mtg Inc 2002-02 Cl D	09/10/2002	Banc of America Securities LLC		502,519	500,000	671	1PE
278058AX0	Eaton Corp Nt	07/23/2002	Salomon Smith Barney Inc		996,270	1,000,000		1PE
390568AA1	Great Lakes Chemical Corp Nt	09/20/2002	Barclays Capital		550,255	500,000	6,319	1PE
548661CA3	Lowes Companies Inc Nt	07/19/2002	UBS Warburg		1,168,930	1,000,000	11,000	1PE
55259PAC0	M&I Marshall & Isley Bk Sub Nt	08/22/2002	Goldman Sachs & Co		991,450	1,000,000		1PE
59022HAD4	Merrill Lynch Mtg Tr Ser 2002-MW1 Cl C	07/11/2002	Merrill Lynch		589,942	587,000	953	1PE
59022HAE2	Merrill Lynch Mtg Tr Ser 2002-MW1 Cl D	07/11/2002	Merrill Lynch		415,068	413,000	677	1PE
629570AA0	Nabors Holdings 1 ULC Gtd Nt	08/22/2002	Lehman Brothers		495,865	500,000		1PE
724479AF7	Pitney Bowes Inc Nt	09/27/2002	Deutche Banks Secs Inc		994,530	1,000,000		1PE
773903AA7	Rockwell Automation Inc Nt	08/16/2002	Branch Bank & Tr		529,620	500,000	2,648	1PE
811054AC9	Scripps (EW) Company Nt	07/02/2002	Chase Securities Inc		993,730	1,000,000		1PE
872540AH2	TJX Companies Inc Nt	08/06/2002	Lehman Brothers		560,645	500,000	5,277	1PE
907833AE7	Union Pacific RR Ser 1998A	09/06/2002	Chase Securities Inc		885,246	811,988	1,965	1PE
	United States				10,176,591	9,811,988	30,107	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				10,176,591	9,811,988	30,107	XXX
6099997.	Total - Bonds - Part 3				14,200,847	13,811,988	34,940	XXX
6099999.	Total - Bonds				14,200,847	13,811,988	34,940	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				14,200,847	XXX	34,940	XXX

