



56359200220100100

ANNUAL STATEMENT

For the Year Ended December 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

Grand Lodge of Ohio, Order Sons of Italy of America

NAIC Group Code 0000 (Current Period) 0000 (Prior Period) NAIC Society Code 56359 Employer's ID Number 34-0541270

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

Country of Domicile United States of America

Incorporated: August 31, 1934 Commenced Business: December 1, 1940

Statutory Home Office: 10900 Pearl Road Unit C-3 Cleveland, OH 44136

Main Administrative Office: 10900 Pearl Road Unit C-3 Cleveland, OH 44136 440-878-9309

Mail Address: 10900 Pearl Road Unit C-3 Cleveland, OH 44136

Primary Location of Books and Records: 10900 Pearl Road Unit C-3 Cleveland, OH 44136 440-878-9309

Internet Website Address: N/A

Statement Contact: Annette Scardilli 440-878-9309 (E-Mail Address) 440-878-9308 (Fax Number)

Policyowner Relations Contact: 10900 Pearl Road Unit C-3 Cleveland, OH 44136 440-878-9309

OFFICERS

President Richard Marrapese 272-40-3868
Secretary James Togliatti 294-30-0917
Treasurer Pearl Giambrone 289-07-6248
Actuary Bruce & Bruce Company

Vice-Presidents

Robert Eusano 296-14-6792
[Empty lines for other vice-presidents]

DIRECTORS OR TRUSTEES

Donald Ferrante 288-48-0668 Trustee Ann Ray 297-24-9755 Trustee Dan Titi 279-24-5479 Trustee Timothy Komara 294-78-2038 Rec Secy
[Empty lines for other directors/trustees]

State of Ohio
County of Cuyahoga ss

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

(Signature) Richard Marrapese 272-40-3868 (Printed Name) President
(Signature) James Togliatti 294-30-0917 (Printed Name) Secretary
(Signature) Pearl Giambrone 289-07-6248 (Printed Name) Treasurer

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 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 Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Desig- nation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
31283HLH6	FHLMC G0-1228		7.000	MO	01/01/2031			3,218	5,968		3,218	5,318	18	180	45			1	05/13/2002	7.000
31283HN43	FHLMC G0-1311		7.000	MO	01/01/2031			32,925	35,086		32,925	60,748	183	3,382	91			1	12/18/2001	7.000
31283HRA5	FHLMC G0-1381		7.000	MO	01/01/2032			6,784	7,063		6,784	9,494	37	288	79			1	06/13/2002	7.000
31292GZ66	FHLMC C0-0765		7.000	MO	01/01/2029			2,266	2,033		2,266	5,083	11	188	71			1	05/17/1999	7.000
31292HNX8	FHLMC C0-1306		7.000	MO	01/01/2032			10,220	9,933		10,220	15,302	57	854	86			1	01/14/2002	7.000
31292UJD8	FHLMC C1-0260		7.000	MO	01/01/2028			8,068	7,804		8,068	35,503	42	747	44			1	05/13/1998	7.000
31293TAT4	FHLMC C2-9018		7.000	MO	01/01/2029			4,245	4,107		4,245	9,844	24	429	76			1	07/14/1999	7.000
31293WAW0	FHLMC C3-0921		7.000	MO	01/01/2029			1,973	1,824		1,973	4,900	10	183	69			1	09/15/1999	7.000
31293XRB6	FHLMC C3-2282		7.000	MO	01/01/2029			1,792	1,645		1,792	4,916	9	167	70			1	10/14/1999	7.000
31294DAJ0	FHLMC C3-6309		7.000	MO	01/01/2030			2,611	2,596		2,611	10,574	16	334	61			1	02/14/2000	7.000
3134A3EM4	FHLMC CORP NOTES		5.750	M/S	03/15/2009			12,925	13,000	112.82	14,667	12,905	220	748	10			1PE	12/18/2001	5.824
3134A3EM4	FHLMC CORP NOTES		5.750	M/S	03/15/2009			7,113	7,000	112.82	7,897	7,128	119	403	(15)			1PE	01/10/2002	5.529
3134A3EM4	FHLMC CORP NOTES		5.750	M/S	03/15/2009			11,294	11,000	112.82	12,410	11,335	186	633	(41)			1PE	01/23/2002	5.380
3134A3EM4	FHLMC CORP NOTES		5.750	M/S	03/15/2009			1,024	1,000	112.82	1,128	1,027	17	58	(3)			1PE	01/31/2002	5.420
3134A3EM4	FHLMC CORP NOTES		5.750	M/S	03/15/2009			24,460	24,000	112.82	27,077	24,523	406	1,380	(63)			1PE	02/01/2002	5.487
3134A3EM4	FHLMC CORP NOTES		5.750	M/S	03/15/2009			6,082	6,000	112.82	6,769	6,093	102	173	(11)			1PE	04/16/2002	5.562
3134A3EM4	FHLMC CORP NOTES		5.750	M/S	03/15/2009			11,236	11,000	112.82	12,410	11,269	186	316	(33)			1PE	05/02/2002	5.454
3134A3EM4	FHLMC CORP NOTES		5.750	M/S	03/15/2009			60,385	59,000	112.82	66,564	60,576	999	1,696	(191)			1PE	05/06/2002	5.426
3134A3EM4	FHLMC CORP NOTES		5.750	M/S	03/15/2009			10,281	10,000	112.82	11,282	10,320	169	288	(39)			1PE	06/03/2002	5.361
31359MGK3	FNMA BONDS		6.625	M/N	11/15/2030			10,384	10,000	117.31	11,731	10,394	85	663	(5)			1PE	12/28/2001	6.577
31359MGK3	FNMA BONDS		6.625	M/N	11/15/2030			6,298	6,000	117.31	7,039	6,302	51	398	(4)			1PE	02/01/2002	6.558
31359MGK3	FNMA BONDS		6.625	M/N	11/15/2030			10,597	10,000	117.31	11,731	10,605	85	663	(8)			1PE	03/01/2002	6.544
31359MGK3	FNMA BONDS		6.625	M/N	11/15/2030			10,330	10,000	117.31	11,731	10,334	85	331	(4)			1PE	06/11/2002	6.581
31368HKP7	FNMA P190302		6.000	MO	01/01/2029			33,657	38,364		33,657	56,698	197	2,877	80			1	03/15/2000	6.000
31371HTA6	FNMA P252645		6.500	MO	01/01/2029			15,187	15,587		15,187	28,772	88	1,402	83			1	07/14/1999	6.500
31371JPP3	FNMA P253430		7.000	MO	01/01/2015			14,592	14,741		14,592	53,308	87	1,747	20			1	09/19/2000	7.000
31371J4V3	FNMA P253836		6.000	MO	01/01/2031			4,000	3,950		4,000	4,863	20	278	89			1	05/14/2001	6.000
31371J4V3	FNMA P253836		6.000	MO	01/01/2031			3,955	3,945		3,955	4,812	20	278	89			1	06/13/2001	6.000
31371KKK6	FNMA P254198		6.000	MO	01/01/2032			8,954	9,026		8,954	9,825	45	539	86			1	01/14/2002	6.000
31371KP70	FNMA P254346		6.500	MO	01/01/2032			11,240	11,039		11,240	13,135	60	406	86			1	06/13/2002	6.500
31371KR29	FNMA P254405		6.000	MO	01/01/2032			10,528	10,427		10,528	11,015	52	272	86			1	07/15/2002	6.000
31373UK22	FNMA P303713		6.500	MO	12/01/2026			6,741	6,639		6,741	24,471	40	658	57			1	01/17/1996	6.500
31374TSC4	FNMA P323715		6.000	MO	01/01/2029			8,789	9,237		8,789	14,472	47	688	83			1	07/14/1999	6.000
31374TWS9	FNMA P323866		6.500	MO	01/01/2029			23,493	26,424		23,493	48,540	150	2,470	79			1	06/14/2000	6.500
31375VS53	FNMA P346240		6.500	MO	07/22/2026			3,673	3,756		3,673	18,570	24	433	50			1	08/12/1996	6.500
31378QHP9	FNMA P405338		6.500	MO	12/01/2027			17,225	17,236		17,225	34,278	94	1,541	87			1	12/11/1997	6.500
31382GZJ9	FNMA P482345		6.500	MO	01/01/2029			5,045	4,815		5,045	10,017	25	372	67			1	02/18/1999	6.500
31382H5Y7	FNMA P483363		6.000	MO	01/01/2029			24,049	24,051		24,049	34,579	121	1,577	84			1	02/11/1999	6.000
31382U4U7	FNMA P493235		6.000	MO	01/01/2029			22,749	25,946		22,749	46,991	138	2,206	76			1	02/15/2000	6.000
31384V6X5	FNMA P535586		7.000	MO	01/01/2015			9,253	14,120		9,253	16,307	51	815	43			1	01/28/2002	7.000
31384WEM8	FNMA P535740		7.000	MO	01/01/2015			42,600	48,091		42,600	110,639	235	4,310	22			1	06/18/2001	7.000
31384WEM8	FNMA P535740		7.000	MO	01/01/2015			5,293	7,057		5,293	11,171	28	517	27			1	11/19/2001	7.000

