



ANNUAL STATEMENT

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

CATHOLIC LADIES OF COLUMBIA

NAIC Group Code..... (Current Period) (Prior Period)	NAIC Company Code..... 56316	Employer's ID Number..... 31-4144574
Organized under the Laws of OHIO	State of Domicile or Port of Entry OHIO	
Country of Domicile UN		
Incorporated..... December 30, 1899	Commenced Business..... January 1, 1908	
Statutory Home Office	4480 REFUGEE ROAD, SUITE 200..... COLUMBUS OH 43232 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	4480 REFUGEE ROAD, SUITE 200..... COLUMBUS OH 43232 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Mail Address	4480 REFUGEE ROAD, SUITE 200..... COLUMBUS OH 43232 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	4480 REFUGEE ROAD, SUITE 200..... COLUMBUS OH 43232 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Internet Website Address		
Statement Contact	JEARLINE FARLEY <i>(Name)</i> WWW.theCLC.org <i>(E-Mail Address)</i>	800-845-0494 <i>(Area Code) (Telephone Number) (Extension)</i> 614-868-5221 <i>(Fax Number)</i>
Policyowner Relations Contact	..... <i>(Street and Number) (City or Town, State and Zip Code)</i>	..... <i>(Area Code) (Telephone Number) (Extension)</i>

OFFICERS

President THERESA A. GABLE
Secretary CAROL A. CHAMBERLIN

Treasurer
Actuary

VICE PRESIDENTS

KAREN E. BUCKLEY

DIRECTORS OR TRUSTEES

MARY LOU HOFFMAN ALICE M. DIEMER SHARON A. CALVELAGE DEBRA L. WISCHMEYER

State of.....
County of.....

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) THERESA A. GABLE (Printed Name) President	_____ (Signature) CAROL A. CHAMBERLIN (Printed Name) Secretary	_____ (Signature) (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.....

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds.....	20,890,173		20,890,173	17,084,721
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1).....	833,900		833,900	1,433,900
2.2 Common stocks (Schedule D, Part 2, Section 2).....			.0	
3. Mortgage loans on real estate (Schedule B, Part 1):				
3.1 First liens.....			.0	
3.2 Other than first liens.....			.0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the society (less \$.....0 encumbrances).....			.0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			.0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			.0	
5. Certificate loans and liens.....	73,559		73,559	58,715
6. Cash (\$.....653,828, Schedule E, Part 1) and short-term investments (\$.....0, Schedule DA, Part 2).....	653,828		653,828	243,342
7. Other invested assets (Schedule BA, Part 1).....			.0	
8. Receivable for securities.....			.0	
9. Aggregate write-ins for invested assets.....	.0	.0	.0	.0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	22,451,460	.0	22,451,460	18,820,678
11. Reinsurance ceded:				
11.1 Amounts recoverable from reinsurers (Schedule S, Part 2).....			.0	
11.2 Commissions and expense allowances due.....			.0	
11.3 Experience rating and other refunds due.....			.0	
11.4 Other amounts receivable under reinsurance contracts.....			.0	
12. Electronic data processing equipment and software.....	6,330	6,330	.0	
13. Premiums actually collected by subordinate lodges not yet remitted to home office (excluding \$.....0 loading).....	3,068		3,068	2,484
14. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less \$.....0 loading).....			.0	
15. Accident and health premiums due and unpaid.....			.0	
16. Investment income due and accrued.....	315,475		315,475	278,151
17. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
18. Receivable from subsidiaries and affiliates.....			.0	
19. Amounts due from agents.....			.0	
20. Other assets nonadmitted (Exhibit 9).....	14,395	14,395	.0	
21. Aggregate write-ins for other than invested assets.....	13,912	13,912	.0	.0
22. Total assets excluding Separate Accounts business (Lines 10 to 21).....	22,804,640	34,637	22,770,003	19,101,313
23. From Separate Accounts Statement.....			.0	
24. Totals (Lines 22 and 23).....	22,804,640	34,637	22,770,003	19,101,313

DETAILS OF WRITE-INS

0901. ....			.0	
0902. ....			.0	
0903. ....			.0	
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.0	.0	.0	.0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.0	.0	.0	.0
2101. DEPOSITS.....	.47	.47	.0	
2102. PREPAID EXPENSES.....	13,865	13,865	.0	
2103. ....			.0	
2198. Summary of remaining write-ins for Line 21 from overflow page.....	.0	.0	.0	.0
2199. Totals (Lines 2101 thru 2103 plus 2198) (Line 21 above).....	13,912	13,912	.0	.0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life certificates and contracts (Exhibit 5, Line 9999999) (including \$.....0 Modco Reserve).....	21,183,000	17,506,000
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 16, Col. 1) (including \$.....0 Modco Reserve).....		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	311,226	74,652
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Column 1 less Column 5).....	36,009	34,487
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Column 5).....		
5. Refunds due and unpaid (Exhibit 4, Line 10).....	487	487
6. Provision for refunds payable in following calendar year-estimated amounts:		
6.1 Apportioned for payment to		
6.2 Not yet apportioned.....	72,000	72,000
7. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....		
8. Contract liabilities not included elsewhere:		
8.1 Surrender values on canceled contracts.....		
8.2 Other amounts payable on reinsurance including \$.....0 assumed and \$.....0 ceded.....		
8.3 Interest Maintenance Reserve (IMR) (Page 30, Line 6).....	202,020	250,123
9. Commissions to fieldworkers due or accrued-life and annuity contracts \$.....0 ; accident and health \$.....0 and deposit-type contract funds \$.....0.....		
10. Commissions and expense allowances payable on reinsurance assumed.....		
11. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	21,890	23,920
12. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves).....		
13. Taxes, licenses and fees due or accrued (Exhibit 3, Line 8, Col. 6).....	2,021	1,977
14. Unearned investment income.....		
15. Amounts withheld or retained by Society as agent or trustee.....	6,446	7,567
16. Amounts held for fieldworkers' account, including \$.....0 fieldworkers' credit balances.....		
17. Remittances and items not allocated.....		
18. Net adjustment in assets and liabilities due to foreign exchange rates.....		
19. Liability for benefits for employees and fieldworkers if not included above.....		
20. Borrowed money \$.....0 and interest thereon \$.....0.....		
21. Miscellaneous liabilities:		
21.1 Asset valuation reserve (Page 31, Line 16, Col. 7).....	141,152	118,426
21.2 Reinsurance in unauthorized companies.....		
21.3 Funds held under reinsurance treaties with unauthorized reinsurers.....		
21.4 Payable to subsidiaries and affiliates.....		
21.5 Drafts outstanding.....	2,686	2,254
21.6 Funds held under coinsurance.....		
21.7 Payable for securities.....		
22. Aggregate write-ins for liabilities.....	0	0
23. Total liabilities excluding Separate Accounts business (Lines 1 to 22).....	21,978,937	18,091,893
24. From Separate Accounts statement.....		
25. Total liabilities (Lines 23 and 24).....	21,978,937	18,091,893
26. Aggregate write-ins for other than liabilities and surplus funds.....	0	0
27. Surplus notes.....		
28. Aggregate write-ins for surplus funds.....	0	0
29. Unassigned funds.....	791,066	1,009,420
30. Totals of (Lines 26 through 29) (Page 4, Line 47) (Including \$.....0 in Separate Accounts statement).....	791,066	1,009,420
31. Totals (Lines 25 + 30) (Page 2, Line 24, Col. 3).....	22,770,003	19,101,313

DETAILS OF WRITE-INS

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

SUMMARY OF OPERATIONS
(Excluding Unrealized Capital Gains and Losses)

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1).....	3,946,292	1,308,563
2. Considerations for supplementary contracts with life contingencies.....		
3. Net investment income (Net Investment Income, Line 17).....	1,331,505	1,241,503
4. Amortization of Interest Maintenance Reserve (IMR) (Page 32, Line 5).....	25,775	23,385
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1).....		
7. Reserve adjustments on reinsurance ceded.....		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....		
8.2 Charges and fees for deposit-type contracts.....		
8.3 Aggregate write-ins for miscellaneous income.....	2,428	627
9. Totals (Lines 1 to 8.3).....	5,306,000	2,574,078
10. Death benefits.....	253,595	206,113
11. Matured endowments.....	2,939	4,163
12. Annuity and old age benefits.....	758,853	319,897
13. Disability, accident and health benefits, including premiums waived \$..... 0.....		
14. Surrender benefits and withdrawals for life contracts.....	32,035	42,132
15. Interest and adjustments on contract or deposit-type contracts funds.....	5,965	3,893
16. Payments on supplementary contracts with life contingencies.....		
17. Increase in aggregate reserve for life and accident and health certificates and contracts.....	3,677,000	1,333,000
18. Totals (Lines 10 to 17).....	4,730,387	1,909,198
19. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1 less Col. 5).....	67,649	19,664
20. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1 less Col. 5).....		
21. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 5).....	591,449	555,626
22. Insurance taxes, licenses and fees (Exhibit 3, Line 6, Cols. 1, 2, 3 and 5).....	15,652	13,371
23. Increase in loading on deferred and uncollected premiums.....		
24. Net transfers to or (from) Separate Accounts.....		
25. Aggregate write-ins for deductions.....	0	44,349
26. Totals (Lines 18 to 25).....	5,405,137	2,542,208
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	(99,137)	31,870
28. Refunds to members (Exhibit 4, Line 17, Cols. 1 + 2).....	74,581	68,490
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28).....	(173,718)	(36,620)
30. Net realized capital gains (losses) (excluding \$.....(22,329) transferred to the IMR).....	(32,339)	
31. Net income (Lines 29 + 30).....	(206,057)	(36,620)
SURPLUS ACCOUNT		
32. Surplus, December 31, previous year (Page 3, Line 30, Col. 2).....	1,009,420	1,116,375
33. Net income from operations (Line 31).....	(206,057)	(36,620)
34. Change in net unrealized capital gains (losses).....		
35. Change in net unrealized foreign exchange capital gain (loss).....		
36. Change in nonadmitted assets and related items (Exhibit 9, Line 6, Col.3).....	10,429	(29,410)
37. Change in liability for reinsurance in unauthorized companies.....		
38. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 0499999, Col. 4).....		(10,000)
39. Change in asset valuation reserve (Page 31, Lines 2 through 5 minus 6 plus 7 plus 11 plus 14 plus 15, Col. 7).....	(22,726)	(30,925)
40. Surplus (contributed to) withdrawn from Separate Accounts during period.....		
41. Other changes in surplus in Separate Accounts statement.....		
42. Change in surplus notes.....		
43. Cumulative effect of changes in accounting principles.....		
44. Change in surplus as a result of reinsurance.....		
45. Aggregate write-ins for gains and losses in surplus.....	0	0
46. Net change in surplus for the year (Lines 33 through 45).....	(218,354)	(106,955)
47. Surplus December 31, current year (Lines 32 + 46) (Page 3, Line 30).....	791,066	1,009,420