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

SCHEDULE D - PART 4

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

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value At Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
Bonds - U.S. Government																
362030 2J 6	GNMA # 5277	09/15/2002	Principal payments		248	248	227	248	5				0			1
362031 KG 0	GNMA # 5695	09/15/2002	Principal payments		629	629	551	629	26				0			1
362031 UQ 7	GNMA # 5991	09/15/2002	Principal payments		781	781	714	781	19				0			1
362032 AG 9	GNMA # 6307	09/15/2002	Principal payments		2,039	2,039	2,001	2,039	13				0			1
362033 QJ 4	GNMA # 7657	09/15/2002	Principal payments		3,727	3,727	3,658	3,727	26				0			1
362033 YJ 5	GNMA # 7913	09/15/2002	Principal payments		2,021	2,021	1,984	2,021	14				0			1
362034 DE 7	GNMA # 8201	09/15/2002	Principal payments		3,859	3,859	3,842	3,859	6				0			1
362034 SF 8	GNMA # 8618	09/15/2002	Principal payments		3,280	3,280	3,220	3,280	23				0			1
362036 V2 8	GNMA # 10533	09/15/2002	Principal payments		352	352	332	352	6				0			1
362037 VF 7	GNMA # 11414	09/15/2002	Principal payments		159	159	147	159	4				0			1
362039 BX 6	GNMA # 12654	09/15/2002	Principal payments		787	787	787	787					0			1
36203C AS 1	GNMA # 344817	09/15/2002	Principal payments		32,794	32,794	32,794	32,794					0			1
362041 NY 7	GNMA # 13907	09/15/2002	Principal payments		3,133	3,133	3,116	3,133	3				0			1
362043 EJ 6	GNMA # 15437	09/15/2002	Principal payments		7,615	7,615	7,601	7,615	7				0			1
362045 2U 9	GNMA # 17887	09/15/2002	Principal payments		2,004	2,004	1,960	2,004					0			1
362045 LM 6	GNMA # 17432	09/15/2002	Principal payments		1,516	1,516	1,513	1,516	1				0			1
362045 RK 4	GNMA # 17590	09/15/2002	Principal payments		746	746	739	746	3				0			1
362046 5L 4	GNMA # 18851	09/15/2002	Principal payments		1,942	1,942	1,891	1,942	22				0			1
362046 EE 0	GNMA # 18133	09/15/2002	Principal payments		1,480	1,480	1,446	1,480	28				0			1
362046 K2 9	GNMA # 18313	09/15/2002	Principal payments		795	795	790	795	3				0			1
362049 R5 9	GNMA # 21208	09/15/2002	Principal payments		1,125	1,125	1,075	1,125	13				0			1
362049 SG 4	GNMA # 21219	09/15/2002	Principal payments		13,240	13,240	12,930	13,240	158				0			1
362060 6H 3	GNMA # 31472	09/15/2002	Principal payments		637	637	508	637	76				0			1
36215P RB 7	GNMA # 140982	09/15/2002	Principal payments		687	687	747	687	(50)				0			1
36215Q Z3 4	GNMA # 142162	09/15/2002	Principal payments		320	320	342	320	(19)				0			1
362164 DU 6	GNMA # 182915	09/15/2002	Principal payments		885	885	883	885	2				0			1
36216C N6 0	GNMA # 160713	09/15/2002	Principal payments		613	613	572	613	33				0			1
36216D ZQ 1	GNMA # 161951	09/15/2002	Principal payments		423	423	404	423	15				0			1
36216L VP 9	GNMA # 168122	09/15/2002	Principal payments		2,993	2,993	2,860	2,993	108				0			1
36216R 3H 5	GNMA # 172800	09/15/2002	Principal payments		2,671	2,671	2,608	2,671	50				0			1
362170 GV 8	GNMA # 208212	09/15/2002	Principal payments		169	169	168	169	1				0			1
362171 C2 4	GNMA # 208989	09/15/2002	Principal payments		1,258	1,258	1,240	1,258	15				0			1
362175 PM 7	GNMA # 212928	09/15/2002	Principal payments		686	686	645	686	3				0			1
362176 A5 8	GNMA # 213428	09/15/2002	Principal payments		288	288	273	288	12				0			1
36217B S6 6	GNMA # 188741	09/15/2002	Principal payments		423	423	403	423	18				0			1
36217B SC 3	GNMA # 188715	09/15/2002	Principal payments		988	988	945	988	35				0			1
36217G LH 8	GNMA # 193028	09/15/2002	Principal payments		30,144	30,144	29,910	30,144	205				0			1
36217P PF 8	GNMA # 199422	09/15/2002	Principal payments		11,585	11,585	11,488	11,585	80				0			1
36218D LJ 0	GNMA # 219129	09/15/2002	Principal payments		8,595	8,595	7,924	8,595	547				0			1
36218K DV 6	GNMA # 224316	09/15/2002	Principal payments		124	124	119	124	4				0			1
36218Q G2 4	GNMA # 228917	09/15/2002	Principal payments		875	875	863	875	10				0			1
36218U W2 7	GNMA # 232965	09/15/2002	Principal payments		108	108	107	108	1				0			1
362195 DR 7	GNMA # 267512	09/15/2002	Principal payments		461	461	450	461	10				0			1
362196 QV 2	GNMA # 268768	09/15/2002	Principal payments		311	311	298	311	12				0			1
362201 5V 3	GNMA # 294360	09/15/2002	Principal payments		8,101	8,101	7,909	8,101	172				0			1
36220P KK 7	GNMA # 283898	09/15/2002	Principal payments		703	703	658	703	38				0			1
36220Q T4 2	GNMA # 285071	09/15/2002	Principal payments		394	394	380	394	12				0			1
36223P SP 5	GNMA # 313826	09/15/2002	Principal payments		876	876	866	876	10				0			1
36223V MQ 6	GNMA # 319067	09/15/2002	Principal payments		96,118	96,118	96,118	96,118					0			1
36224K W7 0	GNMA # 331070	09/15/2002	Principal payments		16,932	16,932	16,667	16,932	138				0			1