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**SCHEDULE D - PART 1**

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

1 CUSIP Identi- fication	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 Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Desig- nation	20 Date Acquired	21 Effective Rate of Interest	
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year							
31384WA83	FNMA P535631		7.000	MO	01/01/2015			13,777	27,198		13,777	19,737	76	585	13				1	06/19/2002	7.000
31385HVT6	FNMA P545226		7.000	MO	01/01/2016			7,490	9,514		7,490	11,776	41	557	20				1	02/19/2002	7.000
31385JHA9	FNMA P545725		7.000	MO	01/01/2017			7,752	7,410		7,752	10,425	43	368	27				1	05/23/2002	7.000
31386MCT5	FNMA P567182		6.500	MO	01/01/2031			8,124	8,083		8,124	19,809	46	936	78				1	03/13/2001	6.500
31387CRL7	FNMA P580191		6.000	MO	01/01/2016			38,906	40,383		38,906	57,738	189	3,072	29				1	11/21/2001	6.000
31389L2K4	FNMA P629078		6.000	MO	01/01/2032			6,532	6,514		6,532	6,928	33	208	86				1	06/13/2002	6.000
912803AU7	U S TREAS STRIPS PRIN				08/15/2020			10,332	40,000	40.12	16,048	10,332							1PE	06/29/1999	
912803AU7	U S TREAS STRIPS PRIN				08/15/2020			517	2,000	40.12	802	517							1PE	09/21/1999	
912803AU7	U S TREAS STRIPS PRIN				08/15/2020			255	1,000	40.12	401	255							1PE	10/08/1999	
912803AU7	U S TREAS STRIPS PRIN				08/15/2020			256	1,000	40.12	401	256							1PE	11/30/1999	
912803AU7	U S TREAS STRIPS PRIN				08/15/2020			244	1,000	40.12	401	244							1PE	01/06/2000	
912803AU7	U S TREAS STRIPS PRIN				08/15/2020			4,312	15,000	40.12	6,018	4,312							1PE	06/05/2000	
912803AU7	U S TREAS STRIPS PRIN				08/15/2020			4,318	15,000	40.12	6,018	4,318							1PE	06/14/2000	
912803AU7	U S TREAS STRIPS PRIN				08/15/2020			4,067	14,000	40.12	5,617	4,067							1PE	07/03/2000	
9128274D1	U S TREASURY NOTE		5.750	A/O	04/30/2003			22,000	22,000	101.47	22,323	22,897	213	1,265	(897)				1PE	02/12/2002	5.750
9128274D1	U S TREASURY NOTE		5.750	A/O	04/30/2003			31,000	31,000	101.47	31,456	32,239	300	1,783	(1,239)				1PE	02/25/2002	5.750
9128274D1	U S TREASURY NOTE		5.750	A/O	04/30/2003			23,000	23,000	101.47	23,338	23,920	223	1,323	(920)				1PE	02/28/2002	5.750
9128274D1	U S TREASURY NOTE		5.750	A/O	04/30/2003			2,000	2,000	101.47	2,029	2,075	19	115	(75)				1PE	03/06/2002	5.750
9128274D1	U S TREASURY NOTE		5.750	A/O	04/30/2003			67,000	67,000	101.47	67,985	69,172	649	1,926	(2,172)				1PE	06/14/2002	5.750
9128274F6	U S TREASURY NOTE		5.625	M/N	05/15/2008			11,436	11,000	113.47	12,482	11,511	79	619	(75)				1PE	05/02/2002	5.625
0199999	Subtotal-U.S. Governments-Issuer Obligations							790,852	894,612	X X X	825,462	1,209,484	6,550	50,645	(3,546)				X X X	X X X	X X X
362027FQ2	GNMA MTG LOAN 31975		8.000	MO	11/01/2003			230	50,000			230	2	31					1	01/01/1973	
362029JB7	GNMA MTG LOAN 3858		8.250	MO	07/01/2004			367	40,000			367	2	43					1	01/01/1977	
362053AG5	GNMA MTG LOAN 24307		8.250	MO	05/01/2008			745	30,000			745	5	71					1	01/01/1978	
0299999	Subtotal-U.S. Governments-Single Class Mortgage-Backed/Asset-Backed Securities							1,342	120,000	X X X		1,342	9	145					X X X	X X X	X X X
0399999	Subtotal-U.S. Governments							792,194	1,014,612	X X X	825,462	1,210,826	6,559	50,790	(3,546)				X X X	X X X	X X X
5499999	Total Bonds-Issuer Obligations							790,852	894,612	X X X	825,462	1,209,484	6,550	50,645	(3,546)				X X X	X X X	X X X
5599999	Total Bonds-Single Class Mortgage-Backed/Asset-Backed Securities							1,342	120,000	X X X		1,342	9	145					X X X	X X X	X X X
6099999	Totals							792,194	1,014,612	X X X	825,462	1,210,826	6,559	50,790	(3,546)				X X X	X X X	X X X

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**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 Designa- tion	15 Date Acquired
									10 Declared but Unpaid	11 Amount Received During Year				
<b>NONE</b>														

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**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 Desig- nation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
264399106	DUKE ENERGY CORP NC NPV	6.000	117	19.540	117	172		7	(118)		L	03/31/1999
264399106	DUKE ENERGY CORP NC NPV	2.000	39	19.540	39	58		2	(39)		L	04/01/1999
264399106	DUKE ENERGY CORP NC NPV	10.000	195	19.540	195	271		11	(197)		L	04/12/1999
264399106	DUKE ENERGY CORP NC NPV	20.000	391	19.540	391	568		22	(394)		L	10/07/1999
264399106	DUKE ENERGY CORP NC NPV	34.000	664	19.540	664	744		19	(80)		L	07/18/2002
6699999	Subtotal - Common Stock - Public Utilities		1,406	X X X	1,406	1,813		61	(828)		X X X	X X X
026874107	AMER INTL GROUP INC	14.000	810	57.850	810	1,108		3	(302)		L	11/05/2001
026874107	AMER INTL GROUP INC	2.000	116	57.850	116	162			(43)		L	11/13/2001
026874107	AMER INTL GROUP INC	16.000	926	57.850	926	1,160		3	(234)		L	02/01/2002
026874107	AMER INTL GROUP INC	7.000	405	57.850	405	474		1	(69)		L	05/17/2002
06423A103	BANK ONE CORP	18.000	658	36.550	658	542	4	15	(152)		L	01/10/2000
06423A103	BANK ONE CORP	10.000	366	36.550	366	295	2	8	(25)		L	01/26/2000
171232101	CHUBB CORP	5.000	261	52.200	261	330	2	7	(84)		L	07/18/2000
171232101	CHUBB CORP	10.000	522	52.200	522	660	4	14	(168)		L	07/20/2000
171232101	CHUBB CORP	2.000	104	52.200	104	131	1	3	(34)		L	07/21/2000
172967101	CITIGROUP INC	22.000	774	35.190	774	1,135		15	(259)		L	01/25/2001
172967101	CITIGROUP INC	22.000	774	35.190	774	1,136		15	(286)		L	01/31/2001
172967101	CITIGROUP INC	10.000	352	35.190	352	469		5	(117)		L	04/02/2002
172967101	CITIGROUP INC	19.000	669	35.190	669	461		7	208		L	07/26/2002
316773100	FIFTH THIRD BANCORP	3.000	176	58.550	176	138	1	3	(342)		L	11/24/2000
316773100	FIFTH THIRD BANCORP	13.000	761	58.550	761	622	3	12	(36)		L	03/26/2001
316773100	FIFTH THIRD BANCORP	7.000	410	58.550	410	334	2	7	(19)		L	03/27/2001
339030108	FLEETBOSTON FINL CORP FLEET	13.000	316	24.300	316	487	5	18	(159)		L	07/26/2000
339030108	FLEETBOSTON FINL CORP FLEET	14.000	340	24.300	340	564	5	20	(171)		L	08/15/2000
339030108	FLEETBOSTON FINL CORP FLEET	16.000	389	24.300	389	535	6	22	(195)		L	10/18/2000
339030108	FLEETBOSTON FINL CORP FLEET	2.000	49	24.300	49	65	1	3	(24)		L	10/23/2000
55261F104	M & T BANK CORP	5.000	397	79.350	397	200		5	(329)		L	01/12/2000
55261F104	M & T BANK CORP	13.000	1,032	79.350	1,032	616		14	85		L	10/23/2000
58551A108	MELLON FINANCIAL CORP	4.000	104	26.110	104	141		2	(61)		L	12/13/1999
58551A108	MELLON FINANCIAL CORP	7.000	183	26.110	183	298		3	(81)		L	08/16/2000
58551A108	MELLON FINANCIAL CORP	22.000	574	26.110	574	716		11	(253)		L	09/20/2001
58551A108	MELLON FINANCIAL CORP	19.000	496	26.110	496	621		9	(219)		L	09/21/2001
58551A108	MELLON FINANCIAL CORP	20.000	522	26.110	522	572		5	(50)		L	07/15/2002
58551A108	MELLON FINANCIAL CORP	15.000	392	26.110	392	346		4	46		L	07/26/2002
929903102	WACHOVIA CORP NEW	42.000	1,530	36.440	1,530	1,261		42	213		L	04/19/2001
929903102	WACHOVIA CORP NEW	11.000	401	36.440	401	330		11	56		L	04/20/2001
929903102	WACHOVIA CORP NEW	16.000	583	36.440	583	464		16	81		L	10/11/2001
949746101	WELLS FARGO & CO NEW DEL	25.000	1,172	46.870	1,172	950		28	85		L	07/09/1998
949746101	WELLS FARGO & CO NEW DEL	7.000	328	46.870	328	309		8	24		L	08/21/2000

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

**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 Desig- nation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
949746101	WELLS FARGO & CO NEW DEL	8.000	375	46.870	375	355		9	27		L	08/22/2000
949746101	WELLS FARGO & CO NEW DEL	21.000	984	46.870	984	954		23	71		L	04/09/2001
6799999	Subtotal - Common Stock - Banks, Trusts, and Insurance Companies		18,251	X X X	18,251	18,941	36	371	(2,816)		X X X	X X X
001765106	AMR CORP DEL	3.000	20	6.600	20	95			(75)		L	02/27/2001
001765106	AMR CORP DEL	5.000	33	6.600	33	166			(79)		L	03/08/2001
001765106	AMR CORP DEL	5.000	33	6.600	33	162			(79)		L	03/19/2001
001765106	AMR CORP DEL	77.000	508	6.600	508	1,396			(1,209)		L	09/20/2001
001765106	AMR CORP DEL	12.000	79	6.600	79	212			(133)		L	06/26/2002
001765106	AMR CORP DEL	25.000	165	6.600	165	439			(274)		L	06/27/2002
013817101	ALCOA INC	16.000	364	22.780	364	345		10	(204)		L	02/17/1999
013817101	ALCOA INC	10.000	228	22.780	228	285		6	(128)		L	04/22/1999
013817101	ALCOA INC	10.000	228	22.780	228	263		6	(128)		L	04/23/1999
013817101	ALCOA INC	7.000	159	22.780	159	173		4	(89)		L	11/01/2000
013817101	ALCOA INC	13.000	296	22.780	296	353		8	(166)		L	11/02/2000
037833100	APPLE COMPUTER INC	36.000	2,083	57.850	2,083	826			1,257		L	10/06/2000
037833100	APPLE COMPUTER INC	17.000	983	57.850	983	340			611		L	07/25/2001
037833100	APPLE COMPUTER INC	9.000	521	57.850	521	160			324		L	08/27/2001
037833100	APPLE COMPUTER INC	14.000	810	57.850	810	252			503		L	08/28/2001
037833100	APPLE COMPUTER INC	38.000	2,198	57.850	2,198	640			1,366		L	09/20/2001
037833100	APPLE COMPUTER INC	6.000	347	57.850	347	128			219		L	06/12/2002
037833100	APPLE COMPUTER INC	12.000	694	57.850	694	257			437		L	06/14/2002
102183100	BOWATER INC	15.000	629	41.950	629	714	3	12	(86)		L	03/02/2000
102183100	BOWATER INC	5.000	210	41.950	210	281	1	4	(29)		L	05/25/2000
102183100	BOWATER INC	5.000	210	41.950	210	232	1	4	(29)		L	04/20/2001
102183100	BOWATER INC	3.000	126	41.950	126	139	1	2	(17)		L	04/23/2001
110122108	BRISTOL MYERS SQUIBB CO	24.000	556	23.150	556	685	7	13	(129)		L	06/07/2002
110122108	BRISTOL MYERS SQUIBB CO	16.000	370	23.150	370	451	4	9	(81)		L	06/10/2002
110122108	BRISTOL MYERS SQUIBB CO	13.000	301	23.150	301	346	4	7	(45)		L	06/11/2002
126408103	CSX CORP	6.000	170	28.310	170	203		1	(33)		L	06/04/2002
126408103	CSX CORP	14.000	396	28.310	396	473		3	(77)		L	06/06/2002
126408103	CSX CORP	11.000	311	28.310	311	373		2	(62)		L	06/06/2002
126408103	CSX CORP	2.000	57	28.310	57	68			(11)		L	06/10/2002
184502102	CLEAR CHANNEL COMMUNTNS	28.000	1,044	37.290	1,044	1,100			(381)		L	09/20/2001
184502102	CLEAR CHANNEL COMMUNTNS	4.000	149	37.290	149	127			22		L	07/18/2002
184502102	CLEAR CHANNEL COMMUNTNS	5.000	186	37.290	186	115			71		L	07/29/2002
244199105	DEERE CO	17.000	779	45.850	779	893	4	15	37		L	07/09/1998
244199105	DEERE CO	7.000	321	45.850	321	326	2	6	15		L	05/23/2000
244199105	DEERE CO	14.000	642	45.850	642	616	3	12	31		L	06/01/2000
244199105	DEERE CO	8.000	367	45.850	367	331	2	7	18		L	03/07/2001
244199105	DEERE CO	12.000	550	45.850	550	511	3	11	26		L	03/08/2001