DETAILS OF WRITE-INS

08.301. SUNDRY INCOME.....	2,428	627
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	2,428	627
2501. DEPOSIT CONTRACTS WITHOUT LIFE CONTINGENCIES.....		44,349
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	0	44,349
4501.		
4502.		
4503.		
4598. Summary of remaining write-ins for Line 45 from overflow page.....	0	0
4599. Totals (Lines 4501 thru 4503 plus 4598) (Line 45 above).....	0	0

CATHOLIC LADIES OF COLUMBIA CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums and annuity considerations for life and accident and health contracts.....	3,945,708	1,308,930
2. Charges and fees for deposit-type contracts.....		41,660
3. Considerations for supplementary contracts with life contingencies.....		
4. Net investment income.....	1,296,283	1,194,674
5. Commissions and expense allowances on reinsurance ceded.....		
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts.....		
7. Aggregate write-ins for miscellaneous income.....	2,428	627
8. Total (Lines 1 to 7).....	5,244,419	2,545,891
9. Death benefits.....	252,073	199,477
10. Matured endowments.....	2,939	4,163
11. Annuity and old age benefits.....	758,853	319,897
12. Disability, accident and health benefits.....		
13. Surrender benefits and withdrawals for life contracts.....	32,035	42,132
14. Interest and adjustment on contract or deposit-type contract funds.....	5,965	(4,619)
15. Payments on supplementary contracts with life contingencies.....		
16. Total (Lines 9 to 15).....	1,051,865	561,050
17. Commissions on premiums, annuity considerations and deposit-type contract funds.....	67,649	19,664
18. Commissions and expense allowances on reinsurance assumed.....		
19. General insurance expenses and fraternal expenses.....	593,479	575,730
20. Insurance taxes, licenses and fees, excluding federal income taxes.....	15,608	13,944
21. Net transfers to or (from) Separate Accounts.....		
22. Aggregate write-ins for deductions.....	0	44,349
23. Refunds to members paid.....	74,581	86,490
24. Total (Lines 16 to 23).....	1,803,182	1,301,227
25. Net cash from operations (Line 8 minus Line 24).....	3,441,237	1,244,664
Cash from Investments		
26. Proceeds From Investments Sold, Matured or Repaid:		
26.1 Bonds.....	3,677,154	1,803,629
26.2 Stocks.....	592,600	700,200
26.3 Mortgage loans.....		
26.4 Real estate.....		
26.5 Other invested assets.....		
26.6 Net gains or (losses) on cash and short-term investments.....		
26.7 Miscellaneous proceeds.....		
26.8 Total (Lines 26.1 to 26.7).....	4,269,754	2,503,829
27. Cost of Investments Acquired (long-term only):		
27.1 Bonds.....	7,531,976	3,795,375
27.2 Stocks.....		50,000
27.3 Mortgage loans.....		
27.4 Real estate.....		
27.5 Other invested assets.....		
27.6 Miscellaneous applications.....		
27.7 Total investments acquired (Lines 27.1 to 27.6).....	7,531,976	3,845,375
28. Net increase (or decrease) in certificate loans and liens.....	14,844	(3,444)
29. Net cash from investments (Line 26.8 minus Line 27.7 minus Line 28).....	(3,277,066)	(1,338,102)
Cash from Financing and Miscellaneous Sources		
30. Cash Provided:		
30.1 Surplus notes, capital and surplus paid in.....		
30.2 Borrowed money \$.....0 less amounts repaid \$.....0.....		
30.3 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies.....	250,314	1,930
30.4 Other cash provided.....	28,763	6,157
30.5 Total (Lines 30.1 to 30.4).....	279,077	8,087
31. Cash Applied:		
31.1 Interest on indebtedness.....		
31.2 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies.....	19,785	8,512
31.3 Other applications (net).....	12,977	31,900
31.4 Total (Lines 31.1 to 31.3).....	32,762	40,412
32. Net cash from financing and miscellaneous sources (Line 30.5 minus Line 31.4).....	246,315	(32,325)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
33. Net change in cash and short-term investments (Line 25, plus Line 29, plus Line 32).....	410,486	(125,763)
34. Cash and Short-term Investments:		
34.1 Beginning of year.....	243,342	369,105
34.2 End of year (Line 33 plus Line 34.1).....	653,828	243,342
DETAILS OF WRITE-INS		
0701. SUNDRY INCOME.....	2,428	627
0702. SUPPLEMENTARY CONTRACTS.....		
0703.		
0798. Summary of remaining write-ins for Line 7 from overflow page.....	0	0
0799. Totals (Lines 0701 thru 0703 plus 0798) (Line 7 above).....	2,428	627
2201. DEPOSIT CONTRACTS WITHOUT LIFE CONTINGENCIES.....		44,349
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page.....	0	0
2299. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above).....	0	44,349

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Life Insurance	3 Annuities	4 Supplementary Contracts
Involving Life or Disability Contingencies (Reserves)				
(Net of Reinsurance Ceded)				
1. Reserve December 31, prior year.....	17,506,000	7,890,000	9,616,000	
2. Tabular net premiums or considerations.....	3,926,980	241,125	3,685,855	
3. Present value of disability claims incurred.....	0			.XXX
4. Tabular interest.....	888,130	435,941	452,189	
5. Tabular less actual reserve released.....	13,985		13,985	
6. Increase in reserve on account of change in valuation basis.....	0			
7. Other increases (net).....	(235,000)		(235,000)	
8. Totals (Lines 1 to 7).....	22,100,095	8,567,066	13,533,029	0
9. Tabular cost.....	466,354	466,354		.XXX
10. Reserves released by death.....	50,973	50,973	.XXX	.XXX
11. Reserves released by other terminations (net).....	37,739	37,739		
12. Annuity, supplementary contract and disability payments involving life contingencies.....	362,029		362,029	
13. Net transfers to or (from) separate accounts.....	0			
14. Total deductions (Lines 9 to 13).....	917,095	555,066	362,029	0
15. Reserve December 31, current year.....	21,183,000	8,012,000	13,171,000	0

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....84,914	.....84,017
1.1 Bonds exempt from U.S. tax.....	(a).....120,612	.....145,511
1.2 Other bonds (unaffiliated).....	(a).....1,021,210	.....1,032,430
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....102,908	.....102,908
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....	.....
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d).....	.....
5. Contract loans.....	.....5,186	.....5,186
6. Cash/short-term investments.....	(e).....2,356	.....2,356
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....0	.....0
10. Total gross investment income.....	.....1,337,186	.....1,372,408
11. Investment expenses.....	.....	(g).....39,499
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....1,404
13. Interest expense.....	.....	(h).....
14. Depreciation on real estate and other invested assets.....	.....	(i).....0
15. Aggregate write-ins for deductions from investment income.....	.....	.....0
16. Total deductions (Lines 11 through 15).....	.....	.....40,903
17. Net investment income (Line 10 minus Line 16).....	.....	.....1,331,505

DETAILS OF WRITE-INS

0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	0	0
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page.....		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....		0

- (a) Includes \$.....8,241 accrual of discount less \$.....10,343 amortization of premium and less \$.....47,173 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4 Net Gain or (Loss) from Change in Difference Between Basis Book/ Adjusted Carrying and Admitted Values	5 Total
	Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Increases (Decreases) by Adjustment		
1. U.S. government bonds.....	(1,633)				(1,633)
1.1 Bonds exempt from U.S. tax.....					0
1.2 Other bonds (unaffiliated).....	(20,696)	(24,939)			(45,635)
1.3 Bonds of affiliates.....					0
2.1 Preferred stocks (unaffiliated).....	(7,400)				(7,400)
2.11 Preferred stocks of affiliates.....					0
2.2 Common stocks (unaffiliated).....					0
2.21 Common stocks of affiliates.....					0
3. Mortgage loans.....					0
4. Real estate.....					0
5. Contract loans.....					0
6. Cash/short-term investments.....					0
7. Derivative instruments.....					0
8. Other invested assets.....					0
9. Aggregate write-ins for capital gains (losses).....	0	0	0	0	0
10. Total capital gains (losses).....	(29,729)	(24,939)	0	0	(54,668)

DETAILS OF WRITE-INS

0901.					0
0902.					0
0903.					0
0998. Summary of remaining write-ins for Line 9 from overflow page..	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	0	0	0	0	0

