



ANNUAL STATEMENT

For the Year Ended December 31, 2002
of the Condition and Affairs of the

CZECH CATHOLIC UNION

NAIC Group Code.....0000 ,0000 (Current Period) (Prior Period) NAIC Company Code..... 56324 Employer's ID Number..... 34-0105780

Organized under the Laws of OHIO State of Domicile or Port of Entry OHIO

Country of Domicile U.S.A.

Incorporated..... January 1, 1899 Commenced Business..... January 1, 1899

Statutory Home Office 5349 DOLLOFF ROAD..... CLEVELAND OH 44127
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 5349 DOLLOFF ROAD..... CLEVELAND OH 44127 216-341-0444-
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 5349 DOLLOFF ROAD..... CLEVELAND OH 44127
(Street and Number or P. O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 5349 DOLLOFF ROAD..... CLEVELAND OH 44127 216-341-0444-
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address
Statement Contact MARY ANN MAHONEY 216-341-0444-
(Name) (Area Code) (Telephone Number) (Extension)

(E-Mail Address) (Fax Number)

Policyowner Relations Contact (City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

President MARY ANN MAHONEY Treasurer ELSIE T. MALEC
Secretary ELSIE T. MALEC Actuary STEIMLA & ASSOCIATES, INC.

VICE PRESIDENTS

LORETTA MORAVECEK PAULINE KVETON

DIRECTORS OR TRUSTEES

OLGA JAHN MARYANN LANGEVIN EDWARD P. BABOR LILLIAN KOPECKY
DOLORES JACKLIN

State of.....OHIO
County of.....CUYAHOGA

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

_____ (Signature) MARY ANN MAHONEY _____ (Printed Name) President	_____ (Signature) ELSIE T. MALEC _____ (Printed Name) Secretary	_____ (Signature) ELSIE T. MALEC _____ (Printed Name) Treasurer
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Subscribed and sworn to before me this

.....day of, 2003

a. Is this an original filing? Yes [X] No []

- b. If no:
1. State the amendment number
 2. Date filed.....
 3. Number of pages attached.....

SCHEDULE A - PART 1

Showing all Real Estate OWNED December 31 of Current Year

1 Description of Property	Location		4 Date Acquired	5 Date of Last Appraisal	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Fair Value Less Encumbrances	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Amounts Received During Year	13 Expended for Additions, Permanent Improvements and Changes in Encumbrances During Year	14 Gross Income Earned Less Interest Incurred on Encumbrances	15 Taxes, Repairs, and Expenses Incurred
	2 City	3 State												
Properties Occupied by the Reporting Entity - Administrative														
5349 Dolloff Road.....	Cleveland.....	Ohio..	01/01/1987	09/01/2001	.....16,128	.....	.....16,128	.....120,300	.....	.....	.....	.....	.....3,180	.....5,217
5349 Dolloff Road.....	Cleveland.....	Ohio..	01/01/1957	09/01/2001	.....20,840	.....	.....5,000	.....24,700	.....	.....	.....	.....	.....	.....
0299999. Properties Occupied by the Reporting Entity - Administrative.....					.....36,968	.....0	.....21,128	.....145,000	.....0	.....0	.....0	.....0	.....3,180	.....5,217
0399999. Total - Properties Occupied by the Reporting Entity.....					.....36,968	.....0	.....21,128	.....145,000	.....0	.....0	.....0	.....0	.....3,180	.....5,217
9999999. Totals.....					.....36,968	.....0	.....21,128	.....145,000	.....0	.....0	.....0	.....0	.....3,180	.....5,217

**Sch. A-Pt. 2
NONE**

**Sch. A-Pt. 3
NONE**

**Sch. B-Pt. 1
NONE**

**Sch. B-Pt. 2
NONE**

**Sch. BA-Pt. 1
NONE**

**Sch. BA-Pt. 2
NONE**

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21	
			4	5									14	15							
CUSIP Identifi- cation	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued December 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued December 31, Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest	
U.S. Government - Issuer Obligations																					
912810 DC 9..	UNITED STATES TREASURY BONDS.....		10.750	FA...	02/01/2003			25,184	25,000	101.1250	25,281	25,297	896	2,688	13				1	01/01/1985	10.614
912810 DC 9..	UNITED STATES TREASURY BONDS.....		10.750	FA...	02/01/2003			100,000	100,000	101.1250	101,125	92,750	3,584	10,750					1	01/01/1985	11.800
912810 DD 7..	UNITED STATES TREASURY BONDS.....		10.750	MN...	05/01/2003			100,000	100,000	103.4690	103,469	96,938	896	10,750					1	01/01/1985	11.230
912810 DE 5..	UNITED STATES TREASURY BONDS.....		11.125	FA...	08/15/2003			50,000	50,000	106.0630	53,032	49,313	1,856	5,563					1	01/01/1985	11.300
912810 DE 5..	UNITED STATES TREASURY BONDS.....		11.125	FA...	08/01/2003			79,164	80,000	106.0630	84,850	75,050	2,968	8,900	506				1	01/01/1983	11.940
912810 DE 5..	UNITED STATES TREASURY BONDS.....		11.125	FA...	08/01/2003			15,000	30,000	106.0630	31,819	15,000							1	01/01/2001	
0199999	U.S. Government - Issuer Obligations.....							369,348	385,000	XXX	399,576	354,347	10,200	38,650	520	0	0	XXX	XXX	XXX	
U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities																					
31359F QL 5..	FANNIE MAE REMIC TRUST.....		6.500	MTHY	12/01/2023			39,984	40,000	AV	39,984	39,700		2,600	45				1	01/01/1998	6.620
312093 8H 3..	FEDERAL HOME LOAN MORTGAGE.....		9.300	MTHY	07/15/2021			6,428	6,428	AV	6,428	99,500		602					1	01/01/1990	9.480
031360 2V 1..	FEDERAL HOME LOAN MORTGAGE.....		9.500	MTHY	07/01/2019			2,084	2,084	AV	2,084	39,900		250					1	01/01/1990	9.552
312911 TR 1..	FEDERAL HOME LOAN MORTGAGE.....		7.500	MTHY	11/01/2008			11,000	11,000	AV	11,000	11,110		825					1	01/01/1996	7.430
312916 YJ 2..	FEDERAL HOME LOAN MORTGAGE.....		7.000	MTHY	07/01/2008			4,395	4,395	AV	4,395	15,580		495					1	01/01/1996	7.440
3133T2 U3 2..	FEDERAL HOME LOAN MORTGAGE.....		6.500	MTHY	07/01/2018			3,592	3,592	AV	3,592	10,079		684	63				1	01/01/1996	7.530
3133T2 U4 0..	FEDERAL HOME LOAN MORTGAGE.....		6.500	MTHY	07/01/2018			19,258	25,000	AV	19,258	23,750		1,609	101				1	01/01/1996	7.140
3133T2 U4 0..	FEDERAL HOME LOAN MORTGAGE.....		6.500	MTHY	07/01/2018			14,820	16,000	AV	14,820	19,110		1,349	146				1	01/01/1997	7.670
3133T2 U4 0..	FEDERAL HOME LOAN MORTGAGE.....		6.500	MTHY	07/25/2018			39,188	40,000	AV	39,188	43,665		2,909	144				1	01/01/1997	6.960
3133T2 U4 0..	FEDERAL HOME LOAN MORTGAGE.....		6.500	MTHY	07/01/2018			22,000	22,000	AV	22,000	22,000		1,614					1	01/01/1998	6.500
3133T4 CR 5..	FEDERAL HOME LOAN MORTGAGE.....		6.400	MTHY	02/01/2009			7,899	10,000	AV	7,899	9,264		624	76				1	01/01/1996	7.440
3133T4 GB 6..	FEDERAL HOME LOAN MORTGAGE.....		7.000	MTHY	03/01/2024			1,010	1,010	AV	1,010	25,348		606					1	01/01/1997	7.650
3133T4 GB 6..	FEDERAL HOME LOAN MORTGAGE.....		7.000	MTHY	03/01/2024			20,000	20,000	AV	20,000	19,948		1,396					1	01/01/1998	7.500
3133T4 MT 0..	FEDERAL HOME LOAN MORTGAGE.....		6.500	MTHY	10/01/2023			29,702	30,000	AV	29,702	29,288		1,950	145				1	01/01/1995	7.270
3133T6 LF 6..	FEDERAL HOME LOAN MORTGAGE.....		7.500	MTHY	11/01/2022			4,731	4,731	AV	4,731	24,000		758					1	01/01/1996	7.500
3133T2 U3 2..	FEDERAL HOME LOAN MORTGAGE.....		6.500	MTHY	07/01/2018			25,923	27,000	AV	25,923	25,211		1,755	144				1	01/01/1997	7.350
3133TH TY 3..	FEDERAL HOME LOAN MORTGAGE.....		6.000	MTHY	08/01/2025			33,000	33,000	AV	33,000	33,000		1,980					1	01/01/1999	6.000
3133TH TY 3..	FEDERAL HOME LOAN MORTGAGE.....		6.000	MTHY	08/01/2025			20,000	20,000	AV	20,000	20,000		1,200					1	01/01/1999	6.000
31339G Q8 7..	FEDERAL HOME LOAN MORTGAGE.....		6.500	MTHY	10/01/2031			8,869	8,869	AV	8,869	30,000		1,950					1	01/01/2001	6.500
31339M VX 3..	FEDERAL HOME LOAN MORTGAGE.....		7.000	MTHY	01/01/2032			25,000	25,000	AV	25,000	25,000		1,604					1	01/01/2001	7.000
31339M H3 5..	FEDERAL HOME LOAN MORTGAGE.....		7.000	MTHY	01/01/2032			2,125	2,125	AV	2,125	25,000		1,588					1	01/01/2001	7.000
31339M GV 4..	FEDERAL HOME LOAN MORTGAGE.....		7.000	MTHY	05/01/2031			4,121	4,121	AV	4,121	25,000		1,509					1	01/01/2001	7.000
3133TH C2 1..	FEDERAL HOME LOAN MORTGAGE.....		6.000	MTHY	05/01/2026			39,273	40,000	AV	39,273	39,200		2,200	73				1	01/01/2001	6.320
3133T2 B9 0..	FEDERAL HOME LOAN MORTGAGE.....		6.000	MTHY	12/01/2023			29,307	30,000	AV	29,307	29,250		1,650	57				1	01/01/2001	6.360
31339M 3H 9..	FEDERAL HOME LOAN MORTGAGE.....		6.500	MTHY	12/01/2031			50,000	50,000	AV	50,000	50,000		3,250					1	01/01/2001	6.500
31339M-GZ-5..	FEDERAL HOME LOAN MORTGAGE.....		7.000	MTHY	08/15/2031			40,000	40,000	AV	40,000	40,000		2,567					1	01/30/2002	7.030
31339W-D5-2..	FEDERAL HOME LOAN MORTGAGE.....		7.000	MTHY	03/15/2032			60,000	60,000	AV	60,000	60,000		2,800					1	04/26/2002	7.000
31392R-Q8-7..	FEDERAL HOME LOAN MORTGAGE.....		6.500	MTHY	05/15/2031			35,000	35,000	AV	35,000	35,000		948					1	07/30/2002	6.500
31392U-2A-1..	FEDERAL HOME LOAN MORTGAGE.....		6.250	MTHY	08/15/2032			50,000	50,000	AV	50,000	50,000		1,042					1	08/30/2002	6.250
31392U-SC-9..	FEDERAL HOME LOAN MORTGAGE.....		6.000	MTHY	09/15/2032			50,000	50,000	AV	50,000	50,000		750					1	09/13/2002	6.000
31392U-LS-1..	FEDERAL HOME LOAN MORTGAGE.....		5.500	MTHY	09/15/2032			50,000	50,000	AV	50,000	50,000		688					1	09/13/2002	5.500
31393G-Y8-1..	FEDERAL HOME LOAN MORTGAGE.....		6.000	MTHY	12/15/2032			50,000	50,000	AV	50,000	50,000							1	12/30/2002	6.000
31358Q-BR-5..	FEDERAL NATIONAL MORTGAGE ASSN.....		7.000	MTHY	09/01/2022			4,152	4,152	AV	4,152	10,000		358					1	01/01/1995	7.030
31358U MV 5..	FEDERAL NATIONAL MORTGAGE ASSN.....		7.250	MTHY	04/01/2023			21,647	22,000	AV	21,647	21,423		1,595	43				1	01/01/1996	7.580
31359A XJ 3..	FEDERAL NATIONAL MORTGAGE ASSN.....		7.000	MTHY	06/01/2023			28,388	28,431	AV	28,388	39,650		2,751	54				1	01/01/1996	7.150
31359D AJ 2..	FEDERAL NATIONAL MORTGAGE ASSN.....		6.500	MTHY	08/01/2023			85,863	92,170	AV	85,863	139,860		9,449	422				1	01/01/1995	7.110
31359F JA 7..	FEDERAL NATIONAL MORTGAGE ASSN.....		6.500	MTHY	01/01/2023			25,000	25,000	AV	25,000	25,000		1,625					1	01/01/1998	6.500
31359F QE 1..	FEDERAL NATIONAL MORTGAGE ASSN.....		6.500	MTHY	04/01/2021			13,251	13,251	AV	13,251	17,000		1,095					1	01/01/1998	6.500
31359K TK 3..	FEDERAL NATIONAL MORTGAGE ASSN.....		7.125	MTHY	02/01/2026			2,957	2,957	AV	2,957	24,719		1,033					1	01/01/1997	7.330
31359L PN 9..	FEDERAL NATIONAL MORTGAGE ASSN.....		7.000	MTHY	03/01/2025			3,000	3,000	AV	3,000	6,930		245					1	01/01/1996	7.180
31358R BM 4..	FEDERAL NATIONAL MORTGAGE ASSN.....		7.500	MTHY	10/01/2022			17,353	17,353	AV	17,353	40,000		1,777					1	01/01/1992	7.500
31358U MV 5..	FEDERAL NATIONAL MORTGAGE ASSN.....		7.250	MTHY	04/01/2013			13,526	14,000	AV	13,526	13,300		1,015	48				1	01/01/1997	7.870
31359A DL 0..	FEDERAL NATIONAL MORTGAGE ASSN.....		6.500	MTHY	09/01/2022			27,876	27,998	AV	27,876	39,050		2,554	113				1	01/01/1993	6.820
31392A RH 3..	FEDERAL NATIONAL MORTGAGE ASSN.....		6.500	MTHY	11/01/2031			18,230	18,000	AV	18,230	20,300		1,300	(65)				1	01/01/2001	6.390

