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QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2002

OF THE CONDITION AND AFFAIRS OF THE

WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

NAIC Group Code 0836 (Current Period) 0836 (Prior Period) NAIC Company Code 70483 Employer's ID Number 31-0487145

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

Country of Domicile US

Incorporated February 23, 1888 Commenced Business April 30, 1888

Statutory Home Office 400 Broadway, Cincinnati, Ohio 45202
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 400 Broadway, Cincinnati, Ohio 45202 (Street and Number, City or Town, State and Zip Code) 513-629-1800 (Area Code) (Telephone Number)

Mail Address 400 Broadway, Cincinnati, Ohio 45202
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 400 Broadway, Cincinnati, Ohio 45202 (Street and Number, City or Town, State and Zip Code)
513-629-1800 (Area Code) (Telephone Number)

Internet Website Address www.WesternSouthernLife.com

Statement Contact Bradley J. Hunkler (Name) 513-629-2980 (Area Code) (Telephone Number) (Extension)
Bradley.Hunkler@WesternSouthernLife.com (E-Mail Address) 513-629-1871 (Fax Number)

Policyowner Relations Contact 400 Broadway, Cincinnati, Ohio 45202 (Street and Number, City or Town, State and Zip Code)
1-800-926-1993 (Area Code) (Telephone Number) (Extension)

OFFICERS

Chairman of Board, P. .... John Finn Barrett
Secretary ....
Treasurer ....
Actuary ....

Sr VP	Herbert Reed Brown	Secretary	James Norman Clark
Sr VP & Chf Mkt Off	Bryan Chalmer Dunn	Sr VP & Chf Inf Off	Clint David Gibler
Sr VP	Noreen Joyce Hayes	Sr VP	Edward Scott Heenan
VP & Comptroller	Bradley Joseph Hunkler	Sr VP	Carroll Ray Hutchinson
VP & Auditor	#Phillip Earl King	Sr VP & Chf Inv Off	William Francis Ledwin
Sr VP	Jill Tripp McGruder	Sr VP	Jimmy Joe Miller
Sr VP & Chf Actuary	Nora Eyre Moushey	Sr VP	James McKinley Teeters
VP & Treasurer	James Joseph Vance	Sr VP & Chf Fin Off	Robert Lewis Walker

Sr VP & Gen Counsel .... Donald Joseph Wuebbling

VICE PRESIDENTS

Edward Joseph Babbitt	Keith Terrill Clark	Robert John Dalsanto
David Todd Henderson	Thomas Dale Holdridge	Robert Scott Kahn
James Russell Korcykoski	Harold Victor Lyons	Constance Marie Maccarone
Mario Joseph San Marco	Thomas Martin Stapleton	Richard Kelley Taulbee
David Eugene Theurich	Daniel Lee Thomas	

DIRECTORS OR TRUSTEES

John Finn Barrett	Donald Allen Bliss	James Norman Clark
Jo Ann Davidson	Eugene Peter Ruehlmann	George Herbert Walker, III
Thomas Luke Williams	William Joseph Williams	

State of Ohio
County of Hamilton 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.

John Finn Barrett Chairman of Board, President & CEO	James Norman Clark Secretary	Bradley Joseph Hunkler VP & Comptroller

Subscribed and sworn to before me this
7th day of November, 2002

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	2,668,122,158		2,668,122,158	2,701,213,389
2. Stocks:				
2.1 Preferred stocks	107,714,510		107,714,510	108,255,270
2.2 Common stocks	2,816,202,865		2,816,202,865	3,099,414,645
3. Mortgage loans on real estate:				
3.1 First liens	112,201,129		112,201,129	120,929,372
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less $ ....encumbrances)	33,208,597		33,208,597	33,425,993
4.2 Properties held for the production of income (less $ .... 47,797,543 encumbrances)	113,638,845		113,638,845	113,904,170
4.3 Properties held for sale (less $ ....encumbrances)				
5. Policy loans	159,810,209		159,810,209	161,807,400
6. Premium notes, including $ ....for first year premiums				
7. Cash ($ .... 3,612,414) and short-term investments ($...... 255,201,920)	258,814,334		258,814,334	84,966,257
8. Other invested assets	180,959,032		180,959,032	181,438,410
9. Receivable for securities	5,376,774		5,376,774	22,337,677
10. Aggregate write-ins for invested assets				
11. Subtotals, cash and invested assets (Lines 1 to 10)	6,456,048,453		6,456,048,453	6,627,692,583
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers	160,768		160,768	163,248
12.2 Commissions and expense allowances due				
12.3 Experience rating and other refunds due				(468,932)
12.4 Other amounts receivable under reinsurance contracts				
13. Electronic data processing equipment and software	9,891,417	5,195,103	4,696,314	3,346,649
14. Federal and foreign income tax recoverable and interest thereon (including $ .... 146,757,758 net deferred tax asset)	192,052,124		192,052,124	73,169,631
15. Guaranty funds receivable or on deposit	177,008		177,008	230,083
16. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less $ .... 25,828,002 loading)	59,162,000		59,162,000	92,448,544
17. Accident and health premiums due and unpaid	541,488	60,095	481,393	452,898
18. Investment income due and accrued	57,591,602		57,591,602	51,433,766
19. Net adjustment in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates				36,549,418
21. Amounts receivable relating to uninsured accident and health plans				
22. Amounts due from agents				
23. Other assets nonadmitted				
24. Aggregate write-ins for other than invested assets	482,140,969	482,140,969		
25. Total assets excluding Separate Accounts business (Lines 11 to 24)	7,257,765,829	487,396,167	6,770,369,662	6,885,017,888
26. From Separate Accounts Statement	726,045,709		726,045,709	811,690,759
27. Total (Lines 25 and 26)	7,983,811,538	487,396,167	7,496,415,371	7,696,708,647
DETAILS OF WRITE-INS				
1001.				
1002.				
1003.				
1098. Summary of remaining write-ins for Line 10 from overflow page				
1099. Totals (Lines 1001 through 1003 + 1098) (Line 10 above)				
2401. Miscellaneous	1,434,783	1,434,783		
2402. Pension Asset	480,706,186	480,706,186		
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 + 2498) (Line 24 above)	482,140,969	482,140,969		

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts $ 2,504,517,000 less $ .... included in Line 6.3 (including $ .... Modco Reserve)	2,504,517,000	2,497,322,879
2. Aggregate reserve for accident and health contracts (including $ .... Modco Reserve)	213,349,000	202,208,549
3. Liability for deposit-type contracts (including $ .... Modco Reserve)	460,119,417	457,873,971
4. Contract claims:		
4.1 Life	22,736,837	40,331,157
4.2 Accident and health	3,285,863	3,198,863
5. Policyholders' dividends $ 485,129 and coupons $ .... due and unpaid	485,129	485,129
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment to .... (including $ .... Modco)	7,347,000	47,403,404
6.2 Dividends not yet apportioned (including $ .... Modco)	53,957,000	
6.3 Coupons and similar benefits (including $ .... Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less $ .... discount; including $ 795,127 accident and health premiums	7,422,833	7,958,598
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on cancelled contracts	253,807	8,880,841
9.2 Provision for experience rating refunds, including $ .... accident and health experience rating refunds		
9.3 Other amounts payable on reinsurance, including $ .... assumed and $ .... ceded		(9,586,636)
9.4 Interest Maintenance Reserve	48,992,050	36,526,670
10. Commissions to agents due or accrued-life and annuity contracts $ 890,995 , accident and health $ 173,210 and deposit-type contract funds $	1,064,206	1,045,264
11. Commissions and expense allowances payable on reinsurance assumed	117,429	10,540,475
12. General expenses due or accrued	165,120,279	160,996,953
13. Transfers to Separate Accounts due or accrued (net) (including $ .... accrued for expense allowances recognized in reserves)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	4,645,445	4,351,409
15. Federal and foreign income taxes, including $ 6,457,019 on realized capital gains (losses) (including $ .... net deferred tax liability)	61,747,163	25,582,566
16. Unearned investment income	4,884,221	4,742,131
17. Amounts withheld or retained by company as agent or trustee	50,872,335	41,393,057
18. Amounts held for agents' account, including $ .... agents' credit balances		
19. Remittances and items not allocated	35,205,226	52,137,796
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above	48,815,366	62,012,377
22. Borrowed money $ 98,575,964 and interest thereon $	98,575,964	47,708,749
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve	262,411,288	519,159,345
24.2 Reinsurance in unauthorized companies		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers		
24.4 Payable to parent, subsidiaries and affiliates	9,557,744	
24.5 Drafts outstanding		
24.6 Liability for amounts held under uninsured accident and health plans		
24.7 Funds held under coinsurance		
24.8 Payable for securities	18,160,576	14,607,571
24.9 Capital notes $ .... and interest thereon $		
25. Aggregate write-ins for liabilities	2,338,200	4,505,349
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	4,085,981,378	4,241,386,467
27. From Separate Accounts Statement	726,045,709	811,690,759
28. Total Liabilities (Lines 26 and 27)	4,812,027,087	5,053,077,226
29. Common capital stock	5,000,000	5,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	1,000,000	1,000,000
34. Aggregate write-ins for special surplus funds	2,678,388,284	2,637,631,421
35. Unassigned funds (surplus)		
36. Less treasury stock, at cost:		
36.1 .... shares common (value included in Line 29 $ ....)		
36.2 .... shares preferred (value included in Line 30 $ ....)		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including $ .... in Separate Accounts Statement)	2,679,388,284	2,638,631,421
38. Totals of Lines 29, 30 and 37	2,684,388,284	2,643,631,421
39. Totals of Lines 28 and 38	7,496,415,371	7,696,708,647
DETAILS OF WRITE-INS		
2501. Interest on policy and contract funds	105,212	116,488
2502. Additional life insurance reserve for AIDS risk incurred		1,844,592
2503. Mortgage loan and real estate reserve	1,050,000	1,050,000
2598. Summary of remaining write-ins for Line 25 from overflow page	1,182,988	1,494,269
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	2,338,200	4,505,349
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)		
3401. Reserve for mortality fluctuation and all other contingencies	2,521,727,039	2,478,367,575
3402. Reserve for asset depreciation	156,161,245	158,763,846
3403. Permanent surplus and guaranty fund	500,000	500,000
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	2,678,388,284	2,637,631,421

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	286,597,660	288,402,803	397,471,825
2. Considerations for supplementary contracts with life contingencies	32,103	87,868	197,153
3. Net investment income	218,492,445	256,216,293	313,529,098
4. Amortization of Interest Maintenance Reserve (IMR)	5,349,031	1,961,002	6,245,581
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded		128,341	585,729
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	31,986,446	27,346,295	41,676,726
9. Totals (Lines 1 to 8.3)	542,457,685	574,142,602	759,706,112
10. Death benefits	140,673,060	136,644,454	184,253,255
11. Matured endowments (excluding guaranteed annual pure endowments)	1,723,054	2,586,282	2,977,669
12. Annuity benefits	26,016,564	24,562,144	33,189,812
13. Disability benefits and benefits under accident and health contracts	51,194,566	45,618,966	62,648,728
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	59,830,415	64,758,663	86,325,022
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	13,705,771	18,666,593	21,910,312
18. Payments on supplementary contracts with life contingencies	92,755	52,770	71,293
19. Increase in aggregate reserves for life and accident and health policies and contracts	18,334,572	23,196,321	41,738,099
20. Totals (Lines 10 to 19)	311,570,757	316,086,193	433,114,190
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	33,285,564	35,832,220	47,700,904
22. Commissions and expense allowances on reinsurance assumed	26,229,204	31,607,764	42,147,683
23. General insurance expenses	81,841,351	84,094,212	117,603,941
24. Insurance taxes, licenses and fees, excluding federal income taxes	10,129,887	10,569,696	15,130,433
25. Increase in loading on deferred and uncollected premiums	580,806	1,046,871	(2,715,753)
26. Net transfers to or (from) Separate Accounts	(25,095,968)	(24,085,871)	(32,141,983)
27. Aggregate write-ins for deductions	(52,670,284)	(63,556,041)	(71,644,907)
28. Totals (Lines 20 to 27)	385,871,317	391,595,044	549,194,508
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	156,586,368	182,547,558	210,511,604
30. Dividends to policyholders	53,093,456	52,177,068	70,819,309
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	103,492,912	130,370,490	139,692,295
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(9,943,558)	22,760,383	(5,118,879)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	113,436,470	107,610,107	144,811,174
34. Net realized capital gains or (losses) less capital gains tax of $ 6,457,019 (excluding taxes of $ 9,592,379 transferred to the IMR)	9,123,497	24,977,810	28,584,393
35. Net Income (Line 33 plus Line 34)	122,559,967	132,587,917	173,395,567
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	2,643,631,430	2,503,790,444	2,503,790,444
37. Net income (Line 35)	122,559,967	132,587,917	173,395,567
38. Change in net unrealized capital gains (losses)	(390,298,732)	(339,051,666)	(235,278,477)
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in deferred income tax	84,672,502	72,836,540	63,045,257
41. Change in nonadmitted assets and related items	(32,924,940)	(30,686,488)	(40,995,850)
42. Change in liability for reinsurance in unauthorized companies			
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve	256,748,057	181,484,437	162,289,092
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles		58,766,381	17,385,397
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in		1,000,000	1,000,000
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance		(1,000,000)	(1,000,000)
52. Dividends to stockholders			
53. Aggregate write-ins for gains and losses in surplus			
54. Net change in capital and surplus (Lines 37 through 53)	40,756,854	75,937,121	139,840,986
55. Capital and surplus as of statement date (Lines 36 + 54)	2,684,388,284	2,579,727,565	2,643,631,430
DETAILS OF WRITE-INS			
08.301. Contributions to employee benefit and welfare plans	31,986,446	27,346,295	36,496,147
08.302. Voluntary Employee Beneficiary Association Trust			355,000
08.303. Miscellaneous			4,825,579
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)	31,986,446	27,346,295	41,676,726
2701. Reserve adjustments on reinsurance assumed	(23,720,203)	(28,883,937)	(38,470,573)
2702. Benefits for employees and agents not included elsewhere	(27,105,489)	(34,672,104)	(26,294,555)
2703. Change in life insurance reserves for AIDS risk incurred	(1,844,592)		(6,879,779)
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	(52,670,284)	(63,556,041)	(71,644,907)
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)			