EXHIBIT 1 - PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	Insurance							
	1 Total	2 Life Insurance	3 Individual Annuities	4 Accident and Health	5 Aggregate of All Other Lines of Business	6 Total (Columns 2 through 5)	7 Fraternal	8 Expense
FIRST YEAR (other than single)								
1. Uncollected.....	0					0		
2. Deferred and accrued.....	0					0		
3. Deferred, accrued & uncollected:								
3.1 Direct.....	0					0		
3.2 Reinsurance assumed.....	0					0		
3.3 Reinsurance ceded.....	0					0		
3.4 Net (Line 1 + Line 2).....	0	0	0	0	0	0	0	0
4. Advance.....	0					0		
5. Line 3.4 - Line 4.....	0	0	0	0	0	0	0	0
6. Collected during year:								
6.1 Direct.....	3,709,102	23,247	3,685,855			3,709,102		
6.2 Reinsurance assumed.....	0					0		
6.3 Reinsurance ceded.....	0					0		
6.4 Net.....	3,709,102	23,247	3,685,855	0	0	3,709,102	0	0
7. Line 5 + Line 6.4.....	3,709,102	23,247	3,685,855	0	0	3,709,102	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	0					0		
9. First year premiums and considerations:								
9.1 Direct.....	3,709,102	23,247	3,685,855			3,709,102		
9.2 Reinsurance assumed.....	0					0		
9.3 Reinsurance ceded.....	0					0		
9.4 Net (Line 7 - Line 8).....	3,709,102	23,247	3,685,855	0	0	3,709,102	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct.....	137,528	137,528				137,528		
10.2 Reinsurance assumed.....	0					0		
10.3 Reinsurance ceded.....	0					0		
10.4 Net.....	137,528	137,528	0	0	0	137,528	0	0
RENEWAL								
11. Uncollected.....	3,068	3,068				3,068		
12. Deferred and accrued.....	0					0		
13. Deferred, accrued & uncollected:								
13.1 Direct.....	3,068	3,068				3,068		
13.2 Reinsurance assumed.....	0					0		
13.3 Reinsurance ceded.....	0					0		
13.4 Net (Line 11 + Line 12).....	3,068	3,068	0	0	0	3,068	0	0
14. Advance.....	0					0		
15. Line 13.4 - Line 14.....	3,068	3,068	0	0	0	3,068	0	0
16. Collected during year:								
16.1 Direct.....	107,046	107,046				107,046		
16.2 Reinsurance assumed.....	0					0		
16.3 Reinsurance ceded.....	7,968	7,968				7,968		
16.4 Net.....	99,078	99,078	0	0	0	99,078	0	0
17. Line 15 + Line 16.4.....	102,146	102,146	0	0	0	102,146	0	0
18. Prior year (uncollected + deferred and accrued - advance).....	2,484	2,484				2,484		
19. Renewal premiums and considerations:								
19.1 Direct.....	107,630	107,630				107,630		
19.2 Reinsurance assumed.....	0					0		
19.3 Reinsurance ceded.....	7,968	7,968				7,968		
19.4 Net (Line 17 - Line 18).....	99,662	99,662	0	0	0	99,662	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct.....	3,954,260	268,405	3,685,855	0	0	3,954,260	0	0
20.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded.....	7,968	7,968	0	0	0	7,968	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	3,946,292	260,437	3,685,855	0	0	3,946,292	0	0

EXHIBIT 1 - PART 2 - REFUNDS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)

	1 Total	Insurance				6 Total (Columns 2 through 5)	7 Fraternal	8 Expense
		2 Life Insurance	3 Individual Annuities	4 Accident and Health	5 Aggregate of All Other Lines of Business			
REFUNDS APPLIED (included in Part 1)								
21. To pay renewal premiums (Exhibit 4, Line 1).....	2,439	2,439				2,439		
22. All other (Exhibit 4, Lines 2, 3 & 4).....	65,539	65,539				65,539		
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded.....	0					0		
23.2 Reinsurance assumed.....	0					0		
23.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0
24. Single:								
24.1 Reinsurance ceded.....	0					0		
24.2 Reinsurance assumed.....	0					0		
24.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0
25. Renewal:								
25.1 Reinsurance ceded.....	0					0		
25.2 Reinsurance assumed.....	0					0		
25.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6).....	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single).....	6,943	6,943				6,943		
28. Single.....	59,790	5,442	54,348			59,790		
29. Renewal.....	916	916				916		
30. Deposit-type contract funds.....	0					0		
31. Totals (to agree with Page 6, Line 19).....	67,649	13,301	54,348	0	0	67,649	0	0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 Aggregate of All Other Lines of Business			
1. Rent.....	19,474			5,564	2,782	27,820
2. Salaries and wages.....	150,446			17,423	41,967	209,836
3.11 Insured benefit plans for employees.....	42,265			3,476		45,741
3.12 Insured benefit plans for fieldworkers.....						0
3.21 Uninsured benefit plans for employees.....						0
3.22 Uninsured benefit plans for fieldworkers.....						0
3.31 Other employee welfare.....	23,141			3,306	6,612	33,059
3.32 Other fieldworker welfare.....						0
4.1 Legal fees and expenses.....	460				51	511
4.2 Medical examination fees.....	2,602					2,602
4.3 Inspection report fees.....						0
4.4 Fees of public accountants and consulting actuaries.....	88,984			5,000		93,984
4.5 Expense of investigation and settlement of certificate claims.....						0
5.1 Traveling expenses.....	3,581					3,581
5.2 Advertising.....	18,036				895	18,931
5.3 Postage, express, telegraph and telephone.....	7,206					7,206
5.4 Printing and stationery.....				1,029	2,059	3,088
5.5 Cost or depreciation of furniture and equipment.....	4,655					4,655
5.6 Rental of equipment.....	3,201				800	4,001
5.7 Cost or depreciation of EDP equipment and software.....						0
5.8 Lodge supplies less \$.....0 from sales.....						0
6.1 Books and periodicals.....						0
6.2 Bureau and association dues.....						0
6.3 Insurance, except on real estate.....	17,691			1,887		19,578
6.4 Miscellaneous losses.....						0
6.5 Collection and bank service charges.....						0
6.6 Sundry general expenses.....	6,826			1,296		8,122
7.1 Field expense allowance.....	5,470				1,368	6,838
7.2 Fieldworkers' balances charged off (less \$.....0 recovered).....						0
7.3 Field conferences other than local meetings.....						0
8.1 Official publications.....					41,865	41,865
8.2 Expense of Supreme Lodge Meetings.....					12,000	12,000
9.1 Real estate expenses.....						0
9.2 Investment expenses not included elsewhere.....				518		518
9.3 Aggregate write-ins for expenses.....	50,830	0	0	0	36,182	87,012
10. General Expenses Incurred.....	444,868	0	0	39,499	(a).....146,581	(b).....630,948
11. General expenses unpaid December 31, prior year.....	7,978				15,942	23,920
12. General expenses unpaid December 31, current year.....	6,477				15,413	21,890
13. General expenses paid during year (Lines 10 + 11 - 12).....	446,369	0	0	39,499	147,110	632,978

DETAILS OF WRITE-INS

09.301 SCHOLARSHIPS, DONATIONS.....					35,386	35,386
09.302 DATA PROCESSING.....	16,977					16,977
09.303 MARKETING.....	33,853				796	34,649
09.398 Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	0
09.399 Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	50,830	0	0	0	36,182	87,012

(a) Show the distribution of this amount in the following categories:

1. Charitable \$.....13,781; 2. Institutional \$.....0; 3. Recreational and Health \$.....0; 4. Educational \$.....21,605
5. Religious \$.....0; 6. Membership \$.....111,195; 7. Other \$.....0; 8. Total \$.....146,581

(b) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 Aggregate of All Other Lines of Business			
1. Real estate taxes.....						0
2. State insurance department licenses and fees.....	2,030					2,030
3. Other state taxes, including \$.....119 for employee benefits.....	604					604
4. U.S. Social Security taxes.....	10,061			1,404	2,576	14,041
5. All other taxes.....	381					381
6. Taxes, licenses and fees Incurred.....	13,076	0	0	1,404	2,576	17,056
7. Taxes, licenses and fees unpaid December 31, prior year.....	1,977					1,977
8. Taxes, licenses and fees unpaid December 31, current year.....	2,021					2,021
9. Taxes, licenses and fees paid during year (Lines 6 + 7 - 8).....	13,032	0	0	1,404	2,576	17,012

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums.....	2,439
2. Applied to shorten the endowment or premium-paying period.....		
3. Applied to provide paid-up additions.....	65,539	
4. Applied to provide paid-up annuities.....		
5. Total (Lines 1 to 4).....	67,978	0
6. Paid-in cash.....	5,501	
7. Left on deposit.....	1,102	
8. Aggregate write-ins for dividend or refund.....	0	0
9. Total (Lines 5 to 8).....	74,581	0
10. Amount due and unpaid.....	487	
11. Provision for dividends or refunds payable in the following calendar year.....	72,000	
12. Terminal dividends.....		
13. Provision for deferred dividend contracts.....		
14. Amount provisionally held for deferred dividend contracts not included in Line 13.....		
15. Total (Lines 10 through 14).....	72,487	0
16. Total from prior year.....	72,487	
17. Total dividends or refunds (Line 9 + 15 - 16).....	74,581	0

DETAILS OF WRITE-INS

0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899. Totals (Line 0801 thru 0803 plus 0898) (Line 8 above).....	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance:					
0100001. AE 3%.....	35,565		35,565		
0100002. 1941 CSA 2.5%.....	224,254		224,254		
0100003. 1980 CSO 6.0%.....	3,005,366		3,005,366		
0100004. 1980 CSO 5.5%.....	3,710,373		3,710,373		
0100005. 1980 CSO 5.0%.....	239,062		239,062		
0100006. 1980 CSO 4.5%.....	776,354		776,354		
0100007. C2 MISC.....	321		321		
0100008. UNEARNED PREMIUM.....	20,705		20,705		
0199997. Totals (Gross).....	8,012,000	0	8,012,000	0	0
0199999. Totals (Net).....	8,012,000	0	8,012,000	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. ANNUITIES - IMMEDIATE.....	0	XXX		XXX	
0200002. ANNUITIES - DEFERRED.....	12,832,000	XXX	12,832,000	XXX	
0200003. H.O. PENSION.....	338,055	XXX	338,055	XXX	
0200004. ROUNDING.....	945	XXX	945	XXX	
0299997. Totals (Gross).....	13,171,000	XXX	13,171,000	XXX	0
0299999. Totals (Net).....	13,171,000	XXX	13,171,000	XXX	0
9999999. Totals (Net) - Page 3, Line 1.....	21,183,000	0	21,183,000	0	0