E08

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identifi- cation	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued December 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued December 31, Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
31392A X7 8..	FEDERAL NATIONAL MORTGAGE ASSN.....		6.500	MTHY	12/01/2031			100,000	100,000	AV.....	100,000	100,000		6,500				1	01/01/2001	6.500
31392I Y8 5..	FEDERAL NATIONAL MORTGAGE ASSN.....		6.000	MTHY	11/01/2031			28,841	30,000	AV.....	28,841	28,800		1,650	41			1	01/01/2001	6.400
31392E-A3-4..	FEDERAL NATIONAL MORTGAGE ASSN.....		6.000	MTHY	10/25/2032			60,000	60,000	AV.....	60,000	60,000		900				1	09/30/2002	6.000
362041 N9 2..	GNMA PASS THRU POOL.....		8.000	MTHY	12/01/2006			543	543	AV.....	543	543		57				1	01/01/1990	8.000
362028 HN 5..	GNMA PASS THRU POOL.....		9.150	MTHY	08/01/2003			222	222	AV.....	222	222		41				1	01/01/1989	9.150
362039 B2 4..	GNMA PASS THRU POOL.....		8.000	MTHY	08/01/2006			529	529	AV.....	529	529		49				1	01/01/1988	8.000
362026 MS 2..	GNMA PASS THRU POOL.....		8.000	MTHY	07/01/2006			468	468	AV.....	468	468		42				1	01/01/1988	8.000
362028 FV 9..	GNMA PASS THRU POOL.....		8.000	MTHY	04/01/2004			542	542	AV.....	542	542		80				1	01/01/1991	8.000
362028 KA 9..	GNMA PASS THRU POOL.....		8.000	MTHY	12/01/2003			109	109	AV.....	109	109		19				1	01/01/1989	8.000
362028 SW 3..	GNMA PASS THRU POOL.....		7.500	MTHY	11/01/2003			261	261	AV.....	261	261		53				1	01/01/1992	7.500
362028 WR 9..	GNMA PASS THRU POOL.....		8.000	MTHY	06/01/2004			288	288	AV.....	288	288		31				1	01/01/1989	8.000
362028 WW 8..	GNMA PASS THRU POOL.....		8.000	MTHY	01/01/2004			670	670	AV.....	670	670		96				1	01/01/1988	8.000
362033 JL 7..	GNMA PASS THRU POOL.....		8.000	MTHY	10/01/2005			533	533	AV.....	533	533		55				1	01/01/1990	8.000
362034 S6 8..	GNMA PASS THRU POOL.....		7.500	MTHY	11/01/2005			1,322	1,322	AV.....	1,322	1,322		134				1	01/01/1991	7.500
362035 3M 7..	GNMA PASS THRU POOL.....		8.000	MTHY	06/01/2006			1,271	1,271	AV.....	1,271	1,271		116				1	01/01/1986	8.000
362035 W7 8..	GNMA PASS THRU POOL.....		8.250	MTHY	05/01/2006			1,447	1,447	AV.....	1,447	1,447		176				1	01/01/1991	8.250
362037 AL 7..	GNMA PASS THRU POOL.....		8.000	MTHY	08/01/2006			5,513	5,513	AV.....	5,513	5,513		522				1	01/01/1990	8.000
362037 DJ 9..	GNMA PASS THRU POOL.....		8.000	MTHY	07/01/2006			633	633	AV.....	633	633		69				1	01/01/1986	8.000
362037 QZ 9..	GNMA PASS THRU POOL.....		8.000	MTHY	06/01/2006			634	634	AV.....	634	634		61				1	01/01/1986	8.000
362037 RU 9..	GNMA PASS THRU POOL.....		8.000	MTHY	08/01/2006			538	538	AV.....	538	538		64				1	01/01/1988	8.000
362038 HK 0..	GNMA PASS THRU POOL.....		8.000	MTHY	11/01/2006			264	264	AV.....	264	264		24				1	01/01/1989	8.000
362038 UG 4..	GNMA PASS THRU POOL.....		8.000	MTHY	10/01/2006			2,243	2,243	AV.....	2,243	2,243		219				1	01/01/1989	8.000
362039 LM 9..	GNMA PASS THRU POOL.....		8.000	MTHY	11/01/2006			362	362	AV.....	362	362		32				1	01/01/1991	8.000
362039 LN 7..	GNMA PASS THRU POOL.....		8.000	MTHY	11/01/2006			1,242	1,242	AV.....	1,242	1,242		116				1	01/01/1989	8.000
36203H Z3 8..	GNMA PASS THRU POOL.....		7.000	MTHY	03/01/2023			4,433	4,433	AV.....	4,433	4,433		413				1	01/01/1993	7.000
362041 Y6 6..	GNMA PASS THRU POOL.....		8.000	MTHY	12/01/2006			1,956	1,956	AV.....	1,956	1,956		194				1	01/01/1989	8.000
362047 P9 7..	GNMA PASS THRU POOL.....		8.000	MTHY	07/01/2007			1,233	1,233	AV.....	1,233	1,233		130				1	01/01/1988	8.000
362048 DA 5..	GNMA PASS THRU POOL.....		8.000	MTHY	09/01/2007			911	911	AV.....	911	911		79				1	01/01/1989	8.000
362048 QS 2..	GNMA PASS THRU POOL.....		8.000	MTHY	10/01/2007			1,196	1,196	AV.....	1,196	1,196		130				1	01/01/1991	8.000
36204E 4J 3..	GNMA PASS THRU POOL.....		6.000	MTHY	12/01/2023			25,479	25,479	AV.....	25,479	25,479		1,701				1	01/01/1993	6.000
36204G RS 3..	GNMA PASS THRU POOL.....		8.000	MTHY	12/01/2024			6,636	6,636	AV.....	6,636	6,636		573				1	01/01/1994	8.000
362054 NH 7..	GNMA PASS THRU POOL.....		8.000	MTHY	04/01/2008			4,896	4,896	AV.....	4,896	4,896		479				1	01/01/1991	8.000
362055 TY 1..	GNMA PASS THRU POOL.....		9.000	MTHY	09/01/2008			2,573	2,573	AV.....	2,573	2,573		253				1	01/01/1990	9.000
36205J UR 4..	GNMA PASS THRU POOL.....		7.000	MTHY	05/01/2009			10,596	10,596	AV.....	10,596	10,596		886				1	01/01/1994	7.000
36205J ZD 0..	GNMA PASS THRU POOL.....		7.500	MTHY	06/01/2024			5,178	5,178	AV.....	5,178	5,178		436				1	01/01/1994	7.500
362064 4H 7..	GNMA PASS THRU POOL.....		9.500	MTHY	09/01/2009			321	321	AV.....	321	321		33				1	01/01/1990	9.500
36206C SB 6..	GNMA PASS THRU POOL.....		7.000	MTHY	06/01/2025			9,899	9,899	AV.....	9,899	9,899		925				1	01/01/1995	7.000
36216D UA 1..	GNMA PASS THRU POOL.....		8.500	MTHY	08/01/2016			933	933	AV.....	933	933		83				1	01/01/1990	8.500
36217E U6 7..	GNMA PASS THRU POOL.....		8.000	MTHY	12/01/2016			1,249	1,249	AV.....	1,249	1,249		102				1	01/01/1992	8.000
36217J NK 3..	GNMA PASS THRU POOL.....		9.000	MTHY	01/01/2017			1,878	1,878	AV.....	1,878	1,878		209				1	01/01/1990	9.000
36217R F9 9..	GNMA PASS THRU POOL.....		8.500	MTHY	04/01/2017			1,252	1,252	AV.....	1,252	1,252		139				1	01/01/1991	8.500
36218T BU 1..	GNMA PASS THRU POOL.....		9.000	MTHY	02/01/2020			3,335	3,335	AV.....	3,335	3,335		355				1	01/01/1990	9.000
36218U GA 7..	GNMA PASS THRU POOL.....		9.500	MTHY	06/01/2018			928	928	AV.....	928	928		89				1	01/01/1989	9.500
36224Y QE 2..	GNMA PASS THRU POOL.....		7.500	MTHY	03/01/2023			13,932	13,932	AV.....	13,932	13,932		1,358				1	01/01/1994	7.500
36211E XC 7..	GNMA PASS THRU POOL.....		7.750	MTHY	10/01/2029			4,403	4,403	AV.....	4,403	4,403		811				1	01/01/2001	7.750
38373R 4U 0..	GOVERNMENT NATIONAL MORTGAGE ASSN.....		6.500	MTHY	12/01/2031			60,000	60,000	AV.....	60,000	60,000		3,900				1	01/01/2001	6.500
38373X-CG-9..	GOVERNMENT NATIONAL MORTGAGE ASSN.....		6.500	MTHY	04/16/2031			50,000	50,000	AV.....	50,000	50,000		1,625				1	06/28/2002	6.500
38373X-AD-8..	GOVERNMENT NATIONAL MORTGAGE ASSN.....		6.750	MTHY	11/20/2031			25,000	25,000	AV.....	25,000	25,000		703				1	07/24/2002	6.750
38373V-DX-5..	GOVERNMENT NATIONAL MORTGAGE ASSN.....		6.000	MTHY	07/20/2031			50,000	50,000	AV.....	50,000	50,000		1,000				1	08/30/2002	6.000
38373V-WP-1..	GOVERNMENT NATIONAL MORTGAGE ASSN.....		5.500	MTHY	10/20/2032			50,000	50,000	AV.....	50,000	50,000		229				1	10/23/2002	5.500
38373V-2A-7..	GOVERNMENT NATIONAL MORTGAGE ASSN.....		5.500	MTHY	02/20/2032			50,000	50,000	AV.....	50,000	50,000		229				1	10/29/2002	5.500
38373X-5D-4..	MASTER ASSET SEC TRUST.....		6.250	MTHY	10/25/2032			50,679	50,000	AV.....	50,679	50,688		781	(9)			1	09/13/2002	6.100

