56340201920100103

QUARTERLY STATEMENT

As of September 30, 2019

of the Condition and Affairs of the

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA

NAIC Group Code..... 0, 0 (Current Period) (Prior Period) | NAIC Company Code..... 56340 | Employer's ID Number..... 34-0220550

Organized under the Laws of OH | State of Domicile or Port of Entry OH | Country of Domicile US

Licensed as Business Type: Fraternal Benefit Society

Incorporated/Organized..... January 9, 1892 | Commenced Business..... October 1, 1890

Statutory Home Office	6611 ROCKSIDE ROAD .. INDEPENDENCE .. OH .. US .. 44131 *(Street and Number) (City or Town, State, Country and Zip Code)*	
Main Administrative Office	6611 ROCKSIDE ROAD .. INDEPENDENCE .. OH .. US .. 44131 *(Street and Number) (City or Town, State, Country and Zip Code)*	216-642-9406 *(Area Code) (Telephone Number)*
Mail Address	6611 ROCKSIDE ROAD .. INDEPENDENCE .. OH .. US .. 44131 *(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)*	
Primary Location of Books and Records	6611 ROCKSIDE ROAD .. INDEPENDENCE .. OH .. US .. 44131 *(Street and Number) (City or Town, State, Country and Zip Code)*	216-642-9406 *(Area Code) (Telephone Number)*
Internet Web Site Address	WWW.FCSU.COM	
Statutory Statement Contact	KENNETH ANTHONY ARENDT *(Name)*	216-642-9406 *(Area Code) (Telephone Number) (Extension)*
	FCSU@AOL.COM *(E-Mail Address)*	216-642-4310 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. ANDREW MATHEW RAJEC	PRESIDENT	2. KENNETH ANTHONY ARENDT	EXECUTIVE SECRETARY
3. GEORGE F. MATTA II	TREASURER	4. ANDREW R. HARCAR SR	VICE PRESIDENT

OTHER

GARY J. MATTA	GENERAL COUNSEL	EDWARD COWMAN	ACTUARY

DIRECTORS OR TRUSTEES

ANDREW MATHEW RAJEC	ANDREW R. HARCAR SR	KENNETH ANTHONY ARENDT	GEORGE F. MATTA II
REV. THOMAS NASTA	SABINA SABADOS	THOMAS IVANEC #	LEONARD ZILKO #
JAMES MARMOL	MARTHA ZAVADA-WOJCIK	MILOS MITRO	DAMIAN NASTA
KEVIN COLLINS #	MICHAEL LAKO	TIMOTHY GRAVES #	

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

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

(Signature)	(Signature)	(Signature)
ANDREW MATHEW RAJEC	KENNETH ANTHONY ARENDT	GEORGE F. MATTA II
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
PRESIDENT	EXECUTIVE SECRETARY	TREASURER
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This 6th day of NOVEMBER, 2019

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 Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31 Prior Year Net Admitted Assets
1. Bonds	368,643,755		368,643,755	353,011,701
2. Stocks:				
2.1 Preferred stocks			0	
2.2 Common stocks	2,836,525		2,836,525	2,987,141
3. Mortgage loans on real estate:				
3.1 First liens	281,902		281,902	371,258
3.2 Other than first liens			0	
4. Real estate:				
4.1 Properties occupied by the company (less $..........0 encumbrances)	355,628		355,628	373,070
4.2 Properties held for the production of income (less $..........0 encumbrances)	961,658		961,658	991,961
4.3 Properties held for sale (less $..........0 encumbrances)	785,946		785,946	785,946
5. Cash ($.....11,915,020), cash equivalents ($..........0) and short-term investments ($..........0)	11,915,020		11,915,020	15,831,904
6. Contract loans (including $..........0 premium notes)	1,156,521		1,156,521	1,107,398
7. Derivatives			0	
8. Other invested assets	7,913,880		7,913,880	7,210,059
9. Receivables for securities			0	
10. Securities lending reinvested collateral assets			0	
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	394,850,835	0	394,850,835	382,670,437
13. Title plants less $..........0 charged off (for Title insurers only)			0	
14. Investment income due and accrued	5,090,526		5,090,526	4,627,912
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	20,233		20,233	21,785
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)			0	
15.3 Accrued retrospective premiums ($..........0) and contracts subject to redetermination ($..........0)			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	
16.2 Funds held by or deposited with reinsured companies			0	
16.3 Other amounts receivable under reinsurance contracts			0	
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon			0	
18.2 Net deferred tax asset			0	
19. Guaranty funds receivable or on deposit			0	
20. Electronic data processing equipment and software			0	
21. Furniture and equipment, including health care delivery assets ($..........0)	2,676	2,676	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	
23. Receivables from parent, subsidiaries and affiliates			0	
24. Health care ($..........0) and other amounts receivable			0	
25. Aggregate write-ins for other than invested assets	550	550	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	399,964,820	3,226	399,961,594	387,320,134
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	
28. Total (Lines 26 and 27)	399,964,820	3,226	399,961,594	387,320,134