EXHIBIT 5 - INTERROGATORIES

- | | | |
|---|-----------|------------|
| 1.1 Has the reporting entity ever issued both participating and non-participating contracts? | Yes [] | No [X] |
| 1.2 If not, state which kind is issued..... | | |
| 2.1 Does the reporting entity at present issue both participating and non-participating contracts? | Yes [] | No [X] |
| 2.2 If not, state which kind is issued..... | | |
| 3. Does the reporting entity at present issue or have in force policies that contain non-guaranteed elements?
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions. | Yes [X] | No [] |
| 4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state: | Yes [] | No [X] |
| 4.1 Amount of insurance? | | \$N/A..... |
| 4.2 Amount of reserve? | | \$N/A..... |
| 4.3 Basis of reserve: | | |
| 4.4 Basis of regular assessments: | | |
| 4.5 Basis of special assessments: | | |
| 4.6 Assessments collected during year: | | \$N/A..... |
| 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5 %, not in advance, state the contract loan rate guarantees on any such contracts. | | |
| 6. Does the reporting entity hold reserves for any annuity contracts which are less than the reserves that would be held on a standard basis? | Yes [] | No [X] |
| 6.1 If so, state the amount of reserve on such contracts on the basis actually held: | | \$N/A..... |
| 6.2 Which would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:
Attach statement of methods employed in their valuation. | | \$N/A..... |
| 7. Does the reporting entity have any Synthetic GIC policies, contracts or agreements in effect as of December 31 of the current year? | Yes [] | No [X] |
| 7.1 If yes, state the total dollar amount of assets covered by these policies, contracts or agreements? | | \$N/A..... |
| 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount: | | |
| 7.3 State the amount of reserves established for this business: | | \$N/A..... |
| 7.4 Identify where the reserves are reported in the blank. | | |

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due To Change
	2 Changed From	3 Changed To	

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Collectively Renewable	Other Individual Contracts				7 All Other
			3 Non- Cancelable	4 Guaranteed Renewable	5 Non-Renewable for Stated Reasons Only	6 Other Accident Only	
ACTIVE LIFE RESERVE							
1. Unearned premium reserves.....	.0						
2. Additional contract reserves (a).....	.0						
3. Additional actuarial reserves-Asset/Liability analysis.....	.0						
4. Reserve for future contingent benefits.....	.0						
5. Aggregate write-ins for reserves.....	.0	.0	.0	.0	.0	.0	.0
6. Totals (Gross).....	.0	.0	.0	.0	.0	.0	.0
7. Reinsurance ceded.....	.0						
8. Totals (Net).....	.0	.0	.0	.0	.0	.0	.0
CLAIM RESERVE							
9. Present value of amounts not yet due on claims.....	.0						
10. Additional actuarial reserves-Asset/Liability analysis.....	.0						
11. Reserve for future contingent benefits.....	.0						
12. Aggregate write-ins for reserves.....	.0	.0	.0	.0	.0	.0	.0
13. Totals (Gross).....	.0	.0	.0	.0	.0	.0	.0
14. Reinsurance ceded.....							
15. Totals (Net).....	.0	.0	.0	.0	.0	.0	.0
16. TOTAL (Net).....	.0	.0	.0	.0	.0	.0	.0
17. TABULAR FUND INTEREST.....	.0						

NONE

DETAILS OF WRITE-INS							
0501. ....	.0						
0502. ....	.0						
0503. ....	.0						
0598. Summary of remaining write-ins for Line 5 from overflow page.....	.0	.0	.0	.0	.0	.0	.0
0599. Totals (Lines 0501 thru 0503 + 0598) (Line 5 above)	.0	.0	.0	.0	.0	.0	.0
1201. ....	.0						
1202. ....	.0						
1203. ....	.0						
1298. Summary of remaining write-ins for Line 12 from overflow page.....	.0	.0	.0	.0	.0	.0	.0
1299. Totals (Lines 1201 thru 1203 + 1298) (Line 12 above)	.0	.0	.0	.0	.0	.0	.0

(a) Attach statement as to valuation standard used in calculating this reserve, specify reserve bases, interest rates and method.

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Supplemental Contracts and Annuities Certain	Dividend Accumulations or Refunds	Premium and Other Deposit Funds	Other
1. Balance at beginning of the year before reinsurance.....	74,652		41,277	33,375		
2. Deposits received during the year.....	250,314	68,068	180,732	1,514		
3. Investment earnings credited to the account.....	6,046	352	4,046	1,648		
4. Other net change in reserves.....	.0					
5. Fees and other charges assessed.....	.0					
6. Surrender charges.....	.0					
7. Net surrender or withdrawal payments.....	19,785		17,349	2,436		
8. Other net transfers to or (from) Separate Accounts.....	.0					
9. Balance at the end of the current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	311,227	68,420	208,706	34,101	.0	.0
10. Reinsurance balance at the beginning of the year.....	.0					
11. Net change in reinsurance assumed.....	.0					
12. Net change in reinsurance ceded.....	.0					
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	.0	.0	.0	.0	.0	.0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	311,227	68,420	208,706	34,101	.0	.0

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct.....	21,009		21,009								
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	21,009	0	21,009	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	0	0	0	0
2.2 Other:											
2.21 Direct.....	0										
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	0										
2.24 Net.....	0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	(b).....0
3. Incurred but unreported:											
3.1 Direct.....	15,000		15,000								
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net.....	15,000	0	(b).....15,000	(b).....0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	(b).....0
4. Totals:											
4.1 Direct.....	36,009	0	36,009	0	0	0	0	0	0	0	0
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
4.4 Net.....	36,009	(a).....0	(a).....36,009	0	0	0	(a).....0	0	0	0	0

15

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$.....0 in Column 2, \$.....0 in Column 3 and \$.....0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....0, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....0, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CONTRACT CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements during the year:											
1.1 Direct.....	1,013,865		255,012	758,853							
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net..... (d)	1,013,865	0	255,012	758,853	0	0	0	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	36,009		36,009								
2.2 Reinsurance assumed.....	0										
2.3 Reinsurance ceded.....	0										
2.4 Net.....	36,009	0	36,009	0	0	0	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year.....	0										
4. Liability December 31, prior year:											
4.1 Direct.....	34,487		34,487								
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	0										
4.4 Net.....	34,487	0	34,487	0	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year.....	0										
6. Incurred benefits:											
6.1 Direct.....	1,015,387	0	256,534	758,853	0	0	0	0	0	0	0
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
6.4 Net.....	1,015,387	0	256,534	758,853	0	0	0	0	0	0	0

16

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$....2,939 in Line 1.1, \$....2,939 in Line 1.4, \$....2,939 in Line 6.1 and \$....2,939 in line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(d) Includes \$.....0 premiums waived under total and permanent disability benefits.

EXHIBIT 9 - ANALYSIS OF NONADMITTED ASSETS AND RELATED ITEMS

	1 End of Current Year	2 End of Prior Year	3 Changes for Year (Increase) or Decrease
1. Summary of Items Page 2, Lines 11 to 15, 17 to 19, Column 2.....	6,330		(6,330)
2. Other Nonadmitted Assets:			
2.1 Bills receivable.....			.0
2.2 Furniture and equipment.....	14,395	13,524	(871)
2.3 Leasehold improvements.....			.0
2.4 Cash advanced to or in the hands of officers or agents.....			.0
2.5 Loans on personal security, endorsed or not.....			.0
2.6 Supplies, stationery, printed matter.....			.0
2.7 Commuted commissions.....			.0
3. Total (Lines 2.1 to 2.7).....	14,395	13,524	(871)
4. Disallowed interest maintenance reserve.....			.0
5. Aggregate write-ins for other than invested assets.....	13,912	31,542	17,630
6. Total (Line 1 plus Lines 3 to 5).....	34,637	45,066	10,429

DETAILS OF WRITE-INS

0501. Lines 2.1 and 05 from 2000 Annual Statement.....			.0
0502. DEPOSITS.....	47	47	.0
0503. PREPAID EXPENSES.....	13,865	31,495	17,630
0598. Summary of remaining write-ins for Line 5 from overflow page.....	.0	.0	.0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	13,912	31,542	17,630

NOTES TO FINANCIAL STATEMENTS

1. Significant Account Policies.

A. Accounting practices.

The financial statements of The Society are presented on the basis of accounting practices prescribed or permitted by the Ohio Insurance Department.

The Ohio Insurance Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of a Fraternal Benefit Society, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual, version effective January 1, 2001, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio. That state has adopted certain prescribed accounting practices that differ from those found in NAIC SAP. Specifically, 1) goodwill arising from the purchase of a subsidiary, controlled or affiliated entity is written off directly to surplus in the year it originates by Ohio domiciled companies. In NAIC SAP, goodwill in amounts not to exceed 10% of an insurer's capital and surplus may be capitalized and all amounts of goodwill are amortized to unrealized gains and losses on investments over periods not to exceed 10 years, and, 2) 100% of all fixed assets are admitted by Ohio domiciled Fraternal Benefit Societies. In NAIC SAP, fixed assets are not admitted. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices.

A reconciliation of the Society's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the state of Ohio results in no change.

B. Use of Estimates in the Preparation of the Financial Statements.

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

The amount of dividends to be paid to policyholders is determined annually by the Society's Board of Directors. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity, and expense experience for the year and judgment as to the appropriate level of statutory surplus to be retained by the Society.

In addition, the society uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds: Not backed by other loans at amortized cost using the interest method; loan-backed bonds and structured securities at amortized cost using the interest method including anticipated prepayments at the date of purchase; significant changes in estimated cash flows from the original purchase assumptions are accounted for using the composite method.
- (3) Common Stock: At market value except that investments in stocks of unconsolidated subsidiaries and affiliates in which the Society has an interest of 20% or more are carried on the equity basis.
- (4) Preferred Stock: Cost or Association Value in accordance with NAIC procedure.
- (5) Mortgage Loan or Real Estate: Aggregate unpaid balance. Other Investments: Equity basis.
- (6) See #2.
- (7) The society has no subsidiary company.
- (8) The Society has no ownership interests in joint ventures.
- (9) The Society has no derivatives.
- (10) The Society has no Individual and Group Accident and Health Contracts.

2. Accounting Changes and Correction of Errors

- A. During the current year's financial statement preparation, the Society made no adjustment for error in the prior year.
- B. The Society prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Ohio. Effective January 1, 2001, the State of Ohio required that insurance companies domiciled in the State of Ohio prepare their statutory basis financial statements in accordance with the NAIC *Accounting Practices and Procedures* manual - Version effective January 1, 2001 subject to any deviations prescribed or permitted by the State of Ohio insurance commissioner.

Accounting changes adopted to conform to the provisions of the NAIC *Accounting Practices and Procedures* manual - Version effective January 1, 2001 are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Society reported no changes.