SCHEDULE D - PART 4

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

1	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)
36224K W8 8	GNMA # 331071	09/15/2002	Principal payments		4,356	4,356	4,288	4,356	36				0			1
36224K WR 6	GNMA # 331056	09/15/2002	Principal payments		7,386	7,386	7,506	7,386	(59)				0			1
36224K XD 6	GNMA # 331076	09/15/2002	Principal payments		4,225	4,225	4,159	4,225	48				0			1
0399999.	Total - Bonds - U.S. Government				288,607	288,607	285,626	288,607	1,943	0	0	0	0	0	0	XXX
Bonds - Special Revenue and Special Assessment																
United States																
313401 EH 0	FHLM # 160031	09/15/2002	Principal payments		2,772	2,772	1,867	2,772	476				0			1
313401 FB 2	FHLM # 160049	09/15/2002	Principal payments		1,408	1,408	1,119	1,408	162				0			1
313401 GG 0	FHLM # 160078	09/15/2002	Principal payments		333	333	328	333	1				0			1
31340Q XD 3	FHLM # 184276	09/15/2002	Principal payments		1,964	1,964	1,932	1,964	18				0			1
313421 BF 5	FNMA # 350010	09/25/2002	Principal payments		8,833	8,833	9,068	8,833	(206)				0			1
31358L AZ 9	FNMA REMIC Tr 1992-01	09/25/2002	Principal payments		13,226	13,226	13,261	13,226	(20)				0			1
31359K EH 6	FNMA REMIC Ser 1996-23	09/25/2002	Principal payments		212,453	212,453	213,698	212,453	(1,154)				0			1
31360B Q4 9	FNMA # 1375	09/25/2002	Principal payments		7,834	7,834	6,280	7,834	863				0			1
31360C EY 4	FNMA # 1951	09/25/2002	Principal payments		1,396	1,396	1,247	1,396	69				0			1
31371H 6S 2	FNMA # 252981	09/25/2002	Principal payments		110,422	110,422	110,982	110,422	(544)				0			1
31371J JK 1	FNMA # 253266	09/25/2002	Principal payments		174,333	174,333	174,933	174,333	(441)				0			1
31374G T9 8	FNMA # 313876	09/25/2002	Principal payments		131,914	131,914	132,368	131,914	(435)				0			1
31385C WR 0	FNMA # 540756	09/25/2002	Principal payments		39,180	39,180	38,727	39,180	471				0			1
31385J U4 8	FNMA # 546103	09/25/2002	Principal payments		603	603	616	603	(3)				0			1
	U.S.				706,671	706,671	706,426	706,671	(743)	0	0	0	0	0	0	XXX
	United States				706,671	706,671	706,426	706,671	(743)	0	0	0	0	0	0	XXX
3199999.	Total - Bonds - Special Revenue & Assessment				706,671	706,671	706,426	706,671	(743)	0	0	0	0	0	0	XXX
Bonds - Industrial and Miscellaneous																
United States																
00253C FG 7	Aames Mtge Trust 98-C Cl AF4	09/16/2002	Principal payments		79,766	79,766	79,766	79,766					0			1PE
045424 BF 4	Asset Securitization Corp	09/19/2002	Principal paymentS		16,220	16,220	15,744	16,220	318				0			1PE
066050 BS 3	Bankamerica Corp	07/15/2002	Maturity		1,000,000	1,000,000	1,088,460	1,000,000	(6,898)				0	77,500		1PE