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**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 Desig- nation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
254687106	DISNEY (WALT) CO COM STK	40.000	652	16.310	652	1,165	8		(176)		L	06/27/2001
25243Q205	DISNEY (WALT) CO COM STK	18.000	294	16.310	294	498	4		(79)		L	07/11/2001
254687106	DISNEY (WALT) CO COM STK	5.000	82	16.310	82	140	1		(22)		L	07/12/2001
254687106	DISNEY (WALT) CO COM STK	28.000	457	16.310	457	664	6		(123)		L	09/13/2001
254687106	DISNEY (WALT) CO COM STK	22.000	359	16.310	359	412	5		(97)		L	11/09/2001
254687106	DISNEY (WALT) CO COM STK	2.000	33	16.310	33	37			(9)		L	11/13/2001
254687106	DISNEY (WALT) CO COM STK	1.000	16	16.310	16	19			(3)		L	07/03/2002
25746U109	DOMINION RES INC NEW VA COM	8.000	439	54.900	439	330		21	(248)		L	01/18/2000
25746U109	DOMINION RES INC NEW VA COM	15.000	824	54.900	824	617		39	(79)		L	02/04/2000
268648102	E M C CORPORATION MASS	15.000	92	6.140	92	183			(110)		L	10/15/2001
268648102	E M C CORPORATION MASS	28.000	172	6.140	172	370			(204)		L	10/15/2001
268648102	E M C CORPORATION MASS	35.000	215	6.140	215	414			(199)		L	03/04/2002
268648102	E M C CORPORATION MASS	11.000	68	6.140	68	77			(9)		L	06/14/2002
268648102	E M C CORPORATION MASS	72.000	442	6.140	442	494			(52)		L	06/18/2002
30161N101	EXELON CORPORATION	8.000	422	52.770	422	354		14	39		L	10/25/1999
30161N101	EXELON CORPORATION	9.000	475	52.770	475	321		16	44		L	12/03/1999
30161N101	EXELON CORPORATION	13.000	686	52.770	686	539		23	64		L	01/21/2000
30231G102	EXXON MOBIL CORP COM	34.000	1,188	34.940	1,188	1,026		31	(313)		L	07/09/1998
30231G102	EXXON MOBIL CORP COM	10.000	349	34.940	349	377		9	(44)		L	04/16/1999
30231G102	EXXON MOBIL CORP COM	10.000	349	34.940	349	401		9	(44)		L	04/26/1999
30231G102	EXXON MOBIL CORP COM	18.000	629	34.940	629	731		17	(78)		L	07/05/2000
30231G102	EXXON MOBIL CORP COM	46.000	1,607	34.940	1,607	1,967		42	(201)		L	08/01/2001
30231G102	EXXON MOBIL CORP COM	5.000	175	34.940	175	207		5	(22)		L	08/10/2001
319963104	FIRST DATA CORPORATION	30.000	1,062	35.410	1,062	684	1	2	(114)		L	03/27/2001
364760108	GAP INC DELAWARE	57.000	885	15.520	885	782		5	90		L	11/08/2001
364760108	GAP INC DELAWARE	21.000	326	15.520	326	293		2	33		L	11/13/2001
375766102	GILLETTE CCOM	1.000	30	30.360	30	28			2		L	07/24/2002
452308109	ILLINOIS TOOL WORKS INC	28.000	1,816	64.860	1,816	1,752	6	25	(80)		L	07/16/2001
452308109	ILLINOIS TOOL WORKS INC	10.000	649	64.860	649	550	2	9	(29)		L	09/24/2001
460146103	INTL PAPER CO	5.000	175	34.970	175	268		5	(27)		L	04/23/1999
460146103	INTL PAPER CO	10.000	350	34.970	350	547		10	(54)		L	08/26/1999
460146103	INTL PAPER CO	10.000	350	34.970	350	538		10	(54)		L	12/12/1999
460146103	INTL PAPER CO	5.000	175	34.970	175	286		5	(27)		L	01/11/2000
460146103	INTL PAPER CO	14.000	490	34.970	490	518		14	(75)		L	05/26/2000
460146103	INTL PAPER CO	9.000	315	34.970	315	392		5	(77)		L	06/13/2002
549463107	LUCENT TECHNOLOGIES INC	9.000	11	1.260	11	49			(51)		L	07/27/2001
549463107	LUCENT TECHNOLOGIES INC	62.000	78	1.260	78	312			(219)		L	08/06/2001
549463107	LUCENT TECHNOLOGIES INC	45.000	57	1.260	57	219			(178)		L	09/11/2001
549463107	LUCENT TECHNOLOGIES INC	81.000	102	1.260	102	402			(318)		L	12/26/2001
589331107	MERCK & CO INC	13.000	736	56.610	736	738	5	9	(2)		L	05/13/2002
589331107	MERCK & CO INC	18.000	1,019	56.610	1,019	1,008	6	13	11		L	05/14/2002
61166W101	MONSANTO CO NEW DEL COM	2.000	39	19.250	39	36			3		L	07/15/2002

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**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 Desig- nation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
61166W101	MONSANTO CO NEW DEL COM	3.000	58	19.250	58	28			30		L	07/16/2002
620076109	MOTOROLA INC COM	7.000	61	8.650	61	103		1	(42)		L	01/02/2002
620076109	MOTOROLA INC COM	5.000	43	8.650	43	74		1	(31)		L	01/04/2002
620076109	MOTOROLA INC COM	6.000	52	8.650	52	90		1	(38)		L	01/10/2002
620076109	MOTOROLA INC COM	58.000	502	8.650	502	866	2	7	(364)		L	01/11/2002
620076109	MOTOROLA INC COM	54.000	467	8.650	467	740	2	4	(273)		L	04/02/2002
620076109	MOTOROLA INC COM	4.000	35	8.650	35	60			(25)		L	06/14/2002
654106103	NIKE INC CL B	4.000	178	44.470	178	200	1		(22)		L	06/18/2002
654106103	NIKE INC CL B	19.000	845	44.470	845	944	3	2	(99)		L	06/19/2002
701094104	PARKER HANNIFIN CORP	5.000	231	46.130	231	239		2	(8)		L	07/03/2002
701094104	PARKER HANNIFIN CORP	4.000	185	46.130	185	184		1	1		L	07/05/2002
701094104	PARKER HANNIFIN CORP	15.000	692	46.130	692	682		5	10		L	07/08/2002
712713106	PEOPLESOFT INC COM	20.000	366	18.300	366	666			(438)		L	03/02/2001
712713106	PEOPLESOFT INC COM	14.000	256	18.300	256	448			(307)		L	03/05/2001
713448108	PEPSICO INC PEPSICO INC	2.000	84	42.220	84	73		1	(73)		L	12/13/1999
713448108	PEPSICO INC PEPSICO INC	8.000	338	42.220	338	345	1	5	(52)		L	07/21/2000
713448108	PEPSICO INC PEPSICO INC	17.000	718	42.220	718	737	3	10	(110)		L	12/08/2000
713448108	PEPSICO INC PEPSICO INC	22.000	929	42.220	929	965	3	13	(142)		L	08/06/2001
71713U102	PHARMACIA CORP COM	19.000	794	41.800	794	557		3	237		L	07/15/2002
71713U102	PHARMACIA CORP COM	15.000	627	41.800	627	434		2	193		L	07/16/2002
73755L107	POTASH CORP SASKATCHEWAN	2.000	127	63.590	127	123		2	4		L	11/08/2000
73755L107	POTASH CORP SASKATCHEWAN	5.000	318	63.590	318	307		4	11		L	11/09/2000
73755L107	POTASH CORP SASKATCHEWAN	5.000	318	63.590	318	300		4	11		L	11/10/2000
73755L107	POTASH CORP SASKATCHEWAN	7.000	445	63.590	445	467		6	15		L	01/31/2001
74005P104	PRAXAIR INC	10.000	578	57.770	578	498		4	80		L	07/18/2002
74005P104	PRAXAIR INC	10.000	578	57.770	578	493		4	85		L	07/19/2002
78387G103	SBC COMMUNICATIONS INC PV \$1.	18.000	488	27.110	488	725		19	(215)		L	07/09/1998
78387G103	SBC COMMUNICATIONS INC PV \$1.	18.000	488	27.110	488	773		19	(217)		L	08/11/2000
806605101	SCHERING PLOUGH CORP	24.000	533	22.200	533	982		16	(327)		L	02/22/2001
806605101	SCHERING PLOUGH CORP	21.000	466	22.200	466	795		14	(286)		L	03/07/2001
806605101	SCHERING PLOUGH CORP	17.000	377	22.200	377	662		11	(231)		L	07/31/2001
806605101	SCHERING PLOUGH CORP	10.000	222	22.200	222	347		7	(125)		L	01/08/2002
806605101	SCHERING PLOUGH CORP	11.000	244	22.200	244	378		7	(134)		L	01/09/2002
806605101	SCHERING PLOUGH CORP	5.000	111	22.200	111	157		3	(46)		L	02/12/2002
806605101	SCHERING PLOUGH CORP	10.000	222	22.200	222	305		5	(83)		L	04/24/2002
806605101	SCHERING PLOUGH CORP	6.000	133	22.200	133	139		2	(6)		L	06/28/2002
806605101	SCHERING PLOUGH CORP	12.000	266	22.200	266	278		4	(12)		L	07/01/2002
806857108	SCHLUMBERGER LTD	21.000	884	42.090	884	1,162	4	8	(278)		L	05/20/2002
806857108	SCHLUMBERGER LTD	9.000	379	42.090	379	443	2	2	(64)		L	06/11/2002
855030102	STAPLES	35.000	641	18.300	641	518			(14)		L	03/05/2001
855030102	STAPLES	40.000	732	18.300	732	584			(16)		L	03/06/2001
855030102	STAPLES	20.000	366	18.300	366	284			(8)		L	11/02/2001