3. Business Combination and Goodwill:

- A. N/A
- B. The Society had no merger.
- C. The Society had no assumption reinsurance.
- D. The Society had no impairment loss.

4. Discontinued Operations: N/A

5. Investments.

A. Mortgage Loans.

- (1) The maximum and minimum lending rate for mortgage loans during 2002 were:
Farm loans 10.5% and 9%, City loans 11.5% and 9.5%, Purchase money mortgages 10.5% and 9.5%.
- (2) During 2002, the society reduced interest rates of outstanding mortgage loans as follows: none.
- (3) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was: 75%.

	<u>Current Year</u>	<u>Prior Year</u>
(4) As of year end, the Society held Mortgages with interest more than 180 days past due with a recorded investment, excluding accrued interest	None	None
Total interest due on mortgages with interest more than 180 days Past due.	None	None
(5) As of December 31, the amount which had been advanced but not repaid and not included in the mortgage loan total:	None	None
(6) Current year impaired loans with a related allowance for credit losses.	None	None
Related allowance for credit losses.	None	None

(7)	Impaired mortgage loans without an allowance for credit losses.	None	None
(8)	Average recorded investment in impaired loans.	None	None
(9)	Interest income recognized during the period the loans were impaired.	None	None
(10)	Amount of interest income recognized on a cash basis during the period the loans were impaired.	None	None

B. Debt Restructuring

(1)	The total recorded investment in restructured loans, as of year end.	None	None
(2)	The realized capital losses related to these loans.	None	None
(3)	Total contractual commitments to extend credit to debtors owning receivables whose terms have been modified in troubled debt restructuring.	None	None
(4)	The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continues to perform under its original or restructured contractual terms. Interest income on non-performing loans is generally recognized on a cash basis.		
(5)	Allowance for credit losses:		
	a. Balance at beginning of period	None	
	b. Additions charged to operations	None	None
	c. Direct write-downs charged against the allowances	None	None
	d. Recoveries of amounts previously charged off	None	None
	e. Balance at end of period	None	None

C. Reverse Mortgages: None

D. Loan-Backed Securities:

- (1) The Society has elected to use the book value as of January 1, 1994 as the cost for applying the retrospective adjustment method to securities purchased prior to that date.
- (2) Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from broker dealer survey values or internal estimates.
- (3) The Society used Amortized Value in determining the market value of its loan-backed securities.
- (4) In 2002 the Society did not change from the retrospective to prospective methodology.

E. Repurchase Agreements: N/A

6. Joint Ventures, Partnerships and Limited Liability Companies.

- A. The Society has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B. The Society did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

7. Investment Income

A. Due and accrued income was excluded from investment income on the following basis:

Mortgage loans: On loans in foreclosure or delinquent for more than 90 days.
 Bonds: Where collection of interest is uncertain and/or the bond is in default.
 Real Estate: Where rent is in arrears for more than three months.
 Total Amount Excluded: 0.

8. Derivative Instruments: The Society owned no derivative instruments at December 31, 2002.
9. Income Taxes: The Society, as a Fraternal Benefit Society, is not subject to income taxes.
10. Information Concerning Parent, Subsidiaries and Affiliates:
- A. The Society is not directly or indirectly owned or controlled by any other company, corporation, group of companies, partnership or individual.
- B. There were only normal transactions with affiliates or subsidiaries.
- C. The Society does not hold any investments in its subsidiaries which are not included in Schedule D, Summary by Country.
- D. The Society has not made any agreements for the benefit of its subsidiaries which result in a material contingent exposure of the Society's assets.
- E. The Society has no management or cost-sharing arrangements, other than cost allocation arrangements based upon generally accepted accounting principles, involving the society or any affiliated insurer.
11. Debt: The Society has no debt or borrowed money as of December 31, 2002.
12. Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Post-retirement Benefit Plans.
- A. Defined Benefit Plan

The society sponsors non-contributory defined benefit pension plans covering U.S. employees. As of December 31, 2002, the society accrued in accordance with actuarially determined amounts with an offset to the pension cost accrual for the incremental asset amortization.

A summary of assets, obligations and assumptions of the Pension Plan are as follows at December 31, 2002:

PENSION	EMPLOYEES
<u>2002</u>	
(1) Change in benefit obligation	
a. Benefit obligation at beginning of year	317,221
b. Service cost	22,119
c. Interest cost	21,821
d. Contribution by plan participant	0
e. Actuarial (gain) loss	(1)
f. Foreign currency exchange rate changes	0
g. Benefits paid	(10,986)
h. Plan amendments	0
i. Business combinations, divestitures, curtailments, settlements and special termination benefits	0
j. Benefit obligation at end of year	350,174
(2) Change in plan assets	
a. Fair value of plan assets at beginning of year	291,858
b. Actual return on plan assets	20,430
c. Foreign currency exchange rate changes	0

d. Employer contribution	34,753
e. Plan participants' contributions	0
f. Benefits paid	(10,986)
g. Business combinations, divestitures and settlements	0
h. Fair value of plan assets at end of year	336,055

(3) Funded status

a. Unamortized prior service cost	0
b. Unrecognized net gain or (loss)	(10,224)
c. Remaining net (obligation) or net asset at initial date of application	(8,510)
d. Prepaid assets or (accrued liabilities)	4615
e. Intangible asset	0
f. Funded status	(14,119)

(4) Benefit obligation for non-vested employees 17,512

(5) Components of net periodic benefit cost

a. Service cost	22,119
b. Interest cost	21,821
c. Expected return on plan assets	(21,262)
d. Amortization of unrecognized transition obligation or (transition asset)	655
e. Amount of unrecognized (gains) and losses	0
f. Amount of prior service cost recognized	0
g. Amount of gain or loss recognized due to a settlement or curtailment	0
g. Total net periodic benefit cost	23,333

(6) A minimum pension liability adjustment is required when the actuarial present value of accumulated benefits exceeds plan assets and accrued pension liabilities. The minimum liability adjustment, less allowable intangible assets, net of tax benefit, is reported as income in the Income Statement. At December 31, 2002, the additional minimum liability was reduced to \$0 from \$0 at December 31, 2001.

(7) weighted-average assumption as of December 31:

a. Discount rate	7.00%
b. Rate of compensation increase	0.00%
c. Expected long-term rate of return on plan assets	7.00%

For measurement purposes, a __ percentage annual rate of increase in the per capita cost of covered health care benefits was assumed for 20__. The rate was assumed to decrease gradually to __ percent for 20__ and remain at that level thereafter.

(8) N/A

(9) N/A

B. Defined Contribution Plan:

The Society does not have a Defined Contribution Plan.

C. Multiemployer Plans: N/A

D. Consolidated/holding Company Plans: N/A

E. Post-employment Benefits and Compensated Absences: N/A

13. Capital and surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations.

The Society is a Fraternal Benefit Society and issues no stock.

The Society had no advances to surplus.

The Society has no special surplus funds.

The Society has no surplus notes.

14. Contingencies.

The Society had no contingencies.

15. Leases

The Society does not have any material lease obligations at this time.

16. Information about financial Instruments with Off-Balance Sheet Risk.

The Society has no financial instruments with off-balance sheet risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities:
None.

18. Gain or Loss to the Reporting Entity from uninsured A&H Plans and the Uninsured Portion
of Partially Insured Plans: None

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators:

The society has no direct premium written/produced by managing general agents/third party administrators.

20. Other Items:

The Society has no other items that require reporting.

21. Events Subsequent:

The society has nothing to report as Events Subsequent.

22. Reinsurance:

A. Ceded Reinsurance Report

Section 1 - General interrogatories

1. Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, with directly or indirectly, by the society or by any representative, officer, trustee, or director of the society? No.
2. Have any certificate issued by the society been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) which is owned in excess of 10% or controlled directly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business? No.

Section 2 - Ceded Reinsurance Report - Part A

1. Does the society have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? No.
 - a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the society to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the society may consider the current of anticipated experience of the business reinsured in making this estimate.
 - b. What is the total amount of reinsurance credits taken, whether as an assets or as a reduction of liability, or these agreements in this statement?
2. Does the society have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct

premium collected under the reinsured certificates? No.

Section 3 - Ceded Reinsurance Report - Part B

1. What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the society may consider the current or anticipated experience of the business reinsured in making this estimate. \$0.
2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include certificates or contracts which were in force or which had existing reserves established by the company as of the effective date of the agreement?

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?
\$___.

3. Uncollectible Reinsurance

The Society has no uncollectible reinsurance.

4. Commutation of Ceded Reinsurance: None.

23. Retrospectively Rated Contracts & Contracts Subject to Redetermination:

The Society has no retrospectively rated contracts or contracts subject to redetermination.

24. Change in Incurred Losses and Loss Adjustment Expenses:

The Society has no change in incurred losses or loss adjustment expenses.

25. Intercompany Pooling Arrangements:

The Society has no intercompany pooling arrangements.

26. Reserves for Life Contracts and Deposit-type Contracts:

- A. The society authorizes deductions of deferred fractional premium upon death of the insured and returns any portion of the fractional premium beyond the date of death. Surrender values are not promised in excess of regularly computed reserves.

- B. Extra premiums are charged for substandard lives for certificates issued, plus the gross premium at a rated age.

Regular reserves are computed by the regular reserve for the plan at a rated age and holding in addition one-half of the extra premium charge for one year.

- C. As of December 31, 2002, the Society had no insurance-in-force for which the gross premiums are less than the net premium according to the standard valuation set by the State of PA.

- D. The Tabular Interest (Page 7, Part A, Line4) has been determined from basic policy data. The Tabular Less Actual Reserve Released (Page 7, Part A, Line5) has been determined by formula as described in the instructions for Page 7 by formula.

- E. The Tabular Cost (Page 7, Part A, Line 9) has been determined by formula as described in the instructions for Page 7. For the determination of Tabular Interest on funds not involving life contingencies under Page 7, Part B, Line 3, for each valuation rate of interest, the Tabular Interest is calculated as one-hundredth of the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and the end of the year of valuation. The total amount of all such products is entered under Page 7, Part B, Line 3.

- F. The details for "Other Increases" (net) under Page 7, Part B, Line 5, are: None.

