



# ANNUAL STATEMENT

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

## National Masonic Provident Association

NAIC Group Code..... ,  
(Current Period) (Prior Period) NAIC Company Code..... 66702 Employer's ID Number..... 34-0421240

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

Country of Domicile US

Incorporated..... November 15, 1890 Commenced Business..... November 15, 1890

Statutory Home Office	632 North Park St..... Columbus ..... OH ..... 43215 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	632 North Park St..... Columbus ..... OH ..... 43215 <i>(Street and Number) (City or Town, State and Zip Code)</i>	614-228-5130 <i>(Area Code) (Telephone Number)</i>
Mail Address	632 North Park St..... Columbus ..... OH ..... 43215 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	632 North Park St..... Columbus ..... OH ..... 43215 <i>(Street and Number) (City or Town, State and Zip Code)</i>	614-228-5130 <i>(Area Code) (Telephone Number)</i>
Internet Website Address	N/A	
Statement Contact	Kevin C Hecker <i>(Name)</i> khecker@uct.org <i>(E-Mail Address)</i>	614-228-5130-0142 <i>(Area Code) (Telephone Number) (Extension)</i> 614-228-1898 <i>(Fax Number)</i>
Policyowner Relations Contact	632 North Park St..... Columbus ..... OH ..... 43215 <i>(Street and Number) (City or Town, State and Zip Code)</i>	<i>(Area Code) (Telephone Number) (Extension)</i>

### OFFICERS

President ..... Ronald Edward Hunt # Treasurer ..... Kevin Clare Hecker  
Secretary ..... Michael John Hammontree Actuary ..... Thomas M Hull FSA MAAA

### VICE PRESIDENTS

### DIRECTORS OR TRUSTEES

Ronald Edward Hunt # Kevin Clare Hecker Michael John Hammontree Craig Eugene Alcorn #  
John Alfred Engel

State of..... Ohio  
County of..... Franklin

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) Ronald Edward Hunt # (Printed Name) President	_____ (Signature) Michael John Hammontree (Printed Name) Secretary	_____ (Signature) Kevin Clare Hecker (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.....