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	285,045,853	398,725,341
2. Charges and fees for deposit-type contracts		
3. Considerations for supplementary contracts with life contingencies	32,103	197,153
4. Net investment income	222,786,599	323,370,564
5. Commissions and expense allowances on reinsurance ceded		175,745
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts		
7. Aggregate write-ins for miscellaneous income	37,973,122	40,961,563
8. Total (Lines 1 to 7)	545,837,677	763,430,366
9. Death benefits	150,421,398	186,934,997
10. Matured endowments	1,724,668	3,106,309
11. Annuity benefits	26,016,564	32,927,873
12. Disability benefits and benefits under accident and health contracts	42,932,472	55,684,264
13. Coupons, guaranteed annual pure endowments and similar benefits		
14. Surrender benefits and withdrawals for life contracts	65,989,771	84,598,222
15. Group conversions		
16. Interest and adjustments on contract or deposit-type contract funds	623,795	980,225
17. Payments on supplementary contracts with life contingencies	92,755	71,293
18. Total (Lines 9 to 17)	287,801,423	364,303,183
19. Commissions on premiums, annuity considerations and deposit-type contract funds	33,266,622	47,511,347
20. Commissions and expense allowances on reinsurance assumed	25,875,882	41,806,307
21. General insurance expenses	71,590,966	107,384,726
22. Insurance taxes, licenses and fees, excluding federal income taxes	12,182,423	15,563,849
23. Net transfers to or (from) Separate Accounts	(25,095,968)	(32,141,983)
24. Aggregate write-ins for deductions	(5,621,126)	(47,323,727)
25. Total (Lines 18 to 24)	400,000,222	497,103,702
26. Dividends paid to policyholders	53,093,456	70,318,468
27. Federal income taxes (excluding tax on capital gains)	(11,898,163)	6,518,933
28. Total (Lines 25 to 27)	441,195,515	573,941,103
29. Net cash from operations (Line 8 minus Line 28)	104,642,162	189,489,263
Cash from Investments		
30. Proceeds from investments sold, matured or repaid:		
30.1 Bonds	1,579,529,618	1,150,972,980
30.2 Stocks	237,271,759	509,189,302
30.3 Mortgage loans	8,728,345	28,492,944
30.4 Real estate	148,000	15,955,598
30.5 Other invested assets	28,021,959	33,182,049
30.6 Net gains (or losses) on cash and short-term investments		5,276,123
30.7 Miscellaneous proceeds	2,782,255	1,986,899
30.8 Total investment proceeds (Lines 30.1 to 30.7)	1,856,481,936	1,745,055,895
31. Net tax on capital gains (losses)	6,457,019	46,723,499
32. Total (Line 30.8 minus Line 31)	1,850,024,917	1,698,332,396
33. Cost of investments acquired (long-term only):		
33.1 Bonds	1,483,140,005	1,555,300,902
33.2 Stocks	254,504,370	261,629,176
33.3 Mortgage loans		113,333
33.4 Real estate	4,449,421	13,925,071
33.5 Other invested assets	30,349,274	54,983,187
33.6 Miscellaneous applications		
33.7 Total investments acquired (Lines 33.1 to 33.6)	1,772,443,070	1,885,951,669
34. Net increase (or decrease) in policy loans and premium notes	(1,997,191)	(1,684,356)
35. Net cash from investments (Line 32 minus Line 33.7 minus Line 34)	79,579,038	(185,934,917)
Cash from Financing and Miscellaneous Sources		
36. Cash provided:		
36.1 Surplus notes, capital and surplus paid in		1,000,000
36.2 Borrowed money $ .... less amounts repaid $		
36.3 Capital notes $ .... less amounts repaid $		
36.4 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies	10,223,211	14,716,644
36.5 Other cash provided	37,402,733	24,209,098
36.6 Total (Lines 36.1 to 36.5)	47,625,944	39,925,742
37. Cash applied:		
37.1 Dividends to stockholders paid		1,000,000
37.2 Interest on indebtedness		
37.3 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies	20,796,016	39,921,473
37.4 Other applications (net)	37,203,051	895,387
37.5 Total (Lines 37.1 to 37.4)	57,999,067	41,816,860
38. Net cash from financing and miscellaneous sources (Line 36.6 minus Line 37.5)	(10,373,123)	(1,891,118)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
39. Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38)	173,848,077	1,663,228
40. Cash and short-term investments:		
40.1 Beginning of year	84,966,257	83,303,029
40.2 End of period (Line 39 plus Line 40.1)	258,814,334	84,966,257

DETAILS OF WRITE-INS		
0701. Contributions to employee benefit and welfare plans	31,986,446	36,496,147
0702. Change in amounts withheld or retained by company as agent or trustee	5,432,242	4,522,806
0703. Change in premium and other deposits	241,827	(159,323)
0798. Summary of remaining write-ins for Line 7 from overflow page	312,607	101,933
0799. Totals (Lines 0701 through 0703 plus 0798) (Line 7 above)	37,973,122	40,961,563
2401. Reserve adjustment on reinsurance assumed	(23,720,203)	(36,127,851)
2402. Payments to employees and agents not included elsewhere	2,126,507	2,835,410
2403. Change in remittances and items not allocated	15,972,570	(14,040,091)
2498. Summary of remaining write-ins for Line 24 from overflow page		8,805
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	(5,621,126)	(47,323,727)

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Industrial life	268,582	272,168	18,850,533
2. Ordinary life insurance	177,902,294	180,277,261	233,759,023
3. Ordinary individual annuities	261,556	156,348	184,299
4. Credit life (group and individual)			
5. Group life insurance	3,465,560	3,353,718	4,162,554
6. Group annuities			
7. A & H - group	880,447	842,350	1,100,468
8. A & H - credit (group and individual)			
9. A & H - other	21,250,824	20,574,664	28,089,890
10. Aggregate of all other lines of business			
11. Subtotal	204,029,263	205,476,509	286,146,767
12. Deposit-type contracts			
13. Total	204,029,263	205,476,509	286,146,767
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Total (Lines 1001 through 1003 plus Line 1098) (Line 10 above)			

NOTES TO FINANCIAL STATEMENTS

GENERAL INTERROGATORIES

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

PART 1 - COMMON INTERROGATORIES

GENERAL

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

1.2 If yes, explain:

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

2.2 If yes, has the report been filed with the domiciliary state? Yes ( ) No ( )

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

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

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes ( ) No (X)

If yes, attach an organizational chart.

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

5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that 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. 12/31/1997

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1997

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 04/19/1999

7.4 By what department or departments?

Ohio

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

8.2 If yes, give full information

GENERAL INTERROGATORIES (continued)

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

INVESTMENT

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

9.2 If yes, explain

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

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

$98,575,963.57 MBS POOLS DOLLAR ROLLS WITH VARIOUS BROKERS

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: $ 62,077,166

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

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

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds	$ 54,437,209	$ 7,297,005
13.22 Preferred Stock	$	$
13.23 Common Stock	$ 2,628,914,026	$ 2,369,323,728
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)	$ 2,683,351,235	$ 2,376,620,733
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 (X) No ( )

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

If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes (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
BANK OF NEW YORK	ONE WALL STREET, NY, NY 10286

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 Identifiy all investment advisors, brokers/dealers or individuals acting on behalf of brokers/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
107126	FT. WASHINGTON INVESTMENT ADVISORS	420 EAST FOURTH ST, CINCINNATI OH 45202

GENERAL INTERROGATORIES (continued)

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

PART 2 - LIFE AND HEALTH

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	$ 311,679
1.13 Commercial Mortgages	$ 111,889,450
1.14 Total Mortgages in Good Standing	$ 112,201,129
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 plus 1.21 plus 1.34 plus 1.44) (Page 2, Column 3, Lines 3.1 plus 3.2)	$ 112,201,129
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	$

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	147,330,174	147,543,444	147,466,604	148,831,717
2. Increase (decrease) by adjustment	(1,565,758)	(1,571,870)	(1,584,600)	(6,514,258)
3. Cost of acquired	428,616		(100)	8,353,000
4. Cost of additions to and permanent improvements	1,460,338	1,495,030	965,537	5,571,568
5. Total profit (loss) on sales	38,074			7,043,745
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales	148,000			15,955,598
8. Book/adjusted carrying value at end of current period	147,543,444	147,466,604	146,847,441	147,330,174
9. Total valuation allowance				
10. Subtotal (Line 8 plus Line 9)	147,543,444	147,466,604	146,847,441	147,330,174
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	147,543,444	147,466,604	146,847,441	147,330,174

SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period	120,929,372	119,012,429	113,795,434	149,308,870
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions				113,333
2.2 Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees	32	34	37	113
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	1,916,975	5,217,029	1,594,341	28,492,944
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	119,012,429	113,795,434	112,201,130	120,929,372
10. Total valuation allowance				
11. Subtotal (Line 9 plus Line 10)	119,012,429	113,795,434	112,201,130	120,929,372
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period	119,012,429	113,795,434	112,201,130	120,929,372

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

Description	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	181,438,410	190,334,173	191,619,527	181,714,720
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions				10,725,000
2.2 Additional investment made after acquisitions	15,173,404	11,127,104	4,048,766	44,258,187
3. Accrual of discount	7,498	5,755	7,726	25,449
4. Increase (decrease) by adjustment	(2,080,592)	204,538	(915,477)	(22,062,385)
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	4,193,520	10,038,380	13,790,059	33,182,049
7. Amortization of premium	11,027	13,662	11,420	40,512
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period	190,334,173	191,619,528	180,959,063	181,438,410
10. Total valuation allowance				
11. Subtotal (Line 9 plus Line 10)	190,334,173	191,619,528	180,959,063	181,438,410
12. Total nonadmitted amounts				
13. Statement value of long term invested assets at end of current period	190,334,173	191,619,528	180,959,063	181,438,410

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	1,870,225,029	492,498,011	381,548,105	91,087,622	1,905,695,722	1,870,225,029	2,072,262,556	1,893,724,631
2. Class 2	804,699,964	48,155,580	130,538,169	(85,423,939)	830,160,544	804,699,964	636,893,437	737,161,247
3. Class 3	117,846,742		16,000	6,843,582	84,035,930	117,846,742	124,674,324	92,996,915
4. Class 4	15,973,651			37,290,967	14,973,555	15,973,651	53,264,618	10,978,871
5. Class 5	2,459,796			26,872,504	2,859,796	2,459,796	29,332,300	2,859,796
6. Class 6	7,572,500		26,950,282	26,274,625	2,275,100	7,572,500	6,896,843	3,030,149
7. Total Bonds	2,818,777,682	540,653,591	539,052,556	102,945,361	2,840,000,647	2,818,777,682	2,923,324,078	2,740,751,609
PREFERRED STOCK								
8. Class 1	107,714,510				107,789,510	107,714,510	107,714,510	108,255,270
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	107,714,510				107,789,510	107,714,510	107,714,510	108,255,270
15. Total Bonds and Preferred Stock	2,926,492,192	540,653,591	539,052,556	102,945,361	2,947,790,157	2,926,492,192	3,031,038,588	2,849,006,879

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	255,201,920	X X X	255,201,920	72,558	

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	22,479,731	181,762,159	192,162,496	109,050,330
2. Cost of short-term investments acquired	169,302,576	184,865,491	247,904,915	30,909,361
3. Increase (decrease) by adjustment	(20,148)	214		(29,630)
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				5,127,797
6. Consideration received on disposal of short-term investments	10,000,000	174,465,368	184,865,491	122,578,127
7. Book / adjusted carrying value, current period	181,762,159	192,162,496	255,201,920	22,479,731
8. Total valuation allowance				
9. Subtotal (Line 7 plus Line 8)	181,762,159	192,162,496	255,201,920	22,479,731
10. Total nonadmitted amounts				
11. Statement value (Line 9 minus Line 10)	181,762,159	192,162,496	255,201,920	22,479,731
12. Income collected during period	1,328,730	313,502	1,103,502	8,650,513
13. Income earned during period	1,030,364	548,006	1,168,602	11,129,634