27. Variable Annuities with Guaranteed Living Benefits: N/A.

28. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics:

	Amount	% of Total
A. Subject to discretionary withdrawal		
(1) with fair value adjustment:	-0-	0
(2) at book value less surrender charges of 5% or more:	12,832,000	95.2
(3) at fair value:		
(4) Total with adjustments or at fair value (Total 1 through 3):	12,832,000	95.2
(5) At book value without adjustment:	311,227	2.3
B. not subject to discretionary withdrawal provision:		
	338,055	2.5
C. Total Gross:	13,481,282	100.0
D. Reinsurance ceded:	-0-	
Total (Net) * (C) - (D)	13,481,282	100.0

* Reconciliation of Total Annuity Actuarial Reserves and Deposit Fund Liabilities.

E. Fraternal Annual Statement:

1. Exh. 5 Annuities, Totals (Net):	13,170,055
2. Exh. 5, Suppl. Contracts w/Life Contingencies, Total (Net):	-0-
3. Exh. 7, L15, Col. 1:	311,227
4. Subtotal:	13,481,282

29. Premium and Annuity Considerations Deferred and Uncollected:

The Society's uncollected premiums are shown on Page 2, Line 1, Column 2 and on Exhibit 1.

30. Separate Accounts:

The Society does not have any separate accounts.

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities.....		0.0		0.0
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies.....	983,796	4.4	983,796	4.4
1.22 Issued by U.S. government sponsored agencies.....		0.0		0.0
1.3 Foreign government (including Canada, excluding mortgage-backed securities).....		0.0		0.0
1.4 Securities issued by states, territories and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations.....		0.0		0.0
1.42 Political subdivisions of states, territories & possessions & political subdivisions general obligations.....	218,875	1.0	218,875	1.0
1.43 Revenue and assessment obligations.....	3,111,935	13.9	3,111,935	13.9
1.44 Industrial development and similar obligations.....	16,133,166	71.9	16,133,166	71.9
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Guaranteed by GNMA.....		0.0		0.0
1.512 Issued by FNMA and FHLMC.....	442,401	2.0	442,401	2.0
1.513 Privately issued.....		0.0		0.0
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC.....		0.0		0.0
1.522 Privately issued and collateralized by MBS issued or guaranteed by GNMA, FNMA or FHLMC.....		0.0		0.0
1.523 All other privately issued.....		0.0		0.0
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO).....		0.0		0.0
2.2 Unaffiliated foreign securities.....		0.0		0.0
2.3 Affiliated securities.....		0.0		0.0
3. Equity interests:				
3.1 Investments in mutual funds.....		0.0		0.0
3.2 Preferred stocks:				
3.21 Affiliated.....		0.0		0.0
3.22 Unaffiliated.....	833,900	3.7	833,900	3.7
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated.....		0.0		0.0
3.32 Unaffiliated.....		0.0		0.0
3.4 Other equity securities:				
3.41 Affiliated.....		0.0		0.0
3.42 Unaffiliated.....		0.0		0.0
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated.....		0.0		0.0
3.52 Unaffiliated.....		0.0		0.0
4. Mortgage loans:				
4.1 Construction and land development.....		0.0		0.0
4.2 Agricultural.....		0.0		0.0
4.3 Single family residential properties.....		0.0		0.0
4.4 Multifamily residential properties.....		0.0		0.0
4.5 Commercial loans.....		0.0		0.0
5. Real estate investments:				
5.1 Property occupied by company.....		0.0		0.0
5.2 Property held for production of income (includes \$.....0 of property acquired in satisfaction of debt).....		0.0		0.0
5.3 Property held for sale (\$.....0 including property acquired in satisfaction of debt).....		0.0		0.0
6. Policy loans.....	73,559	0.3	73,559	0.3
7. Receivables for securities.....		0.0		0.0
8. Cash and short-term investments.....	653,828	2.9	653,828	2.9
9. Other invested assets.....		0.0		0.0
10. Total invested assets.....	22,451,460	100.0	22,451,460	100.0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [] No [X]

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [] No [] N/A []

1.3 State regulating? _____

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

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

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1997

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

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/23/1998

3.4 By what department or departments? OHIO INSURANCE DEPARTMENT

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under a common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? Yes [] No [X]

4.12 renewals? Yes [] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business? Yes [] No [X]

4.22 renewals? Yes [] No [X]

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

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

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

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

6.2 If yes, give full information: _____

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]

7.2 If yes,
7.21 State the percentage of foreign control.0.000 %

7.22 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES (continued)

8. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
HUDAK & VRANA
1422 EUCLID AVE #662 CLEVE, OH 44115
9. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
BRUCE & BRUCE
916 SHERWOOD DR LAKE BUFF, IL 60046
10. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 10.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
NONE
- 10.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes No
- 10.3 Have there been any changes made to any of the trust indentures during the year? Yes No
- 10.4 If answer to (10.3) is yes, has the domiciliary or entry state approved the changes? Yes No N/A

BOARD OF DIRECTORS

11. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes No
12. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes No
13. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees which is in or is likely to conflict with the official duties of such person? Yes No

FINANCIAL

- 14.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 14.11 To directors or other officers \$.....0
- 14.12 To stockholders not officers \$.....0
- 14.13 Trustees, supreme or grand (Fraternal only) \$.....0
- 14.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 14.21 To directors or other officers \$.....0
- 14.22 To stockholders not officers \$.....0
- 14.23 Trustees, supreme or grand (Fraternal only) \$.....0
- 15.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes No
- 15.2 If yes, state the amount thereof at December 31 of the current year:
- 15.21 Rented from others \$.....0
- 15.22 Borrowed from others \$.....0
- 15.23 Leased from others \$.....0
- 15.24 Other \$.....0
- Disclose in the Notes to Financial the nature of each obligation.
- 16.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes No
- 16.2 If answer is yes:
- 16.21 Amount paid as losses or risk adjustment \$.....0
- 16.22 Amount paid as expenses \$.....0
- 16.23 Other amounts paid \$.....0

GENERAL INTERROGATORIES (continued)

INVESTMENT

17. List the following capital stock information for the reporting entity:

Class	1 Number of Shares Authorized	2 Number of Shares Outstanding	3 Par Value Per Share	4 Redemption Price If Callable	5 Is Dividend Rate Limited?	6 Are Dividends Cumulative?
Preferred.....	Yes [].....No [].....	Yes [].....No [].....
Common.....XXX.....	.....XXX.....XXX.....	.....XXX.....XXX.....

18.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E-Part 2-Special Deposits? Yes [X] No []

18.2 If no, give full and complete information relating thereto.

19.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on Schedule E-Part 2-Special Deposits, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 15.1) Yes [] No [X]

19.2 If yes, state the amount thereof at December 31 of the current year:

19.21 Loaned to others	\$.....0
19.22 Subject to repurchase agreements	\$.....0
19.23 Subject to reverse repurchase agreements	\$.....0
19.24 Subject to dollar repurchase agreements	\$.....0
19.25 Subject to reverse dollar repurchase agreements	\$.....0
19.26 Pledged as collateral	\$.....0
19.27 Placed under option agreements	\$.....0
19.28 Letter stock or securities restricted as to sale	\$.....0
19.29 Other	\$.....0

19.3 For each category above, if any of these assets are held by others, identify by whom held:

- 19.31 _____
- 19.32 _____
- 19.33 _____
- 19.34 _____
- 19.35 _____
- 19.36 _____
- 19.37 _____
- 19.38 _____
- 19.39 _____

For categories (19.21) and (19.23) above, and for any securities that were made available for use by another person during the period covered by this statement, attach a schedule as shown in the instructions to the annual statement.

19.4 For category (19.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

21.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year: \$.....0

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

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

1 Name of Custodian(s)	2 Custodian's Address
A.G EDWARDS & SONS, INC.	41 SOUTH HIGH ST #2300 COLUMBUS, OH 43215

GENERAL INTERROGATORIES (continued)

INVESTMENT

22.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

22.03 Have there been any changes, including name changes, in the custodian(s) identified in 22.01 during the current year? Yes [] No []

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

22.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address

OTHER

23.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? \$.....0

23.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid

24.1 Amount of payments for legal expenses, if any? \$.....511

24.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
BRICKER & ECKLER, L.L.	511

25.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$.....0

25.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - FRATERNAL INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes []	No [X]
1.2	If yes, indicate premium earned on U.S. business only	\$.....	0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$.....	0
1.31	Reason for excluding		
<hr/>			
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$.....	0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$.....	0
1.6	Individual policies:		
	Most current three years:		
1.61	Total premium earned	\$.....	0
1.62	Total incurred claims	\$.....	0
1.63	Number of covered lives	.....	0
	All years prior to most current three years:		
1.64	Total premium earned	\$.....	0
1.65	Total incurred claims	\$.....	0
1.66	Number of covered lives	.....	0
1.7	Group policies:		
	Most current three years:		
1.71	Total premium earned	\$.....	0
1.72	Total incurred claims	\$.....	0
1.73	Number of covered lives	.....	0
	All years prior to most current three years:		
1.74	Total premium earned	\$.....	0
1.75	Total incurred claims	\$.....	0
1.76	Number of covered lives	.....	0
2.1	Does this reporting entity have Separate Accounts?	Yes []	No [X]
2.2	If yes, has a Separate Accounts statement been filed with this Department?	Yes []	No [] N/A []
2.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?	\$.....	0
2.4	State the authority under which Separate Accounts are maintained:		
<hr/>			
2.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?	Yes []	No []
2.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?	Yes []	No [X]
3.	Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government?	Yes [X]	No []
4.	How often are meetings of the subordinate branches required to be held?		
	<u>MONTHLY</u>		
5.	How are the subordinate branches represented in the supreme or governing body?		
	<u>ONE REPRESENTATIVE FOR EACH FIFTY MEMBERS</u>		
6.	What is the basis of representation in the governing body?		
	<u>THE REPRESENTATIVE AND OFFICER HAVE ONE VOTE EACH</u>		
7.1	How often are regular meetings of the governing body held?		
	<u>EVERY FOUR YEARS</u>		
7.2	When was the last regular meeting of the governing body held?		
	<u>JUNE 2001</u>		
7.3	When and where will the next regular or special meeting of the governing body be held?		
	<u>JUNE 2005 COLUMBUS OHIO</u>		
7.4	How many members of the governing body attended the last regular meeting?	.....	126
7.5	How many of the same were delegates of the subordinate branches?	.....	114
8.	How are the expenses of the governing body defrayed?		
	<u>FROM THE GENERAL FUND</u>		
9.	When and by whom are the officers and directors elected?		
	<u>AT THE CONVENTION BY ELIGIBLE VOTES</u>		
10.	What are the qualifications for membership?		
	<u>ROMAN CATHOLICS AND THEIR FAMILIES AND FRIENDS</u>		
11.	What are the limiting ages for admission?		
	<u>0-75</u>		
12.	What is the minimum and maximum insurance that may be issued on any one life?		
	<u>MINIMUM: \$1,000 MAXIMUM: NONE</u>		
13.	Is a medical examination required before issuing a benefit certificate to applicants?	Yes [X]	No []
14.	Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?	Yes []	No [X]
15.1	Are notices of the payments required sent to the members?	Yes [X]	No [] N/A []
15.2	If yes, do the notices state the purpose for which the money is to be used?	Yes [X]	No []
16.	What proportion of first and subsequent years' payments may be used for management expenses?		
16.11	First year	.....	0.0 %
16.12	Subsequent years	.....	0.0 %
17.1	Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses?	Yes []	No [X]
17.2	If so, what amount and for what purpose?	\$.....	0
<hr/>			
18.1	Does the reporting entity pay an old age disability benefit?	Yes []	No [X]
18.2	If yes, at what age does the benefit commence?	.....	0
19.1	Has the constitution or have the laws of the reporting entity been amended during the year?	Yes []	No [X]
19.2	If yes, when?		