E08.1

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued December 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued December 31, Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
38373W-GN-2	MULTICLASS CMO.....		6.000	MTHY	12/20/2031			38,853	40,000	AV.....	38,853	38,800		2,200	53			1	01/23/2002	6.330
38373W-GN-2	MULTICLASS CMO.....		6.500	MTHY	04/20/2031			25,000	25,000	AV.....	25,000	25,000		1,219				1	02/21/2002	6.500
38373W-GP-7	MULTICLASS CMO.....		6.500	MTHY	09/20/2031			25,000	25,000	AV.....	25,000	25,000		1,219				1	02/21/2002	6.500
31339M-S9-0	MULTICLASS CMO.....		6.000	MTHY	09/15/2029			25,000	25,000	AV.....	25,000	25,000		1,250				1	02/26/2002	6.000
38373W-K3-1	MULTICLASS CMO.....		6.500	MTHY	05/20/2032			24,947	25,000	AV.....	24,947	24,938		948	10			1	04/19/2002	6.580
38373W-J9-0	MULTICLASS CMO.....		6.500	MTHY	06/20/2032			25,000	25,000	AV.....	25,000	25,000		948				1	04/19/2002	6.500
31392M-FL-1	MULTICLASS CMO.....		6.500	MTHY	05/15/2032			25,000	25,000	AV.....	25,000	25,000		948				1	05/22/2002	6.500
31392P-JK-2	MULTICLASS CMO.....		6.500	MTHY	06/15/2032			25,000	25,000	AV.....	25,000	25,000		813				1	05/30/2002	6.500
38373M-DH-0	MULTICLASS CMO.....		6.500	MTHY	03/20/2032			25,000	25,000	AV.....	25,000	25,000		813				1	06/28/2002	6.500
38373X-5D-4	MULTICLASS CMO.....		6.000	MTHY	05/20/2032			33,821	33,821	AV.....	33,821	35,000		864				1	07/30/2002	6.000
38373V-DW-7	MULTICLASS CMO.....		6.000	MTHY	06/20/2031			40,000	40,000	AV.....	40,000	40,000		800				1	07/29/2002	6.000
38373V-DW-7	MULTICLASS CMO.....		6.000	MTHY	06/20/2031			50,000	50,000	AV.....	50,000	50,000		1,000				1	07/29/2002	6.000
38373T-PA-7	MULTICLASS CMO.....		6.000	MTHY	11/20/2028			46,516	45,000	AV.....	46,516	46,575		675	(59)			1	09/16/2002	5.290
12669C-4W-7	MULTICLASS CMO.....		6.250	MTHY	08/25/2032			60,264	60,000	AV.....	60,264	60,300		1,250	(36)			1	09/21/2002	6.040
31392U-CM-4	MULTICLASS CMO.....		6.000	MTHY	09/15/2022			50,733	5,000	AV.....	50,733	50,750		750	(17)			1	09/23/2002	5.930
31393G-6N-9	MULTICLASS CMO.....		5.500	MTHY	01/15/2033			55,688	55,000	AV.....	55,688	55,688						1	12/30/2002	5.400
31393G-6N-9	MULTICLASS CMO.....		5.500	MTHY	02/15/2033			49,688	50,000	AV.....	49,688	49,688						1	12/30/2002	5.610
38373V-WP-1	MULTICLASS CMO.....		5.500	MTHY	10/20/2032			50,000	50,000	AV.....	50,000	50,000		688				1	10/04/2002	5.500
38373Y-GD-0	MULTICLASS CMO.....		6.000	MTHY	12/20/2032			40,397	40,000	AV.....	40,397	40,400		200	(3)			1	10/24/2002	5.860
31393F-AT-3	MULTICLASS CMO.....		5.500	MTHY	12/15/2032			30,000	30,000	AV.....	30,000	30,000		138				1	10/24/2002	5.500
31392T-EU-7	MULTICLASS CMO.....		6.000	MTHY	06/15/2032			30,445	30,000	AV.....	30,445	30,450		300	(5)			1	10/24/2002	5.810
38373V-2B-5	MULTICLASS CMO.....		5.500	MTHY	12/20/2032			25,258	25,000	AV.....	25,258	25,313		115				1	11/29/2002	5.110
31393G-6N-9	MULTICLASS CMO.....		5.500	MTHY	02/25/2033			49,563	50,000	AV.....	49,563	49,563						1	12/20/2002	5.620
31392H-CM-3	MULTICLASS CMO.....		6.000	MTHY	01/25/2033			55,756	55,000	AV.....	55,756	55,756						1	12/30/2002	5.880
31393G-6N-9	MULTICLASS CMO.....		6.000	MTHY	01/25/2033			50,375	50,000	AV.....	50,375	50,375						1	12/30/2002	5.930
38373Y-PG-3	MULTICLASS CMO.....		5.500	MTHY	01/20/2032			50,625	50,000	AV.....	50,625	50,625						1	12/30/2002	5.390
880591 30 0	TENNESSEE VALLEY POWER AUTHORITY.....		6.750	QUAR	06/01/2028			80,000	80,000	26.6800	21,344	80,000		5,400				1	01/01/1998	6.750
88059T AC 5	TENNESSEE VALLEY POWER AUTHORITY.....		6.250	JD.....	06/01/2016			20,000	20,000	AV.....	20,000	20,000		1,250				1	01/01/2001	6.250
88059T-AR-2	TENNESSEE VALLEY POWER AUTHORITY.....		6.125	JJ.....	01/15/2022			25,000	25,000	AV.....	25,000	25,000		702				1	02/01/2002	6.125
0299999	U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities.....							2,840,251	2,811,340	XXX.....	2,781,595	3,250,691	0	123,981	1,626	0	0	XXX	XXX	XXX
0399999	Total - U.S. Government.....							3,209,599	3,196,340	XXX.....	3,181,171	3,605,038	10,200	162,631	2,145	0	0	XXX	XXX	XXX
Special Revenue & Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations																				
Tennessee																				
	KINGSPORT L.I. TENN. SULLIVAN CO.....		4.500	MS...	03/01/1995				10,000			10,360			(10,000)			6	01/01/1955	4.500
	Tennessee.....							0	10,000	XXX.....	0	10,360	0	0	(10,000)	0	0	XXX	XXX	XXX
	Total States and US.....							0	10,000	XXX.....	0	10,360	0	0	(10,000)	0	0	XXX	XXX	XXX
2599999	Special Revenue & Assessment Obligations - Issuer Obligations.....		0					0	10,000	XXX.....	0	10,360	0	0	(10,000)	0	0	XXX	XXX	XXX
3199999	Total - Special Revenue & Special Assessment Obligations.....		0					0	10,000	XXX.....	0	10,360	0	0	(10,000)	0	0	XXX	XXX	XXX
Public Utilities (Unaffiliated) - Issuer Obligations																				
United States																				
001957 AW 9	AT & T CORP GLOBAL NOTES.....		6.500	MS...	03/01/2022			25,000	25,000	87.2500	21,813	25,000		810	1,625			2	01/01/1999	6.500
001957 AJ 8	AT & T CORP.....		8.125	JJ.....	01/01/2029			40,000	40,000	98.2500	39,300	40,000		1,625	3,250			2	01/01/2000	8.125
048303 BT 7	ATLANTIC CITY ELECTRIC CO.....		7.000	FA.....	08/01/2028			16,601	17,000	AV.....	16,601	16,596		397	1,190	5		1	01/01/2001	7.200
078167 BE 2	BELL TELEPHONE CO. PA.....		7.375	MS...	05/01/2033			93,907	90,000	103.3280	92,995	95,264		1,659	6,638	(337)		1	01/01/1998	6.691
079867 AE 7	BELLSOUTH TELECOMMUNICATIONS.....		6.250	MN.....	05/01/2003			25,000	25,000	101.0310	25,258	25,000		130	1,563			1	01/01/1994	6.250
079867 AG 2	BELLSOUTH TELEPHONE COMMUNICATIONS.....		7.500	JD.....	06/01/2033			104,871	100,000	105.2500	105,250	106,470		7,500	(398)			1	01/01/1998	6.753
079867 AJ 6	BELLSOUTH TELECOMMUNICATIONS.....		6.750	AO.....	10/01/2033			14,396	15,000	99.5000	14,925	14,325		169	1,013	48		1	01/01/2001	7.106
144195 AJ 3	CAROLINA TEL & TEL CO.....		7.250	JD.....	12/01/2004			15,147	15,000	100.5770	15,087	16,170		1,088	(143)			2	01/01/1994	6.190
165087-AS-6	CHEASAPEAKE & POTOMAC TELEPHONE.....		7.000	JJ.....	07/15/2025			25,285	25,000	101.0180	25,255	25,288		1,167	875	(3)		1	01/23/2002	6.900
172070 BR 4	CINCINNATI GAS & ELECTRIC.....		7.200	AO.....	10/01/2023			24,882	25,000	102.6030	25,651	24,875		300	1,800	2		1	01/01/1999	7.243
172070 BR 4	CINCINNATI GAS & ELECTRIC.....		7.200	AO.....	10/01/2023			50,000	50,000	102.6030	51,302	50,000		600	3,600			1	01/01/1999	7.200
172070 CB 8	CINCINNATI GAS & ELECTRIC.....		7.200	AO.....	10/01/2023			10,000	10,000	103.1230	10,312	10,000		240	720			1	01/01/2001	7.200
209111 CF 8	CONSOLIDATED EDISON.....		7.425	FA.....	02/01/2029			34,484	35,000	104.7400	36,659	34,475		1,653	2,494	6		1	01/01/2001	7.251