DETAILS OF WRITE-INS

1101.			0	
1102.			0	
1103.			0	
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. Deposits 550	550	550	0	
2502.			0	
2503.			0	
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	550	550	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts $..........0 less $..........0 included in Line 6.3 (including $..........0 Modco Reserve)	321,124,000	315,165,261
2. Aggregate reserve for accident and health contracts (including $.........0 Modco Reserve)		
3. Liability for deposit-type contracts (including $..........0 Modco Reserve)	32,792,365	28,783,032
4. Contract claims:		
4.1 Life	300,000	300,000
4.2 Accident and health		
5. Policyholders' dividends/refunds to members $..........0 and coupons $..........0 due and unpaid		
6. Provision for policyholders' dividends/refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholder's dividends/refunds to members apportioned for payment (including $..........0 Modco)	400,000	400,000
6.2 Policyholder's dividends/refunds to members not yet apportioned (including $..........0 Modco)		
6.3 Coupons and similar benefits (including $..........0 Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less $..........0 discount; including $..........0 accident and health premiums	47,080	47,645
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of $..........0 accident and health experience rating refunds of which $..........0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including $..........0 assumed and $..........0 ceded		
9.4 Interest Maintenance Reserve	878,056	1,030,876
10. Commissions to agents due or accrued - life and annuity contracts $..........0, accident and health $..........0 and deposit-type contract funds $..........0	10,948	14,273
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	64,700	76,626
13. Transfers to Separate Accounts due or accrued (net) (including $..........0 accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	18,683	18,683
15.1 Current federal and foreign income taxes, including $..........0 on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	6,093,073	5,791,613
18. Amounts held for agents' account, including $..........0 agents' credit balances		
19. Remittances and items not allocated		
20. Net adjustment in assets and liabilities due to foreign exchange rates	9,511	9,511
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money $..........0 and interest thereon $..........0		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	2,954,333	2,783,323
24.02 Reinsurance in unauthorized and certified ($..........0) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified ($..........0) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates		
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities	575,238	100,013
24.10 Payable for securities lending		
24.11 Capital notes $..........0 and interest thereon $..........0		
25. Aggregate write-ins for liabilities	649,693	424,693
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	365,917,680	354,945,549
27. From Separate Accounts statement		
28. Total liabilities (Lines 26 and 27)	365,917,680	354,945,549
29. Common capital stock		
30. Preferred capital stock		
31. Aggregate write-ins for other-than-special surplus funds	0	0
32. Surplus notes		
33. Gross paid in and contributed surplus		
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	34,043,914	32,374,585
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 $..........0)		
36.2 .....0.000 shares preferred (value included in Line 30 $..........0)		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including $..........0 in Separate Accounts Statement)	34,043,914	32,374,585
38. Totals of Lines 29, 30 and 37	34,043,914	32,374,585
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	399,961,594	387,320,134