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**SCHEDULE D - PART 2 - SECTION 2**

Showing all COMMON STOCKS Owned December 31 of Current Year

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							8 Declared but Unpaid	9 Amount Received During Year				
87612E106	TARGET CORP COM	18.000	540	30.000	540	506		4	(199)		L	12/26/2000
87612E106	TARGET CORP COM	14.000	420	30.000	420	402		3	(155)		L	12/27/2000
87612E106	TARGET CORP COM	11.000	330	30.000	330	369		3	(122)		L	01/17/2001
87612E106	TARGET CORP COM	17.000	510	30.000	510	631		4	(188)		L	03/06/2001
87612E106	TARGET CORP COM	8.000	240	30.000	240	257		2	(88)		L	09/13/2001
87612E106	TARGET CORP COM	4.000	120	30.000	120	147			(27)		L	07/03/2002
880770102	TERADYNE INC	16.000	208	13.010	208	434			(226)		L	06/05/2002
880770102	TERADYNE INC	27.000	351	13.010	351	727			(376)		L	06/06/2002
880770102	TERADYNE INC	9.000	117	13.010	117	156			(39)		L	07/25/2002
880770102	TERADYNE INC	3.000	39	13.010	39	52			(13)		L	07/26/2002
88579Y101	3M COMPANY	15.000	1,850	123.300	1,850	1,416		37	77		L	10/15/1999
896047107	TRIBUNE CO NEW	20.000	909	45.460	909	790		9	161		L	04/19/1999
896047107	TRIBUNE CO NEW	10.000	455	45.460	455	431		4	80		L	07/27/1999
896047107	TRIBUNE CO NEW	3.000	136	45.460	136	124		1	24		L	01/10/2001
896047107	TRIBUNE CO NEW	12.000	546	45.460	546	487		5	96		L	01/11/2001
896047107	TRIBUNE CO NEW	12.000	546	45.460	546	516		5	96		L	03/09/2001
907818108	UNION PACIFIC CORP	15.000	898	59.870	898	570		12	43	3	L	09/29/2000
907818108	UNION PACIFIC CORP	12.000	718	59.870	718	455		10	34	3	L	10/02/2000
907818108	UNION PACIFIC CORP	2.000	120	59.870	120	77		2	6		L	10/03/2000
913017109	UNTD TECHNOLOGIES CRP	7.000	434	61.940	434	336		7	(185)		L	09/20/2001
913017109	UNTD TECHNOLOGIES CRP	17.000	1,053	61.940	1,053	822		17	(46)		L	09/21/2001
918204108	V F CORPORATION	12.000	433	36.050	433	405		12	(36)		L	08/31/2001
918204108	V F CORPORATION	11.000	397	36.050	397	374		11	(33)		L	09/04/2001
918204108	V F CORPORATION	8.000	288	36.050	288	270		8	(24)		L	09/05/2001
918204108	V F CORPORATION	3.000	108	36.050	108	102		3	(9)		L	09/06/2001
92343V104	VERIZON COMMUNICATIONS COM	15.000	581	38.750	581	708		23	(131)		L	07/09/1998
92343V104	VERIZON COMMUNICATIONS COM	15.000	581	38.750	581	806		23	(131)		L	06/30/2000
92343V104	VERIZON COMMUNICATIONS COM	21.000	814	38.750	814	1,009		24	(195)		L	03/24/2002
925524308	VIACOM INC CL B	36.000	1,467	40.760	1,467	1,717			(122)		L	07/23/2001
925524308	VIACOM INC CL B	7.000	285	40.760	285	281			4		L	01/30/2002
94106L109	WASTE MANAGEMENT INC NEW	39.000	894	22.920	894	712			(351)		L	06/19/2000
94106L109	WASTE MANAGEMENT INC NEW	7.000	160	22.920	160	135			(63)		L	07/18/2000
94106L109	WASTE MANAGEMENT INC NEW	13.000	298	22.920	298	253			(117)		L	07/19/2000
94106L109	WASTE MANAGEMENT INC NEW	6.000	138	22.920	138	116			(54)		L	07/20/2000
983024100	WYETH	4.000	150	37.400	150	208		4	(95)		L	07/09/1998
983024100	WYETH	5.000	187	37.400	187	243		5	(120)		L	11/18/1998
983024100	WYETH	10.000	374	37.400	374	422		9	(240)		L	08/16/1999
984121103	XEROX CORP	9.000	72	8.050	72	75			(21)		L	07/16/2001
984121103	XEROX CORP	80.000	644	8.050	644	656			(190)		L	07/17/2001
984121103	XEROX CORP	15.000	121	8.050	121	123			(36)		L	07/24/2001
984121103	XEROX CORP	65.000	523	8.050	523	540			(154)		L	08/15/2001
984121103	XEROX CORP	13.000	105	8.050	105	111			(6)		L	05/02/2002

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Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	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 Desig- nation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
984121103	XEROX CORP	50.000	403	8.050	403	401			2		L	05/07/2002
984121103	XEROX CORP	11.000	89	8.050	89	87			2		L	06/14/2002
984121103	XEROX CORP	4.000	32	8.050	32	32					L	06/17/2002
989996913	CMA MONEY FUND	232,818.000	232,818	1.000	232,818	232,818		1,190			L	06/15/2002
6899999	Subtotal - Industrial and Miscellaneous		304,692	X X X	304,692	306,685	106	2,118	(8,314)		X X X	X X X
7099999	Total Common Stocks		324,349	X X X	324,349	327,439	142	2,550	(11,958)		X X X	X X X
7199999	Total Preferred and Common Stock		324,349	X X X	324,349	327,439	142	2,550	(11,958)		X X X	X X X

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(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues 0, 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
31283HLH6	FHLMC GO-1228	05/13/2002	MERRILL LYNCH		5,318	10,000.00	12
31283HRA5	FHLMC GO-1381	06/13/2002	MERRILL LYNCH		9,494	10,000.00	21
31292HNX8	FHLMC CO-1306	01/14/2002	MERRILL LYNCH		15,302	15,000.00	38
3134A3EM4	FEDL HOME LN MTG CRP NOTES	01/10/2002	MERRILL LYNCH		7,128	7,000.00	129
3134A3EM4	FEDL HOME LN MTG CRP NOTES	01/23/2002	MERRILL LYNCH		11,335	11,000.00	225
3134A3EM4	FEDL HOME LN MTG CRP NOTES	01/31/2002	MERRILL LYNCH		1,027	1,000.00	22
3134A3EM4	FEDL HOME LN MTG CRP NOTES	02/01/2002	MERRILL LYNCH		24,523	24,000.00	521
3134A3EM4	FEDL HOME LN MTG CRP NOTES	04/16/2002	MERRILL LYNCH		6,093	6,000.00	30
3134A3EM4	FEDL HOME LN MTG CRP NOTES	05/02/2002	MERRILL LYNCH		11,269	11,000.00	81
3134A3EM4	FEDL HOME LN MTG CRP NOTES	05/06/2002	MERRILL LYNCH		60,576	59,000.00	481
3134A3EM4	FEDL HOME LN MTG CRP NOTES	06/03/2002	MERRILL LYNCH		10,320	10,000.00	125
31359MGK3	FEDL NATL MTG ASSOC BONDS	02/01/2002	MERRILL LYNCH		6,302	6,000.00	84
31359MGK3	FEDL NATL MTG ASSOC BONDS	03/01/2002	MERRILL LYNCH		10,605	10,000.00	195
31359MGK3	FEDL NATL MTG ASSOC BONDS	06/11/2002	MERRILL LYNCH		10,334	10,000.00	48
31371KKK6	FNMA P254198	01/14/2002	MERRILL LYNCH		9,825	10,000.00	22
31371KP70	FNMA P254346	06/13/2002	MERRILL LYNCH		13,135	13,000.00	28
31371KR29	FNMA P254405	07/15/2002	MERRILL LYNCH		11,015	11,000.00	26
31384V6X5	FNMA P535586	01/28/2002	MERRILL LYNCH		16,307	25,000.00	49
31384WA83	FNMA P535631	06/19/2002	MERRILL LYNCH		19,737	39,000.00	63
31385HVT6	FNMA P545226	02/19/2002	MERRILL LYNCH		11,776	15,000.00	40
31385JHA9	FNMA P545725	05/23/2002	MERRILL LYNCH		10,425	10,000.00	29
31389L2K4	FNMA P629078	06/13/2002	MERRILL LYNCH		6,928	7,000.00	14
9128274D1	U S TREASURY NOTE	02/12/2002	MERRILL LYNCH		22,897	22,000.00	363
9128274D1	U S TREASURY NOTE	02/25/2002	MERRILL LYNCH		32,239	31,000.00	576
9128274D1	U S TREASURY NOTE	02/28/2002	MERRILL LYNCH		23,920	23,000.00	438
9128274D1	U S TREASURY NOTE	03/06/2002	MERRILL LYNCH		2,075	2,000.00	40
9128274D1	U S TREASURY NOTE	06/14/2002	MERRILL LYNCH		69,172	67,000.00	471
9128274F6	U S TREASURY NOTE	05/02/2002	MERRILL LYNCH		11,511	11,000.00	285
0399999	Subtotal - Bonds - U. S. Government			X X X	450,588	476,000.00	4,456
6099997	Subtotal - Bonds - Part 3			X X X	450,588	476,000.00	4,456
6099998	Subtotal - Bonds - Summary for Columns 7, 8 and 17 of Part 5			X X X	242,854	241,399.00	1,708
6099999	Subtotal - Bonds			X X X	693,442	717,399.00	6,164
001765106	AMR CORP DEL	06/26/2002	MERRILL LYNCH	12.000	212		
001765106	AMR CORP DEL	06/27/2002	MERRILL LYNCH	25.000	439		
026874107	AMER INTL GROUP INC	02/01/2002	MERRILL LYNCH	16.000	1,160		
026874107	AMER INTL GROUP INC	05/17/2002	MERRILL LYNCH	7.000	474		
037833100	APPLE COMPUTER INC	06/12/2002	MERRILL LYNCH	6.000	128		
037833100	APPLE COMPUTER INC	06/14/2002	MERRILL LYNCH	12.000	257		
110122108	BRISTOL MYERS SQUIBB CO	06/07/2002	MERRILL LYNCH	24.000	685		