E08.2

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued December 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued December 31, Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
240019 BF 5.	DAYTON POWER & LIGHT.....		7.875	FA.	02/01/2024			22,584	23,000	100.4590	23,106	22,566	604	1,811	6			..2	01/01/1966	5.160
264399 CW 4.	DUKE ENERGY CORP.....		6.875	FA.	08/01/2023			49,693	50,000	101.1250	50,563	49,688	2,292	3,438	6			..1	01/01/2001	6.930
36962G-XZ-2.	GENERAL ELECTRIC CORP.....		6.750	MS.	03/15/2032			29,838	30,000	AV	29,838	29,809	506	984	29			..1	03/27/2002	6.800
362337 AF 4.	GTE NORTH, INC.....		7.625	MN.	05/01/2026			35,603	35,000	107.1660	37,508	35,700	222	2,669	(28)			..1	01/01/1999	7.414
36233R AD 5.	GTE NORTH, INC.....		7.875	JD.	06/01/2026			30,592	30,000	108.9540	32,686	30,675		2,363	(26)			..1	01/01/1999	7.633
362311 AD 4.	GTE CALIFORNIA, INC.....		8.070	AO.	04/01/2024			10,049	10,000	107.8250	10,783	10,056	135	807	(3)			..1	01/01/2000	8.000
362320 BA 0.	GTE CORP.....		6.940	AO.	04/01/2028			39,313	40,000	104.9250	41,970	39,300	463	2,776	9			..1	01/01/2001	7.085
451794 AT 8.	ILLINOIS BELL TELEPHONE CO.....		8.000	FA.	02/01/2025			49,641	57,000	101.1440	57,652	48,651	1,259	3,776	447			..1	01/01/2000	6.625
451794-AT-8.	ILLINOIS BELL TELEPHONE CO.....		6.625	FA.	02/01/2025			29,406	30,000	101.1440	30,343	29,400	663	994	6			..1	03/04/2002	6.798
476556 BS 3.	JERSEY CENTRAL POWER & LIGHT.....		6.750	MN.	11/01/2025			24,941	25,000	97.7500	24,438	24,938	141	1,688	1			..2	01/01/1999	6.770
542671 CX 8.	LONG ISLAND LTG CO.....		8.200	MS.	03/01/2023			15,755	15,000	105.0100	15,752	15,900	308	1,230	(145)			..1	01/01/2001	6.842
645767 AZ 7.	NEW JERSEY BELL TELEPHONE.....		7.250	MS.	03/01/2023			35,892	35,000	103.0180	36,056	35,952	634	2,538	(60)			..1	01/01/2001	6.895
650094 AM 7.	NEW YORK TELEPHONE CO.....		4.875	JJ.	01/01/2006			10,000	10,000	101.0000	10,100	10,100	203	488				..1	01/01/1966	4.875
650094-AT-2.	NEW YORK TELEPHONE CO.....		6.700	MN.	11/01/2023			35,000	35,000	AV	35,000	35,000	391	2,345				..1	02/08/2002	6.700
665228-BP-6.	NORTHERN ILLINOIS GAS.....		7.375	AO.	10/15/2027			31,414	30,000	104.4250	31,328	31,425	369	1,106	(11)			..1	05/03/2002	6.973
665789 AT 0.	NORTHERN STATES POWER.....		7.250	MS.	03/01/2023			10,049	10,000	102.8910	10,289	10,050	121	725	(1)			..1	01/01/2001	7.203
665772-BQ-1.	NORTHERN STATES POWER.....		6.500	MS.	03/01/2028			28,734	30,000	92.0150	27,605	28,725	488	975	9			..2	05/03/2002	6.852
668027 AG 0.	NORTHWESTERN BELL TELE/U.S. WEST COMM.....		6.250	JJ.	01/01/2007			10,000	10,000	87.5000	8,750	10,000	260	625				..4	01/01/1968	6.250
67741M AF 1.	OHIO POWER CO. 1ST MORTGAGE.....		6.750	AO.	04/01/2003			30,000	30,000	AV	30,000	31,569	338	2,025	(250)			..2	01/01/1994	6.000
684065 AU 9.	ORANGE & ROCKLAND UTILITIES.....		7.000	MS.	03/01/2029			45,789	45,000	107.4780	48,365	45,900	788	3,150	(16)			..1	01/01/1999	6.842
694032 AM 5.	PACIFIC BELL.....		7.000	JJ.	07/01/2004			10,122	10,000	107.5520	10,755	10,527	292	700	(60)			..1	01/01/1994	6.300
694032 AW 3.	PACIFIC BELL.....		6.875	FA.	08/01/2023			24,909	25,000	102.0910	25,523	24,906	573	1,719	2			..1	01/01/2001	6.908
737662 BC 9.	POTOMAC EDISON CO.....		7.625	MN.	05/01/2025			40,000	40,000	87.6070	35,043	40,000	254	3,050				..2	01/01/2001	7.625
737679 CL 2.	POTOMAC ELECTRIC POWER CO.....		6.875	MS.	09/01/2023			30,000	30,000	102.7140	30,814	30,000	688	2,063				..1	01/01/2001	6.875
84349C AG 2.	SOUTHERN N.E. TELEPHONE.....		7.250	JD.	12/01/2033			25,000	25,000	AV	25,000	25,000		1,813				..1	01/01/2001	7.250
906548 BK 7.	UNION ELECTRIC CO.....		8.250	AO.	10/01/2022			25,451	25,000	104.3920	26,098	25,531	344	2,063	(29)			..1	01/01/1999	7.983
927804 CT 9.	VIRGINIA ELECTRIC & POWER CO.....		7.000	JJ.	01/01/2024			14,761	15,000	100.9850	15,148	14,756	438	1,050	5			..1	01/01/2001	7.146
976656 BH 0.	WISONSIN ELECTRIC POWER CO.....		7.050	FA.	08/01/2024			50,705	50,000	102.4880	51,244	50,750	1,175	3,525	(45)			..1	01/01/2001	6.859
	United States.....							1,274,816	1,272,000	XXX	1,292,161	1,280,336	22,692	85,846	(973)	0	0	XXX	XXX	XXX
3299999.	Public Utilities (Unaffiliated) - Issuer Obligations.....							1,274,816	1,272,000	XXX	1,292,161	1,280,336	22,692	85,846	(973)	0	0	XXX	XXX	XXX
3899999.	Total - Public Utilities (Unaffiliated).....							1,274,816	1,272,000	XXX	1,292,161	1,280,336	22,692	85,846	(973)	0	0	XXX	XXX	XXX
Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations																				
United States																				
008175 AC 5.	AETNA SVCS, INC / LION CONNECTICUT.....		6.750	MS.	07/01/2013			49,144	56,000	AV	49,144	48,265	945	3,780	374			..1	01/01/2000	8.501
023551 AE 4.	AMERADA HESS CORP.....		7.375	AO.	10/01/2009			15,000	15,000	113.6270	17,044	15,000	184	1,106				..2	01/01/1999	7.375
039483 AM 4.	ARCHER DANIELS.....		7.500	MS.	03/01/2027			26,570	25,000	119.8760	29,969	26,594	469	1,875	(24)			..1	01/01/2001	6.962
042735 AL 4.	ARROW ELECTRONICS.....		6.875	JD.	06/01/2018			50,000	50,000	90.7000	45,350	50,000		3,438				..2	01/01/1998	6.875
042735 AL 4.	ARROW ELECTRONICS.....		6.875	JD.	06/01/2018			35,926	35,000	90.7000	31,745	36,050		2,406	(34)			..2	01/01/1999	6.598
042735 AL 4.	ARROW ELECTRONICS.....		6.875	JD.	06/01/2018			45,395	45,000	90.7000	40,815	45,450		3,094	(15)			..2	01/01/1999	6.780
066365 BX 4.	BANKERS TRUST COMPANY.....		7.500	MN.	11/01/2015			25,533	25,000	AV	25,533	25,625	156	1,875	(26)			..1	01/01/1999	7.238
066365 BX 4.	BANKERS TRUST COMPANY.....		7.500	MN.	11/01/2015			44,451	45,000	117.8350	53,026	44,325	281	3,375	24			..1	01/01/1996	7.649
06050X BK 8.	BANK OF AMERICA.....		7.000	JD.	06/01/2021			25,000	25,000	AV	25,000	25,000		1,750				..1	01/01/2001	7.000
06050X BK 8.	BANK OF AMERICA.....		7.000	JD.	06/01/2021			35,000	35,000	AV	35,000	35,000		2,450				..1	01/01/2001	7.000
06050X CH 4.	BANK OF AMERICA CORP.....		6.650	MS.	09/01/2021			10,000	10,000	AV	10,000	10,000		166	680			..1	01/01/2001	6.650
06050X DE 0.	BANK OF AMERICA CORP.....		6.250	MN.	11/01/2021			50,000	50,000	AV	50,000	50,000		260	3,116			..1	01/01/2001	6.250
06050X DD 2.	BANK OF AMERICA CORP.....		6.150	MN.	11/01/2016			20,000	20,000	AV	20,000	20,000		103	1,227			..1	01/01/2001	6.150
073928 EZ 2.	BEAR STEARNS CO., INC.....		6.300	MTHY	09/01/2018			150,000	150,000	AV	150,000	150,000		9,450				..1	01/01/1998	6.300
087851 AF 8.	BEVERLY ENTERPRISES INC.....		8.625	JAJO	10/01/2008			50,000	50,000	AV	50,000	50,000	719	4,313				..4	01/01/1993	8.625
171196 AP 3.	CHRYSLER CORP.....		7.450	MS.	03/01/2027			39,901	40,000	108.3960	43,358	39,900	745	2,980	1			..2	01/01/2001	7.471
126117 AK 6.	CNA FINANCIAL.....		6.600	JD.	12/01/2008			40,390	40,000	97.2240	38,890	40,600		2,640	(54)			..2	01/01/1998	6.395
126117 AH 3.	CNA FINANCIAL.....		6.950	JJ.	01/01/2018			30,268	30,000	88.7000	26,610	30,300	869	2,085	(10)			..2	01/01/1999	6.854
126117 AK 6.	CNA FINANCIAL.....		6.600	JD.	12/01/2008			25,381	25,000	97.2240	24,306	25,575		1,650	(53)			..2	01/01/1999	6.282