Page 14
Sch. DB, Pt. F, Sn. 1, Summary Replicated (Syn.) Assets Open
NONE

Page 15
Sch. DB, Pt. F, Sn. 2, Reconciliation Replicated (Syn.) Assets
NONE

Page 16
Schedule S - Ceded Reinsurance
NONE

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

	1	Direct Business Only				
		Life Contracts		4	5	6
States, Etc.	Is Insurer Licensed ? (Yes or No)	2 Life Insurance Premiums	3 Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Deposit-Type Contract Funds	Other Considerations
1. Alabama AL	YES	161,643		23,091		
2. Alaska AK	NO	15,115		370		
3. Arizona AZ	YES	1,004,059	1,590	47,177		
4. Arkansas AR	YES	105,348		15,118		
5. California CA	YES	4,753,510	75	95,495		
6. Colorado CO	YES	109,726		9,424		
7. Connecticut CT	NO	28,592		3,352		
8. Delaware DE	YES	43,712		1,871		
9. District of Columbia DC	YES	204,429		10,654		
10. Florida FL	YES	7,421,446	26,748	1,651,905		
11. Georgia GA	YES	673,800		87,740		
12. Hawaii HI	YES	22,780		1,508		
13. Idaho ID	YES	15,034		489		
14. Illinois IL	YES	14,947,583	7,523	1,009,695		
15. Indiana IN	YES	13,932,398	3,995	2,899,820		
16. Iowa IA	YES	172,867		8,042		
17. Kansas KS	YES	797,637	300	158,309		
18. Kentucky KY	YES	4,857,697	2,603	1,446,400		
19. Louisiana LA	YES	4,789,597	7,869	329,079		
20. Maine ME	NO	10,270		765		
21. Maryland MD	YES	1,789,818		38,337		
22. Massachusetts MA	YES	29,783		1,686		
23. Michigan MI	YES	6,800,294	23,130	1,007,661		
24. Minnesota MN	YES	51,476		3,706		
25. Mississippi MS	YES	88,612		11,650		
26. Missouri MO	YES	4,918,700	2,330	751,572		
27. Montana MT	YES	8,208		358		
28. Nebraska NE	YES	29,141		2,101		
29. Nevada NV	YES	141,725		8,569		
30. New Hampshire NH	NO	12,020		569		
31. New Jersey NJ	YES	94,924		6,613		
32. New Mexico NM	YES	44,355		3,711		
33. New York NY	NO	134,525		7,558		
34. North Carolina NC	YES	14,065,505	66,527	5,228,130		
35. North Dakota ND	YES	5,350		142		
36. Ohio OH	YES	46,292,567	77,140	6,823,360		
37. Oklahoma OK	YES	110,033		10,188		
38. Oregon OR	YES	34,660		3,286		
39. Pennsylvania PA	YES	9,164,462	23,733	524,332		
40. Rhode Island RI	YES	12,001		741		
41. South Carolina SC	YES	581,815		117,663		
42. South Dakota SD	YES	5,958		995		
43. Tennessee TN	YES	1,304,456		777,938		
44. Texas TX	YES	4,526,155	2,260	390,499		
45. Utah UT	YES	12,388		940		
46. Vermont VT	NO	3,824		613		
47. Virginia VA	YES	539,016	193	94,602		
48. Washington WA	YES	69,361		6,514		
49. West Virginia WV	YES	3,710,618	2,325	1,077,030		
50. Wisconsin WI	YES	1,178,719		58,379		
51. Wyoming WY	YES	14,163		766		
52. American Samoa AS	NO					
53. Guam GU	NO	947				
54. Puerto Rico PR	NO	13,819		509		
55. U.S. Virgin Islands VI	NO	1,121				
56. Canada CN	NO	1,275		41		
57. Aggregate Other Alien OT	XXX	87,317		1,803		
58. Subtotal	(a) 45	149,946,354	248,341	24,762,866		
90. Reporting entity contributions for employee benefit plans	XXX	3,217,117		878,053		
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX	22,424,253	13,215			
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	2,585,689		2,429		
94. Aggregate of other amounts not allocable by State	XXX					
95. Totals (Direct Business)	XXX	178,173,413	261,556	25,643,348		
96. Plus Reinsurance Assumed	XXX	84,422,709				
97. Totals (All Business)	XXX	262,596,122	261,556	25,643,348		
98. Less Reinsurance Ceded	XXX	3,368,537		86,636		
99. Totals (All Business) less Reinsurance Ceded	XXX	259,227,585	261,556	25,556,712		
DETAILS OF WRITE-INS						
5701. Mexico	XXX	34,244		90		
5702. Phillipines	XXX	600				
5703. Other Foreign	XXX	52,473		1,713		
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX					
5799. Total (Lines 5701 through 5703 plus 5798) (Line 57 above)	XXX	87,317		1,803		
9401.	XXX					
9402.	XXX					
9403.	XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX					
9499. Total (Lines 9401 through 9403 plus 9498) (Line 94 above)	XXX					

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

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

EXPLANATION:

BARCODE:

Document Identifier 470:

2. Will the Trusted Surplus Statement be filed with the State of Domicile and the NAIC with this statement? No

EXPLANATION:

BARCODE:

2. Document Identifier 490:

7 0 4 8 3 2 0 0 2 4 9 0 0 0 0 0 3

OVERFLOW PAGE FOR WRITE-INS

OVERFLOW WRITE-INS FOR Page 3, Liabilities

	1 Current Statement Date	2 December 31 Prior Year
AGGREGATED AT Line 25, Liabilities		
Uncashed drafts and checks pending escheatment to a state	1,182,988	1,494,269
2598 Line 25, Liabilities	1,182,988	1,494,269

OVERFLOW WRITE-INS FOR Page 5, Cash Flow

	1 Current Year To Date	2 Prior Year Ended December 31
AGGREGATED AT Line 7, Miscellaneous Income		
Uncashed drafts and checks pending escheatment to a state	312,607	101,933
0798 Line 7, Miscellaneous Income	312,607	101,933
AGGREGATED AT Line 24, Deductions		
Fines and penalities		8,805
2498 Line 24, Deductions		8,805

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

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

NONE

SCHEDULE B - PART 2

Showing all Mortgage Loans SOLD, transferred or paid in full during the Current Quarter

1	Location		4	5	6	7	8	9	10	11	12	13
	2	3										
Loan Number	City	State	Loan Type	Date Acquired	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Value/Recorded Investment Excluding Accrued Interest at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
Mortgages closed by repayment												
43920	Pisgah	OH		09/30/1977	1,747							
647809	North Little Rock	AR		10/12/1972	684							
660182	Killeen	TX		02/06/1979	16,113							
0199999 Mortgages closed by repayment					18,544							
9999999 TOTALS					18,544							

SCHEDULE BA - PART 1

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

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

NONE

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, transferred or paid in full during the Current Quarter

1	Location		4	5	6	7	8	9	10	11	12	13
	2	3										
Number of Units and Description	City	State	Name of Purchaser or Nature of Disposition	Date Acquired	Book/Adjusted Carrying Value Less Encumbrances Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book/Adjusted Carrying Value less Encumbrances at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
Fixed or Variable Interest Rate Investments That Have the Underlying Characteristics of Bonds												
2626 East Park Avenue II, LLC	Tallahassee	Florida	2626 East Park Avenue II, LLC	11/22/1999	9,725,000			9,725,000	9,725,000			
0499999 Subtotal - Fixed or Variable Interest Rate Investments That Have the Underlying Characteristics of Bonds					9,725,000			9,725,000	9,725,000			
9999999 TOTALS					9,725,000			9,725,000	9,725,000			

SCHEDULE D - PART 3

Show 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)
Bonds - U.S. Governments								
	BONDS							
	US Governments							
	United States							
3134A1-2K-5	FHLMC 0.000% 02/04/28	09/30/2002	LAZARD FRERES		1,829,700	10,000,000		1
875127-AU-6	TAMPA ELECTRIC 6.375% 08/15/12	09/09/2002	J P MORGAN SEC FIXED INC		5,056,700	5,000,000	14,167	1PE
GN0600-3$-2	GNMA DOLLAR ROLL 6.000% 09/15/32	09/25/2002	BANK of AMERICA SEC Chi		48,189,737	46,786,153	148,156	1
	Subtotal United States				55,076,137	61,786,153	162,323	
0399999	Subtotal - Bonds - U.S. Governments				55,076,137	61,786,153	162,323	
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions								
	Special Revenue & Assessment							
	United States							
38373R-6H-7	GNMA 2001-60 ZL 6.500% 12/20/31	07/26/2002	MERRILL LYNCH-NY--FX INC		2,037,483	2,077,077	11,251	1
38373R-6H-7	GNMA 2001-60 ZL 6.500% 12/20/31	09/01/2002	Interest Capitalization		22,563	22,563		1
473016-GQ-0	JEFFERSON CNTY KY 4.000% 04/01/11	08/05/2002	ROSS SINCLAIR		203,358	200,000	822	1
FN0600-$3-2	FNMA DOLLAR ROLL 6.000% 06/01/32	09/12/2002	CREDIT SUISSE FIRST BOSTON		49,770,446	49,247,006	114,910	1
	Subtotal United States				52,033,850	51,546,646	126,983	
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				52,033,850	51,546,646	126,983	
Bonds - Public Utilities								
	Public Utilities (unaffiliated)							
	United States							
92344X-AB-5	VERIZON NEW YORK INC 7.375% 04/01/32	08/02/2002	MORGAN STANLEY FIXED INC		4,512,550	5,000,000	132,135	1PE
	Subtotal United States				4,512,550	5,000,000	132,135	
3899999	Subtotal - Bonds - Public Utilities				4,512,550	5,000,000	132,135	
Bonds - Industrial and Miscellaneous								
	Industrial & Miscellaneous							
	United States							
00077B-K7-7	ABN AMRO MTG CORP 6.750% 05/25/32	07/23/2002	Bear Stearns & Co.		2,960,336	3,050,910	14,301	1PE
00077B-K7-7	ABN AMRO MTG CORP 6.750% 05/25/32	08/01/2002	Interest Capitalization		17,161	17,161		1PE
00139P-AA-6	AIG SUNAMER GLOB 6.900% 03/15/32	08/20/2002	Various		8,764,134	8,215,000	207,600	1
001957-BD-0	AMERICAN TEL & 8.000% 11/15/31	08/12/2002	Tax Free Exchange		24,145,857	24,000,000	464,000	2
026351-AZ-9	AMERICAN GENERAL CORP 6.625% 02/15/29	09/16/2002	J P MORGAN SEC FIXED INC		2,202,338	2,035,000	12,733	1PE
030955-AM-0	AMERITECH CAPITAL 6.450% 01/15/18	08/29/2002	LEHMAN BROS FXD INC		3,001,440	3,000,000	26,338	1PE
030955-AN-8	AMERITECH CAPITAL 6.550% 01/15/28	09/10/2002	MORGAN STANLEY FIXED INC		5,119,710	5,000,000	47,851	1PE
08658E-AA-5	UNILEVER NV BASIC 6.625% 04/15/28	08/23/2002	MORGAN STANLEY FIXED INC		5,645,168	5,250,000	128,497	1PE
110122-AB-4	BRISTOL-MYERS SQUIBB 6.800% 11/15/26	09/10/2002	MERRILL LYNCH-NY--FX INC		2,202,560	2,000,000	44,578	1PE
110122-AG-3	BRISTOL-MYERS SQUIBB 5.750% 10/01/11	09/26/2002	Various		5,340,500	5,000,000	85,771	1PE
17248R-AJ-5	CINGULAR WIRELESS 7.125% 12/15/31	08/28/2002	Tax Free Exchange		26,000,221	26,340,000	390,984	1
195869-AJ-1	COLONIAL PIPE LINE 6.580% 08/28/32	08/20/2002	BANK of AMERICA SEC Mont		2,997,810	3,000,000		1PE
208251-AE-8	CONOCO INC 6.950% 04/15/29	09/13/2002	Various		19,026,390	17,000,000	485,728	1
285659-AF-5	ELECTRONIC DATA 7.450% 10/15/29	09/17/2002	Various		8,321,669	7,770,000	218,873	1PE
343254-AJ-7	FLORIDA WINDSTORM 7.125% 02/25/19	08/23/2002	Various		14,386,900	13,000,000	7,125	1
36962G-XZ-2	GENERAL ELEC CAP CORP 6.750% 03/15/32	09/20/2002	J P MORGAN SEC FIXED INC		5,402,250	5,000,000	9,375	1
459200-AM-3	INTL BUSINESS MACHINES 7.000% 10/30/25	09/25/2002	Various		10,553,945	9,500,000	273,194	1PE
459200-AS-0	INTL BUSINESS MACHINES 6.500% 01/15/28	09/24/2002	BARCLAYS		2,129,080	2,000,000	26,000	1
478160-AJ-3	JOHNSON & JOHNSON 6.950% 09/01/29	07/25/2002	J P MORGAN SEC FIXED INC		2,179,860	2,000,000	57,531	1PE
51808B-AE-2	LASMO (USA) INC 7.300% 11/15/27	07/22/2002	UBS WARBURG		8,790,420	8,000,000	108,689	1PE

(continues)

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues .... 3 .