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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
110122108	BRISTOL MYERS SQUIBB CO	06/10/2002	MERRILL LYNCH	16.000	451		
110122108	BRISTOL MYERS SQUIBB CO	06/11/2002	MERRILL LYNCH	13.000	346		
126408103	CSX CORP	06/04/2002	MERRILL LYNCH	6.000	203		
126408103	CSX CORP	06/06/2002	MERRILL LYNCH	14.000	473		
126408103	CSX CORP	06/06/2002	MERRILL LYNCH	11.000	373		
126408103	CSX CORP	06/10/2002	MERRILL LYNCH	2.000	68		
172967101	CITIGROUP INC	04/02/2002	MERRILL LYNCH	10.000	469		
172967101	CITIGROUP INC	07/26/2002	MERRILL LYNCH	19.000	461		
184502102	CLEAR CHANNEL COMMUNICATIONS	07/18/2002	MERRILL LYNCH	4.000	127		
184502102	CLEAR CHANNEL COMMUNICATIONS	07/29/2002	MERRILL LYNCH	5.000	115		
254687106	DISNEY (WALT) CO COM STK	07/03/2002	MERRILL LYNCH	1.000	19		
264399106	DUKE ENERGY CORP NC NPV	07/18/2002	MERRILL LYNCH	34.000	744		
268648102	E M C CORPORATION MASS	03/04/2002	MERRILL LYNCH	35.000	414		
268648102	E M C CORPORATION MASS	06/14/2002	MERRILL LYNCH	11.000	77		
268648102	E M C CORPORATION MASS	06/18/2002	MERRILL LYNCH	72.000	494		
319963104	FIRST DATA CORPORATION	06/10/2002	MERRILL LYNCH	15.000			
375766102	GILLETTE CO COM	07/24/2002	MERRILL LYNCH	1.000	28		
460146103	INTL PAPER CO	06/13/2002	MERRILL LYNCH	9.000	392		
58551A108	MELLON FINANCIAL CORP	07/15/2002	MERRILL LYNCH	20.000	572		
58551A108	MELLON FINANCIAL CORP	07/26/2002	MERRILL LYNCH	15.000	346		
589331107	MERCK & CO INC	05/13/2002	MERRILL LYNCH	13.000	738		
589331107	MERCK & CO INC	05/14/2002	MERRILL LYNCH	18.000	1,008		
61166W101	MONSANTO CO NEW DEL COM	07/15/2002	MERRILL LYNCH	2.000	36		
61166W101	MONSANTO CO NEW DEL COM	07/16/2002	MERRILL LYNCH	3.000	28		
620076109	MOTOROLA INC COM	01/02/2002	MERRILL LYNCH	7.000	103		
620076109	MOTOROLA INC COM	01/04/2002	MERRILL LYNCH	5.000	74		
620076109	MOTOROLA INC COM	01/10/2002	MERRILL LYNCH	6.000	90		
620076109	MOTOROLA INC COM	01/11/2002	MERRILL LYNCH	58.000	866		
620076109	MOTOROLA INC COM	04/02/2002	MERRILL LYNCH	54.000	740		
620076109	MOTOROLA INC COM	06/14/2002	MERRILL LYNCH	4.000	60		
654106103	NIKE INC CL B	06/18/2002	MERRILL LYNCH	4.000	200		
654106103	NIKE INC CL B	06/19/2002	MERRILL LYNCH	19.000	944		
701094104	PARKER HANNIFIN CORP	07/03/2002	MERRILL LYNCH	5.000	239		
701094104	PARKER HANNIFIN CORP	07/05/2002	MERRILL LYNCH	4.000	184		
701094104	PARKER HANNIFIN CORP	07/08/2002	MERRILL LYNCH	15.000	682		
71713U102	PHARMACIA CORP COM	07/15/2002	MERRILL LYNCH	19.000	557		
71713U102	PHARMACIA CORP COM	07/16/2002	MERRILL LYNCH	15.000	434		
74005P104	PRAXAIR INC	07/18/2002	MERRILL LYNCH	10.000	498		
74005P104	PRAXAIR INC	07/19/2002	MERRILL LYNCH	10.000	493		
806605101	SCHERING PLOUGH CORP	01/08/2002	MERRILL LYNCH	10.000	347		
806605101	SCHERING PLOUGH CORP	01/09/2002	MERRILL LYNCH	11.000	378		
806605101	SCHERING PLOUGH CORP	02/12/2002	MERRILL LYNCH	5.000	157		
806605101	SCHERING PLOUGH CORP	04/24/2002	MERRILL LYNCH	10.000	305		
806605101	SCHERING PLOUGH CORP	06/28/2002	MERRILL LYNCH	6.000	139		
806605101	SCHERING PLOUGH CORP	07/01/2002	MERRILL LYNCH	12.000	278		

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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
806857108	SCHLUMBERGER LTD	05/20/2002	MERRILL LYNCH	21.000	1,162		
806857108	SCHLUMBERGER LTD	06/11/2002	MERRILL LYNCH	9.000	443		
87612E106	TARGET CORP COM	07/03/2002	MERRILL LYNCH	4.000	147		
880770102	TERADYNE INC	06/05/2002	MERRILL LYNCH	16.000	434		
880770102	TERADYNE INC	06/06/2002	MERRILL LYNCH	27.000	727		
880770102	TERADYNE INC	07/25/2002	MERRILL LYNCH	9.000	156		
880770102	TERADYNE INC	07/26/2002	MERRILL LYNCH	3.000	52		
92343V104	VERIZON COMMUNICATIONS COM	03/25/2002	MERRILL LYNCH	21.000	1,009		
925524308	VIACOM INC CL B	01/30/2002	MERRILL LYNCH	7.000	281		
984121103	XEROX CORP	05/02/2002	MERRILL LYNCH	13.000	111		
984121103	XEROX CORP	05/07/2002	MERRILL LYNCH	50.000	401		
984121103	XEROX CORP	06/14/2002	MERRILL LYNCH	11.000	87		
984121103	XEROX CORP	06/17/2002	MERRILL LYNCH	4.000	32		
989996913	CMA MONEY FUND	07/01/2002	MERRILL LYNCH		64,953		
6899999	Subtotal - Common Stock - Industrial and Miscellaneous			X X X	89,100	X X X	
7099997	Subtotal - Common Stock - Part 3			X X X	89,100	X X X	
7099998	Subtotal - Common Stock - Summary for Columns 8 and 17 of Part 5			X X X	4,243	X X X	
7099999	Subtotal - Common Stock			X X X	93,343	X X X	
7199999	Subtotal - Preferred Stock and Common Stock			X X X	93,343	X X X	
7299999	Total Bonds, Preferred Stock and Common Stock			X X X	786,785	X X X	6,164

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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 Identi- fication	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
3134A3EM4	FEDL HOME LOAN MTG CORP NOTES	01/25/2002	MERRILL LYNCH		21,466	21,000.00	18,963	19,321				2,145	2,145	436	
3134A3EM4	FEDL HOME LOAN MTG CORP NOTES	01/25/2002	MERRILL LYNCH		16,353	16,000.00	14,587	14,835				1,518	1,518	332	
3134A3EM4	FEDL HOME LOAN MTG CORP NOTES	02/25/2002	MERRILL LYNCH		1,033	1,000.00	912	927				106	106	26	
3134A3EM4	FEDL HOME LOAN MTG CORP NOTES	02/25/2002	MERRILL LYNCH		2,066	2,000.00	1,815	1,848				218	218	51	
3134A3EM4	FEDL HOME LOAN MTG CORP NOTES	02/25/2002	MERRILL LYNCH		10,332	10,000.00	9,112	9,269				1,063	1,063	256	
3134A3EM4	FEDL HOME LOAN MTG CORP NOTES	02/25/2002	MERRILL LYNCH		9,299	9,000.00	8,249	8,381				918	918	230	
3134A3EM4	FEDL HOME LOAN MTG CORP NOTES	04/25/2002	MERRILL LYNCH		3,071	3,000.00	3,059	3,053				17	17	105	
3134A3EM4	FEDL HOME LOAN MTG CORP NOTES	02/25/2002	MERRILL LYNCH		9,299	9,000.00	8,420	8,523				776	776	230	
3134A3EM4	FEDL HOME LOAN MTG CORP NOTES	04/25/2002	MERRILL LYNCH		7,165	7,000.00	6,549	6,629				536	536	246	
3134A3EM4	FEDL HOME LOAN MTG CORP NOTES	04/25/2002	MERRILL LYNCH		3,071	3,000.00	2,961	2,965				106	106	105	
3134A3EM4	FEDL HOME LOAN MTG CORP NOTES	05/28/2002	MERRILL LYNCH		1,025	1,000.00	987	988				37	37	40	
3134A3EM4	FEDL HOME LOAN MTG CORP NOTES	06/11/2002	MERRILL LYNCH		25,785	25,000.00	24,672	24,706				1,080	1,080	1,062	
3134A3EM4	FEDL HOME LOAN MTG CORP NOTES	06/11/2002	MERRILL LYNCH		1,031	1,000.00	993	993				38	38	42	
31359MGK3	FEDL NATL MTG ASSOC BONDS	07/25/2002	MERRILL LYNCH		1,097	1,000.00	997	997				100	100	46	
31359MGK3	FEDL NATL MTG ASSOC BONDS	07/25/2002	MERRILL LYNCH		9,869	9,000.00	9,354	9,350				519	519	414	
31371HTA6	FNMA P252645	05/13/2002	MERRILL LYNCH		3,731	5,000.00	4,795	3,591				140	140	113	
31374TW39	FNMA P323866	05/13/2002	MERRILL LYNCH		3,595	5,000.00	4,413	3,221				375	375	110	
31386MCT5	FNMA P567182	05/13/2002	MERRILL LYNCH		23,639	31,000.00	30,704	23,499				140	140	728	
912803AU7	U S TREASURY STRIPS PRIN	04/11/2002	MERRILL LYNCH		328	1,000.00	258	258				70	70		
912803AU7	U S TREASURY STRIPS PRIN	05/28/2002	MERRILL LYNCH		332	1,000.00	258	258				73	73		
912810FG8	U S TREASURY BOND	04/11/2002	MERRILL LYNCH		9,183	10,000.00	9,200	9,225				(42)	(42)	342	
31371J3B8	FNMA P253794	05/13/2002	MERRILL LYNCH		4,299	5,000.00	4,970	4,301				(1)	(1)	130	
31371J7F5	FNMA P253894	03/13/2002	MERRILL LYNCH		4,660	5,000.00	4,967	4,699				(39)	(39)	139	
31381CZ75	FNMA P457166	05/29/2002	MERRILL LYNCH		3,898	5,000.00	4,996	4,131				(232)	(232)	129	
31382XQW3	FNMA P495569	05/13/2002	MERRILL LYNCH		3,452	5,000.00	4,792	3,466				(14)	(14)	107	
31384VPV8	FNMA P535136	05/29/2002	MERRILL LYNCH		3,849	5,000.00	4,589	3,670				179	179	119	
31384WA83	FNMA P535631	05/29/2002	MERRILL LYNCH		2,591	5,000.00	4,540	2,626				(35)	(35)	99	
31385HSHK9	FNMA P545122	05/24/2002	MERRILL LYNCH		3,447	5,000.00	4,764	3,511				(64)	(64)	126	
31384WLZ1	FNMA P535944	05/24/2002	MERRILL LYNCH		3,282	6,000.00	5,621	3,331				(49)	(49)	124	
912810FG8	U S TREASURY BOND	04/11/2002	MERRILL LYNCH		3,673	4,000.00	3,654	3,665				8	8	137	
912810FG8	U S TREASURY BOND	04/11/2002	MERRILL LYNCH		10,101	11,000.00	10,594	10,607				(506)	(506)	376	
912810FG8	U S TREASURY BOND	05/24/2002	MERRILL LYNCH		922	1,000.00	963	964				(43)	(43)	40	
912810FG8	U S TREASURY BOND	11/15/2002	MERRILL LYNCH		2,094	2,000.00	1,926	1,929				166	166	131	
912810FG8	U S TREASURY BOND	11/15/2002	MERRILL LYNCH		2,094	2,000.00	1,923	1,924				170	170	131	
912810FG8	U S TREASURY BOND	11/15/2002	MERRILL LYNCH		11,517	11,000.00	10,462	10,471				1,046	1,046	722	
912810FG8	U S TREASURY BOND	11/15/2002	MERRILL LYNCH		12,564	12,000.00	10,960	10,977				1,587	1,587	788	
912810FG8	U S TREASURY BOND	11/15/2002	MERRILL LYNCH		15,705	15,000.00	15,461	15,453				253	253	984	
912810FG8	U S TREASURY BOND	11/15/2002	MERRILL LYNCH		8,376	8,000.00	8,216	8,212				165	165	525	
912810FG8	U S TREASURY BOND	11/15/2002	MERRILL LYNCH		10,470	10,000.00	9,136	9,150				1,321	1,321	656	
912810FG8	U S TREASURY BOND	11/15/2002	MERRILL LYNCH		1,047	1,000.00	938	939				108	108	66	
9128274F6	U S TREASURY NOTE	02/01/2002	MERRILL LYNCH		18,880	18,000.00	19,302	19,141				(261)	(261)	218	
9128274F6	U S TREASURY NOTE	04/11/2002	MERRILL LYNCH		1,037	1,000.00	1,072	1,063				(27)	(27)	23	