E08.3

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identifi- cation	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued December 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued December 31, Current Year, on Bonds in Default as to Principal or Interest	NAIC Design- ation	Date Acquired	Effective Rate of Interest
191219 BB 9.	COCA COLA ENTERPRISE.....		7.125	FA.....	08/01/2017			11,000	11,000	120.2920	13,232	11,000	261	713				1	01/01/2001	6.124
22237L GK 2.	COUNTRYWIDE HOME LOAN.....		7.000	MTHY	10/01/2018			50,000	50,000	AV.....	50,000	50,500		3,500	(115)			1	01/01/1998	6.714
257867-AG-6.	DONNELLEY RR & SONS CO.....		6.625	AO.....	04/15/2029			28,816	3,000	100.6710	3,020	28,800	331	1,988	16			1	03/27/2002	6.955
345397 HB 2.	FORD MOTOR COMPANY.....		6.375	JD.....	12/01/2005			23,737	25,000	99.8250	24,956	23,938		1,594	110			2	01/01/1994	6.910
345370 CA 6..	FORD MOTOR COMPANY.....		7.450	JJ.....	07/01/2031			39,607	40,000	86.9870	34,795	39,600	1,242	2,980	4			2	01/01/2001	7.534
345370 CA 6..	FORD MOTOR COMPANY.....		7.450	JJ.....	07/01/2031			43,890	45,000	86.9870	39,144	43,875	1,397	3,353	10			2	01/01/2001	7.663
345370 CA 6..	FORD MOTOR COMPANY.....		7.450	JJ.....	07/01/2031			34,741	35,000	86.9870	30,445	34,738	1,086	2,608	2			2	01/01/2001	7.512
345370 CA 6..	FORD MOTOR COMPANY.....		7.450	JJ.....	07/01/2031			20,197	20,000	86.9870	17,397	20,200	621	1,490	(2)			2	01/01/2001	7.366
370442 AV 7..	GENERAL MOTORS.....		8.100	MTHY	06/01/2024			26,785	25,000	95.0360	23,759	27,750		2,025	(265)			2	01/01/1998	6.522
370442 81 6..	GENERAL MOTORS.....		7.250	QUAR	01/01/1900			25,000	25,000	AV.....	25,000	25,000	302	1,813				2	01/01/2001	7.250
371912 AA 4..	GENESIS HEALTH VENTURES.....		9.250	QUAR	09/01/2007			50,000	50,000	AV.....	50,000	50,350		5,781				1	01/01/1992	9.250
379352 AL 1..	GLOBAL MARINE, INC.....		7.000	JD.....	06/01/2028			30,000	30,000	108.9380	32,681	29,025		2,100	79			2	01/01/1999	6.125
37042F 3R 7..	GMAC SMARTNOTES.....		6.200	MTHY	12/01/2013			40,000	40,000	AV.....	40,000	40,000		2,480				1	01/01/1998	6.200
37042F 4A 3..	GMAC SMARTNOTES.....		6.250	MTHY	02/01/2014			25,000	25,000	AV.....	25,000	25,000		1,563				1	01/01/1999	6.250
37042G LA 2..	GMAC SMARTNOTES.....		6.700	MS.....	03/01/2011			50,000	50,000	AV.....	50,000	50,000	838	3,350				1	01/01/2001	6.700
432848 AS 8..	HILTON HOTEL CORP.....		7.500	JD.....	12/01/2017			30,263	30,000	94.1880	28,256	30,300		2,250	(11)			3	01/01/1999	7.399
44181E-JN-9..	HOUSEHOLD FINANCE CORP.....		7.500	MTHY	06/15/2022			75,000	75,000	AV.....	75,000	75,000		911				1	06/20/2002	7.500
459200 AM 3.	IBM CORP.....		7.000	MN.....	10/01/2025			25,760	25,000	111.3750	27,844	25,781	146	1,750	(14)			1	01/01/2001	6.735
460146 AP 8..	INTERNATIONAL PAPER CO.....		6.875	MN.....	11/01/2023			47,246	45,000	105.2910	47,381	47,430	129	3,094	(51)			2	01/01/1998	6.436
41013M-AS-9.	JOHN HANCOCK LIFE INS. CO.....		5.650	MS.....	10/15/2027			50,000	50,000	AV.....	50,000	50,000	706					1	09/23/2002	5.649
41013M-CX-6.	JOHN HANCOCK LIFE INS. CO.....		5.600	MTHY	11/15/2027			25,000	25,000	AV.....	25,000	25,000		93				1	11/21/2002	5.600
41013M-ES-5.	JOHN HANCOCK LIFE INS. CO.....		5.750	MTHY	12/15/2027			50,000	50,000	AV.....	50,000	50,000						1	12/27/2002	5.750
499040 AL 7..	KNIGHT RIDDER.....		6.875	MS.....	03/01/2029			19,705	20,000	110.9030	22,181	19,696	458	1,375	9			1	01/01/2001	7.000
70816F AD 5..	J C PENNEY INC.....		6.875	AO.....	10/01/2015			78,405	75,000	AV.....	78,405	79,026	859	5,156	(169)			3	01/01/1998	6.350
708160 BR 6..	J C PENNEY INC.....		8.125	AO.....	04/01/2027			30,669	30,000	87.0000	26,100	30,750	406	2,438	(25)			3	01/01/1999	7.860
52517P QB 0.	LEHMAN BROS. HOLDINGS.....		7.000	MTHY	05/01/2014			60,000	60,000	AV.....	60,000	60,000		4,200				1	01/01/1999	7.000
524909 AZ 1..	LEHMAN BROS. INC.....		6.500	AO.....	04/01/2008			29,289	30,000	110.5730	33,172	28,950	325	1,950	106			1	01/01/1999	7.037
532716 AF 4..	LIMITED, INC.....		7.500	MTHY	03/01/2024			21,552	21,000	102.9150	21,612	21,683	394	1,575	(36)			2	01/01/1998	7.131
540424 AJ 7..	LOEWS CORP.....		7.000	AO.....	10/12/2023			179,374	180,000	99.6660	179,399	179,325	2,100	12,600	11			1	01/01/1997	7.000
540424 AJ 7..	LOEWS CORP.....		7.000	AO.....	10/01/2023			70,000	70,000	99.6660	69,766	69,993	817	4,900				1	01/01/1998	7.000
540424 AG 3..	LOEWS CORP.....		7.625	JD.....	06/01/2023			13,993	15,000	101.5150	15,227	13,950		1,144	18			1	01/01/2000	8.313
55262C AF 7..	MBIA INC.....		6.625	AO.....	10/01/2028			37,646	40,000	100.4480	40,179	37,600	442	2,650	31			1	01/01/2001	7.126
55262C-AF-7.	MBIA INC.....		6.625	AO.....	10/01/2028			24,131	25,000	100.4480	25,112	24,125	276	828	6			1	04/24/2002	6.915
589331 AE 7..	MERCK & CO.....		5.950	JD.....	12/01/2028			18,542	20,000	105.7400	21,148	18,500		1,190	22			1	01/01/2001	6.540
590188 JF 6..	MERRILL LYNCH & CO.....		6.500	JJ.....	07/01/2018			49,389	50,000	107.0880	53,544	49,313	1,354	3,250	21			1	01/01/1998	6.625
590188 JF 6..	MERRILL LYNCH & CO.....		6.500	JJ.....	07/01/2018			35,308	35,000	107.0880	37,481	35,350	948	2,275	(12)			1	01/01/1999	6.409
590188 JF 6..	MERRILL LYNCH & CO.....		6.500	JJ.....	09/01/2018			35,312	35,000	107.0880	37,481	35,350	948	2,275	(12)			1	01/01/1999	6.408
617446 AT 6..	MORGAN STANLEY GROUP, INC.....		6.375	JD.....	12/01/2003			30,060	30,000	104.5420	31,363	30,600		1,913	(75)			1	01/01/1993	6.100
638612 AB 7..	NATIONWIDE FINANCIAL SERVICES.....		8.000	MS.....	03/01/2027			40,000	40,000	103.7500	41,500	40,000	800	3,200				1	01/01/1999	8.000
665815 AG 1..	NORTHERN TELECOM LTD NOTES.....		6.000	MS.....	09/01/2003			20,000	20,000	95.0000	19,000	20,000	300	1,200				4	01/01/1993	6.000
693506 AZ 0..	PPG INDUSTRIES, INC.....		7.400	FA.....	08/01/2019			31,164	30,000	107.5670	32,270	31,200	370	2,220	(36)			1	01/01/2001	7.002
742718 BH 1..	PROCTOR & GAMBLE.....		6.450	JJ.....	01/01/2026			24,269	25,000	111.0600	27,765	24,250	672	1,613	13			1	01/01/2001	6.699
812404 AY 7..	SEARS ROEBUCK ACCEPT. CORP.....		6.875	AO.....	10/01/2017			36,676	35,000	89.1900	31,217	36,925	401	2,406	(68)			2	01/01/1999	6.366
812404 AX 9..	SEARS ROEBUCK ACCEPT. CORP.....		7.500	AO.....	10/01/2027			26,941	30,000	89.0820	26,725	26,850	375	2,250	33			2	01/01/2000	8.480
812404 AX 9..	SEARS ROEBUCK ACCEPT. CORP.....		7.500	AO.....	10/01/2027			13,559	15,000	89.0820	13,362	13,350	188	1,125	31			2	01/01/2000	8.541
812404 AY 7..	SEARS ROEBUCK ACCEPT. CORP.....		6.875	AO.....	10/01/2017			22,571	25,000	89.1900	22,298	22,414	286	1,719	82			2	01/01/2000	8.000
812404 AZ 4..	SEARS ROEBUCK ACCEPT. CORP.....		6.750	JJ.....	01/01/2028			23,520	25,000	83.5770	20,894	23,500	281	1,688	20			2	01/01/2001	7.264
81371F AA 5..	SECURED FINANCE INC.....		9.050	JD.....	12/01/2004			43,207	42,000	112.0360	47,055	45,610		3,801	(326)			1	01/01/1992	9.050
969133 AK 3.	WILLAMETTE INDS, INC.....		7.850	JJ.....	07/01/2026			27,215	25,000	112.6110	28,153	27,345	818	1,963	(36)			2	01/01/1998	7.072
977385 AK 9..	WITCO CORP.....		6.875	FA.....	02/01/2026			24,168	25,000	68.8500	17,213	24,125	573	1,719	13			3	01/01/1999	7.170
977385 AG 8..	WITCO CORP.....		7.750	AO.....	04/01/2023			25,253	25,000	72.6820	18,171	25,313	323	1,938	(17)			3	01/01/1999	7.603
983931 BN 5..	XEROX CREDIT CORP.....		7.000	MTHY	10/29/2012			25,000	25,000	AV.....	25,000	25,000		1,895				1	01/01/1997	7.000
983931 BQ 8..	XEROX CREDIT CORP.....		6.500	JJ.....	01/01/2013			50,000	50,000	AV.....	50,000	50,000	1,354	3,250				4	01/01/1998	6.500