**Sch. A-Pt. 1**  
**NONE**

**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 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
<b>U.S. Government - Issuer Obligations</b>																				
3134A0 VF 6..	Federal Home Loan Mtg.....		6.135	FA...	02/15/2011			338,333	330,000	..114.8440	378,985	341,550	7,592	20,246	(785)			..1PE	06/25/1998	5.824
3134A2 KZ 0..	Freddie Mac.....		5.750	JJ.....	07/15/2003			349,962	350,000	..102.4060	358,421	349,685	9,242	20,125	68			..1PE	06/30/1998	5.854
31359M DJ 9..	Federal Natl Mtg Assn.....		5.750	FA.....	02/15/2008			28,660	28,000	..112.0310	31,369	29,094	604	1,610	(110)			..1PE	09/16/1998	5.288
86387R LU 4..	Student Ln Marketing Assn.....		6.550	JD.....	12/02/2013			343,300	323,000	..100.0000	323,000	348,638	1,686	21,156	(1,303)			..1Z	06/25/1998	5.850
912827 5A 6..	UNITED STATES TREASURY NOTE.....		4.750	FA.....	02/15/2004			50,111	50,000	..103.9060	51,953	50,281	891	3,719	(94)			..1	02/26/2001	4.597
0199999	U.S. Government - Issuer Obligations.....							1,110,366	1,081,000	...XXX.....	1,143,728	1,119,248	20,015	66,856	(2,224)	0	0	XXX	XXX	XXX
0399999	Total - U.S. Government.....							1,110,366	1,081,000	...XXX.....	1,143,728	1,119,248	20,015	66,856	(2,224)	0	0	XXX	XXX	XXX
<b>Public Utilities (Unaffiliated) - Issuer Obligations</b>																				
<b>United States</b>																				
36962G YY 4..	General Electric Capital Corp.....		6.000	JD.....	06/15/2012			101,364	100,000	..100.0000	100,000	101,422	264	3,133	(58)			..1	06/14/2002	5.895
744567 DX 3..	Public Service Electric & Gas.....		7.375	MS.....	03/01/2014			106,039	100,000	..107.1150	107,115	106,250	2,465	3,688	(211)			..1PE	05/31/2002	6.711
	United States.....							207,403	200,000	...XXX.....	207,115	207,672	2,729	6,821	(269)	0	0	XXX	XXX	XXX
3299999	Public Utilities (Unaffiliated) - Issuer Obligations.....							207,403	200,000	...XXX.....	207,115	207,672	2,729	6,821	(269)	0	0	XXX	XXX	XXX
3899999	Total - Public Utilities (Unaffiliated).....							207,403	200,000	...XXX.....	207,115	207,672	2,729	6,821	(269)	0	0	XXX	XXX	XXX
<b>Industrial &amp; Miscellaneous (Unaffiliated) - Issuer Obligations</b>																				
<b>United States</b>																				
345397 KR 3..	Ford Motor Credit Corp.....		7.750	MS.....	03/15/2005			104,594	100,000	..102.6730	102,673	107,153	2,291	7,750	(1,906)			..2	08/22/2001	5.588
345397 SJ 3..	Ford Motor Credit Co.....		6.700	JJ.....	07/16/2003			202,670	200,000	..101.8830	203,766	209,060	6,117	13,400	(4,749)			..2	08/22/2001	4.239
87265C BH 2..	TRW Inc.....		6.380	JJ.....	07/07/2003			201,184	200,000	..100.0000	200,000	204,130	6,137	12,760	(2,193)			..2Z	08/22/2001	5.278
	United States.....							508,448	500,000	...XXX.....	506,439	520,343	14,545	33,910	(8,848)	0	0	XXX	XXX	XXX
3999999	Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations.....							508,448	500,000	...XXX.....	506,439	520,343	14,545	33,910	(8,848)	0	0	XXX	XXX	XXX
4599999	Total - Industrial & Miscellaneous (Unaffiliated).....							508,448	500,000	...XXX.....	506,439	520,343	14,545	33,910	(8,848)	0	0	XXX	XXX	XXX
<b>Totals</b>																				
5499999	Total - Issuer Obligations.....							1,826,217	1,781,000	...XXX.....	1,857,282	1,847,263	37,289	107,587	(11,341)	0	0	XXX	XXX	XXX
6099999	Grand Total - Bonds.....							1,826,217	1,781,000	...XXX.....	1,857,282	1,847,263	37,289	107,587	(11,341)	0	0	XXX	XXX	XXX

E08

**Sch. D-Pt. 2-Sn. 1**  
**NONE**

**Sch. D-Pt. 2-Sn. 2**  
**NONE**

**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
<b>Bonds - Public Utilities</b>							
<b>United States</b>							
36962G YY 4	General Electric Capital Corp.	06/14/2002	McDonald		101,422	100,000	117
744567 DX 3	Public Service Electric & Gas	05/31/2002	McDonald		106,250	100,000	1,844
	United States				207,672	200,000	1,961
3899999	Total - Bonds - Public Utilities				207,672	200,000	1,961
6099997	Total - Bonds - Part 3				207,672	200,000	1,961
6099999	Total - Bonds				207,672	200,000	1,961
7299999	Total - Bonds, Preferred and Common Stocks				207,672	XXX	1,961