**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 Identi- fication	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
9128274F6	U S TREASURY NOTE	05/06/2002	MERRILL LYNCH		6,289	6,000.00	6,434	6,380				(91)	(91)	160	
9128274F6	U S TREASURY NOTE	05/06/2002	MERRILL LYNCH		13,627	13,000.00	13,639	13,561				66	66	347	
31283HLH6	FHLMC G0-1228	06/30/2002	PRINCIPAL PMT		2,144	2,144.16	2,144	2,144							
31283HN43	FHLMC G0-1311	06/30/2002	PRINCIPAL PMT		27,993	27,993.17	27,993	27,993							
31283HRA5	FHLMC G0-1381	06/30/2002	PRINCIPAL PMT		2,789	2,788.79	2,789	2,789							
31292GZ66	FHLMC C0-0765	06/30/2002	PRINCIPAL PMT		1,469	1,468.75	1,469	1,469							
31292HNX8	FHLMC C0-1306	06/30/2002	PRINCIPAL PMT		5,169	5,168.71	5,169	5,169							
31292UJD8	FHLMC C1-0260	06/30/2002	PRINCIPAL PMT		6,348	6,348.16	6,348	6,348							
31293TAT4	FHLMC C2-9018	06/30/2002	PRINCIPAL PMT		3,271	3,271.13	3,271	3,271							
31293WAW0	FHLMC C3-0921	06/30/2002	PRINCIPAL PMT		1,555	1,555.35	1,555	1,555							
31293XRB6	FHLMC C3-2282	06/30/2002	PRINCIPAL PMT		1,801	1,800.55	1,801	1,801							
31294DAJ0	FHLMC C3-6309	06/30/2002	PRINCIPAL PMT		4,205	4,204.65	4,205	4,205							
31368HKP7	FNMA P190302	06/30/2002	PRINCIPAL PMT		13,099	13,098.79	13,099	13,099							
31371HTA6	FNMA P252645	06/30/2002	PRINCIPAL PMT		292	292.18	292	292							
31371HTA6	FNMA P252645	06/30/2002	PRINCIPAL PMT		8,194	8,194.32	8,194	8,194							
31371JPP3	FNMA P253430	06/30/2002	PRINCIPAL PMT		19,522	19,521.83	19,522	19,522							
31371J3B8	FNMA P253794	06/30/2002	PRINCIPAL PMT		397	396.83	397	397							
31371J4V3	FNMA P253836	06/30/2002	PRINCIPAL PMT		929	929.04	929	929							
31371J4V3	FNMA P253836	06/30/2002	PRINCIPAL PMT		929	929.05	929	929							
31371J7F5	FNMA P253894	06/30/2002	PRINCIPAL PMT		261	261.03	261	261							
31371KCK6	FNMA P254198	06/30/2002	PRINCIPAL PMT		957	957.37	957	957							
31371KP70	FNMA P254346	06/30/2002	PRINCIPAL PMT		1,981	1,981.02	1,981	1,981							
31371KR29	FNMA P254405	06/30/2002	PRINCIPAL PMT		574	573.77	574	574							
31373UK22	FNMA P303713	06/30/2002	PRINCIPAL PMT		4,642	4,642.02	4,642	4,642							
31374TSC4	FNMA P323715	06/30/2002	PRINCIPAL PMT		3,072	3,071.56	3,072	3,072							
31374TW39	FNMA P323866	06/30/2002	PRINCIPAL PMT		364	363.77	364	364							
31374TW39	FNMA P323866	06/30/2002	PRINCIPAL PMT		16,013	16,013.49	16,013	16,013							
31374VS53	FNMA P346240	06/30/2002	PRINCIPAL PMT		4,042	4,042.25	4,042	4,042							
31378QHP9	FNMA P405338	06/30/2002	PRINCIPAL PMT		8,453	8,452.62	8,453	8,453							
31381CZ75	FNMA P457166	06/30/2002	PRINCIPAL PMT		315	314.94	315	315							
31382GZJ9	FNMA P482345	06/30/2002	PRINCIPAL PMT		1,651	1,650.75	1,651	1,651							
31382H5Y7	FNMA P483363	06/30/2002	PRINCIPAL PMT		4,065	4,064.67	4,065	4,065							
31382U4U7	FNMA P493235	06/30/2002	PRINCIPAL PMT		14,028	14,027.97	14,028	14,028							
31382XQW3	FNMA P495569	06/30/2002	PRINCIPAL PMT		531	530.69	531	531							
31384V6X5	FNMA P535586	06/30/2002	PRINCIPAL PMT		7,097	7,096.56	7,097	7,097							
31384VPV8	FNMA P535136	06/30/2002	PRINCIPAL PMT		232	232.05	232	232							
31384WA83	FNMA P535631	06/30/2002	PRINCIPAL PMT		830	830.06	830	830							
31384WEM8	FNMA P535740	06/30/2002	PRINCIPAL PMT		42,058	42,058.18	42,058	42,058							
31384WEM8	FNMA P535740	06/30/2002	PRINCIPAL PMT		5,045	5,045.06	5,045	5,045							
31384WA83	FNMA P535631	06/30/2002	PRINCIPAL PMT		5,973	5,972.57	5,973	5,973							
31384WLZ1	FNMA P535944	06/30/2002	PRINCIPAL PMT		981	980.56	981	981							
31385HSK9	FNMA P545122	06/30/2002	PRINCIPAL PMT		833	833.01	833	833							
31385HVT6	FNMA P545226	06/30/2002	PRINCIPAL PMT		4,307	4,307.00	4,307	4,307							