E08.4

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued December 31, Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Desig- nation	20 Date Acquired	21 Effec- tive Rate of Interest	
			4 Rate of	5 How Paid									14 Amount Due and Accrued December 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year							
98413T DL 2	XTRA INC.....		7.125	MTHY	05/01/2019			24,944	25,000	.1049610	26,240	24,938		1,781	2				2	01/01/1999	7.149
	United States.....							2,762,861	2,743,000	...XXX.....	2,727,732	2,765,999	28,024	182,207	(450)	0	0	0	XXX	XXX	XXX
3999999	Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations.....							2,762,861	2,743,000	...XXX.....	2,727,732	2,765,999	28,024	182,207	(450)	0	0	0	XXX	XXX	XXX
4599999	Total - Industrial & Miscellaneous (Unaffiliated).....							2,762,861	2,743,000	...XXX.....	2,727,732	2,765,999	28,024	182,207	(450)	0	0	0	XXX	XXX	XXX
Totals																					
5499999	Total - Issuer Obligations.....							4,407,025	4,410,000	...XXX.....	4,419,469	4,411,042	60,917	306,703	(10,903)	0	0	0	XXX	XXX	XXX
5599999	Total - Single Class Mortgage-Backed/Asset-Backed Securities.....							2,840,251	2,811,340	...XXX.....	2,781,595	3,250,691	0	123,981	1,626	0	0	0	XXX	XXX	XXX
6099999	Grand Total - Bonds.....							7,247,275	7,221,340	...XXX.....	7,201,063	7,661,732	60,917	430,684	(9,277)	0	0	0	XXX	XXX	XXX

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Number of Shares	4 Par Value per Share	5 Rate per Share	6 Book/Adjusted Carrying Value	7 Rate per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	Dividends		12 Increase (Decrease) by Adjustment	13 Increase (Decrease) by Foreign Exchange Adjustment	14 NAIC Desig- nation	15 Date Acquired
									10 Declared but Unpaid	11 Amount Received During Year				

NONE

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Number of Shares	4 Book/Adjusted Carrying Value	5 Rate per Share Used to Obtain Fair Value	6 Fair Value	7 Actual Cost	Dividends		10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 NAIC Designation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
Common Stocks - Public Utilities (Unaffiliated)												
United States												
595390 10 5.....	ALLTEL CORP.....	552.000	28,152	51.000	28,152			751	(5,923)		L	..01/01/1979..
151334 10 9.....	CENDEL CORP / SPRINT CORP.....	400.000	5,792	14.480	5,792	7,336		400	(14,536)		L	..01/01/1992..
664397 10 6.....	NORTHEAST UTILITIES COMPANY.....	400.000	6,068	15.170	6,068	10,250		210	(984)		L	..01/01/1992..
98389B 10 0.....	NEW CENTURY ENERGIES, INC ECEL ENERGY.....	1,030.000	11,330	11.000	11,330	22,250		1,352	(17,242)		L	..01/01/1993..
	United States.....		51,342	XXX	51,342	39,836		2,713	(38,685)	0	XXX	XXX
6699999.	Total - Common Stocks - Public Utilities (Unaffiliated).....		51,342	XXX	51,342	39,836		2,713	(38,685)	0	XXX	XXX
Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)												
United States												
160903 10 0.....	CHARTER ONE FINANCIAL, INC.....	4,809.000	138,163	28.730	138,163			3,989	13,816		L	..01/01/1988..
337400 10 5.....	FIRST UNION REAL ESTATE EQUITY & MORTGAG.....	500.000	890	1.780	890	5,750		100	(285)		L	..01/01/1992..
795477 10 8.....	SALOMON BROS. FUND, INC.....	3,297.000	30,069	9.120	30,069	43,750		580	(10,880)		L	..01/01/1993..
	United States.....		169,121	XXX	169,121	49,500		4,669	2,651	0	XXX	XXX
6799999.	Total - Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated).....		169,121	XXX	169,121	49,500		4,669	2,651	0	XXX	XXX
Common Stocks - Industrial and Miscellaneous (Unaffiliated)												
United States												
008492 10 0.....	AGREE REALTY CORP.....	250.000	4,225	16.900	4,225	4,406		460	(398)		L	..01/01/1996..
172967 10 1.....	ASSOCIATES FIRST CAPITAL / CITIGROUP.....	42.000	1,478	35.190	1,478	2,266			(6,397)		L	..01/01/1996..
656866 10 0.....	FIRST NORTH AMERICAN GOVT. FUND.....	5,444.575	43,448	7.980	43,448	49,999		3,463	273		L	..01/01/1993..
345370 10 0.....	FORD MOTOR CO.....	300.000	2,790	9.300	2,790	3,477		120	(1,926)		L	..01/01/1999..
42217K 10 6.....	HEALTH CARE REIT, INC.....	200.000	5,410	27.050	5,410	4,400		468	540		L	..01/01/1996..
482584 10 9.....	K MART.....	400.000	80	0.200	80	9,525			(2,104)		L	..01/01/1992..
488903 64 2.....	KEMPER GOVT. SEC.....	47,939.000	9,827	0.205	9,827	13,934		860	(4,555)		L	..01/01/1994..
487902 40 5.....	KEMPER INVESTMENT PORTFOLIO.....	4,178.000	17,548	4.200	17,548	27,971		1,455	(462)		L	..01/01/1993..
493267-10-8.....	KEY BANK/SOCIETY CORP.....	708.000	17,799	25.140	17,799			850	566		L	..01/01/1962..
63633D 20 3.....	NATIONAL HEALTH INVESTORS, INC.....	914.000	14,697	16.080	14,697	22,850		1,200	1,170		L	..01/01/1994..
697757 10 2.....	PAN AM CORP.....	629.000			0	7,907			(6)		U	..01/01/1985..
487904 46 8.....	UNITS KEMPER.....	4,412.000	9,874	2.238	9,874	6,610		542	(4,244)		L	..01/01/1994..
920916 77 2.....	UNITS VAN KAMPEN MERRITT INSD.....	78.000	80,122	1,027.200	80,122	78,676		4,640	(648)		L	..01/01/1994..
959425 10 9.....	WESTERN RESOURCES, INC.....	800.000	12,616	15.770	12,616	24,500		960	(1,144)		L	..01/01/1996..
	United States.....		219,914	XXX	219,914	256,521		15,017	(19,335)	0	XXX	XXX
6899999.	Total - Common Stocks - Industrial and Miscellaneous (Unaffiliated).....		219,914	XXX	219,914	256,521		15,017	(19,335)	0	XXX	XXX
7099999.	Total - Common Stock.....		440,377	XXX	440,377	345,858		22,399	(55,369)	0	XXX	XXX
7199999.	Total - Preferred and Common Stock.....		440,377	XXX	440,377	345,858		22,399	(55,369)	0	XXX	XXX

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(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues.....1, the total \$ value (included in Column 6) of all such issues \$.....0.

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

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
Bonds - U.S. Government							
31339M-GZ-5	FEDERAL HOME LOAN MORTGAGE	01/30/2002	PARKER / HUNTER INCORPORATED		40,000	40,000	226
31339W-D5-2	FEDERAL HOME LOAN MORTGAGE	04/26/2002	PARKER / HUNTER INCORPORATED		60,000	60,000	292
31392R-Q8-7	FEDERAL HOME LOAN MORTGAGE	07/30/2002	PARKER / HUNTER INCORPORATED		35,000	35,000	183
31392U-2A-1	FEDERAL HOME LOAN MORTGAGE	08/30/2002	PARKER / HUNTER INCORPORATED		50,000	50,000	252
31392U-SC-9	FEDERAL HOME LOAN MORTGAGE	09/13/2002	PARKER / HUNTER INCORPORATED		50,000	50,000	242
31392U-LS-1	FEDERAL HOME LOAN MORTGAGE	09/13/2002	PARKER / HUNTER INCORPORATED		50,000	50,000	222
31393G-Y8-1	FEDERAL HOME LOAN MORTGAGE	12/30/2002	PARKER / HUNTER INCORPORATED		50,000	50,000	242
38373X-5D-4	MASTER ASSET SEC TRUST	09/13/2002	WACHOVIA SECURITIES		50,688	50,000	252
38373R-5F-2	MULTICLASS CMO	01/23/2002	FIRST UNION SECURITIES		38,800	38,800	147
38373T-G5-8	MULTICLASS CMO	02/01/2002	FIRST UNION SECURITIES		25,000	25,000	131
38373W-GN-2	MULTICLASS CMO	02/21/2002	FIRST UNION SECURITIES		25,000	25,000	122
38373W-GP-7	MULTICLASS CMO	02/21/2002	FIRST UNION SECURITIES		25,000	25,000	122
31339M-S9-0	MULTICLASS CMO	02/26/2002	FIRST UNION SECURITIES		25,000	25,000	104
38373W-K3-1	MULTICLASS CMO	04/19/2002	FIRST UNION SECURITIES		24,938	25,000	131
38373W-J9-0	MULTICLASS CMO	04/19/2002	FIRST UNION SECURITIES		25,000	25,000	131
31392M-FL-1	MULTICLASS CMO	05/22/2002	FIRST UNION SECURITIES		25,000	25,000	122
31392P-JK-2	MULTICLASS CMO	05/30/2002	FIRST UNION SECURITIES		25,000	25,000	131
38373M-DH-0	MULTICLASS CMO	06/28/2002	FIRST UNION SECURITIES		25,000	25,000	122
38373V-DW-7	MULTICLASS CMO	07/26/2002	WACHOVIA SECURITIES		40,000	40,000	187
38373V-DW-7	MULTICLASS CMO	07/29/2002	WACHOVIA SECURITIES		50,000	50,000	233
38373X-5D-4	MULTICLASS CMO	07/30/2002	WACHOVIA SECURITIES		35,000	35,000	169
38373T-PA-7	MULTICLASS CMO	09/16/2002	WACHOVIA SECURITIES		46,575	45,000	135
12669C-4W-7	MULTICLASS CMO	09/21/2002	WACHOVIA SECURITIES		60,300	60,000	302
31392U-CM-4	MULTICLASS CMO	09/23/2002	WACHOVIA SECURITIES		50,750	50,000	242
38373V-WP-1	MULTICLASS CMO	10/04/2002	WACHOVIA SECURITIES		50,000	50,000	222
38373Y-GD-0	MULTICLASS CMO	10/24/2002	WACHOVIA SECURITIES		40,400	40,000	187
31393F-AT-3	MULTICLASS CMO	10/24/2002	WACHOVIA SECURITIES		30,000	30,000	128
31392T-EU-7	MULTICLASS CMO	10/24/2002	WACHOVIA SECURITIES		30,450	30,000	145
38373V-2B-5	MULTICLASS CMO	11/29/2002	WACHOVIA SECURITIES		25,313	25,000	107
31393G-6N-9	MULTICLASS CMO	12/20/2002	WACHOVIA SECURITIES		49,563	50,000	222
31392H-CM-3	MULTICLASS CMO	12/30/2002	WACHOVIA SECURITIES		55,756	55,000	266
12669D-VE-5	MULTICLASS CMO	12/30/2002	WACHOVIA SECURITIES		50,375	50,000	242
38373Y-PG-3	MULTICLASS CMO	12/30/2002	WACHOVIA SECURITIES		50,625	50,000	222
31393G-6N-9	MULTICLASS CMO	12/30/2002	WACHOVIA SECURITIES		55,688	55,000	244
31393G-6N-9	MULTICLASS CMO	12/30/2002	WACHOVIA SECURITIES		49,688	50,000	222
88059T-AR-2	TENNESSEE VALLEY AUTHORITY	02/01/2002	FIRST UNION SECURITIES		25,000	25,000	
38373X-CG-9	GOVERNMENT NATIONAL MORTGAGE ASSN	06/28/2002	PARKER / HUNTER INCORPORATED		50,000	50,000	244
38373X-AD-8	GOVERNMENT NATIONAL MORTGAGE ASSN	07/24/2002	PARKER / HUNTER INCORPORATED		25,000	25,000	108
38373V-DX-5	GOVERNMENT NATIONAL MORTGAGE ASSN	08/30/2002	PARKER / HUNTER INCORPORATED		50,000	50,000	242
31392E-A3-4	FEDERAL NATIONAL MORTGAGE ASSN	09/30/2002	PARKER / HUNTER INCORPORATED		60,000	60,000	290
38373V-WP-1	GOVERNMENT NATIONAL MORTGAGE ASSN	10/23/2020	PARKER / HUNTER INCORPORATED		50,000	50,000	222
38373V-2A-7	GOVERNMENT NATIONAL MORTGAGE ASSN	12/30/2002	PARKER / HUNTER INCORPORATED		50,000	50,000	214
0399999	Total - Bonds - U.S. Government				1,729,906	1,723,800	7,962
Bonds - Public Utilities							
United States							
165087-AS-6	CHESAPEAKE & POTOMAC TELEPHONE	01/23/2002	FIRST UNION SECURITIES		25,288	25,000	39
36962G-XZ-2	GENERAL ELECTRIC CORP	03/27/2002	FIRST UNION SECURITIES		29,809	30,000	39
451794-AT-8	ILLINOIS BELL TELEPHONE CO	03/04/2002	FIRST UNION SECURITIES		29,400	30,000	182
650094-AT-2	NEW YORK TELEPHONE	02/08/2002	FIRST UNION SECURITIES		35,000	35,000	632
665228-BP-6	NORTHERN ILLINOIS GAS	05/03/2002	FIRST UNION SECURITIES		31,425	30,000	111
665772-BQ-1	NORTHERN STATES POWER	05/03/2002	FIRST UNION SECURITIES		28,725	30,000	336
	United States				179,647	180,000	1,339
3899999	Total - Bonds - Public Utilities				179,647	180,000	1,339