07132U AD 1	Batterson Park CBO I Cl A4 Nts	07/05/2002	Principal payment		30,623	30,623	30,623	30,623					0			1
079867 AQ 0	Bellsouth Tel Inc Deb	07/05/2002	Paydown correction		(7,130)	(7,130)	(6,475)	(7,130)	(621)				0			1PE
12669C YR 5	Countrywide Home Loan 2002-J2 Cl M	09/25/2002	Principal payments		6,010	6,010	5,962	6,010	48				0			1PE
15400Q AB 2	Central Louisiana Electric	07/15/2002	Redemption		400,000	400,000	405,056	401,547	(358)			(1,547)	(1,547)	25,167		1PE
161505 BK 7	Chase Commercial Mtge Secs 97-2	09/20/2002	Principal payments		26,024	26,024	26,032	26,024	(3)				0			1PE
161505 GL 0	Chase Commercial Mtge Sec Corp	09/15/2002	Principal payments		7,888	7,888	7,848	7,888	41				0			1PE
161626 RS 7	Chase Mtge Fin Corp Multiclass Mtg	09/25/2002	Principal payments		1,213,653	1,213,653	1,210,238	1,213,653	2,160				0			1PE
201728 CT 7	Commercial Mtge Acceptance 98-C1	09/15/2002	Principal payments		8,394	8,435	8,394	8,394	(29)				0			1PE
21075W DC 6	Contimortgage Home Equity Ln Tr	09/15/2002	Principal payments		168,866	168,866	168,085	168,866	795				0			1
210805 BY 2	Continental Airlines Inc 97-2B	07/02/2002	Principal payment		20,283	20,283	20,283	20,283					0			3
219868 AN 6	Corporacion Andina De Fomento Nt	08/19/2002	Credit Suisse First Boston		507,945	500,000	497,750	497,750				10,195	10,195	14,132		1PE
222373 AC 6	Countrywide Funding	07/15/2002	Maturity		1,000,000	1,000,000	1,075,000	1,000,000	(7,273)				0	82,500		2PE
337367 AA 4	First Union Lehman Bros Bk Amer 98-C2	09/18/2002	Principal payments		106,572	106,572	107,488	106,572	(630)				0			1
33903* CW 7	Fleet Natl Bk Central Soya	07/23/2002	Principal payment		6,095	6,095	6,095	6,095					0			2
393505 VC 3	Green Tree Home Imp Ln Tr 97-C	09/15/2002	Principal payments		251,679	251,679	254,983	251,679	(3,274)				0			1PE
43760W AB 5	Homeside Lending	07/01/2002	Maturity		1,000,000	1,000,000	1,023,600	1,000,000	(3,099)				0			1PE
438116 AE 5	Honda Auto Lease Tr 99A Cl A5	09/15/2002	Principal payments		253,450	253,450	253,369	253,450	53				0			1PE
44108P AM 5	Host Marriott Pool Ser 99 Cl A	09/06/2002	Principal payments		10,493	10,493	10,389	10,493	96				0			1
449670 DC 9	IMC Home Equity Loan Tr 97-5 A8	09/20/2002	Principal payments		60,939	60,939	61,729	60,939	(744)				0			1PE
48267* AA 5	KPMG Peat Marwick LLP	07/05/2002	Principal payment		100,000	100,000	100,000	100,000					0			1
48876# AM 8	Kendall Jackson Winery Ser A	09/10/2002	Principal payment		21,429	21,429	21,429	21,429					0			2
58983* BE 8	Meridian Trust-GE Cap	07/09/2002	Principal payment		24,844	24,844	24,844	24,844					0			1