DETAILS OF WRITE-INS

2501. Postretirement Reserve	413,726	413,726
2502. Security Deposits	10,967	10,967
2503. Convention Accrual	225,000	
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)	649,693	424,693
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	12,164,449	9,087,319	12,068,358
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	12,239,877	12,106,812	15,936,994
4. Amortization of Interest Maintenance Reserve (IMR)	289,744	346,302	461,105
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded			
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	77,540	2,151	13,273
9. Totals (Lines 1 to 8.3)	24,771,610	21,542,584	28,479,730
10. Death benefits	2,430,368	2,052,953	2,642,835
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits	11,823,877	13,428,499	17,516,462
13. Disability benefits and benefits under accident and health contracts			
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	422,927	439,533	572,287
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	126,214	137,955	179,936
18. Payments on supplementary contracts with life contingencies			
19. Increase in aggregate reserves for life and accident and health contracts	5,958,739	870,796	2,026,057
20. Totals (Lines 10 to 19)	20,762,125	16,929,736	22,937,577
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	199,755	132,002	166,490
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses and fraternal expenses	2,857,533	3,229,516	3,721,729
24. Insurance taxes, licenses and fees, excluding federal income taxes	93,066	81,829	106,341
25. Increase in loading on deferred and uncollected premiums			
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions	(507,105)	200,789	(409,342)
28. Totals (Lines 20 to 27)	23,405,374	20,573,872	26,522,795
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	1,366,236	968,712	1,956,935
30. Dividends to policyholders and refunds to members	302,370	301,621	422,699
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,063,866	667,091	1,534,236
32. Federal and foreign income taxes incurred (excluding tax on capital gains)			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,063,866	667,091	1,534,236
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $..........0 (excluding taxes of $.....125,733 transferred to the IMR)	106,659	90,932	97,832
35. Net income (Line 33 plus Line 34)	1,170,525	758,023	1,632,068

CAPITAL AND SURPLUS ACCOUNT

	1	2	3
36. Capital and surplus, December 31, prior year	32,374,585	30,782,846	30,782,846
37. Net income (Line 35)	1,170,525	758,023	1,632,068
38. Change in net unrealized capital gains (losses) less capital gains tax of $..........0	660,306	175,679	(162,804)
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax			
41. Change in nonadmitted assets	2,189	2,189	2,919
42. Change in liability for reinsurance in unauthorized and certified companies			
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve	(171,010)	436,954	129,710
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders			
53. Aggregate write-ins for gains and losses in surplus	7,319	10,625	(10,155)
54. Net change in capital and surplus (Lines 37 through 53)	1,669,329	1,383,470	1,591,738
55. Capital and surplus as of statement date (Lines 36 + 54)	34,043,914	32,166,317	32,374,585

DETAILS OF WRITE-INS

	1	2	3
08.301. ADVERTISING AND SUBSCRIPTION INCOME	2,465	2,590	3,350
08.302. RENTAL INCOME ON GROUNDS AT ESTATES- PA			6,000
08.303. MISCELLANEOUS INCOME	75,075	(439)	3,923
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	77,540	2,151	13,273
2701. NET CHANGE IN SETTLEMENT OPTIONS W/O LIFE		505,394	
2702. NET CHANGE IN PENSION FUND	(507,105)	(304,605)	(409,342)
2703. LEGAL RESERVE LAWSUIT FUND			
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(507,105)	200,789	(409,342)
5301. ACCRUAL & ASSET ADJUSTMENTS	7,319	10,625	(10,155)
5302. TRF OF UNEARNED PREM RESRV & REINS CR TO RESERVES			
5303. INCREASE IN POST RETIREMENT COST			
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above)	7,319	10,625	(10,155)

CASH FLOW

	1 Current Year to Date	2 Prior Year To Date	3 Prior Year Ended December 31
CASH FROM OPERATIONS			
1. Premiums collected net of reinsurance	12,165,436	9,078,512	12,056,516
2. Net investment income	12,768,351	12,956,814	17,357,073
3. Miscellaneous income	77,540	2,151	13,273
4. Total (Lines 1 through 3)	25,011,327	22,037,477	29,426,862
5. Benefit and loss related payments	14,803,386	16,058,940	20,911,520
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	2,408,257	4,572,602	3,920,352
8. Dividends paid to policyholders	302,370	301,621	422,699
9. Federal and foreign income taxes paid (recovered) net of $..........0 tax on capital gains (losses)			
10. Total (Lines 5 through 9)	17,514,013	20,933,163	25,254,571
11. Net cash from operations (Line 4 minus Line 10)	7,497,313	1,104,314	4,172,291
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	15,940,757	18,792,580	26,852,197
12.2 Stocks	224,026		
12.3 Mortgage loans	169,356	177,285	238,506
12.4 Real estate			
12.5 Other invested assets		1,197,389	1,622,284
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments			118,456
12.7 Miscellaneous proceeds	475,226		100,013
12.8 Total investment proceeds (Lines 12.1 to 12.7)	16,809,365	20,167,254	28,931,456
13. Cost of investments acquired (long-term only):			
13.1 Bonds	32,366,371	25,426,902	32,302,867
13.2 Stocks	23,500	16,300	116,313
13.3 Mortgage loans	80,000		
13.4 Real estate		6,750	6,750
13.5 Other invested assets	17,550	3,449,348	3,858,886
13.6 Miscellaneous applications			
13.7 Total investments acquired (Lines 13.1 to 13.6)	32,487,421	28,899,300	36,284,816
14. Net increase or (decrease) in contract loans and premium notes	49,123	(32,087)	12,443
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(15,727,179)	(8,699,959)	(7,365,803)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock			
16.3 Borrowed funds			
16.4 Net deposits on deposit-type contracts and other insurance liabilities	4,009,333	(10,567,070)	(11,391,738)
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	303,649	(87,119)	(394,372)
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6)	4,312,982	(10,654,189)	(11,786,110)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	(3,916,884)	(18,249,834)	(14,979,622)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	15,831,903	30,811,525	30,811,525
19.2 End of period (Line 18 plus Line 19.1)	11,915,019	12,561,691	15,831,903