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SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

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
Bonds - Industrial and Miscellaneous							
United States							
257867-AG-6	DONNELLEY RR & SONS CO.	03/27/2002	FIRST UNION SECURITIES		28,800	30,000	887
44181E-JN-9	HOUSEHOLD FINANCE CORP	06/20/2002	FIRST UNION SECURITIES		75,000	75,000	
41013M-AS-9	JOHN HANCOCK LIFE INS. CO.	09/23/2002	WACHOVIA SECURITIES		50,000	50,000	
41013M-CX-6	JOHN HANCOCK LIFE INS. CO.	11/21/2002	WACHOVIA SECURITIES		25,000	25,000	
41013M-ES-5	JOHN HANCOCK LIFE INS. CO.	12/27/2002	WACHOVIA SECURITIES		50,000	50,000	
55262C-AF-7	MBIA INC	04/24/2002	FIRST UNION SECURITIES		24,125	25,000	106
	United States				252,925	255,000	993
4599999	Total - Bonds - Industrial & Miscellaneous				252,925	255,000	993
6099997	Total - Bonds - Part 3				2,162,478	2,158,800	10,293
6099999	Total - Bonds				2,162,478	2,158,800	10,293
7299999	Total - Bonds, Preferred and Common Stocks				2,162,478	.XXX	10,293

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identifi- cation	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
Bonds - U.S. Government															
362163-TM-9	GNMA PASS THRU POOL	08/15/2002	CALLED		2,265	2,265	2,265	2,265					0	88	
362030-MC-9	GNMA PASS THRU POOL	11/15/2002	CALLED		100	100	100	100					0	4	
31359B-WH-6	FEDERAL NATIONAL MORTGAGE ASSN	01/25/2002	CALLED		1,772	1,772	1,772	1,772					0	10	
31358Q-ZD-0	FEDERAL NATIONAL MORTGAGE ASSN	01/25/2002	CALLED		149	150	150	150	(1)				0	1	
31359V-4U-4	FEDERAL NATIONAL MORTGAGE ASSN	01/31/2002	CALLED		11,934	11,934	30,000	11,934					0	65	
31359W-2R-1	FEDERAL NATIONAL MORTGAGE ASSN	01/31/2002	CALLED		13,753	13,753	50,625	13,753	(509)				0	92	
3133TM-BW-5	FEDERAL HOME LOAN MORTGAGE	02/15/2002	CALLED		24,333	24,333	49,500	24,333	411				0	160	
31359T-3J-5	FEDERAL NATIONAL MORTGAGE ASSN	02/18/2002	CALLED		15,000	15,000	50,000	15,000					0	87	
31359H-2Q-6	FEDERAL NATIONAL MORTGAGE ASSN	05/25/2002	CALLED		11,827	11,827	28,000	11,827					0	165	
31359H-2Q-6	FEDERAL NATIONAL MORTGAGE ASSN	05/31/2002	CALLED		1,500	2,000	7,515	2,000	(672)				0	33	
3133T0-LP-7	FEDERAL HOME LOAN MORTGAGE	06/25/2002	CALLED		26,000	26,000	25,058	26,000	692				0	624	
3133TG-PQ-6	FEDERAL HOME LOAN MORTGAGE	07/15/2002	CALLED		10,000	10,000	10,050	10,000					0	201	
31359U-GE-9	FEDERAL NATIONAL MORTGAGE ASSN	07/15/2002	CALLED		50,000	50,000	50,250	50,000	(65)				0	820	
31359K-N7-8	FEDERAL NATIONAL MORTGAGE ASSN	07/15/2002	CALLED		13,879	13,879	25,000	13,879					0	230	
31359B-Y9-2	FEDERAL NATIONAL MORTGAGE ASSN	07/31/2002	CALLED		8,500	9,000	14,025	9,000	(384)				0	235	
3133T3-2E-7	FEDERAL HOME LOAN MORTGAGE	08/15/2002	CALLED		48,017	48,017	91,401	48,017					0	877	
31359E-6D-8	FEDERAL NATIONAL MORTGAGE ASSN	08/25/2002	CALLED		84,794	93,378	86,846	93,378	2,510				0	1,668	
3133T1-X3-1	FEDERAL HOME LOAN MORTGAGE	09/01/2002	CALLED		66,755	66,755	82,051	66,755					0	1,379	
3133T4-HM-1	FEDERAL HOME LOAN MORTGAGE	09/25/2002	CALLED		25,000	25,000	24,906	25,000	10				0	661	
3133T0-LP-7	FEDERAL HOME LOAN MORTGAGE	09/25/2002	CALLED		30,000	30,000	30,000	30,000					0	1,272	
3133T0-LP-7	MULTICLASS CMO	09/25/2002	CALLED		35,000	35,000	35,000	35,000					0	1,838	
31339M-VY-1	FEDERAL HOME LOAN MORTGAGE	11/15/2002	CALLED		35,000	35,000	35,000	35,000					0	2,042	
313399-PC-5	FEDERAL HOME LOAN MORTGAGE	11/15/2002	CALLED		50,000	50,000	50,000	50,000					0	2,110	
313399-2C-0	FEDERAL HOME LOAN MORTGAGE	11/15/2002	CALLED		25,000	25,000	25,000	25,000					0	1,414	
3133TG-PQ-6	FEDERAL HOME LOAN MORTGAGE	11/15/2002	CALLED		33,198	33,198	35,175	33,198					0	1,294	
3133T4-MT-0	FEDERAL HOME LOAN MORTGAGE	12/15/2002	CALLED		99,033	99,033	114,450	99,033	1,704				0	5,821	
3133T0-P8-1	FEDERAL HOME LOAN MORTGAGE	12/15/2002	CALLED		176,000	176,000	175,120	176,000	709				0	7,737	
3133TG-PX-1	FEDERAL HOME LOAN MORTGAGE	12/15/2002	CALLED		25,000	25,000	25,250	25,000					0	1,523	
3133TG-PX-1	FEDERAL HOME LOAN MORTGAGE	12/15/2002	CALLED		45,000	45,000	50,000	45,000					0	1,896	
38373T-G5-8	MULTICLASS CMO	12/15/2002	CALLED		25,000	25,000	25,000	25,000					0	1,463	
38373R-4G-1	GOVERNMENT NATIONAL MORT ASSN	12/20/2002	CALLED		10,000	10,000	9,450	10,000	550				0	487	
313921-2P-2	FEDERAL NATIONAL MORTGAGE ASSN	12/25/2002	CALLED		50,000	50,000	50,000	50,000					0	3,045	
31392A-BE-7	FEDERAL NATIONAL MORTGAGE ASSN	12/25/2002	CALLED		50,000	50,000	50,000	50,000					0	2,708	
31392A-BE-7	FEDERAL HOME LOAN MORTGAGE	12/30/2002	CALLED (PARTIAL)		119,812	119,812	119,812	119,812					0		
31392A-BE-7	FEDERAL NATIONAL MORTGAGE ASSN	12/30/2002	CALLED (PARTIAL)		126,681	126,681	126,681	126,681					0		
31392A-BE-7	GNMA PASS THRU POOL	12/30/2002	CALLED (PARTIAL)		69,912	69,912	69,912	69,912					0		
0399999	Total - Bonds - U.S. Government				1,420,215	1,429,799	1,655,364	1,429,799	4,955	0	0	0	0	42,048	XXX
Bonds - Public Utilities															
United States															
650094-AT-2	NEW YORK TELEPHONE	01/31/2002	CALLED		15,000	15,000	15,000	15,000					0	185	
165087-AA-5	CHEASPEAK & POT TELE (FIRST UNION)	03/11/2002	CALLED		10,000	10,000	10,150	1,000	(23)				0	190	
079867-AA-5	BELLSOUTH TELECOMMUNICATIONS	07/01/2002	CALLED		30,000	30,000	31,800	30,000	(1,554)				0	3,924	
737679-BQ-2	POTOMAC ELECTRIC POWER CO	07/15/2002	CALLED		5,000	5,000	5,161	5,000	(157)				0	444	
677347-AP-1	OHIO EDISON 1ST MORTGAGE	08/01/2002	MATURED		15,000	15,000	14,700	15,000	24				0	1,125	
694665-AC-4	PACIFIC NORTHWEST BELL TELEPHONE	09/01/2002	MATURED		25,000	25,000	25,000	25,000					0	1,094	
341081-DK-0	FLORIDA POWER & LIGHT	12/15/2002	CALLED		35,872	35,000	35,350	35,872	(319)			872	872	3,038	
	United States				135,872	135,000	137,161	126,872	(2,029)	0	0	872	872	9,998	XXX
3899999	Total - Bonds - Public Utilities				135,872	135,000	137,161	126,872	(2,029)	0	0	872	872	9,998	XXX
Bonds - Industrial and Miscellaneous															
United States															
16161N-AH-3	CHASE MANHATTAN NOTES	01/31/2002	CALLED		20,000	20,000	20,000	20,000					0		