**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
31385JHA9	FNMA P545725	06/30/2002	PRINCIPAL PMT		2,700	2,699.77	2,700	2,700							
31386MCT5	FNMA P567182	06/30/2002	PRINCIPAL PMT		2,945	2,944.52	2,945	2,945							
31386MCT5	FNMA P567182	06/30/2002	PRINCIPAL PMT		9,014	9,013.67	9,014	9,014							
31387CRL7	FNMA P580191	06/30/2002	PRINCIPAL PMT		18,452	18,451.85	18,452	18,452							
31389L2K4	FNMA P629078	06/30/2002	PRINCIPAL PMT		481	481.35	481	481							
362027FQ2	GNMA MG LOAN 31975	06/30/2002	PRINCIPAL PMT		272	272.28	272	272							
362029JB7	GNMA MTG LOAN 3858	06/30/2002	PRINCIPAL PMT		282	282.18	282	282							
362053AG5	GNMA MTG LOAN 24307	06/30/2002	PRINCIPAL PMT		234	234.26	234	234							
0399999	Subtotal - Bonds - U.S. Governments				573,435	589,788.31	577,968	559,799				13,640	13,640	11,191	X X X
6099997	Subtotal - Bonds - Part 4				573,435	589,788.31	577,968	559,799				13,640	13,640	11,191	X X X
6099998	Summary Item for Bonds, Columns 9 through 16 of Part 5				244,694	241,399.00	242,854	242,943	88			1,751	1,751	3,409	X X X
6099999	Subtotal - Bonds				818,129	831,187.31	820,822	802,742	88			15,391	15,391	14,600	X X X
001765106	AMR CORP DEL	03/01/2002	MERRILL LYNCH	29.000	754		1,123	1,123	476			(369)	(369)		
001765106	AMR CORP DEL	03/01/2002	MERRILL LYNCH	5.000	130		155	155	44			(25)	(25)		
001765106	AMR CORP DEL	03/01/2002	MERRILL LYNCH	1.000	26		32	32				(6)	(6)		
001765106	AMR CORP DEL	03/04/2002	MERRILL LYNCH	19.000	506		601	601	214			(95)	(95)		
G0070K103	ACE LTD	01/07/2002	MERRILL LYNCH	2.000	79		35	35	(45)			44	44		
G0070K103	ACE LTD	01/07/2002	MERRILL LYNCH	4.000	159		71	71	(90)			88	88		1
G0070K103	ACE LTD	01/07/2002	MERRILL LYNCH	5.000	198		75	75				124	124		1
G0070K103	ACE LTD	01/08/2002	MERRILL LYNCH	10.000	391		150	150	(377)			241	241		2
G0070K103	ACE LTD	01/08/2002	MERRILL LYNCH	13.000	508		197	197	(325)			311	311		2
00845V100	AGERE SYSTEMS INC DEL A	06/11/2002	MERRILL LYNCH	1.000	3		2	2				1	1		
00845V100	AGERE SYSTEMS INC DEL A	06/11/2002	MERRILL LYNCH	1.000	3		4	4				(1)	(1)		
00845V209	AGERE SYSTEMS INC CL B	06/11/2002	MERRILL LYNCH	2.000	6		10	10				(4)	(4)		
00845V209	AGERE SYSTEMS INC CL B	06/11/2002	MERRILL LYNCH	16.000	48		66	66				(18)	(18)		
00845V209	AGERE SYSTEMS INC CL B	06/11/2002	MERRILL LYNCH	12.000	36		47	47				(11)	(11)		
00845V209	AGERE SYSTEMS INC CL B	06/11/2002	MERRILL LYNCH	22.000	66		86	86				(21)	(21)		
037833100	APPLE COMPUTER INC	01/07/2002	MERRILL LYNCH	20.000	452		459	459	58			(7)	(7)		
057224107	BAKER HUGHES INC	11/15/2002	MERRILL LYNCH	15.000	455		342	342	(205)			113	113		7
057224107	BAKER HUGHES INC	11/15/2002	MERRILL LYNCH	5.000	152		118	118	(64)			34	34		2
057224107	BAKER HUGHES INC	11/15/2002	MERRILL LYNCH	10.000	303		241	241	(124)			63	63		5
057224107	BAKER HUGHES INC	11/15/2002	MERRILL LYNCH	10.000	303		293	293	(72)			11	11		5
057224107	BAKER HUGHES INC	11/15/2002	MERRILL LYNCH	29.000	880		956	956	(102)			(76)	(76)		13
06423A103	BANK ONE CORP	05/01/2002	MERRILL LYNCH	6.000	246		181	181				66	66		3
06423A103	BANK ONE CORP	05/02/2002	MERRILL LYNCH	6.000	246		181	181				66	66		3
12189T104	BURLINGTON & SANTA FE	05/13/2002	MERRILL LYNCH	11.000	314		314	314	(1)						3
12189T104	BURLINGTON & SANTA FE	05/17/2002	MERRILL LYNCH	15.000	433		428	428				6	6		4
12189T104	BURLINGTON & SANTA FE	05/17/2002	MERRILL LYNCH	15.000	433		435	435	7			(2)	(2)		4

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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
172967101	CITIGROUP INC	08/29/2002	CASH IN LIEU		2							2	2		
172967101	CITIGROUP INC	08/29/2002	CASH IN LIEU		7							7	7		
25243Q205	DIAGEO PLC SPSD ADR NEW	03/07/2002	MERRILL LYNCH	1.000	49		41	41	(5)			7	7		
25243Q205	DIAGEO PLC SPSD ADR NEW	03/08/2002	MERRILL LYNCH	1.000	49		42	42	(4)			7	7		
25746U109	DOMINION RES INC NEW VA COM	08/02/2002	MERRILL LYNCH	11.000	650		454	454				196	196		14
260543103	DOW CHEMICAL PV 2.50	02/21/2002	MERRILL LYNCH	20.000	608		706	706	48			(99)	(99)		7
260543103	DOW CHEMICAL PV 2.50	03/22/2002	MERRILL LYNCH	11.000	370		388	388				(18)	(18)		4
278058102	EATON CORP	03/01/2002	MERRILL LYNCH	3.000	245		174	174	(66)			72	72		1
278058102	EATON CORP	03/04/2002	MERRILL LYNCH	1.000	82		58	58				24	24		
278058102	EATON CORP	03/04/2002	MERRILL LYNCH	2.000	164		122	122	(27)			42	42		1
28336L109	EL PASO CORP	03/20/2002	MERRILL LYNCH	7.000	308		202	202				106	106		3
28336L109	EL PASO CORP	05/21/2002	MERRILL LYNCH	9.000	311		260	260				52	52		4
28336L109	EL PASO CORP	05/22/2002	MERRILL LYNCH	12.000	400		346	346	(441)			53	53		5
28336L109	EL PASO CORP	05/22/2002	MERRILL LYNCH	6.000	200		173	173	(95)			27	27		3
30231G102	EXXON MOBIL CORP COM	07/29/2002	MERRILL LYNCH	5.000	170		151	151				19	19		2
30231G102	EXXON MOBIL CORP COM	07/30/2002	MERRILL LYNCH	13.000	444		392	392				52	52		6
313586109	FANNIE MAE (USA) COM NPV	04/22/2002	MERRILL LYNCH	3.000	241		154	154	(85)			87	87		1
313586109	FANNIE MAE (USA) COM NPV	04/22/2002	MERRILL LYNCH	4.000	321		217	217				104	104		1
313586109	FANNIE MAE (USA) COM NPV	04/23/2002	MERRILL LYNCH	5.000	404		271	271	(228)			132	132		2
316773100	FIFTH THIRD BANCORP	07/05/2002	MERRILL LYNCH	12.000	800		553	553				246	246		8
316773100	FIFTH THIRD BANCORP	07/16/2002	MERRILL LYNCH	10.000	656		461	461				195	195		7
319963104	FIRST DATA CORP	01/30/2002	MERRILL LYNCH	6.000	486		155	155	(316)			331	331		
319963104	FIRST DATA CORP	01/30/2002	MERRILL LYNCH	2.000	162		60	60				102	102		
319963104	FIRST DATA CORP	05/17/2002	MERRILL LYNCH	13.000	1,028		389	389	(728)			638	638		1
370442105	GENERAL MOTORS CORP	04/30/2002	MERRILL LYNCH	23.000	1,493		1,240	1,240	122			253	253		12
421993916	HEALTHCARE CO DE COM	01/08/2002	MERRILL LYNCH	2.000	77		42	42				35	35		
421993916	HEALTHCARE CO DE COM	01/09/2002	MERRILL LYNCH	7.000	271		148	148	(157)			122	122		
421993916	HEALTHCARE CO DE COM	01/09/2002	MERRILL LYNCH	15.000	580		430	430	(148)			150	150		
421993916	HEALTHCARE CO DE COM	01/09/2002	MERRILL LYNCH	6.000	232		171	171	(60)			61	61		
427866108	HERSHEY FOODS CORP	01/07/2002	MERRILL LYNCH	4.000	270		208	208				62	62		
427866108	HERSHEY FOODS CORP	01/08/2002	MERRILL LYNCH	4.000	269		208	208				61	61		
427866108	HERSHEY FOODS CORP	01/14/2002	MERRILL LYNCH	14.000	947		729	729	(343)			218	218		
46625H100	J P MORGAN CHASE & CO	11/15/2002	MERRILL LYNCH	8.000	166		410	410	119			(244)	(244)		11
46625H100	J P MORGAN CHASE & CO	11/15/2002	MERRILL LYNCH	15.000	311		583	583	38			(272)	(272)		20
46625H100	J P MORGAN CHASE & CO	11/15/2002	MERRILL LYNCH	12.000	249		602	602	166			(353)	(353)		16
532716107	LIMITED INC	11/15/2002	MERRILL LYNCH	33.000	485		577	577	91			(92)	(92)		7
532716107	LIMITED INC	11/15/2002	MERRILL LYNCH	28.000	412		336	336	(76)			76	76		6
532716107	LIMITED INC	11/15/2002	MERRILL LYNCH	31.000	456		321	321	(135)			135	135		7
532716107	LIMITED INC	11/15/2002	MERRILL LYNCH	6.000	88		62	62	(26)			26	26		1
539830109	LOCKHEED MARTIN CORP	01/31/2002	MERRILL LYNCH	16.000	809		480	480	(633)			330	330		
539830109	LOCKHEED MARTIN CORP	07/29/2002	MERRILL LYNCH	6.000	348		180	180				168	168		1
539830109	LOCKHEED MARTIN CORP	11/15/2002	MERRILL LYNCH	16.000	876		480	480				396	396		5
549463107	LUCENT TECHNOLOGIES INC	02/14/2002	MERRILL LYNCH	66.000	409		391	391	(25)			18	18		