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001			

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life			
2. Ordinary life insurance	1,093,163	1,429,376	1,544,358
3. Ordinary individual annuities	11,071,286	7,972,095	10,556,333
4. Credit life (group and individual)			
5. Group life insurance			
6. Group annuities			
7. A&H - group			
8. A&H - credit (group and individual)			
9. A&H - other			
10. Aggregate of all other lines of business	0	0	0
11. Subtotal (Lines 1 through 10)	12,164,449	9,401,471	12,100,691
12. Fraternal (Fraternal Benefit Societies Only)			
13. Subtotal (Lines 11 through 12)	12,164,449	9,401,471	12,100,691
14. Deposit-type contracts			
15. Total (Lines 13 and 14)	12,164,449	9,401,471	12,100,691

DETAILS OF WRITE-INS

1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page	0	0	0
1099. Total (Lines 1001 thru 1003 plus 1098) (Line 10 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

	SSAP #	F/S Page	F/S Line #	Current Year to Date	2018
NET INCOME					
(1) FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA Company state basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	$ 1,170,525	$ 1,632,068
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					
				$	$
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP					
				$	$
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	$ 1,170,525	$ 1,632,068
SURPLUS					
(5) FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA Company state basis (Page 3, line 38, Columns 1 & 2)	XXX	XXX	XXX	$ 34,043,914	$ 32,374,585
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					
				$	$
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP					
				$	$
(8) NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	$ 34,043,914	$ 32,374,585

C. Accounting Policy
NONE

(2) Basis for Bonds, Mandatory Convertible Securities, SVO-Identified Investments and Amortization Method
NONE

(6) Basis for Loan-Backed Securities and Adjustment Methodology
NONE

D. Going Concern
After carefully evaluating the Society's ability to continue as a going concern, Society management was not aware of any conditions or events which raised substantial doubts concerning the Society's ability to continue as a going concern as of the date of the filing of this statement.

Note 2 – Accounting Changes and Corrections of Errors

No significant changes

Note 3 – Business Combinations and Goodwill

No significant changes

Note 4 – Discontinued Operations

No significant changes

Note 5 – Investments

A - C NONE

D. Loan-Backed Securities NONE

E. NONE
F. NONE
G. NONE
H. NONE
I. NONE

J. - R. NONE

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

No significant changes

Note 7 – Investment Income

No significant changes

NOTES TO FINANCIAL STATEMENTS

Note 8 – Derivative Instruments NONE

Note 9 – Income Taxes

No significant changes

Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

No significant changes

Note 11 – Debt

B. FHLB (Federal Home Loan Bank) Agreements

(1) Information on the Nature of the Agreement
The Company is a member of the Federal Home Loan Bank (FHLB) of Cincinnati. Through its membership, the Company has conducted business activity (borrowings) with the FHLB. It is part of the Company's strategy to utilize these funds in an investment spread strategy, consistent with its other investment spread operations. The Company has determined the actual/estimated maximum borrowing capacity as $9,984,880. The Company calculated this amount in accordance with current FHLB capital stock.