GENERAL INTERROGATORIES (continued)

PART 2 - FRATERNAL INTERROGATORIES

- | | | |
|--|-----------|------------------|
| 20. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules and regulations in force at the present time? If not, please do so. | Yes [X] | No [] |
| 21.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? | Yes [X] | No [] |
| 21.2 If so, was an additional reserve included in Exhibit 8? | Yes [] | No [] N/A [X] |
| 21.3 If yes, explain
VALUE AS PAID UP LIFE | | |
| 22.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? | Yes [] | No [X] |
| 22.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, or on account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? | Yes [] | No [] N/A [] |
| 23. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? | Yes [] | No [X] |

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

Amounts of life insurance in this exhibit should be shown in thousands (omit 000).

	1 2002	2 2001	3 2000	4 1999	5 1998
Life Insurance in Force (Exhibit of Life Insurance)					
1. Total (Line 20, Column 2).....	40,234	37,943	34,203	33,354	31,660
New Business Issued (Exhibit of Life Insurance)					
2. Total (Line 2, Column 2).....	2,847	4,378	1,003	1,826	1,171
Premium Income (Exhibit 1, Part 1)					
3. Life insurance - first year (Line 9.4, Column 2).....	23,247	20,806	1,567	4,329	4,859
4. Life insurance - single and renewal (Lines 10.4 and 19.4, Column 2).....	237,190	194,135	189,481	189,394	209,109
5. Annuity (Line 20.4, Column 3).....	3,685,855	1,093,622	961,436	664,084	737,092
6. Accident and health (Line 20.4, Column 4).....					
7. Aggregate of all other lines of business (Line 20.4, Column 5).....					
8. Total (Line 20.4, Column 1).....	3,946,292	1,308,563	1,152,484	857,807	951,141
Balance Sheet Items (Pages 2 and 3)					
9. Total admitted assets excluding Separate Accounts business (Page 2, Line 22, Col. 4).....	22,770,003	19,101,313	17,844,329	16,781,873	15,884,246
10. Total liabilities excluding Separate Accounts business (Page 3, Line 23).....	21,978,937	18,091,893	16,727,954	15,617,174	14,707,208
11. Aggregate reserve for life certificates and contracts (Page 3, Line 1).....	21,183,000	17,506,000	16,163,000	15,039,000	14,072,000
12. Aggregate reserve for accident and health certificates (Page 3, Line 2).....					
13. Deposit-type contract funds (Page 3, Line 3).....	311,226	74,652			
14. Asset valuation reserve (Page 3, Line 21.1).....	141,152	118,426	87,501	85,066	90,520
15. Surplus (Page 3, Line 30).....	791,066	1,009,420	1,116,375	1,164,699	1,177,038
Risk-Based Capital Analysis					
16. Total Adjusted Capital.....	1,091,544	1,220,286	1,248,876	1,294,765	1,614,817
17. 50% of the Calculated RBC Amount.....	207,256	409,107	97,085	138,214	102,753
Percentage Distribution of Assets (Page 2, Col. 3) (Line No. ÷ Page 2, Line 10, Col. 3) x 100.0					
18. Bonds (Line 1).....	93.0	90.8	85.7	84.3	82.5
19. Stocks (Lines 2.1 and 2.2).....	3.7	7.6	11.8	13.9	17.0
20. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
21. Real estate (Lines 4.1, 4.2 and 4.3).....					
22. Certificate loans (Line 5).....	0.3	0.3	0.4	0.4	0.4
23. Cash and short-term investments (Line 6).....	2.9	1.3	2.1	1.4	0.2
24. Other invested assets (Line 7).....					
25. Receivable for securities (Line 8).....					
26. Aggregate write-ins for invested assets (Line 9).....					
27. Cash and invested assets (Line 10).....	100.0	100.0	100.0	100.0	100.1
Investments in Subsidiaries and Affiliates					
28. Affiliated bonds (Schedule D Summary, Line 25, Col. 1).....					
29. Affiliated preferred stock (Schedule D Summary, Line 39, Col. 1).....					
30. Affiliated common stock (Schedule D Summary, Line 53, Col. 2).....					
31. Affiliated short-term investments (subtotals included in Sch. DA, Part 2, Col. 5, Line 11).....					
32. Affiliated mortgage loans on real estate.....					
33. All other affiliated.....					
34. Total of above Lines 28 to 33.....	0	0	0	0	0
Total Nonadmitted Assets and Admitted Assets					
35. Total nonadmitted assets (Page 2, Line 24, Col. 2).....	34,637	45,066	15,656	30,290	41,447
36. Total admitted assets (Page 2, Line 24, Col. 3).....	22,770,003	19,101,313	17,844,329	16,781,873	15,884,246
Investment Data					
37. Net investment income (Exhibit of Net Investment Income, Line 17).....	1,331,505	1,241,503	1,166,528	1,092,234	1,052,558
38. Realized capital gains (losses), net of tax and before IMR transfer.....	(54,668)	(1,817)	(449)	4,883	17,234
39. Unrealized capital gains (losses).....			2,113	1,982	(15,319)
40. Total of above Lines 37, 38 and 39.....	1,276,837	1,239,686	1,168,192	1,099,099	1,054,473

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2002	2 2001	3 2000	4 1999	5 1998
Benefits and Reserve Increases (Page 6)					
41. Total Certificate Benefits - Life (Lines 10, 11, 12, 13 and 14, Column 1 less Line 13, Column 5).....	1,047,422	572,305	641,245	496,629	680,444
42. Total Certificate Benefits - Accident and Health (Line 13, Column 5).....					361
43. Increase in Life Reserves (Line 17, Column 2).....	122,000	120,000	138,000	185,000	(66,000)
44. Increase in Accident and Health Reserves (Line 17, Column 5).....					381
45. Refunds to Members (Line 28, Column 1).....	74,581	68,490	85,552	42,592	115,595
Operating Percentages					
46. Insurance Expense Percent (Page 6, Column 1, Lines 19, 20 and 21 less Line 6, Column 1) ÷ (Page 6 Column 1, Line 1) x 100.0.....	16.7	41.4	44.3	41.0	48.0
47. Lapse Percent (Exhibit of Life Insurance, Column 2, Lines 14 and 15) x 100.0 ÷ 1/2 (Lines 1 and 20, Column 2).....	1.0	1.9	0.5	0.4	0.5
48. Accident and Health Loss Percent (Schedule H, Line 3, Column 1, % Shown).....					
49. Accident and Health Expense Percent (Schedule H, Line 8, Column 1, % Shown).....					
Accident and Health Reserve Adequacy					
50. Incurred Losses on Prior Years' Claims (Schedule H, Part 3, Line 3.1, Column 1).....					
51. Prior Years' Liability and Reserve (Schedule H, Part 3, Line 3.2, Column 1).....					
Net Gains from Operations After Refunds to Members by Lines of Business (Page 6, Line 29)					
52. Life Insurance (Column 2).....	148,945	68,171	48,716	52,310	12,195
53. Annuity (Column 3).....	(173,506)	91,693	57,367	54,273	(52,887)
54. Supplementary Contracts (Column 4).....		(46,583)			
55. Accident and Health (Column 5).....					
56. Aggregate of All Other Lines of Business (Column 6).....					
57. Fraternal (Column 8).....	(149,157)	(149,901)	(138,584)	(135,532)	(151,911)
58. Expense (Column 9).....					
59. Total (Column 1).....	(173,718)	(36,620)	(32,501)	(28,949)	(192,603)

EXHIBIT OF LIFE INSURANCE

	1 Number of Certificates	2 Amount of Insurance (a)
1. In force end of prior year.....	9,261	37,943
2. Issued during year.....	157	2,847
3. Reinsurance assumed.....		
4. Revived during year.....		
5. Increased during year (net).....		
6. Subtotals, Lines 2 to 5.....	157	2,847
7. Additions by refunds during year.....	XXX	191
8. Aggregate write-ins for increases.....	0	0
9. Totals (Line 1 plus Line 6 to Line 8).....	9,418	40,981
Deductions During Year:		
10. Death.....	181	247
11. Maturity.....	6	3
12. Disability.....		
13. Expiry.....	14	16
14. Surrender.....	51	123
15. Lapse.....	20	261
16. Decreased (net).....		
17. Reinsurance.....		
18. Aggregate write-ins for decreases.....	9	97
19. Totals (Lines 10 to 18).....	281	747
20. In force end of year (b) (Line 9 minus 19).....	9,137	40,234
21. Reinsurance ceded end of year.....	XXX	4,658
22. Line 20 minus Line 21.....	XXX	35,576

DETAILS OF WRITE-INS

0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above).....	0	0
1801. CONVERSION OF POLICIES.....	9	97
1802.		
1803.		
1898. Summary of remaining write-ins for Line 18 from overflow page.....	0	0
1899. Totals (Lines 1801 thru 1803 plus 1898) (Line 18 above).....	9	97

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).