**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
<b>Bonds - U.S. Government</b>															
912827 F4 9.....	US TREASURY NOTES.....	05/15/2002	MATURITY.....		100,000	100,000	101,641	100,000	(89)				0	3,750	
0399999	Total - Bonds - U.S. Government.....				100,000	100,000	101,641	100,000	(89)	0	0	0	0	3,750	XXX
6099997	Total - Bonds - Part 4.....				100,000	100,000	101,641	100,000	(89)	0	0	0	0	3,750	XXX
6099999	Total - Bonds.....				100,000	100,000	101,641	100,000	(89)	0	0	0	0	3,750	XXX
<b>Preferred Stocks - Public Utilities</b>															
<b>United States</b>															
037735 10 7.....	APPALACHIAN PR CO 4.5% SER OLD.....	06/04/2002	CALLED@67.3800000.....	180,000	12,128	100.00	19,665	19,665				(7,537)	(7,537)		405
144141 40 5.....	CAROLINA PR & LT CO \$5.44.....	06/04/2002	McDonald.....	100,000	7,468	100.00	10,000	10,000				(2,532)	(2,532)		272
154051 20 5.....	CENTRAL MAINE POWER CO 3.5%.....	06/04/2002	McDonald.....	150,000	7,639	100.00	10,350	10,350				(2,711)	(2,711)		262
29364M 60 5.....	ENTERGY LA INC 5.40%.....	06/04/2002	McDonald.....	100,000	6,447	100.00	10,150	10,150				(3,703)	(3,703)		458
485134 50 6.....	KANSAS CITY PR & LT CO 4.35%.....	06/04/2002	McDonald.....	300,000	18,437	100.00	20,700	20,700				(2,263)	(2,263)		652
610202 50 9.....	MONONGAHELA POWER CO \$6.28 SER D.....	06/04/2002	McDonald.....	100,000	8,897	100.00	10,129	10,129				(1,232)	(1,232)		314
649840 20 4.....	NY STATE ELEC & GAS CORP 3.75%.....	06/19/2002	McDonald.....	200,000	8,804	100.00	18,870	18,870				(10,066)	(10,066)		375
665262 20 0.....	NORTHERN IND PUB SERV CO 4.22%.....	06/05/2002	McDonald.....	247,000	13,742	100.00	16,426	16,426				(2,684)	(2,684)		521
694308 50 3.....	PACIFIC GAS & ELEC CO 5.0% SER RED.....	06/05/2002	McDonald.....	400,000	5,926	25.00	10,600	10,600				(4,674)	(4,674)		
98389B 20 9.....	XCEL ENERGY INC.....	06/04/2002	McDonald.....	200,000	10,185		18,738	18,738				(8,553)	(8,553)		360
	United States.....				99,673	825.00	145,628	145,628	0	0	0	(45,955)	(45,955)	XXX	3,619
6199999	Total - Preferred Stocks - Public Utilities.....				99,673	825.00	145,628	145,628	0	0	0	(45,955)	(45,955)	XXX	3,619
<b>Preferred Stocks - Industrial and Miscellaneous</b>															
<b>United States</b>															
383883 30 3.....	GRACE (WR) SER A 8.0%.....	06/04/2002	McDonald.....	165,000	14,625	100.00	24,085	24,085				(9,460)	(9,460)		330
383883 40 2.....	GRACE (WR) SER B 8.0%.....	06/04/2002	McDonald.....	85,000	7,516	100.00	11,815	11,815				(4,299)	(4,299)		170
	United States.....				22,141	200.00	35,900	35,900	0	0	0	(13,759)	(13,759)	XXX	500
6399999	Total - Preferred Stocks - Industrial & Miscellaneous.....				22,141	200.00	35,900	35,900	0	0	0	(13,759)	(13,759)	XXX	500
6599997	Total - Preferred Stocks - Part 4.....				121,814	1,025.00	181,528	181,528	0	0	0	(59,714)	(59,714)	XXX	4,119
6599999	Total - Preferred Stocks.....				121,814	1,025.00	181,528	181,528	0	0	0	(59,714)	(59,714)	XXX	4,119
7199999	Total - Preferred and Common Stocks.....				121,814	XXX	181,528	181,528	0	0	0	(59,714)	(59,714)	XXX	4,119
7299999	Total - Bonds, Preferred and Common Stocks.....				221,814	XXX	283,169	281,528	(89)	0	0	(59,714)	(59,714)	3,750	4,119