(2) FHLB Capital Stock

a. Aggregate Totals

1. Current Year to Date

	1 Total 2 + 3	2 General Account	3 Separate Accounts
(a) Membership Stock – Class A	$ 619,712	$ 619,712	$
(b) Membership Stock – Class B			
(c) Activity Stock	1,013,988	1,013,988	
(d) Excess Stock			
(e) Aggregate Total (a+b+c+d)	$ 1,633,700	$ 1,633,700	$
(f) Actual or estimated borrowing capacity as determined by the insurer	29,667,260	XXX	XXX

2. Prior Year

	1 Total 2 + 3	2 General Account	3 Separate Accounts
(a) Membership Stock – Class A	$ 475,148	$ 475,148	$
(b) Membership Stock – Class B			
(c) Activity Stock	1,049,903	1,049,903	
(d) Excess Stock	85,149	85,149	
(e) Aggregate Total (a+b+c+d)	$ 1,610,200	$ 1,610,200	$
(f) Actual or estimated borrowing capacity as determined by the insurer	26,247,567	XXX	XXX

b. Membership Stock (Class A and B) Eligible for Redemption

	1	2	Eligible for Redemption			
Membership Stock	Current Year to Date Total (2+3+4+5+6)	Not Eligible for Redemption	3 Less than 6 Months	4 6 Months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years
1. Class A	$ 619,712	$ 619,712	$	$	$	$
2. Class B	$	$	$	$	$	$

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total to Date General and Separate Accounts Total Collateral Pledged (Lines 2+3)	$ 44,406,273	$ 41,650,120	$ 29,667,260
2. Current Year to Date General Account Total Collateral Pledged	44,406,273	41,650,120	29,667,260
3. Current Year to Date Separate Accounts Total Collateral Pledged			
4. Prior Year Total General and Separate Accounts Total Collateral Pledged	$ 46,594,691	$ 45,440,156	$ 26,247,567

b. Maximum Amount Pledged During Reporting Period

	1 Fair Value	2 Carrying Value	3 Amount of Borrowed at Time of Maximum Collateral

1.	Current Year to Date Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	$ 46,594,691	$ 45,440,156	$ 29,667,260
2.	Current Year to Date General Account Total Collateral Pledged	46,594,691	45,440,156	29,667,260
3.	Current Year to Date Separate Accounts Total Collateral Pledged			
4.	Prior Year Total General and Separate Accounts Total Collateral Pledged	$ 51,884,268	$ 48,688,086	$ 42,557,976

(4) Borrowing from FHLB

a. Amount as of the Reporting Date

1. Current Year to Date

	1 Total 2 + 3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established
(a) Debt	$	$	$	XXX
(b) Funding Agreements				$
(c) Other	29,667,260	29,667,260		XXX
(d) Aggregate Total (a+b+c)	$ 29,667,260	$ 29,667,260	$	$

2. Prior Year

	1 Total 2 + 3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established
(a) Debt	$	$	$	XXX
(b) Funding Agreements				$
(c) Other	26,247,567	26,247,567		XXX
(d) Aggregate Total (a+b+c)	$ 26,247,567	$ 26,247,567	$	$

b. Maximum Amount During Reporting Period (Current Year to Date)

	1 Total 2 + 3	2 General Account	3 Separate Accounts
1. Debt			
2. Funding Agreements			
3. Other	29,667,260	29,667,260	
4. Aggregate Total (Lines 1+2+3)	29,667,260	29,667,260	

c. FHLB – Prepayment Obligations

	Does the Company have Prepayment Obligations under the Following Arrangements (YES/NO)
1. Debt	NO
2. Funding Agreements	NO
3. Other	NO

Note 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan

(4) Components of Net Periodic Benefit Cost

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits per SSAP No. 11	
	Current Year to Date	2018	Current Year to Date	2018	Current Year to Date	2018
a. Service cost	$ 102,374	$ 153,989	$	$ 8,053	$	$ 153,989
b. Interest cost	259,167	323,668		19,500		323,668
c. Expected return on plan assets	(273,788)	(346,631)		788		(346,631)
d. Transition asset or obligation						
e. Gains and losses				2,288		
f. Prior service cost or credit						
g. Gain or loss recognized due to a settlement curtailment	7,949					131,026
h. Total net periodic	$ 95,702	$ 131,026	$	$ 30,629	$	$ 262,052

NOTES TO FINANCIAL STATEMENTS

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits per SSAP No. 11	
	Current Year to Date	2018	Current Year to Date	2018	Current Year to Date	2018
benefit cost						

Note 13 – Capital and Surplus, Shareholder's Dividend Restrictions and Quasi-Reorganizations

No significant changes

Note 14 – Liabilities, Contingencies and Assessments

No significant changes

Note 15 – Leases

No significant changes

Note 16 – Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

No significant changes

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

NO SIGNIFICANT CHANGES

Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the Portion of Partially Insured Plans