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 - Industrial and Miscellaneous (continued)								
532457-AM-0	ELI LILY 7.125% 06/01/25	07/09/2002	J P MORGAN SEC FIXED INC		4,424,760	4,000,000	32,458	1PE
532457-AP-3	ELI LILY BASIC 6.770% 01/01/36	07/25/2002	J P MORGAN SEC FIXED INC		3,520,090	3,500,000	19,088	1PE
55265K-AH-2	MASTR ASSET 6.750% 11/25/31	09/01/2002	Interest Capitalization		89,244	89,244		1PE
589331-AD-9	MERCK & CO INC 6.400% 03/01/28	08/16/2002	BANK of AMERICA SEC Mont		4,201,160	4,000,000	120,889	1PE
589331-AE-7	MERCK & CO INC 5.950% 12/01/28	08/05/2002	BANK of AMERICA SEC Mont		4,882,650	5,000,000	55,368	1PE
655356-JK-0	NOMURA ASSET SEC CORP 7.031% 03/15/30	06/28/2002	GREENWICH CAPITAL		7,092,691	6,526,000	27,052	1
71713U-AQ-5	PHARMACIA CORPORATION 6.500% 12/01/18	07/18/2002	J P MORGAN SEC FIXED INC		3,087,630	3,000,000	28,167	1PE
71713U-AT-9	PHARMACIA CORPORATION 6.750% 12/15/27	08/06/2002	SAL SMITH-BARNEY-CHI-FI		1,606,410	1,500,000	15,188	1
71713U-AW-2	PHARMACIA CORPORATION 6.600% 12/01/28	08/19/2002	MORGAN STANLEY FIXED INC		8,221,923	7,810,000	82,978	1
742718-BH-1	PROCTER & GAMBLE CO 6.450% 01/15/26	08/06/2002	SAL SMITH-BARNEY-CHI-FI		1,034,900	1,000,000	4,300	1PE
78387G-AD-5	SBC COMMUNICATIONS 6.250% 03/15/11	09/30/2002	MORGAN STANLEY FIXED INC		2,144,880	2,000,000	6,250	1
882389-CC-1	TEXAS EASTERN 7.000% 07/15/32	08/16/2002	Various		7,152,950	7,000,000	36,361	1PE
913017-AT-6	UNITED TECHNOLOGIES 6.700% 08/01/28	08/26/2002	MORGAN STANLEY FIXED INC		3,260,010	3,000,000	15,633	1PE
969457-BN-9	WILLIAMS COS INC 9.250% 03/15/04	07/15/2002	Tax Free Exchange		4,983,333	5,000,000	154,167	4
98934K-AB-6	ZENECA WILMINGTON 7.000% 11/15/23	08/15/2002	Various		20,592,730	19,000,000	294,000	1PE
	Subtotal United States				235,483,110	223,603,315	3,501,067	
4599999	Subtotal - Bonds - Industrial and Miscellaneous				235,483,110	223,603,315	3,501,067	
6099997	Subtotal - Bonds - Part 3				347,105,647	341,936,114	3,922,508	
6099998	Summary Item - Bonds Acquired and fully Disposed this quarter				193,547,945	192,066,317	572,918	
6099999	Subtotal - Bonds				540,653,592	534,002,431	4,495,426	
Common Stock - Public Utilities								
	COMMON STOCK							
	Public Utilities (unaffiliated)							
	United States							
111620-10-0	BROADWING INC	07/10/2002	MERRILL LYNCH-CINNSTK	2,550.000	7,166			L
172474-10-8	CINERGY	09/12/2002	Various	78,500.000	2,506,992			L
25746U-10-9	DOMINION RESOURCES	07/10/2002	MERRILL LYNCH-CINNSTK	550.000	33,308			L
	Subtotal United States			81,600.000	2,547,466			
6699999	Subtotal - Common Stock - Public Utilities				2,547,466			
Common Stock - Banks, Trust and Insurance Companies								
	Banks, Trust & Insurance Companies							
	United States							
160903-10-0	CHARTER ONE FINANCIAL	07/10/2002	MERRILL LYNCH-CINNSTK	1,400.000	46,242			L
172967-10-1	CITIGROUP	07/10/2002	MERRILL LYNCH-CINNSTK	850.000	29,118			L
534187-10-9	LINCOLN NATIONAL CORP	07/10/2002	MERRILL LYNCH-CINNSTK	1,050.000	40,830			L
902973-30-4	U S BANCORP	09/05/2002	FOX PITT KELTON INC	123,000.000	2,552,928			L
	Subtotal United States			126,300.000	2,669,118			
	Other Country							
G0070K-10-3	ACE LTD	07/10/2002	MERRILL LYNCH-CINNSTK	550.000	15,659			L
	Subtotal Other Country			550.000	15,659			
6799999	Subtotal - Common Stock - Banks, Trust and Insurance Companies				2,684,777			
Common Stock - Industrial and Miscellaneous								
	Industrial & Miscellaneous							
	United States							
00184A-10-5	AOL TIME WARNER INC	07/10/2002	MERRILL LYNCH-CINNSTK	1,650.000	21,995			L

(continues)

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)
Common Stock - Industrial and Miscellaneous (continued)								
013817-10-1	ALCOA INC	07/10/2002	MERRILL LYNCH-CINNSTK	1,300.000	39,936			L
020039-10-3	ALLTEL	07/10/2002	MERRILL LYNCH-CINNSTK	500.000	22,511			L
032654-10-5	ANALOG DEVICES	07/10/2002	MERRILL LYNCH-CINNSTK	800.000	21,264			L
035229-10-3	ANHEUSER-BUSCH COS INC	07/10/2002	MERRILL LYNCH-CINNSTK	975.000	49,257			L
05548J-10-6	BJ'S WHOLESALE CLUB INC	07/10/2002	MERRILL LYNCH-CINNSTK	700.000	26,257			L
060505-10-4	BANK OF AMERICA CORP	09/06/2002	Various	36,850.000	2,531,263			L
071813-10-9	BAXTER INTL INC	07/23/2002	Various	63,900.000	2,061,182			L
110122-10-8	BRISTOL-MYERS SQUIBB CO	08/13/2002	Various	82,350.000	1,940,963			L
125581-10-8	CIT GROUP INC	07/01/2002	LEHMAN BROTHERS	16,250.000	373,750			L
126650-10-0	CVS CORP	07/10/2002	MERRILL LYNCH-CINNSTK	1,225.000	34,055			L
14149Y-10-8	CARDINAL HEALTH INC	07/25/2002	Various	25,425.000	1,308,876			L
149123-10-1	CATERPILLAR INC	07/10/2002	MERRILL LYNCH-CINNSTK	425.000	19,656			L
166764-10-0	CHEVRONTEXACO CORPORATION	07/25/2002	Various	5,425.000	387,778			L
171232-10-1	CHUBB	07/10/2002	MERRILL LYNCH-CINNSTK	550.000	35,255			L
20825C-10-4	CONOCOPHILLIPS	09/03/2002	Tax Free Exchange	144,121.000	7,597,903			L
263534-10-9	DU PONT EI DE NEMOURS & CO	07/10/2002	MERRILL LYNCH-CINNSTK	975.000	43,280			L
30231G-10-2	EXXON MOBIL CORP	08/13/2002	Various	34,600.000	1,235,352			L
313400-30-1	FREDDIE MAC	09/20/2002	Various	131,900.000	7,944,462			L
31410H-10-1	FEDERATED DEPT STORES	07/10/2002	MERRILL LYNCH-CINNSTK	850.000	33,074			L
369604-10-3	GEN ELECTRIC CO	07/10/2002	MERRILL LYNCH-CINNSTK	675.000	18,670			L
401698-10-5	GUIDANT CORP	07/10/2002	MERRILL LYNCH-CINNSTK	800.000	22,200			L
421933-10-2	HEALTH MGMT ASSOCIATES INC - A	07/10/2002	MERRILL LYNCH-CINNSTK	1,950.000	36,472			L
428236-10-3	HEWLETT PACKARD	08/02/2002	Various	143,750.000	1,916,335			L
438516-10-6	HONEYWELL INTERNATIONAL INC	07/10/2002	MERRILL LYNCH-CINNSTK	550.000	18,431			L
458140-10-0	INTEL CORPORATION	07/10/2002	MERRILL LYNCH-CINNSTK	975.000	16,672			L
459200-10-1	INTL BUSINESS MACHINES	07/10/2002	MERRILL LYNCH-CINNSTK	350.000	24,416			L
460690-10-0	INTERPUBLIC GROUP	07/10/2002	MERRILL LYNCH-CINNSTK	1,275.000	29,578			L
46625H-10-0	J P MORGAN CHASE	07/10/2002	Various	37,800.000	1,185,614			L
494368-10-3	KIMBERLY CLARK	07/25/2002	Various	3,325.000	195,794			L
502161-10-2	LSI LOGIC CORP	07/10/2002	MERRILL LYNCH-CINNSTK	1,950.000	14,684			L
524908-10-0	LEHMAN BROTHERS HOLDINGS	07/10/2002	MERRILL LYNCH-CINNSTK	500.000	29,615			L
529771-10-7	LEXMARK	07/10/2002	MERRILL LYNCH-CINNSTK	675.000	32,873			L
564055-10-1	MANOR CARE INC	07/10/2002	MERRILL LYNCH-CINNSTK	1,400.000	28,993			L
574599-10-6	MASCO CORP	07/10/2002	MERRILL LYNCH-CINNSTK	1,775.000	47,004			L
580135-10-1	McDONALDS	07/10/2002	MERRILL LYNCH-CINNSTK	1,100.000	31,163			L
78387G-10-3	SBC COMMUNICATIONS	07/10/2002	MERRILL LYNCH-CINNSTK	800.000	24,436			L
81617A-30-0	TOUCHSTONE BOND FUND-A	09/20/2002	Various	21,715.040	218,163			UZ
81617A-70-6	TOUCHSTONE EMERGING GROWTH - A	09/20/2002	TOUCHSTONE SECURITIES	2,963.670	43,477			UZ
81617A-80-5	TOUCHSTONE INTL EQUITY FUND - A	09/20/2002	TOUCHSTONE SECURITIES	2,666.520	16,388			UZ
89154W-70-0	TOUCHSTONE MONEY MARKET	09/30/2002	Various	3,189,267.920	3,189,268			LZ
89154W-80-9	TOUCHSTONE HIGH YIELD-A	09/03/2002	DIVIDEND REINVESTMENT	3,973.890	35,301			L
89154X-30-2	TOUCHSTONE EQUITY FUND	09/20/2002	TOUCHSTONE SECURITIES	3,704.880	32,174			A
89154X-70-8	TOUCHSTONE GROWTH/VALUE	09/20/2002	TOUCHSTONE SECURITIES	4,401.640	57,334			A
89154X-82-3	TOUCHSTONE ENHANCED 30-A	06/28/2002	DIVIDEND REINVESTMENT	596.570	4,761			LZ
89154X-84-9	TOUCHSTONE	09/20/2002	TOUCHSTONE SECURITIES	2,812.780	23,062			L
89154X-84-9	TOUCHSTONE	09/03/2002	Tax Free Exchange	1,135,723.800	11,584,173			L
902124-10-6	TYCO INTERNATIONAL LTD	07/10/2002	MERRILL LYNCH-CINNSTK	1,575.000	20,749			L
916906-10-0	US FREIGHTWAYS CORP	07/10/2002	MERRILL LYNCH-CINNSTK	600.000	21,653			L
92343V-10-4	VERIZON COMMUNICATIONS	07/10/2002	MERRILL LYNCH-CINNSTK	675.000	24,746			L
94973H-10-8	WELLPOINT HEALTH NETWORKS INC	07/10/2002	MERRILL LYNCH-CINNSTK	550.000	42,053			L
983024-10-0	WYETH	09/10/2002	KENNEY & CO, LLC	60,525.000	2,604,742			L

(continues)

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)
Common Stock - Industrial and Miscellaneous (continued)								
G4776G-10-1	INGERSOLL-RAND CO	07/10/2002	MERRILL LYNCH-CINNSTK	925.000	40,070			L
G90078-10-9	TRANSOCEAN INC.	07/10/2002	MERRILL LYNCH-CINNSTK	1,050.000	31,028			L
	Subtotal United States			5,184,147.710	47,390,161			
	Canada							
559222-40-1	MAGNA INTERNATIONAL INC CL A	07/10/2002	MERRILL LYNCH-CINNSTK	750.000	48,718			L
	Subtotal Canada			750.000	48,718			
	Other Country							
Y2573F-10-2	FLEXTRONICS	07/10/2002	MERRILL LYNCH-CINNSTK	3,100.000	22,568			L
	Subtotal Other Country			3,100.000	22,568			
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				47,461,447			
7099997	Subtotal - Common Stock - Part 3				52,693,690			
7099998	Summary Item - Common Stock Acquired and fully Disposed of this quarter				527,491			
7099999	Subtotal - Common Stock				53,221,181			
7199999	Subtotal - Preferred and Common Stock				53,221,181			
7299999	TOTALS				593,874,773		4,495,426	