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SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
59018S-QQ-0	MERRILL LYNCH & CO	01/31/2002	CALLED		10,000	10,000	9,250	10,000	713				0		
59018S-YU-2	MERRILL LYNCH & CO	01/31/2002	CALLED		30,000	30,000	30,750	30,000					0		
536196-AF-5	AETNA SVCS INC / LION CONNECTICUT	05/15/2002	CALLED		10,000	10,000	10,000	10,000					0	758	
536196-AF-5	AETNA SVCS INC / LION CONNECTICUT	05/15/2002	CALLED		30,000	30,000	30,000	30,000					0	2,196	
087851-AD-3	BEVERLY ENTERPRISES FIRST MTG	07/15/2002	CALLED		25,000	25,000	25,000	25,000					0	1,641	
75952F-20-5	RELIASTAR FINANCING II	07/15/2002	CALLED		40,000	40,000	40,000	40,000					0	1,755	
37042F-6J-2	GMAC SMARTNOTES	08/15/2002	CALLED		60,000	60,000	60,000	60,000					0	4,800	
16161N-AL-4	CHASE MANHATTAN CORP	09/01/2002	CALLED		100,000	100,000	100,000	100,000					0	6,750	
16161N-AL-4	CHASE MANHATTAN CORP	09/01/2002	CALLED		40,000	40,000	40,000	40,000					0	2,700	
16161N-AK-6	CHASE MANHATTAN CORP	09/01/2002	CALLED		50,000	50,000	40,500	50,000	9,040				0	2,208	
94974J-AB-9	WELLS FARGO & CO	10/15/2002	CALLED		25,000	25,000	25,000	25,000					0	1,656	
45920Q-BU-7	IBM CORP	12/18/2002	CALLED		25,000	25,000	24,308	25,000	597				0	1,500	
36157R-TG-0	G E CAP MTG	12/25/2002	CALLED		50,000	50,000	50,500	50,000	(331)				0	3,171	
073928-CN-1	BEAR STEARNS CO INC	12/25/2002	CALLED		40,000	40,000	40,000	40,000					0	2,800	
	United States				555,000	555,000	545,308	555,000	10,019	0	0	0	0	31,935	XXX
4599999	Total - Bonds - Industrial & Miscellaneous				555,000	555,000	545,308	555,000	10,019	0	0	0	0	31,935	XXX
6099997	Total - Bonds - Part 4				2,111,086	2,119,799	2,337,833	2,111,671	12,946	0	0	872	872	83,981	XXX
6099999	Total - Bonds				2,111,086	2,119,799	2,337,833	2,111,671	12,946	0	0	872	872	83,981	XXX
Common Stocks - Public Utilities															
United States															
017361-10-6	ALLEGHENY POWER SYSTEMS, INC	11/30/2002	SOLD	700.000	3,381		24,750	17,325				(13,944)	(13,944)		903
	United States				3,381	XXX	24,750	17,325	0	0	0	(13,944)	(13,944)	XXX	903
6699999	Total - Common Stocks - Public Utilities				3,381	XXX	24,750	17,325	0	0	0	(13,944)	(13,944)	XXX	903
Common Stocks - Industrial and Miscellaneous															
United States															
110122-10-8	BRISTOL MYERS SQUIBB CO	12/20/2002	SOLD	800.000	18,397		16,975	(36,869)				18,397	18,397		896
21923Y-10-5	CORNERSTONE STATEGIC FUND	09/30/2002	SOLD	576.282	2,084		7,508	2,627				(5,424)	(5,424)		75
674599-10-5	OCCIDENTAL PETROLEUM CORP	12/20/2002	SOLD	1,000.000	28,357		20,038	20,038	(6,492)			8,319	8,319		1,000
683810-10-5	OPPENHEIMER U.S. GOVT TRUST	12/30/2002	SOLD	2,661.019	26,317		25,004	26,317	1,091			1,314	1,314		1,211
716549-10-0	PETROLEUM & RESOURCES CORP	12/15/2002	SOLD	630.000	11,811		11,100	11,100	1,716			711	711		699
172967 10 1	ASSOCIATES FIRST CAPITAL/CITIGROUP	12/30/2002	SOLD		3,643		3,643						0		
488903 64 2	KEMPER GOVT. SEC	12/30/2002	SOLD		4,929		4,929	4,929					0		
487904 46 8	UNITS KEMPER	12/30/2002	SOLD		4,564		4,564	4,564					0		
920916 77 2	UNITS VAN KAMPEN MERRITT INSD	12/30/2002	SOLD		137		137	137					0		
	United States				100,241	XXX	93,898	78,237	(37,927)	0	0	23,317	23,317	XXX	3,881
6899999	Total - Common Stocks - Industrial & Miscellaneous				100,241	XXX	93,898	78,237	(37,927)	0	0	23,317	23,317	XXX	3,881
7099997	Total - Common Stocks - Part 4				103,622	XXX	118,648	95,562	(37,927)	0	0	9,373	9,373	XXX	4,784
7099999	Total - Common Stocks				103,622	XXX	118,648	95,562	(37,927)	0	0	9,373	9,373	XXX	4,784
7199999	Total - Preferred and Common Stocks				103,622	XXX	118,648	95,562	(37,927)	0	0	9,373	9,373	XXX	4,784
7299999	Total - Bonds, Preferred and Common Stocks				2,214,708	XXX	2,456,481	2,207,233	(24,981)	0	0	10,245	10,245	83,981	4,784

E12.1

Sch. D-Pt. 5

NONE

Sch. D-Pt. 6-Sn. 1

NONE

Sch. D-Pt. 6-Sn. 2

NONE

Sch. DA-Pt. 1

NONE

Sch. DB-Pt. A-Sn. 1

NONE

Sch. DB-Pt. A-Sn. 2

NONE

Sch. DB-Pt. A-Sn. 3

NONE

Sch. DB-Pt. B-Sn. 1

NONE

Sch. DB-Pt. B-Sn. 2

NONE

Sch. DB-Pt. B-Sn. 3

NONE

Sch. DB-Pt. C-Sn. 1

NONE

Sch. DB-Pt. C-Sn. 2

NONE

Sch. DB-Pt. C-Sn. 3

NONE

Sch. DB-Pt. D-Sn. 1

NONE

Sch. DB-Pt. D-Sn. 2

NONE

Sch. DB-Pt. D-Sn. 3

NONE

Sch. DB-Pt. E-Sn. 1

NONE

SCHEDULE DM

For bonds and preferred stocks owned as of December 31, state the aggregate statement (admitted) value, the aggregate fair value, and the aggregate difference, if any, between them.

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
1. Bonds.....	7,247,278	7,201,063	(46,215)
2. Preferred stocks.....			0
3. Totals.....	7,247,278	7,201,063	(46,215)

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.

NAIC MANUAL, MOODY'S BOND RECORD, BROKERS, ETC.

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6
Depository	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Open Depositories					
BANKERS TRUST CO.....	DELAWARE.....	6.550.....	3,275.....		XXX
CAPITAL BANK.....	WISCONSIN.....	3.400.....	3,446.....	100,000.....	XXX
CENTURY FEDERAL SAVINGS & LOAN.....	OHIO.....	3.210.....	3,215.....	100,154.....	XXX
CHARTER ONE.....	OHIO.....	5.590.....	454.....	17,844.....	XXX
CHASE MANHATTAN BANK.....	DELAWARE.....			40,000.....	XXX
CONTINENTAL BANK.....	ILLINOIS.....	7.500.....	1,875.....		XXX
DISCOVER BANK.....	DELAWARE.....	5.550.....	3,885.....	648.....	XXX
FIRST MERIT BANK.....	OHIO.....	4.880.....	1,801.....	733.....	XXX
FIRST UNION.....	NORTH CAROLINA.....	8.000.....	1,587.....		XXX
FIRSTAR BANK / US BANK.....	OHIO.....	4.110.....	3,293.....		XXX
HUNTINGTON BANK.....	OHIO.....	2.400.....	189.....	50,000.....	XXX
KEY BANK (COM'L).....	OHIO.....			330,883.....	XXX
IRWIN UNION BANK.....	INDIANA.....	3.450.....	1,711.....	1,150.....	XXX
MERRILL MERCHANTS BANK.....	MAINE.....	4.250.....	2,108.....	1,417.....	XXX
NATIONAL CITY BANK.....	OHIO.....	3.680.....	1,048.....	1,908.....	XXX
OHIO SAVINGS BANK.....	OHIO.....	3.800.....	3,390.....		XXX
PIONEER SAVINGS & LOAN.....	OHIO.....	6.850.....	5,123.....	1,142.....	XXX
PROVIDENT BANK.....	OHIO.....	6.750.....	885.....		XXX
ST. MONICA / ST. MARTIN CREDIT UNION.....	OHIO.....	5.470.....	3,721.....		XXX
THIRD FEDERAL SAVINGS & LOAN.....	OHIO.....	5.390.....	4,274.....		XXX
WESTERNBANK.....	PENNSYLVANIA.....	6.750.....	4,050.....	1,688.....	XXX
0199999 Total - Open Depositories.....	XXX.....	49,330.....	8,904.....	1,554,942.....	XXX
0399999 Total Cash on Deposit.....	XXX.....	49,330.....	8,904.....	1,554,942.....	XXX
0499999 Cash in Company's Office.....	XXX.....	XXX.....	XXX.....	25.....	XXX
0599999 Total Cash.....	XXX.....	49,330.....	8,904.....	1,554,967.....	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....	1,403,674.....	4. April.....	1,353,609.....	7. July.....	1,376,846.....	10. October.....	1,336,742.....
2. February.....	1,391,263.....	5. May.....	1,409,723.....	8. August.....	1,422,832.....	11. November.....	1,486,663.....
3. March.....	1,388,592.....	6. June.....	1,333,559.....	9. September.....	1,388,434.....	12. December.....	1,554,967.....

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
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(a) Includes \$.....0 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.

E25

NONE