No significant changes

Note 19 – Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

No significant changes

Note 20 – Fair Value Measurements

A. Fair Value Measurements
(1) Fair Value Measurements at Reporting Date

Description for Each Type of Asset or Liability	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Assets at Fair Value					
COMMON STOCK	$ 2,836,525	$	$	$	$ 2,836,525
Total	$ 2,836,525	$	$	$	$ 2,836,525
Liabilities at Fair Value					
	$	$	$	$	$
Total	$	$	$	$	$

(2) - (5) NONE

B.- E. NONE

Note 21 – Other Items

No significant changes

Note 22 – Events Subsequent

Subsequent events have been considered through September 30, 2019 for these statutory financial statements which are to be issued on September 30, 2019 . There were no events occurring subsequent to the end of the quarter that merited recognition or disclosure in these statements.

Note 23 – Reinsurance

No significant changes

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

NO SIGNIFICANT CHANGES

Note 25 – Change in Incurred Losses and Loss Adjustment Expenses

NO SIGNIFICANT CHANGES

NOTES TO FINANCIAL STATEMENTS

Note 26 – Intercompany Pooling Arrangements

No significant changes

Note 27 – Structured Settlements

No significant changes

Note 28 – Health Care Receivables

No significant changes

Note 29 – Participating Policies

No significant changes

Note 30 – Premium Deficiency Reserves

No significant changes

Note 31 – Reserves for Life Contracts and Deposit-Type Contracts

No significant changes

Note 32 – Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

No significant changes

Note 33 – Premium and Annuity Considerations Deferred and Uncollected

No significant changes

Note 34 – Separate Accounts

No significant changes

Note 35 – Loss/Claim Adjustment Expenses

No significant changes

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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

1.2 If yes, has the report been filed with the domiciliary state? Yes [ ] No [ ]

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 [X] No [ ]

2.2 If yes, date of change: 01/01/2019

3.1 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 [X] No [ ]
If yes, complete Schedule Y, Parts 1 and 1A.

3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [ ] No [X]

3.3 If the response to 3.2 is yes, provide a brief description of those changes.

3.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [ ] No [X]

3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]
If yes, complete and file the merger history data file with the NAIC for the annual filing corresponding to this period.

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

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? If yes, attach an explanation. Yes [ ] No [ ] N/A [X]

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 08/18/2017

6.2 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. 12/31/2016

6.3 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). 12/15/2017

6.4 By what department or departments?
STATE OF OHIO, DEPT. OF INSURANCE

6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [X] No [ ] N/A [ ]

6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [ ] N/A [ ]

7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [ ] No [X]

7.2 If yes, give full information:

8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes [ ] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [ ] No [X]

8.4 If the response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator].

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No [ ]

(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

(c) Compliance with applicable governmental laws, rules and regulations;

(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

(e) Accountability for adherence to the code.

9.11 If the response to 9.1 is No, please explain:

9.2 Has the code of ethics for senior managers been amended? Yes [ ] No [X]

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).

9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [X]

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

FINANCIAL

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ ] No [X]

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 0

INVESTMENT

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

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

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: $ 0

13. Amount of real estate and mortgages held in short-term investments: $ 0

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [X] No [ ]

14.2 If yes, please complete the following:

		1 Prior Year End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21	Bonds	$ 0	$ 0
14.22	Preferred Stock	0	0
14.23	Common Stock	1,159,985	2,836,525
14.24	Short-Term Investments	0	0
14.25	Mortgage Loans on Real Estate	0	0
14.26	All Other	0	0
14.27	Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	$ 1,159,985	$ 2,836,525
14.28	Total Investment in Parent included in Lines 14.21 to 14.26 above	$ 0	$ 0

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [ ] No [X]

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ]

If no, attach a description with this statement.

16. For the reporting entity's security lending program, state the amount of the following as of current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: $ 0

16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: $ 0

16.3 Total payable for securities lending reported on the liability page: $ 0

17. Excluding items in Schedule E-Part 3-Special Deposits, 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 Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*? Yes [X] No [ ]

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

1 Name of Custodian(s)	2 Custodian Address
KEYBANK, NA	127 PUBLIC SQUARE, CLEVELAND, OH 44114

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

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

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [ ] No [X]

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

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

17.5 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such ["…that have access to the investment accounts", "handle securities"].