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 Identif-ication	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 Designa-tion (a)
Bonds - U.S. Governments																
	BONDS															
	US Governments															
	United States															
36200S-TL-4	GNMA 30 YR POOL 6.000% 10/15/31	07/31/2002	BANK of AMERICA SEC Chi		15,017,777	14,948,330.00	15,019,568	15,017,777	(2,456)					124,569		1
36200S-TL-4	GNMA 30 YR POOL 6.000% 10/15/31	08/01/2002	Paydown		284,572	284,572.00	285,928	284,572	(1,369)					76,799		1
36200S-TS-9	GNMA 30 YR POOL 6.000% 10/15/31	07/31/2002	BANK of AMERICA SEC Chi		1,866,256	1,857,626.00	1,866,479	1,866,256	(73)					15,480		1
36200S-TS-9	GNMA 30 YR POOL 6.000% 10/15/31	08/01/2002	Paydown		127,977	127,977.00	128,587	127,977	(600)					10,557		1
36200W-S3-6	GNMA 30 YR POOL 6.000% 11/15/31	07/31/2002	BANK of AMERICA SEC Chi		968,592	964,112.00	968,707	968,592	(49)					8,034		1
36200W-S3-6	GNMA 30 YR POOL 6.000% 11/15/31	08/01/2002	Paydown		18,636	18,636.00	18,725	18,636	(88)					4,970		1
362039-JB-6	GNMA 30 YR POOL 7.500% 07/15/06	09/01/2002	Paydown		30,766	30,766.00	21,382	30,766	4,014					391		1
36203C-ME-9	GNMA 30 YR POOL 6.500% 01/15/24	09/01/2002	Paydown		33,353	33,353.00	29,892	33,353	3,194					287		1
36203C-ZE-5	GNMA 30 YR POOL 6.500% 02/15/24	09/01/2002	Paydown		34,310	34,310.00	30,752	34,310	3,266					394		1
36203D-J4-3	GNMA 30 YR POOL 6.500% 12/15/23	09/01/2002	Paydown		27,095	27,095.00	24,284	27,095	2,581					267		1
36203D-JE-1	GNMA 30 YR POOL 6.500% 11/15/23	09/01/2002	Paydown		26,413	26,413.00	23,674	26,413	2,562					367		1
36203D-JL-5	GNMA 30 YR POOL 6.500% 11/15/23	09/01/2002	Paydown		27,609	27,609.00	23,589	27,609	3,688					228		1
36203D-M2-3	GNMA 30 YR POOL 6.500% 02/15/24	09/01/2002	Paydown		46,741	46,741.00	41,897	46,741	4,560					400		1
36203D-MZ-0	GNMA 30 YR POOL 6.500% 01/15/24	09/01/2002	Paydown		85,664	85,664.00	73,189	85,664	11,645					984		1
36203K-7M-0	GNMA 30 YR POOL 6.500% 12/15/23	09/01/2002	Paydown		81,298	81,298.00	72,873	81,298	7,813					932		1
36203K-KX-1	GNMA 30 YR POOL 6.500% 01/15/24	09/01/2002	Paydown		45,332	45,332.00	39,198	45,332	5,735					521		1
36203L-4H-2	GNMA 30 YR POOL 6.500% 04/15/24	09/01/2002	Paydown		384,377	384,377.00	331,044	384,377	49,343					3,905		1
36203L-S5-2	GNMA 30 YR POOL 6.500% 01/15/24	09/01/2002	Paydown		162,724	162,724.00	141,011	162,724	20,064					1,364		1
36203M-B5-8	GNMA 30 YR POOL 6.500% 05/15/24	09/01/2002	Paydown		18,177	18,177.00	16,291	18,177	1,744					107		1
36203M-JM-3	GNMA 30 YR POOL 6.500% 12/15/23	09/01/2002	Paydown		31,768	31,768.00	28,473	31,768	3,037					315		1
36203N-6L-7	GNMA 30 YR POOL 6.500% 10/15/23	09/01/2002	Paydown		28,927	28,927.00	25,926	28,927	2,776					335		1
36203P-AP-8	GNMA 30 YR POOL 6.500% 12/15/23	09/01/2002	Paydown		17,654	17,654.00	15,822	17,654	1,699					179		1
36203R-5K-1	GNMA 30 YR POOL 6.500% 11/15/23	09/01/2002	Paydown		15,086	15,086.00	13,521	15,086	1,465					151		1
36203S-4U-8	GNMA 30 YR POOL 6.500% 09/15/23	09/01/2002	Paydown		86,234	86,234.00	74,269	86,234	11,039					774		1
36203U-Z7-0	GNMA 30 YR POOL 6.500% 12/15/23	09/01/2002	Paydown		48,151	48,151.00	41,635	48,151	6,100					577		1
36203W-NW-4	GNMA 30 YR POOL 6.500% 02/15/24	09/01/2002	Paydown		11,730	11,730.00	10,514	11,730	1,134					152		1
36203Y-2F-0	GNMA 30 YR POOL 6.500% 12/15/23	09/01/2002	Paydown		24,477	24,477.00	21,941	24,477	2,388					316		1
362043-SG-7	GNMA 30 YR POOL 7.500% 04/15/07	09/01/2002	Paydown		20,373	20,373.00	15,051	20,373	2,601					329		1
36204A-VJ-1	GNMA 30 YR POOL 6.500% 08/15/23	09/01/2002	Paydown		4,785	4,785.00	4,121	4,785	614					52		1
36204C-6Z-9	GNMA 30 YR POOL 6.500% 12/15/23	09/01/2002	Paydown		3,459	3,459.00	3,103	3,459	331					38		1
36204C-7L-9	GNMA 30 YR POOL 6.500% 01/15/24	09/01/2002	Paydown		22,936	22,936.00	20,556	22,936	2,170					261		1
36204D-MT-3	GNMA 30 YR POOL 6.500% 05/15/24	09/01/2002	Paydown		2,889	2,889.00	2,498	2,889	372					31		1
36204G-Y3-0	GNMA 30 YR POOL 6.500% 12/15/23	09/01/2002	Paydown		27,374	27,374.00	23,388	27,374	3,729					294		1
36204H-HF-0	GNMA 30 YR POOL 6.500% 01/15/24	09/01/2002	Paydown		30,307	30,307.00	27,162	30,307	2,784					477		1
36204H-QF-0	GNMA 30 YR POOL 6.500% 12/15/23	09/01/2002	Paydown		24,149	24,149.00	21,647	24,149	2,314					374		1
36204J-B2-1	GNMA 30 YR POOL 6.500% 12/15/23	09/01/2002	Paydown		62,176	62,176.00	55,733	62,176	5,983					668		1
36204J-KH-8	GNMA 30 YR POOL 6.500% 12/15/23	09/01/2002	Paydown		48,775	48,775.00	43,717	48,775	4,728					339		1
36204J-KN-5	GNMA 30 YR POOL 6.500% 12/15/23	09/01/2002	Paydown		18,255	18,255.00	16,362	18,255	1,758					175		1
36204J-L2-0	GNMA 30 YR POOL 6.500% 01/15/24	09/01/2002	Paydown		108,237	108,237.00	93,795	108,237	13,624					1,460		1
36204J-L7-9	GNMA 30 YR POOL 6.500% 01/15/24	09/01/2002	Paydown		100,215	100,215.00	86,655	100,215	12,593					1,024		1
36204K-5W-9	GNMA 30 YR POOL 6.500% 01/15/24	09/01/2002	Paydown		61,753	61,753.00	53,513	61,753	7,614					413		1
36204K-DN-0	GNMA 30 YR POOL 6.500% 02/15/24	09/01/2002	Paydown		41,991	41,991.00	36,309	41,991	5,249					635		1
36204K-EA-7	GNMA 30 YR POOL 6.500% 03/15/24	09/01/2002	Paydown		18,254	18,254.00	16,360	18,254	1,734					203		1
36204N-FK-8	GNMA 30 YR POOL 6.500% 02/15/24	09/01/2002	Paydown		65,188	65,188.00	56,490	65,188	8,060					804		1
36204N-ND-5	GNMA 30 YR POOL 6.500% 01/15/24	09/01/2002	Paydown		114,655	114,655.00	99,141	114,655	14,230					1,031		1
36204N-R9-0	GNMA 30 YR POOL 6.500% 01/15/24	09/01/2002	Paydown		30,898	30,898.00	26,775	30,898	3,818					244		1

(continues)

(a) For all common stock bearing the NAIC designation 'U' provide: the number of such issues .... 3 .

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 Identif-ication	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 Designa-tion (a)
Bonds - U.S. Governments (continued)																
36204P-QA-3	GNMA 30 YR POOL 6.500% 01/15/24	09/01/2002	Paydown		24,300	24,300.00	21,798	24,300	2,311					352		1
36204Q-CC-2	GNMA 30 YR POOL 6.500% 01/15/24	09/01/2002	Paydown		48,822	48,822.00	43,762	48,822	4,688					573		1
36204Q-EA-4	GNMA 30 YR POOL 6.500% 03/15/24	09/01/2002	Paydown		128,187	128,187.00	109,520	128,187	17,350					1,414		1
36204R-YP-7	GNMA 30 YR POOL 6.500% 01/15/24	09/01/2002	Paydown		72,476	72,476.00	62,669	72,476	9,053					643		1
36204R-YQ-5	GNMA 30 YR POOL 6.500% 01/15/24	09/01/2002	Paydown		6,104	6,104.00	5,257	6,104	799					66		1
36204U-JU-6	GNMA 30 YR POOL 6.500% 12/15/23	09/01/2002	Paydown		14,158	14,158.00	12,242	14,158	1,798					166		1
36204Y-2Z-5	GNMA 30 YR POOL 6.500% 02/15/24	09/01/2002	Paydown		4,335	4,335.00	3,704	4,335	559					47		1
36204Y-C3-5	GNMA 30 YR POOL 6.500% 04/15/24	09/01/2002	Paydown		227,669	227,669.00	196,080	227,669	29,477					2,999		1
36205B-E5-7	GNMA 30 YR POOL 6.500% 03/15/24	09/01/2002	Paydown		158,989	158,989.00	137,774	158,989	19,726					1,717		1
36205B-EE-8	GNMA 30 YR POOL 6.500% 02/15/24	09/01/2002	Paydown		79,692	79,692.00	68,909	79,692	10,074					824		1
36205B-EF-5	GNMA 30 YR POOL 6.500% 02/15/24	09/01/2002	Paydown		82,119	82,119.00	71,007	82,119	10,427					1,301		1
36205B-KL-5	GNMA 30 YR POOL 6.500% 03/15/24	09/01/2002	Paydown		36,528	36,528.00	31,208	36,528	4,817					470		1
36205D-C7-1	GNMA 30 YR POOL 6.500% 02/15/24	09/01/2002	Paydown		3,941	3,941.00	3,408	3,941	486					43		1
36205E-FZ-4	GNMA 30 YR POOL 6.500% 04/15/24	09/01/2002	Paydown		67,101	67,101.00	57,329	67,101	9,343					726		1
36205J-Q2-4	GNMA 30 YR POOL 6.500% 04/15/24	09/01/2002	Paydown		2,888	2,888.00	2,467	2,888	394					32		1
36205J-QF-5	GNMA 30 YR POOL 6.500% 04/15/24	09/01/2002	Paydown		24,581	24,581.00	21,001	24,581	3,417					388		1
36205L-5Z-9	GNMA 30 YR POOL 6.500% 03/15/24	09/01/2002	Paydown		167,664	167,664.00	143,248	167,664	22,946					1,980		1
36207N-D4-3	GNMA 30 YR POOL 7.500% 11/15/26	09/01/2002	Paydown		276,623	276,623.00	287,030	276,623	(10,335)					3,787		1
36208F-C4-0	GNMA 30 YR POOL 7.000% 02/15/28	09/01/2002	Paydown		379,347	379,347.00	385,926	379,347	(6,545)					2,609		1
36209J-CQ-2	GNMA 30 YR POOL 7.000% 06/15/28	09/01/2002	Paydown		411,710	411,710.00	418,015	411,710	(6,192)					5,486		1
36210E-7C-7	GNMA 30 YR POOL 7.000% 09/15/28	09/01/2002	Paydown		741,169	741,169.00	758,616	741,169	(17,307)					9,333		1
36212X-UB-9	GNMA 30 YR POOL 6.000% 11/15/31	07/31/2002	BANK of AMERICA SEC Chi		9,673,786	9,629,046.00	9,674,935	9,673,786	(501)					80,242		1
36212X-UB-9	GNMA 30 YR POOL 6.000% 11/15/31	08/01/2002	Paydown		244,650	244,650.00	245,816	244,650	(1,149)					50,538		1
36213E-CX-2	GNMA 30 YR POOL 6.000% 11/15/31	07/31/2002	BANK of AMERICA SEC Chi		13,666,997	13,603,790.00	13,668,621	13,666,997	(742)					113,365		1
36213E-CX-2	GNMA 30 YR POOL 6.000% 11/15/31	08/01/2002	Paydown		144,617	144,617.00	145,306	144,617	(680)					68,816		1
36213H-W4-7	GNMA 30 YR POOL 6.000% 11/15/31	07/31/2002	BANK of AMERICA SEC Chi		3,821,970	3,804,294.00	3,822,424	3,821,970	(143)					31,702		1
36213H-W4-7	GNMA 30 YR POOL 6.000% 11/15/31	08/01/2002	Paydown		167,240	167,240.00	168,037	167,240	(783)					20,674		1
36213L-BY-5	GNMA 30 YR POOL 6.000% 11/15/31	07/31/2002	BANK of AMERICA SEC Chi		1,988,148	1,978,954.00	1,988,385	1,988,148	(80)					16,491		1
36213L-BY-5	GNMA 30 YR POOL 6.000% 11/15/31	08/01/2002	Paydown		5,113	5,113.00	5,138	5,113	(24)					9,934		1
362156-H5-3	GNMA 30 YR POOL 10.000% 03/15/16	09/01/2002	Paydown		203	203.00	187	203	15					3		1
36215J-JR-5	GNMA 30 YR POOL 10.000% 10/15/15	09/01/2002	Paydown		536	536.00	524	536	11					9		1
36215X-M2-5	GNMA 30 YR POOL 10.000% 02/15/16	09/01/2002	Paydown		94	94.00	96	94	(2)					2		1
362165-AQ-5	GNMA 30 YR POOL 9.000% 11/15/16	09/01/2002	Paydown		862	862.00	837	862	23					13		1
362166-RY-8	GNMA 30 YR POOL 10.000% 09/15/18	09/01/2002	Paydown		433	433.00	432	433	1					8		1
362167-DQ-8	GNMA 30 YR POOL 10.500% 05/15/19	09/01/2002	Paydown		9,544	9,544.00	9,031	9,544	500					246		1
36216C-HR-1	GNMA 30 YR POOL 9.500% 09/15/16	09/01/2002	Paydown		2,493	2,493.00	2,397	2,493	84					40		1
36216K-TN-9	GNMA 30 YR POOL 10.000% 09/15/18	09/01/2002	Paydown		44	44.00	44	44						1		1
36216R-FP-4	GNMA 30 YR POOL 9.500% 09/15/16	09/01/2002	Paydown		15,035	15,035.00	14,457	15,035	521					120		1
36216T-7L-8	GNMA 30 YR POOL 10.000% 10/15/18	09/01/2002	Paydown		297	297.00	304	297	(7)					5		1
36216U-JF-5	GNMA 30 YR POOL 9.500% 08/15/16	09/01/2002	Paydown		717	717.00	689	717	25					10		1
36216W-HA-4	GNMA 30 YR POOL 10.000% 11/15/18	09/01/2002	Paydown		305	305.00	308	305	(3)					5		1
36216W-HB-2	GNMA 30 YR POOL 10.000% 11/15/18	09/01/2002	Paydown		337	337.00	341	337	(3)					6		1
362173-FS-0	GNMA 30 YR POOL 10.000% 11/15/18	09/01/2002	Paydown		215	215.00	217	215	(2)					4		1
36217M-J5-4	GNMA 30 YR POOL 6.500% 12/15/23	09/01/2002	Paydown		16,585	16,585.00	14,170	16,585	2,265					138		1
36217S-YS-4	GNMA 30 YR POOL 10.500% 05/15/19	07/01/2002	Paydown		11,325	11,325.00	11,088	11,325	231					99		1
362180-EN-7	GNMA 30 YR POOL 9.500% 05/15/18	09/01/2002	Paydown		391	391.00	381	391	10					6		1
362180-K5-9	GNMA 30 YR POOL 10.000% 11/15/17	09/01/2002	Paydown		119	119.00	118	119	1					2		1
362180-UU-3	GNMA 30 YR POOL 10.000% 11/15/17	09/01/2002	Paydown		2,747	2,747.00	2,739	2,747	9					44		1
36218B-CC-9	GNMA 30 YR POOL 10.000% 09/15/18	09/01/2002	Paydown		175	175.00	174	175	1					3		1
36218C-EL-5	GNMA 30 YR POOL 9.500% 08/15/17	09/01/2002	Paydown		18,490	18,490.00	18,007	18,490	433					153		1
36218C-NV-3	GNMA 30 YR POOL 10.000% 09/15/18	09/01/2002	Paydown		72	72.00	71	72	1					1		1
(continues)																