**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
549463107	LUCENT TECHNOLOGIES INC	02/14/2002	CASH IN LIEU	13.000	81		85	85				(5)	(5)		
549463107	LUCENT TECHNOLOGIES INC	02/15/2002	MERRILL LYNCH	7.000	42		46	46				(4)	(4)		
549463107	LUCENT TECHNOLOGIES INC	03/11/2002	MERRILL LYNCH	33.000	202		216	216				(14)	(14)		
549463107	LUCENT TECHNOLOGIES INC	06/10/2002	CASH IN LIEU		1							1	1		
55261F104	M & T BANK CORP	08/01/2002	MERRILL LYNCH	6.000	489		240	240				249	249		3
55261F104	M & T BANK CORP	08/02/2002	MERRILL LYNCH	5.000	403		200	200				203	203		3
58551A108	MELLON FINANCIAL CORP	05/10/2002	MERRILL LYNCH	8.000	306		283	283	(18)			23	23		2
58551A108	MELLON FINANCIAL CORP	05/10/2002	MERRILL LYNCH	1.000	38		32	32				6	6		
58551A108	MELLON FINANCIAL CORP	05/13/2002	MERRILL LYNCH	10.000	388		325	325	(57)			63	63		2
58551A108	MELLON FINANCIAL CORP	05/13/2002	MERRILL LYNCH	6.000	233		190	190	(54)			43	43		1
58551A108	MELLON FINANCIAL CORP	05/16/2002	MERRILL LYNCH	3.000	116		95	95				21	21		1
58551A108	MELLON FINANCIAL CORP	05/16/2002	MERRILL LYNCH	2.000	78		70	70				7	7		
58551A108	MELLON FINANCIAL CORP	05/17/2002	MERRILL LYNCH	4.000	155		141	141				14	14		1
589331107	MERCK & CO INC	02/12/2002	MERRILL LYNCH	19.000	1,110		1,159	1,159	42			(50)	(50)		7
713448108	PEPSICO INC	07/29/2002	MERRILL LYNCH	8.000	317		296	296				20	20		4
713448108	PEPSICO INC	07/30/2002	MERRILL LYNCH	5.000	199		185	185	(152)			14	14		2
713448108	PEPSICO INC	07/30/2002	MERRILL LYNCH	5.000	199		183	183				16	16		2
78387G103	SBC COMMUNICATIONS INC PV \$1.	07/09/2002	MERRILL LYNCH	2.000	61		81	81				(19)	(19)		1
89420G109	TRAVELERS PPTY CAS NEW A	11/15/2002	MERRILL LYNCH	1.000	15		24	24				(9)	(9)		
89420G406	TRAVELERS PPTY CAS GRP B	11/15/2002	MERRILL LYNCH	1.000	15		52	52				(37)	(37)		
89420G406	TRAVELERS PPTY CAS GRP B	11/15/2002	MERRILL LYNCH	2.000	30		53	53				(24)	(24)		
911312106	UNITED PARCEL SVC CL B	07/23/2002	MERRILL LYNCH	4.000	245		252	252	34			(7)	(7)		2
911312106	UNITED PARCEL SVC CL B	07/23/2002	MERRILL LYNCH	5.000	306		316	316	44			(10)	(10)		3
911312106	UNITED PARCEL SVC CL B	07/23/2002	MERRILL LYNCH	6.000	367		366	366	39			1	1		3
911312106	UNITED PARCEL SVC CL B	07/23/2002	MERRILL LYNCH	2.000	122		122	122	20						1
911312106	UNITED PARCEL SVC CL B	07/26/2002	MERRILL LYNCH	1.000	62		61	61				1	1		1
911312106	UNITED PARCEL SVC CL B	07/24/2002	MERRILL LYNCH	12.000	749		682	682	28			68	68		7
911312106	UNITED PARCEL SVC CL B	07/24/2002	MERRILL LYNCH	11.000	687		629	629	30			58	58		6
913017109	UNTD TECHNOLOGIES CRP	07/12/2002	MERRILL LYNCH	10.000	685		480	480				205	205		5
98157D106	WORLDCOM INC NEW GA COM	04/15/2002	MERRILL LYNCH	55.000	251		909	909	135			(658)	(658)		
98157D106	WORLDCOM INC NEW GA COM	04/15/2002	MERRILL LYNCH	10.000	46		163	163	22			(118)	(118)		
98157D106	WORLDCOM INC-WORLDCOM GR	04/15/2002	MERRILL LYNCH	38.000	173		530	530	(5)			(357)	(357)		
6899999	Subtotal - Common Stock - Industrial and Miscellaneous					32,206	X X X	28,435	28,435	(3,512)		3,768	3,768	X X X	268
7099997	Subtotal - Common Stock - Part 4					32,206	X X X	28,435	28,435	(3,512)		3,768	3,768	X X X	268
7099998	Summary Item for Common Stock Columns 9 through 16 of Part 5					3,812	X X X	4,243	4,243			(431)	(431)	X X X	14
7099999	Subtotal - Common Stock					36,018	X X X	32,678	32,678	(3,512)		3,337	3,337	X X X	282
7199999	Subtotal - Preferred and Common Stocks					36,018	X X X	32,678	32,678	(3,512)		3,337	3,337	X X X	282



**SCHEDULE D - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	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 and Dividends Received During Year	Paid for Accrued Interest and Dividends
313313RU4	FEDL FARM CREDIT BANK DISC NOTE	01/07/2002	MERRILL LYNCH	01/14/2002	REDEEMED	15,000.000	14,995	15,000	15,000	5						
313313RW0	FEDL FARM CREDIT BANK DISC NOTE	01/11/2002	MERRILL LYNCH	01/16/2002	REDEEMED	15,000.000	14,997	15,000	15,000	3						
313313TA6	FEDL FARM CREDIT BANK DISC NOTE	01/31/2002	MERRILL LYNCH	02/13/2002	REDEEMED	20,000.000	19,988	20,000	20,000	12						
313313TG3	FEDL FARM CREDIT BANK DISC NOTE	01/31/2002	MERRILL LYNCH	02/19/2002	REDEEMED	10,000.000	9,991	10,000	10,000	9						
313313WT1	FEDL FARM CREDIT BANK DISC NOTE	04/19/2002	MERRILL LYNCH	05/13/2002	REDEEMED	20,000.000	19,978	20,000	20,000	22						
313313XS2	FEDL FARM CREDIT BANK DISC NOTE	05/17/2002	MERRILL LYNCH	06/05/2002	REDEEMED	19,000.000	18,982	19,000	19,000	18						
313313XU7	FEDL FARM CREDIT BANK DISC NOTE	05/24/2002	MERRILL LYNCH	06/07/2002	REDEEMED	29,000.000	28,981	29,000	29,000	19						
31389KKP5	FNMA P627702	02/13/2002	MERRILL LYNCH	05/13/2002	MERRILL LYNCH	20,000.000	19,744	19,855	19,744				110	110	365	43
912810FG8	U S TREASURY BOND	01/25/2002	MERRILL LYNCH	11/15/2002	MERRILL LYNCH	12,000.000	11,295	12,564	11,295				1,269	1,269	788	279
912810FG8	U S TREASURY BOND	07/25/2002	MERRILL LYNCH	11/15/2002	MERRILL LYNCH	11,000.000	10,792	11,517	10,792				725	725	433	255
9128274D1	U S TREASURY NOTE	02/12/2002	MERRILL LYNCH	04/11/2002	MERRILL LYNCH	21,000.000	21,856	21,699	21,856				(158)	(158)	540	347
9128274D1	U S TREASURY NOTE	02/12/2002	MERRILL LYNCH	05/01/2002	MERRILL LYNCH	16,000.000	16,653	16,544	16,653				(109)	(109)	463	264
9128274D1	U S TREASURY NOTE	02/12/2002	MERRILL LYNCH	05/07/2002	MERRILL LYNCH	21,000.000	21,856	21,714	21,856				(142)	(142)	623	347
9128274D1	U S TREASURY NOTE	02/12/2002	MERRILL LYNCH	05/28/2002	MERRILL LYNCH	1,000.000	1,041	1,032	1,041				(9)	(9)	33	17
9128274F6	U S TREASURY NOTE	05/02/2002	MERRILL LYNCH	05/06/2002	MERRILL LYNCH	5,000.000	5,232	5,241	5,232				9	9	134	130
9128274F6	U S TREASURY NOTE	05/02/2002	MERRILL LYNCH	05/28/2002	MERRILL LYNCH	1,000.000	1,046	1,048	1,046				2	2	30	26
9960GJG10	FNMA 06505V	05/13/2002	MERRILL LYNCH	05/13/2002	MERRILL LYNCH	5,000.000	5,027	5,080	5,027				53	53		
31389KKPS	FNMA P627702	02/13/2002	MERRILL LYNCH	05/28/2002	PRINCIPAL PMT	399.000	399	399	399							
0399999	Subtotal - Bonds - U. S. Governments					241,399.000	242,854	244,694	242,943	88			1,751	1,751	3,409	1,708
6099998	Subtotal Bonds					241,399.000	242,854	244,694	242,943	88			1,751	1,751	3,409	1,708
057224107	BAKER HUGHES INC	07/24/2002	MERRILL LYNCH	11/15/2002	MERRILL LYNCH	14.000	394	425	394				31	31	3	
064057102	BANK OF N Y CO INC	07/23/2002	MERRILL LYNCH	11/15/2002	MERRILL LYNCH	7.000	209	179	209				(30)	(30)	1	
89420G109	TRAVELERS PPTY CAS NEW A	04/02/2002	MERRILL LYNCH	11/15/2002	MERRILL LYNCH	1.000	10	15	10				5	5		
89420G109	TRAVELERS PPTY CAS NEW A	04/03/2002	MERRILL LYNCH	11/15/2002	MERRILL LYNCH	60.000	1,200	872	1,200				(328)	(328)		
89420G109	TRAVELERS PPTY CAS NEW A	07/26/2002	MERRILL LYNCH	11/15/2002	MERRILL LYNCH	1.000	10	15	10				5	5		
89420G406	TRAVELERS PPTY CAS GRP B	04/02/2002	MERRILL LYNCH	11/15/2002	MERRILL LYNCH	1.000	22	15	22				(7)	(7)		
89420G406	TRAVELERS PPTY CAS GRP B	07/26/2002	MERRILL LYNCH	11/15/2002	MERRILL LYNCH	2.000	22	30	22				8	8		
6799999	Subtotal - Common Stock - Banks, Trust and Insurance Companies (Unaffiliated)					X X X	1,866	1,549	1,866				(317)	(317)	5	
110122108	BRISTOL MYERS SQUIBB CO	02/12/2002	MERRILL LYNCH	03/25/2002	MERRILL LYNCH	26.000	1,123	1,063	1,123				(61)	(61)		
260543103	DOW CHEMICAL PV 2.50	01/14/2002	MERRILL LYNCH	03/22/2002	MERRILL LYNCH	10.000	339	336	339				(3)	(3)		
260543103	DOW CHEMICAL PV 2.50	01/14/2002	MERRILL LYNCH	05/03/2002	MERRILL LYNCH	16.000	542	507	542				(35)	(35)	5	
260543103	DOW CHEMICAL PV 2.50	01/14/2002	MERRILL LYNCH	05/06/2002	MERRILL LYNCH	11.000	373	344	373				(29)	(29)	4	
61166W101	MONSANTO CO NEW DEL COM	09/04/2002	CASH IN LIEU	09/04/2002	CASH IN LIEU			13					13	13		
6899999	Subtotal - Common Stock - Industrial and Miscellaneous (Unaffiliated)					X X X	2,377	2,263	2,377				(114)	(114)	9	
7099998	Total Common Stock					X X X	4,243	3,812	4,243				(431)	(431)	14	

**SCHEDULE D - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identifi- cation	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	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 and Dividends Received During Year	Paid for Accrued Interest and Dividends
7199999	Subtotal Stocks					X X X	4,243	3,812	4,243				(431)	(431)	14	
7299999	Total Bonds, Preferred and Common Stock					X X X	247,097	248,506	247,186	88			1,320	1,320	3,422	1,708

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**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	792,194	825,462	33,268
2. Preferred Stocks			
3. Totals	792,194	825,462	33,268

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

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**SCHEDULE E - PART 1 - CASH**

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Year	4 Amount of Interest Accrued December 31 of Current Year	5 Balance	6 *
OPEN DEPOSITORIES					
Key Bank Banco Bil Viz	Cleveland, OH Mayaguez, PR	0.400 1.250	82 56	26,629 40,000	
0199998 Deposits in 0 depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories.					
0199999 Totals-Open Depositories					
SUSPENDED DEPOSITORIES					
0299998 Deposits in 0 depositories that do not exceed the allowable limit in any one depository (See Instructions) - suspended depositories.					
0299999 Totals - Suspended Depositories					
0399999 Total Cash on Deposit					
0499999 Cash in Company's Office					
0599999 Total Cash					

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

1. January	16,293	4. April	17,802	7. July	19,922	10. October	22,435
2. February	16,158	5. May	23,203	8. August	25,097	11. November	66,087
3. March	23,812	6. June	24,998	9. September	26,579	12. December	66,629

**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
<b>NONE</b>						

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(a) Including \$ 0 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.