E12

**Sch. D-Pt. 5  
NONE**

**Sch. D-Pt. 6-Sn. 1  
NONE**

**Sch. D-Pt. 6-Sn. 2  
NONE**

**SCHEDULE DA - PART 1**

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Desig- nation	17 Effective Rate of Interest
				5 Rate of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	14 Gross Amount Received			
<b>U.S. Government Bonds - Issuer Obligations</b>																
900138 00 9..	Victory Prime Obligations.....	12/01/2002	McDonald.....	1.100	MPLY	01/01/2003	82,420			82,420	82,420	73			1	1.106
0199999	U.S. Government Bonds- Issuer Obligations.....						82,420	0	0	82,420	82,420	73	0	0	XXX	XXX
0399999	Total - U.S. Government Bonds.....						82,420	0	0	82,420	82,420	73	0	0	XXX	XXX
<b>Totals</b>																
5499999	Total Bonds - Issuer Obligations.....						82,420	0	0	82,420	82,420	73	0	0	XXX	XXX
6099999	Total - Bonds.....						82,420	0	0	82,420	82,420	73	0	0	XXX	XXX
8099999	Grand Total - Short-Term Investments.....						82,420	(a) 0	0	82,420	82,420	73	0	0	XXX	XXX

(a) Includes \$.....0 other than accrual of discount and amortization of premium.

**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 Statement (Admitted) Value	2 Fair Value (a)	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
1. Bonds.....	1,908,637	1,939,702	31,065
2. Preferred stocks.....			0
3. Totals.....	1,908,637	1,939,702	31,065

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

THE NAIC MARKET VALUE WAS USED WHEN AVAILABLE; OTHERWISE, BOOK VALUE WAS USED.

### 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 *
<b>Open Depositories</b>					
KEY BANK..... CLEVELAND OH USA.....				23,050	XXX
0199999. Total - Open Depositories.....	XXX	0	0	23,050	XXX
0399999. Total Cash on Deposit.....	XXX	0	0	23,050	XXX
0599999. Total Cash.....	XXX	0	0	23,050	XXX

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

1. January.....	23,905	4. April.....	18,135	7. July.....	16,305	10. October.....	10,358
2. February.....	27,642	5. May.....	28,350	8. August.....	20,059	11. November.....	18,134
3. March.....	21,690	6. June.....	32,633	9. September.....	25,557	12. December.....	30,843

**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>SPECIAL DEPOSITS WHICH ARE FOR THE BENEFIT OF ALL POLICYHOLDERS</b>						
<b>Ohio</b>						
OH00001.	B.	FEDERAL HOME LOAN MTG 6.135% DUE 2/15/2011.....	MCDONALD INVESTMENTS-PROTECTION OF POLICYHOLDERS.....	116,000	118,929	133,219
OH00002.	B.	FREDDIE MAC 5.75% 7/15/2003.....	MCDONALD INVESTMENTS-PROTECTION OF POLICYHOLDERS.....	115,000	114,987	117,767
OH00003.	B.	FEDERAL NAT'L ASSN 5.75% DUE 2/15/2008.....	MCDONALD INVESTMENTS-PROTECTION OF POLICYHOLDERS.....	28,000	28,660	31,368
OH00004.	B.	STUDENT LOAN MARKETING ASSN 6.55% DUE 12/2/2013.....	MCDONALD INVESTMENTS-PROTECTION OF POLICYHOLDERS.....	116,000	123,290	116,000
OH99999.	Ohio			375,000	385,866	398,354
<b>Virginia</b>						
VA00001.	B.	UNITED STATES TREASURY NTS 5.47% DUE 2/15/2001.....	SUNTRUST-PROTECTION OF POLICYHOLDERS.....	50,000	50,111	51,953
VA99999.	Virginia			50,000	50,111	51,953
ZZ99999.	Total	Total - All Special Deposits Held for Benefit of all Policyholders, Claimants, & Creditors of the Company.....		425,000	435,977	450,307
9999999.	Totals			425,000	435,977	450,307

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