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 Identif-ication	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 Designa-tion (a)
Bonds - U.S. Governments (continued)																
36218E-A9-2	GNMA 30 YR POOL 10.000% 09/15/17	09/01/2002	Paydown		588	588.00	570	588	17					10		1
36218L-PK-5	GNMA 30 YR POOL 10.000% 10/15/17	09/01/2002	Paydown		199	199.00	193	199	6					3		1
36218P-VW-3	GNMA 30 YR POOL 10.500% 06/15/19	09/01/2002	Paydown		139	139.00	136	139	3					2		1
36218R-UP-5	GNMA 30 YR POOL 10.500% 01/15/18	09/01/2002	Paydown		193	193.00	190	193	3					4		1
36218V-F8-1	GNMA 30 YR POOL 9.500% 08/15/17	09/01/2002	Paydown		40,488	40,488.00	39,431	40,488	895					640		1
36218W-R2-9	GNMA 30 YR POOL 10.500% 12/15/17	09/01/2002	Paydown		299	299.00	283	299	15					5		1
362192-PB-6	GNMA 30 YR POOL 10.000% 11/15/18	09/01/2002	Paydown		62	62.00	63	62	(1)					1		1
362197-2N-4	GNMA 30 YR POOL 10.500% 05/15/19	09/01/2002	Paydown		87	87.00	85	87	2					2		1
36219F-JV-0	GNMA 30 YR POOL 10.000% 10/15/18	09/01/2002	Paydown		319	319.00	318	319	1					5		1
36219F-ZX-8	GNMA 30 YR POOL 9.500% 07/15/18	09/01/2002	Paydown		1,142	1,142.00	1,105	1,142	35					18		1
36219G-EB-7	GNMA 30 YR POOL 10.000% 10/15/18	09/01/2002	Paydown		454	454.00	465	454	(10)					8		1
36219H-EJ-8	GNMA 30 YR POOL 9.500% 05/15/18	09/01/2002	Paydown		17,059	17,059.00	16,835	17,059	207					145		1
36219K-PV-2	GNMA 30 YR POOL 10.000% 10/15/18	09/01/2002	Paydown		45	45.00	45	45						1		1
36219K-TX-4	GNMA 30 YR POOL 10.000% 04/15/18	09/01/2002	Paydown		2,150	2,150.00	2,202	2,150	(45)					26		1
36219L-RP-1	GNMA 30 YR POOL 9.500% 05/15/18	09/01/2002	Paydown		18,533	18,533.00	17,752	18,533	723					295		1
36219L-Z5-6	GNMA 30 YR POOL 10.000% 09/15/18	09/01/2002	Paydown		51	51.00	51	51						1		1
36219N-LQ-1	GNMA 30 YR POOL 10.000% 07/15/18	09/01/2002	Paydown		584	584.00	581	584	3					10		1
36219P-BB-0	GNMA 30 YR POOL 10.000% 09/15/18	09/01/2002	Paydown		391	391.00	397	391	(6)					7		1
36219P-H7-3	GNMA 30 YR POOL 10.000% 10/15/18	09/01/2002	Paydown		1,263	1,263.00	1,257	1,263	6					22		1
36219P-MW-2	GNMA 30 YR POOL 10.500% 06/15/19	09/01/2002	Paydown		2,549	2,549.00	2,504	2,549	44					54		1
36219Q-D7-5	GNMA 30 YR POOL 10.000% 10/15/18	09/01/2002	Paydown		180	180.00	179	180	1					3		1
36219Q-ZM-8	GNMA 30 YR POOL 10.500% 04/15/19	09/01/2002	Paydown		33	33.00	32	33	1					1		1
36219Q-ZS-5	GNMA 30 YR POOL 10.500% 05/15/19	09/01/2002	Paydown		431	431.00	423	431	7					8		1
36219R-PH-8	GNMA 30 YR POOL 10.000% 10/15/18	09/01/2002	Paydown		51	51.00	51	51						1		1
36219S-CA-5	GNMA 30 YR POOL 10.500% 03/15/19	09/01/2002	Paydown		310	310.00	304	310	5					5		1
36219S-Z7-7	GNMA 30 YR POOL 10.000% 11/15/18	09/01/2002	Paydown		8,019	8,019.00	8,140	8,019	(114)					134		1
36219T-2P-1	GNMA 30 YR POOL 10.000% 09/15/18	09/01/2002	Paydown		262	262.00	262	262						4		1
36219V-PW-6	GNMA 30 YR POOL 10.000% 10/15/18	09/01/2002	Paydown		318	318.00	316	318	1					5		1
36219X-GU-6	GNMA 30 YR POOL 10.000% 09/15/18	09/01/2002	Paydown		58	58.00	57	58						1		1
36219X-Z3-5	GNMA 30 YR POOL 10.000% 10/15/18	09/01/2002	Paydown		138	138.00	138	138	1					2		1
36219Y-ET-9	GNMA 30 YR POOL 10.000% 10/15/18	09/01/2002	Paydown		232	232.00	231	232	1					4		1
36219Y-K3-9	GNMA 30 YR POOL 6.500% 11/15/23	09/01/2002	Paydown		41,380	41,380.00	37,113	41,380	3,759					548		1
36219Y-Q7-4	GNMA 30 YR POOL 10.000% 10/15/18	09/01/2002	Paydown		10,205	10,205.00	10,159	10,205	45					254		1
36219Y-ZF-6	GNMA 30 YR POOL 10.000% 10/15/18	09/01/2002	Paydown		10,323	10,323.00	10,276	10,323	46					255		1
362209-UN-6	GNMA 30 YR POOL 9.500% 04/15/21	09/01/2002	Paydown		53	53.00	54	53	(1)					1		1
362209-WQ-7	GNMA 30 YR POOL 9.500% 04/15/21	09/01/2002	Paydown		420	420.00	432	420	(12)					7		1
36220E-SH-1	GNMA 30 YR POOL 10.500% 05/15/19	09/01/2002	Paydown		114	114.00	112	114	2					2		1
36220G-4F-6	GNMA 30 YR POOL 10.000% 06/15/19	09/01/2002	Paydown		1,045	1,045.00	966	1,045	76					17		1
36220P-EB-4	GNMA 30 YR POOL 9.000% 03/15/20	09/01/2002	Paydown		159	159.00	154	159	4					2		1
36220Q-FD-7	GNMA 30 YR POOL 9.000% 02/15/20	09/01/2002	Paydown		16,569	16,569.00	16,094	16,569	453					248		1
36220Q-W8-9	GNMA 30 YR POOL 9.000% 02/15/20	09/01/2002	Paydown		1,023	1,023.00	993	1,023	28					15		1
36220T-D4-3	GNMA 30 YR POOL 9.000% 02/15/20	09/01/2002	Paydown		28,958	28,958.00	28,128	28,958	785					648		1
36223D-LL-8	GNMA 30 YR POOL 9.500% 04/15/21	09/01/2002	Paydown		13,004	13,004.00	13,374	13,004	(355)					104		1
36223G-WK-1	GNMA 30 YR POOL 9.500% 04/15/21	09/01/2002	Paydown		121	121.00	124	121	(3)					2		1
36224R-KG-8	GNMA 30 YR POOL 6.500% 11/15/23	09/01/2002	Paydown		2,248	2,248.00	2,015	2,248	210					24		1
36225A-YN-4	GNMA 30 YR POOL 7.000% 02/15/28	09/01/2002	Paydown		242,378	242,378.00	245,559	242,378	(3,125)					2,995		1
	Subtotal United States				53,574,935	53,357,561.00	53,187,940	53,574,935	350,529					696,392		
0399999	Subtotal - Bonds - U.S. Governments				53,574,935	53,357,561.00	53,187,940	53,574,935	350,529					696,392		