SCHEDULE D - PART 4

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

1	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)
62945C AD 3	NWA Trust Cl B Sub Nt	09/11/2002	Principal payment		25,500	25,500	27,985	25,500	(1,408)				0			3
695927 CF 8	Paine Webber Mtg Acceptance Corp IV	09/25/2002	Principal payments		268,045	268,045	262,475	268,045	3,091				0			1PE
838515 C@ 1	South Jersey Gas Co	08/02/2002	Principal payment		36,000	36,000	369,000	36,000					0			2
878154 AC 7	Team Fleet Fing Corp	08/19/2002	Principal payments		16,591	16,582	16,591	16,591	2				0			2PE
929566 E@ 2	Wabash National Corp Ser G Sr Nts	08/30/2002	Principal payments		5,853	5,853	5,853	5,853					0			2PE
97180* AL 2	Wilmington Tr Co Del-Air Wisc 88-1	07/03/2002	Principal payment		11,260	11,260	11,260	11,260					0			5
97180* DL 9	Wilmington Tr Co Del-Air Wisc 88-2	07/03/2002	Principal payment		11,017	11,017	11,017	11,017					0			5
	United States				6,688,309	6,680,396	7,200,873	6,679,661	(17,733)	0	0	8,648	8,648	199,299	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				6,688,309	6,680,396	7,200,873	6,679,661	(17,733)	0	0	8,648	8,648	199,299	0	XXX
6099997.	Total - Bonds - Part 4				7,683,587	7,675,674	8,192,925	7,674,939	(16,533)	0	0	8,648	8,648	199,299	0	XXX
6099999.	Total - Bonds				7,683,587	7,675,674	8,192,925	7,674,939	(16,533)	0	0	8,648	8,648	199,299	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				7,683,587	XXX	8,192,925	7,674,939	(16,533)	0	0	8,648	8,648	199,299	0	XXX

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

Sch. DB-Part A-Section 1
NONE

Sch. DB-Part B-Section 1
NONE

Sch. DB-Part C-Section 1
NONE

Sch. DB-Part D-Section 1
NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1		2	3	4	Book Balance at End of Each Month During Current Quarter			8
		Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	5	6	7	
Depository					First Month	Second Month	Third Month	*
Open Depositories								
Wells Fargo Bank NA	Minneapolis, MN				883,194	601,786	(287,588)	
Royal Bank of Canada	Calgary, AB				17,522	15,872	20,290	
Den Norske Bank	Kristiansand, Norway				95,367	95,367	95,367	
0199999. Total Open Depositories		XXX	0	0	996,083	713,025	(171,931)	XXX
0399999. Total Cash on Deposit		XXX	0	0	996,083	713,025	(171,931)	XXX
0499999. Cash in Society's Office		XXX	XXX	XXX	250	250	250	XXX
0599999. Total Cash		XXX	0	0	996,333	713,275	(171,681)	XXX

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

NAIC Company Code 57142

SONS OF NORWAY
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 provisionally exempt and new purchases identified in Schedule D and DA with a Z suffix or items submitted but not yet processed by the SVO.
2. Any newly purchased securities now identified with a Z suffix, shall be submitted to the SVO within 120 days of purchase.
3. All necessary information on securities which have been previously designated NR (not rated due to lack of current information) by the SVO have either been submitted to the SVO by the insurer for a valuation or disposed of by the insurer.
4. All material issuer events have been reported to the SVO.

   A material issuer event is a generic or transaction specific credit event of which the insurer is currently aware, which by its nature would signify to a reasonably prudent insurer that a material change in the credit quality or price of the investment or security has occurred. As an illustration, and not by way of limitation, the following shall be deemed to constitute material issuer events:

   a. Recapitalizations or capital restructuring whether within or without Chapter 11 of the US Bankruptcy Code;
   b. Nonpayment, deferral, or payment in kind through waiver of any principal or contractual interest payment;
   c. Any change in the maturity of a security;
   d. Changes in the lender's collateral position, including releases of collateral, or the taking of a collateral position whether by operation of negative pledge covenant or otherwise;
   e. Events of a like character or of a like effect, which would be considered material to an investment professional.
   f. Exceptions

Lee D. Goranson
Name of Investment Officer

Lee D Goranson
Signature of Investment Officer

Controller
Title of Signatory

November 11, 2002
Date