(b) Paid-up insurance included in the final totals of Line 20 (including additions to certificates), number of certificates.....7,797 , Amount, \$.....27,549,950.

Additional accidental death benefits included in life certificates were in amount, \$.....663,500. Does the society collect any

contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No [X]

If not, how are such expenses met?.....GENERAL FUND

EXHIBIT OF NUMBERS OF CERTIFICATES FOR SUPPLEMENTARY CONTRACTS, ANNUITIES AND ACCIDENT AND HEALTH INSURANCE

	1 Supplementary Contracts (Involving Life Contingencies)	2 Supplementary Contracts (Not Involving Life Contingencies)	3 Individual Annuities	4 Accident & Health Insurance
1. In force end of prior year.....			778	
2. Issued during year.....			173	
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. TOTALS (Lines 1 to 4).....	0	0	951	0
Deduction during year:				
6. Decreased during year (net).....			42	
7. Reinsurance.....				
8. TOTALS (Lines 6 and 7).....	0	0	42	0
9. In force end of year (Line 5 minus Line 8).....	0	0	909	0
10. Amount on deposit.....			13,277,507	XXX
Income now payable:				
11. Amount of income payable.....				XXX
Deferred: fully paid:				
12. Deferred: fully paid - account balance.....	XXX	XXX		XXX
Deferred: not fully paid:				
13. Deferred: not fully paid - account balance.....	XXX	XXX		XXX

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description	1 Book/Adjusted Carrying Value	2 Fair Value (a)	3 Actual Cost	4 Par Value of Bonds
BONDS				
1. United States.....	983,796	1,013,996	985,571	978,975
Governments (Including all obligations guaranteed by governments)				
2. Canada.....				
3. Other Countries.....				
4. Totals.....	983,796	1,013,996	985,571	978,975
5. United States.....				
States, Territories and Possessions (Direct and guaranteed)				
6. Canada.....				
7. Other Countries.....				
8. Totals.....	0	0	0	0
9. United States.....	218,875	216,667	220,550	220,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)				
10. Canada.....				
11. Other Countries.....				
12. Totals.....	218,875	216,667	220,550	220,000
13. United States.....	3,554,336	3,705,264	3,553,702	3,491,424
Special Revenue and Special Assessment Obligations and all Non-guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions				
14. Canada.....				
15. Other Countries.....				
16. Totals.....	3,554,336	3,705,264	3,553,702	3,491,424
17. United States.....	3,939,618	4,090,544	3,930,791	3,909,000
Public Utilities (unaffiliated)				
18. Canada.....				
19. Other Countries.....				
20. Totals.....	3,939,618	4,090,544	3,930,791	3,909,000
21. United States.....	12,193,548	12,720,732	12,242,150	12,175,000
Industrial and Miscellaneous and Credit Tenant Loans (Unaffiliated)				
22. Canada.....				
23. Other Countries.....				
24. Totals.....	12,193,548	12,720,732	12,242,150	12,175,000
25. Totals.....				
Parent, Subsidiaries and Affiliates				
26. Total Bonds.....	20,890,173	21,747,203	20,932,764	20,774,399
PREFERRED STOCKS				
27. United States.....	350,000	313,160	350,000	
Public Utilities (Unaffiliated)				
28. Canada.....				
29. Other Countries.....				
30. Totals.....	350,000	313,160	350,000	
31. United States.....	205,000	206,380	205,000	
Banks, Trust and Insurance Companies (Unaffiliated)				
32. Canada.....				
33. Other Countries.....				
34. Totals.....	205,000	206,380	205,000	
35. United States.....	278,900	281,210	278,900	
Industrial and Miscellaneous (Unaffiliated)				
36. Canada.....				
37. Other Countries.....				
38. Totals.....	278,900	281,210	278,900	
39. Totals.....				
Parent, Subsidiaries and Affiliates				
40. Total Preferred Stocks.....	833,900	800,750	833,900	
COMMON STOCKS				
41. United States.....				
Public Utilities (Unaffiliated)				
42. Canada.....				
43. Other Countries.....				
44. Totals.....	0	0	0	
45. United States.....				
Banks, Trust and Insurance Companies (Unaffiliated)				
46. Canada.....				
47. Other Countries.....				
48. Totals.....	0	0	0	
49. United States.....				
Industrial and Miscellaneous (Unaffiliated)				
50. Canada.....				
51. Other Countries.....				
52. Totals.....	0	0	0	
53. Totals.....				
Parent, Subsidiaries and Affiliates				
54. Total Common Stocks.....	0	0	0	
55. Total Stocks.....	833,900	800,750	833,900	
56. Total Bonds and Stocks..	21,724,073	22,547,953	21,766,664	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$.....259,793.

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year.....	18,518,621		6. Foreign exchange adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3.....	7,531,976		6.1 Column 17, Part 1.....	
3. Increase (decrease) by adjustment:			6.2 Column 13, Part 2, Section 1.....	
3.1 Column 16, Part 1.....	(27,040)		6.3 Column 11, Part 2, Section 2.....	
3.2 Column 12, Part 2, Section 1.....			6.4 Column 11, Part 4.....	0
3.3 Column 10, Part 2, Section 2.....			7. Book/adjusted carrying value at end of current period.....	21,724,073
3.4 Column 10, Part 4.....	(27,040)		8. Total valuation allowance.....	
4. Total gain (loss), Column 14, Part 4.....	(29,729)		9. Subtotal (Lines 7 plus 8).....	21,724,073
5. Deduct consideration for bonds and stocks disposed of, Column 6, Part 4..	4,269,754		10. Total nonadmitted amounts.....	
			11. Statement value of bonds and stocks, current period.....	21,724,073

CATHOLIC LADIES OF COLUMBIA SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (Yes or No)	Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Mem- bership and Other Fees	5 Deposit-Type Contract Funds	6 Other Considerations
		2 Life Insurance Premiums	3 Annuity Considerations			
1. Alabama.....AL	No.....					
2. Alaska.....AK	No.....					
3. Arizona.....AZ	No.....					
4. Arkansas.....AR	No.....					
5. California.....CA	No.....					
6. Colorado.....CO	No.....					
7. Connecticut.....CT	No.....					
8. Delaware.....DE	No.....					
9. District of Columbia.....DC	No.....					
10. Florida.....FL	No.....					
11. Georgia.....GA	No.....					
12. Hawaii.....HI	No.....					
13. Idaho.....ID	No.....					
14. Illinois.....IL	No.....					
15. Indiana.....IN	Yes.....	300	8,650		33,515	
16. Iowa.....IA	No.....					
17. Kansas.....KS	No.....					
18. Kentucky.....KY	Yes.....	931	500		12	
19. Louisiana.....LA	No.....					
20. Maine.....ME	No.....					
21. Maryland.....MD	No.....					
22. Massachusetts.....MA	No.....					
23. Michigan.....MI	Yes.....					
24. Minnesota.....MN	No.....					
25. Mississippi.....MS	No.....					
26. Missouri.....MO	No.....					
27. Montana.....MT	No.....					
28. Nebraska.....NE	No.....					
29. Nevada.....NV	No.....					
30. New Hampshire.....NH	No.....					
31. New Jersey.....NJ	No.....					
32. New Mexico.....NM	No.....					
33. New York.....NY	No.....					
34. North Carolina.....NC	No.....					
35. North Dakota.....ND	No.....					
36. Ohio.....OH	Yes.....	164,269	3,676,705		216,787	
37. Oklahoma.....OK	No.....					
38. Oregon.....OR	No.....					
39. Pennsylvania.....PA	No.....					
40. Rhode Island.....RI	No.....					
41. South Carolina.....SC	No.....					
42. South Dakota.....SD	No.....					
43. Tennessee.....TN	No.....					
44. Texas.....TX	No.....					
45. Utah.....UT	No.....					
46. Vermont.....VT	No.....					
47. Virginia.....VA	No.....					
48. Washington.....WA	No.....					
49. West Virginia.....WV	No.....					
50. Wisconsin.....WI	No.....					
51. Wyoming.....WY	No.....					
52. American Samoa.....AS	No.....					
53. Guam.....GU	No.....					
54. Puerto Rico.....PR	No.....					
55. US Virgin Islands.....VI	No.....					
56. Canada.....CN	No.....					
57. Aggregate Other Alien.....OT	XXX.....	0	0	0	0	0
58. Subtotal.....(a).....4		165,500	3,685,855	0	250,314	0
90. Reporting entity contributions for employee benefit plans.....	XXX.....	34,755				
91. Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX.....	65,539				
92. Dividends or refunds applied to shorten endowment or premium paying period.....	XXX.....					
93. Premium or annuity considerations waived under disability or other contract provisions.....	XXX.....	2,027				
94. Aggregate other amounts not allocable by State.....	XXX.....	0	0	0	0	0
95. Totals (Direct Business).....	XXX.....	267,821	3,685,855	0	250,314	0
96. Plus Reinsurance Assumed.....	XXX.....					
97. Totals (All Business).....	XXX.....	267,821	3,685,855	0	250,314	0
98. Less Reinsurance Ceded.....	XXX.....	7,968				
99. Totals (All Business) less reinsurance ceded.....	XXX.....	259,853	3,685,855	(b).....0	250,314	0

DETAILS OF WRITE-INS

5701.	XXX.....					
5702.	XXX.....					
5703.	XXX.....					
5798. Summary of remaining write-ins for line 57 from overflow page.....	XXX.....	0	0	0	0	0
5799. Total (Lines 5701 thru 5703 plus 5798) (Line 57 above).....	XXX.....	0	0	0	0	0
9401.	XXX.....					
9402.	XXX.....					
9403.	XXX.....					
9498. Summary of remaining write-ins for line 94 from overflow page.....	XXX.....	0	0	0	0	0
9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX.....	0	0	0	0	0

Explanation of basis of allocation by states, etc., of premiums and annuity considerations.

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

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9, and 10, or with Schedule H, Part 1, Line 1. Indicate which:

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

PART 1 – ORGANIZATIONAL CHART