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 Identif-ication	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 Designa-tion (a)
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																
	Special Revenue & Assessment															
	United States															
31290K-CU-1	FHLMC POOL #554583 9.500% 02/01/21	09/01/2002	Paydown		943	943.00	930	943	13					15		1
31292G-C4-6	FHLMC POOL #C00091 9.000% 12/01/21	09/01/2002	Paydown		31,264	31,264.00	30,489	31,264	758					505		1
31295V-DR-8	FHLMC POOL #A00112 9.500% 07/01/20	09/01/2002	Paydown		33	33.00	33	33						1		1
31295V-DS-6	FHLMC POOL #A00113 9.500% 11/01/20	09/01/2002	Paydown		83	83.00	83	83						1		1
31295V-EC-0	FHLMC POOL #A00131 9.500% 11/01/20	09/01/2002	Paydown		12,253	12,253.00	12,247	12,253	6					188		1
31295V-EF-3	FHLMC POOL #A00134 9.500% 12/01/20	09/01/2002	Paydown		836	836.00	836	836						13		1
31295V-EH-9	FHLMC POOL #A00136 9.500% 12/01/20	09/01/2002	Paydown		3,708	3,708.00	3,707	3,708	2					59		1
31295V-EJ-5	FHLMC POOL #A00137 9.500% 12/01/20	09/01/2002	Paydown		5,257	5,257.00	5,254	5,257	3					54		1
31295V-UV-0	FHLMC POOL #A00596 9.000% 05/01/21	09/01/2002	Paydown		18,304	18,304.00	17,850	18,304	446					223		1
313401-2V-2	FHLMC POOL #380089 9.500% 07/01/05	09/01/2002	Paydown		11,648	11,648.00	11,458	11,648	164					190		1
313401-H4-6	FHLMC POOL #360043 10.000% 12/01/18	09/01/2002	Paydown		17,651	17,651.00	17,910	17,651	(236)					259		1
313401-P8-8	FHLMC POOL #360064 10.000% 07/01/19	09/01/2002	Paydown		4,443	4,443.00	4,509	4,443	(61)					64		1
313401-Q6-1	FHLMC POOL #360070 9.500% 07/01/19	09/01/2002	Paydown		1,925	1,925.00	1,899	1,925	26					38		1
313401-V8-1	FHLMC POOL #360103 9.500% 05/01/20	07/01/2002	Paydown		2,855	2,855.00	2,816	2,855	39					23		1
31340Y-ER-6	FHLMC - CMO SER 17 CL 9.900% 10/15/19	09/15/2002	Paydown		101,303	101,303.00	102,981	101,303	(11,878)					1,656		1
313602-PQ-1	FNMA - CMO SER 10.400% 04/25/19	09/01/2002	Paydown		106,527	106,527.00	108,854	106,527	(193)					1,879		1
313602-YQ-1	FNMA - CMO SER 1989-44 9.000% 07/25/19	09/01/2002	Paydown		48,620	48,620.00	46,766	48,620	768					759		1
31360V-JE-1	FNMA POOL #017361 9.000% 04/01/13	09/01/2002	Paydown		106	106.00	102	106	4					2		1
313614-4B-2	FNMA POOL #050318 10.000% 07/01/20	09/01/2002	Paydown		16,728	16,728.00	16,716	16,728	14					213		1
313615-A3-0	FNMA POOL #050426 9.500% 04/01/21	09/01/2002	Paydown		6,654	6,654.00	6,620	6,654	34					128		1
313615-HN-9	FNMA POOL #050637 8.000% 12/01/22	09/01/2002	Paydown		109,597	109,597.00	109,235	109,597	370					1,584		1
313636-WW-8	FNMA POOL #108761 10.000% 11/01/20	09/01/2002	Paydown		31	31.00	31	31						1		1
313638-SV-1	FNMA POOL #110432 10.000% 09/01/20	09/01/2002	Paydown		41,618	41,618.00	41,589	41,618	33					693		1
313638-TS-7	FNMA POOL #110461 10.000% 02/01/19	09/01/2002	Paydown		1,098	1,098.00	1,097	1,098	1					18		1
31364T-TC-5	FNMA POOL #116747 9.500% 04/01/21	09/01/2002	Paydown		630	630.00	627	630	3					10		1
31365Y-D9-7	FNMA POOL #141528 9.000% 09/01/21	09/01/2002	Paydown		9,747	9,747.00	9,380	9,747	359					185		1
31366D-SQ-8	FNMA POOL #145527 9.000% 02/01/22	09/01/2002	Paydown		532	532.00	512	532	20					8		1
31366G-XB-8	FNMA POOL #148374 9.000% 10/01/21	09/01/2002	Paydown		1,006	1,006.00	968	1,006	37					15		1
31367Y-5K-9	FNMA POOL #183650 8.000% 12/01/22	09/01/2002	Paydown		1,296	1,296.00	1,291	1,296	4					17		1
313941-Z6-6	FHLMC POOL #D08865 9.000% 08/01/21	09/01/2002	Paydown		369	369.00	360	369	9					6		1
313947-LL-5	FHLMC POOL #D13031 9.000% 11/01/21	09/01/2002	Paydown		1,025	1,025.00	999	1,025	25					15		1
000000-00-0	FNMA DOLLAR ROLL 6.000% 06/01/32	07/11/2002	CREDIT SUISSE FIRST BOSTON		49,770,446	49,247,006.00	49,770,446	49,770,446						114,910		1
	Subtotal United States				50,328,536	49,805,096.00	50,328,595	50,328,536	(9,230)					123,732		
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				50,328,536	49,805,096.00	50,328,595	50,328,536	(9,230)					123,732		
Bonds - Public Utilities																
	Public Utilities (unaffiliated)															
	United States															
15005M-AC-8	CEDAR BRAKES I LLC 8.500% 02/15/14	08/01/2002	Redemption 100.0000		(64)	(64.00)	(64)	(64)								2
50185K-AF-4	LG&E ENERGY CORP 7.471% 11/01/11	07/15/2002	J P MORGAN SEC FIXED INC		12,444,060	12,000,000.00	12,816,370	12,774,381	(2,411)			(330,321)	(330,321)	183,040		2PE
62937M-AC-3	NRG SOUTH CENTRAL LLC 8.962% 03/15/16	09/15/2002	Redemption 100.0000		25,500	25,500.00	26,831	25,500	(1,315)					1,143		5
653522-CD-2	NIAGRA MOHAWK 8.770% 01/01/18	07/01/2002	Redemption 100.0000		96,000	96,000.00	99,612	96,000	(3,419)					4,210		2
668074-AC-1	NORTHWESTERN CORP 2.624% 09/23/02	09/23/2002	Maturity		5,000,000	5,000,000.00	4,999,350	5,000,000	92					34,263		2PE
75952A-AJ-6	RELIANT ENERGY INC 9.681% 07/02/26	07/08/2002	LEHMAN BROTHERS		5,031,250	5,000,000.00	4,904,789	4,908,108	(194)			123,142	123,142	254,126		2
84258P-AC-1	SOUTHERN CO CAP TRUST 8.190% 02/01/37	09/04/2002	Various		30,492,666	29,265,000.00	26,972,871	26,994,559	2,797			3,498,108	3,498,108	1,320,095		2
	Subtotal United States				53,089,412	51,386,436.00	49,819,759	49,798,484	(4,450)			3,290,929	3,290,929	1,796,877		
3899999	Subtotal - Bonds - Public Utilities				53,089,412	51,386,436.00	49,819,759	49,798,484	(4,450)			3,290,929	3,290,929	1,796,877		

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 Identif-ication	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 Designa-tion (a)
Bonds - Industrial and Miscellaneous																
	Industrial & Miscellaneous															
	United States															
00181Q-AC-7	ANRC AUTO OWNER TRUST 6.750% 12/15/03	07/15/2002	Paydown		23,542	23,542.00	23,855	23,542	(59)					132		1PE
001957-BA-6	AMERICAN TEL & 8.000% 11/15/31	08/12/2002	Tax Free Exchange		24,145,857	24,000,000.00	24,149,800	24,145,857	(1,310)					464,000		2
05947U-CF-3	BANC OF AMERICA COMM 5.787% 05/11/35	06/28/2002	BANK of AMERICA SEC Chi		7,091,875	7,000,000.00	7,035,350	7,032,564	304			59,311	59,311	36,008		1
065912-AA-5	BANK OF AMERICA CORP 7.700% 12/31/26	08/01/2002	SAL SMITH-BARNEY-CHI-FI		10,265,600	10,000,000.00	9,354,340	9,366,602	(435)			898,998	898,998	462,000		1
126342-DW-1	CS FIRST BOSTON MTG 7.300% 03/15/27	09/15/2002	Paydown		391,398	391,398.00	398,431	391,398	(6,542)					3,944		1PE
126650-AF-7	CVS CORP 7.770% 01/10/12	09/10/2002	Redemption 100.0000		17,269	17,269.00	17,269	17,269						224		1PE
17248R-AG-1	CINGULAR WIRELESS 7.125% 12/15/31	08/28/2002	Tax Free Exchange		26,010,647	26,340,000.00	26,010,898	26,010,647	(2,187)					380,558		1
17303P-AA-0	CITICORP CAPITAL I 7.933% 02/15/27	07/30/2002	J P MORGAN SEC FIXED INC		3,029,700	3,000,000.00	2,856,720	2,859,962	440			169,738	169,738	110,401		1PE
19390U-AG-6	COLLATERALIZED MTGE 9.000% 10/01/18	09/01/2002	Paydown		57,271	57,271.00	56,125	57,271	(6,907)					763		1PE
207633-*Y-6	CT NATL BK GTD BY CSX 10.300% 07/01/04	07/01/2002	Redemption 100.0000		60,558	60,558.00	60,558	60,558						3,119		2
22540A-AK-4	CS FIRST BOSTON 6.960% 06/20/29	09/01/2002	Paydown		187,297	187,297.00	187,070	187,297	576					2,609		1
233835-AQ-0	DAIMLER CHRYSLER AG 8.500% 01/18/31	08/23/2002	Various		19,699,010	17,000,000.00	16,952,750	16,951,226	(1,111)			2,747,784	2,747,784	872,431		2
239753-DJ-2	DAYTON HUDSON CORP 6.750% 01/01/28	09/13/2002	MORGAN STANLEY FIXED INC		3,807,389	3,491,000.00	3,001,597	3,012,309	698			795,080	795,080	168,223		1PE
239753-DL-7	DAYTON HUDSON CORP 6.650% 08/01/28	09/13/2002	MORGAN STANLEY FIXED INC		5,190,240	4,800,000.00	4,055,368	4,070,844	1,651			1,119,396	1,119,396	201,273		1PE
26190B-AD-2	DREXEL BURNHAM LAMBERT 11.000% 11/01/18	09/01/2002	Paydown		290,183	290,183.00	302,878	290,183	(16,252)					6,375		1PE
269077-AB-9	ESI TRACTEBEL 7.990% 12/30/11	06/30/2002	Redemption 100.0000		16,000	16,000.00	16,000	16,000						639		3
340711-AM-2	FLORIDA GAS 7.625% 12/01/10	07/15/2002	WACHOVIA		7,625,398	7,325,000.00	7,258,135	7,262,319	(40)			363,079	363,079	72,919		2
343254-AA-6	FLORIDA WINDSTORM 6.500% 08/25/02	08/25/2002	Maturity		6,500,000	6,500,000.00	6,360,705	6,500,000	12,587					211,250		1
362337-AM-9	GTE CORP NORTH SER H 5.650% 11/15/08	08/02/2002	J P MORGAN SEC FIXED INC		4,752,250	5,000,000.00	4,407,200	4,529,960	5,703			222,290	222,290	64,347		1PE
37033L-FQ-4	GENERAL MILLS INC SER 7.000% 09/16/02	09/16/2002	Maturity		7,000,000	7,000,000.00	6,999,440	7,000,000	1,006					246,342		2PE
44179H-AD-7	HOUSEHOLD AUTO 6.650% 04/17/06	09/17/2002	Paydown		1,249,026	1,249,026.00	1,283,469	1,249,026	(21,258)					13,888		1PE
44440*-AA-4	IRE INC HUGHES 10.360% 09/30/12	09/30/2002	Redemption 100.0000		80,319	80,319.00	80,319	80,319						4,161		2
44440*-AB-2	IRE INC HUGHES 10.360% 09/30/12	09/30/2002	Redemption 100.0000		38,775	38,775.00	38,775	38,775						2,009		2
44440*-AC-0	IRE INC HUGHES 10.360% 09/30/12	09/30/2002	Redemption 100.0000		81,224	81,224.00	81,224	81,224						4,207		2
44440*-AD-8	IRE INC HUGHES 10.360% 09/30/12	09/30/2002	Redemption 100.0000		38,357	38,357.00	38,357	38,357						1,987		2
456866-AM-4	INGERSOLL-RAND CO 6.443% 11/15/27	09/18/2002	MORGAN STANLEY FIXED INC		4,430,000	4,000,000.00	4,000,000	4,000,000				430,000	430,000	91,634		2PE
47731*-AA-5	FMHA TEXVILLE 10.500% 12/10/04	09/10/2002	Redemption 100.0000		15,123	15,123.00	15,199	15,123	(10)					294		1
552673-AQ-8	MCI COMMUNICATIONS 7.750% 03/15/24	06/28/2002	Basis Adjustment			4,000,000.00	2,454,320	2,462,691	1,638,897			(2,462,691)	(2,462,691)			6
58550Q-AB-0	MELLON AUTO GRANTOR TR 5.760% 10/17/05	09/15/2002	Paydown		238,632	238,632.00	241,807	238,632	(5,214)					2,286		1PE
589929-MU-9	MERRILL LYNCH MTGE 6.950% 06/18/29	09/01/2002	Paydown		225,506	225,506.00	226,915	225,506	(150)					5,306		1
590188-ES-3	MERRILL LYNCH & CO 7.000% 04/27/08	08/12/2002	CREDIT SUISSE FIRST BOSTON		3,276,390	3,000,000.00	3,122,130	3,068,382	(1,236)			208,008	208,008	63,000		1PE
590188-FC-7	MERRILL LYNCH & CO 6.250% 01/15/06	08/15/2002	MERRILL LYNCH-NY--FX INC		3,158,160	3,000,000.00	2,613,540	2,848,793	5,088			309,367	309,367	111,979		1PE
61910D-CK-6	MORTGAGE CAPITAL 7.154% 02/20/27	09/01/2002	Paydown		413,270	413,270.00	418,372	413,270	(1,254)					8,753		1
70178*-AA-7	FMHA PARNELL WILKINS 9.950% 09/01/04	07/25/2002	Redemption 100.0000		182,735	182,735.00	182,278	182,735	54					2,750		1PE
760947-XJ-5	RESIDENTIAL FUNDING 7.500% 05/25/26	09/01/2002	Paydown		560,525	560,525.00	561,904	560,525	(4,770)					7,643		1PE
825703-AM-3	SHYPPCO FINANCE CO LLC 6.640% 06/15/10	06/15/2002	Paydown		609,377	609,377.00	609,377	609,377						20,231		1
92857T-AG-2	VODAFONE GROUP PLC 7.750% 02/15/10	09/09/2002	J P MORGAN SEC FIXED INC		5,530,350	5,000,000.00	4,975,393	4,980,033	598			550,317	550,317	222,813		1
92925T-AA-3	WCG NOTE TRUST 8.250% 03/15/04	07/15/2002	Tax Free Exchange		5,000,000	5,000,000.00	5,000,000	5,000,000						137,500		2
962166-AU-8	WEYERHAEUSER CO 7.950% 03/15/25	07/11/2002	MORGAN STANLEY FIXED INC		4,307,280	4,000,000.00	4,214,360	4,212,598	(90)			94,682	94,682	106,883		2PE
98157D-AK-2	WORLDCOM INC 8.250% 05/15/31	06/28/2002	Basis Adjustment			29,000,000.00	24,489,430	24,487,591	20,794,157			(24,487,591)	(24,487,591)			6
	Subtotal United States				155,596,533	183,232,387.00	174,151,658	174,578,765	22,392,934			(18,982,232)	(18,982,232)	4,114,881		
	Canada															
698900-AG-2	PANCANADIAN ENERGY 7.200% 11/01/31	08/08/2002	UBS WARBURG		5,338,150	5,000,000.00	4,980,210	4,979,527	(53)			358,623	358,623	102,000		2PE
748148-PD-9	PROVINCE OF QUEBEC 7.125% 02/09/24	09/17/2002	J P MORGAN SEC FIXED INC		6,023,900	5,000,000.00	5,357,650	5,355,437	(1,718)			668,463	668,463	218,698		1
	Subtotal Canada				11,362,050	10,000,000.00	10,337,860	10,334,964	(1,771)			1,027,086	1,027,086	320,698		
	Other Country															
25156P-AB-9	DEUTSCHE TELEKOM 8.000% 06/15/10	07/12/2002	MORGAN STANLEY FIXED INC		3,142,770	3,000,000.00	2,989,710	2,990,664	(118)			152,106	152,106	22,667		2
780641-AG-1	KONINKLIJKE 8.000% 10/01/10	07/10/2002	J P MORGAN SEC FIXED INC		4,071,800	4,000,000.00	3,890,040	3,898,261	353			173,539	173,539	92,444		2

(continues)

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 Identif-ication	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 Designa-tion (a)
Bonds - Industrial and Miscellaneous (continued)																
	Subtotal Other Country				7,214,570	7,000,000.00	6,879,750	6,888,925	235			325,645	325,645	115,111		
4599999	Subtotal - Bonds - Industrial and Miscellaneous				174,173,153	200,232,387.00	191,369,268	191,802,654	22,391,398			(17,629,501)	(17,629,501)	4,550,690		
6099997	Subtotal - Bonds - Part 4				331,166,036	354,781,480.00	344,705,562	345,504,609	22,728,247			(14,338,572)	(14,338,572)	7,167,691		
6099998	Summary Item - Bonds Acquired and fully Disposed this quarter				194,902,293	192,066,317.00	193,547,945	193,547,945				1,354,348	1,354,348	572,918		
6099999	Subtotal - Bonds				526,068,329	546,847,797.00	538,253,507	539,052,554	22,728,247			(12,984,224)	(12,984,224)	7,740,609		
Common Stock - Public Utilities																
	COMMON STOCK															
	Public Utilities (unaffiliated)															
	United States															
125896-10-0	CMS ENERGY CORP	08/23/2002	SAL SMITH-BARNEY-VARIOUS	47,150.000	518,540		1,221,519	1,221,519				(702,979)	(702,979)		8,487	L
	Subtotal United States			47,150.000	518,540		1,221,519	1,221,519				(702,979)	(702,979)		8,487	
6699999	Subtotal - Common Stock - Public Utilities				518,540		1,221,519	1,221,519				(702,979)	(702,979)		8,487	
Common Stock - Banks, Trust and Insurance Companies																
	Banks, Trust & Insurance Companies															
	United States															
172967-10-1	CITIGROUP	09/06/2002	Various	92,500.000	3,098,188		2,129,619	3,584,375	(1,349,079)			968,569	968,569		9,090	L
172967-10-1	CITIGROUP	08/21/2002	Spin Off		335,483		335,483	426,621	(91,138)							L
313586-10-9	FNMA	09/20/2002	Various	86,045.000	5,733,240		4,438,634	6,345,819	(1,907,185)			1,294,607	1,294,607		28,395	L
	Subtotal United States			178,545.000	9,166,911		6,903,736	10,356,815	(3,347,402)			2,263,176	2,263,176		37,485	
6799999	Subtotal - Common Stock - Banks, Trust and Insurance Companies				9,166,911		6,903,736	10,356,815	(3,347,402)			2,263,176	2,263,176		37,485	
Common Stock - Industrial and Miscellaneous																
	Industrial & Miscellaneous															
	United States															
05548J-10-6	BJ'S WHOLESALE CLUB INC	07/17/2002	CANTOR FITZGERALD	4,000.000	134,956		185,400	185,400				(50,444)	(50,444)			L
17275R-10-2	CISCO SYSTEMS	07/25/2002	S. C. BERNSTEIN	20,000.000	251,312		303,676	279,000	24,676			(52,364)	(52,364)			L
208251-50-4	CONOCO INC	09/03/2002	Tax Free Exchange	306,500.000	7,554,568		7,554,568	8,520,700	(966,132)						58,235	L
369604-10-3	GEN ELECTRIC CO	08/27/2002	Bear Stearns & Co.	9,000.000	288,621		298,890	261,450	37,440			(10,269)	(10,269)		1,620	L
38141G-10-4	GOLDMAN SACHS	07/18/2002	Various	32,900.000	2,462,627		2,759,457	2,759,457				(296,830)	(296,830)			L
421933-10-2	HEALTH MGMT ASSOCIATES INC - A	07/23/2002	S. C. BERNSTEIN	66,750.000	1,138,046		1,209,917	1,345,013	(135,095)			(71,871)	(71,871)			L
458140-10-0	INTEL CORPORATION	07/17/2002	ISI GROUP	12,300.000	236,342		372,401	224,721	147,680			(136,059)	(136,059)			L
459200-10-1	INTL BUSINESS MACHINES	07/29/2002	LEHMAN BROTHERS	22,800.000	1,585,656		2,109,826	2,109,826				(524,170)	(524,170)			L
46625H-10-0	J P MORGAN CHASE	09/18/2002	PRUDENTIAL-COLUMBUS	57,700.000	1,115,884		1,701,735	1,957,184	(255,449)			(585,850)	(585,850)		19,618	L
502161-10-2	LSI LOGIC CORP	09/13/2002	Prudential Securities Cinti	18,000.000	135,543		298,026	157,500	140,526			(162,483)	(162,483)			L
564055-10-1	MANOR CARE INC	09/05/2002	Various	71,200.000	1,556,606		1,752,866	1,752,866				(196,260)	(196,260)			L
71713U-10-2	PHARMACIA CORPORATION	07/15/2002	INSTINET	8,000.000	306,271		327,580	299,600	27,980			(21,309)	(21,309)		1,080	L
786514-20-8	SAFEWAY INC	09/03/2002	Various	172,100.000	4,427,879		7,588,495	5,023,599	2,564,896			(3,160,616)	(3,160,616)			L
81617A-30-0	TOUCHSTONE BOND FUND-A	08/13/2002	TOUCHSTONE SECURITIES	13,084.100	129,651		122,588	127,439	(4,851)			7,063	7,063		742	UZ
81617A-70-6	TOUCHSTONE EMERGING GROWTH - A	08/13/2002	TOUCHSTONE SECURITIES	2,459.180	39,608		43,859	48,028	(4,169)			(4,252)	(4,252)			UZ
81617A-80-5	TOUCHSTONE INTL EQUITY FUND - A	06/28/2002	TOUCHSTONE SECURITIES	39.670	246		606	271	335			(361)	(361)			UZ
81617A-88-8	TOUCHSTONE VALUE PLUS FUND - A -DON'T	08/01/2002	TOUCHSTONE SECURITIES	2,110.520	18,410		24,503	22,128				(6,093)	(6,093)			LZ
81617A-88-8	TOUCHSTONE VALUE PLUS FUND - A -DON'T	09/03/2002	Tax Free Exchange	1125955.160	11,532,617		11,532,617	11,541,041								LZ
89154W-70-0	TOUCHSTONE MONEY MARKET	07/30/2002	TOUCHSTONE SECURITIES	576,852.970	576,853		576,853	576,853							819	LZ
89154X-30-2	TOUCHSTONE EQUITY FUND	08/01/2002	TOUCHSTONE SECURITIES	161.600	1,419		3,791	1,710	2,270			(2,372)	(2,372)			A
89154X-70-8	TOUCHSTONE GROWTH/VALUE	08/01/2002	TOUCHSTONE SECURITIES	96.760	1,259		1,736	1,520	396			(477)	(477)			A
902124-10-6	TYCO INTERNATIONAL LTD	07/25/2002	S. C. BERNSTEIN	20,700.000	185,052		279,112	279,112				(94,060)	(94,060)		259	L

(continues)

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 Identif-ication	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 Designa-tion (a)
Common Stock - Industrial and Miscellaneous (continued)																
94973H-10-8	WELLPOINT HEALTH NETWORKS INC	07/30/2002	GERARD KLAUER	18,400.000	1,325,417		889,242	889,242				436,174	436,174			L
969457-10-0	WILLIAMS COS INC	07/22/2002	AUTRANET-DELAWARE	132,700.000	289,941		3,400,397	3,400,397				(3,110,457)	(3,110,457)			L
	Subtotal United States			2693809.960	35,294,784		43,338,141	41,764,057	1,580,503			(8,043,360)	(8,043,360)		82,373	
	Other Country															
Y2573F-10-2	FLEXTRONICS	09/05/2002	Various	44,000.000	398,280		839,693	313,720	525,973			(441,413)	(441,413)			L
	Subtotal Other Country			44,000.000	398,280		839,693	313,720	525,973			(441,413)	(441,413)			
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				35,693,064		44,177,834	42,077,777	2,106,476			(8,484,773)	(8,484,773)		82,373	
7099997	Subtotal - Common Stock - Part 4				45,378,515		52,303,089	53,656,111	(1,240,926)			(6,924,576)	(6,924,576)		128,345	
7099998	Summary Item - Common Stock Acquired and fully Disposed this quarter				531,029		527,491	598,609				3,538	3,538		536	
7099999	Subtotal - Common Stock				45,909,544		52,830,580	54,254,720	(1,240,926)			(6,921,038)	(6,921,038)		128,881	
7199999	Subtotal - Preferred and Common Stock				45,909,544		52,830,580	54,254,720	(1,240,926)			(6,921,038)	(6,921,038)		128,881	
7299999	TOTALS				571,977,873		591,084,087	593,307,274	21,487,321			(19,905,262)	(19,905,262)	7,740,609	128,881	

SCHEDULE DB - PART C - SECTION 1

Showing all Collar, Swap and Forwards Open at Current Statement Date

1 Description	2 Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index Rec (Pay)	5 Date of Opening Position or Agreement	6 Exchange or Counterparty	7 Cost or (Consideration Received)	8 Book Value	9 *	10 Statement Value	11 Fair Value	12 Year to Date Increase (Decrease) by Adjustment	13 Used to Adjust Basis of Hedged Item	14 Other Investment/ Miscellaneous Income	15 Potential Exposure
Swaps - Hedging Transactions														
INTEREST RATE SWAP - 6.07% FIXED FOR USD - LIBOR - BBA	100,000,000	12/01/2002	6.070	12/23/1997	MORGAN GUARANTY					(470,917)			(3,202,576)	204,124
INTEREST RATE SWAP - 4.29% FIXED FOR FED FUNDS OPEN	45,000,000	08/01/2003	4.290	08/20/2001	MORGAN STANLEY					(968,778)			(792,128)	205,396
0599999 Subtotal - Swaps - Hedging Transactions										(1,439,695)			(3,994,704)	409,520
0899999 TOTAL - Swaps										(1,439,695)			(3,994,704)	409,520
2599999 Subtotal - Hedging Transactions										(1,439,695)			(3,994,704)	409,520
9999999 TOTALS										(1,439,695)			(3,994,704)	409,520

SCHEDULE DB - PART D - SECTION 1

Showing all Futures Contracts and Insurance Futures Contracts at Current Statement Date

1 Description	2 Number of Contracts	3 Maturity Date	4 Original Value	5 Current Value	6 Variation Margin	7 Date of Opening Position	8 Exchange or Counterparty	9 Cash Deposit	Variation Margin Information 10 Recognized	11 Used to Adjust Basis of Hedged Item	12 Deferred	13 Potential Exposure

NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository: Name	1 Depository: Location and Supplemental Information	2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter: 5 First Month	6 Second Month	7 Third Month	8 *
Open Depositories								
PNC BANK	CINCINNATI, OH				(28,158,358)	(28,168,331)	(24,528,603)	
FIFTH THIRD BANK	CINCINNATI, OH				18,161,195	11,859,371	16,304,998	
PROVIDENT BANK	CINCINNATI, OH				(7,154)	(37,194)	(44,681)	
US BANK	CINCINNATI, OH				(277,360)	(277,360)	(277,360)	
THE NORTHERN TRUST COMPANY	CHICAGO, IL				500,000	500,000	500,000	
BANK OF NEW YORK	NEW YORK, NY				2,868,013	3,587,551	9,460,772	
BANK OF AMERICA	SAN FRANCISCO, CA				6,130	6,130	6,130	
BANK ONE	SPRINGFIELD, IL				1,908,529	1,963,848	1,924,460	
0199999 TOTAL - Open Depositories					(4,999,005)	(10,565,985)	3,345,716	
0399999 TOTAL Cash on Deposit					(4,999,005)	(10,565,985)	3,345,716	
0499999 Cash in Company's Office					131,665	141,384	266,698	
0599999 TOTALS					(4,867,340)	(10,424,601)	3,612,414	