1 Name of Firm or Individual	2 Affiliation

17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's assets? Yes [ ] No [ ]

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [ ] No [ ]

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

18.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? Yes [X] No [ ]

18.2 If no, list exceptions:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
    a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
    b. Issuer or obligor is current on all contracted interest and principal payments.
    c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

    Has the reporting entity self-designated 5GI securities? Yes [ ] No [X]

20. By self-designating PLGI securities, the reporting entity is certifying the following elements for each self-designated PLGI security:
    a. The security was purchased prior to January 1, 2018.
    b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
    c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
    d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

    Has the reporting entity self-designated PLGI securities? Yes [ ] No [X]

GENERAL INTERROGATORIES (continued)

PART 2 - LIFE AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES

Life and Accident and Health Companies/Fraternal Benefit Societies

		Amount
1.	Report the statement value of mortgage loans at the end of this reporting period for the following categories:	
1.1	Long-term mortgages in good standing	
	1.11 Farm mortgages	$
	1.12 Residential mortgages	$24,263
	1.13 Commercial mortgages	$257,639
	1.14 Total mortgages in good standing	$281,902
1.2	Long-term mortgages in good standing with restructured terms	
	1.21 Total mortgages in good standing with restructured terms	$
1.3	Long-term mortgage loans upon which interest is overdue more than three months	
	1.31 Farm mortgages	$
	1.32 Residential mortgages	$
	1.33 Commercial mortgages	$
	1.34 Total mortgages with interest overdue more than three months	$0
1.4	Long-term mortgage loans in process of foreclosure	
	1.41 Farm mortgages	$
	1.42 Residential mortgages	$
	1.43 Commercial mortgages	$
	1.44 Total mortgages in process of foreclosure	$0
1.5	Total mortgage loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)	$281,902
1.6	Long-term mortgages foreclosed, properties transferred to real estate in current quarter	
	1.61 Farm mortgages	$
	1.62 Residential mortgages	$
	1.63 Commercial mortgages	$
	1.64 Total mortgages foreclosed and transferred to real estate	$0
2.	Operating Percentages:	
	2.1 A&H loss percent	
	2.2 A&H cost containment percent	
	2.3 A&H expense percent excluding cost containment expenses	
3.1	Do you act as a custodian for health savings accounts?	Yes [ ] No [X]
3.2	If yes, please provide the amount of custodial funds held as of the reporting date	$
3.3	Do you act as an administrator for health savings accounts?	Yes [ ] No [X]
3.4	If yes, please provide the balance of the funds administered as of the reporting date	$
4.	Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?	Yes [X] No [ ]
4.1	If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?	Yes [ ] No [ ]

Fraternal Benefit Societies Only:

5.1 In all cases where the reporting entity has assumed accident and health risks from another company, provisions should be made in this statement on account of such reinsurance for reserve equal to that which the original company would have been required to establish had it retained the risks. Has this been done? Yes [ ] No [ ] N/A [X]

5.2 If no, explain:

6.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [ ] No [X]

6.2 If yes, what is the date(s) of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Reinsurer	8 Certified Reinsurer Rating (1 through 6)	9 Effective Date of Certified Reinsurer Rating

NONE

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

	1	Direct Business Only					
		Life Contracts		4	5	6	7
		2	3				
States, Etc.	Active Status (a)	Life Insurance Premiums	Annuity Considerations	A&H Insurance Premiums, Including Policy Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama AL	N					0	
2. Alaska AK	N					0	
3. Arizona AZ	L		586,608			586,608	
4. Arkansas AR	N					0	
5. California CA	N					0	
6. Colorado CO	L					0	
7. Connecticut CT	L	15,207				15,207	
8. Delaware DE	N					0	
9. District of Columbia DC	N					0	
10. Florida FL	L	5,218	84,335			89,553	
11. Georgia GA	L	10				10	
12. Hawaii HI	N					0	
13. Idaho ID	N					0	
14. Illinois IL	L	41,878	3,748,627			3,790,505	
15. Indiana IN	L	5,263	61,568			66,831	
16. Iowa IA	L	210	780,862			781,072	
17. Kansas KS	N					0	
18. Kentucky KY	L		1,400			1,400	
19. Louisiana LA	N					0	
20. Maine ME	N					0	
21. Maryland MD	L	9,540	400			9,940	
22. Massachusetts MA	L	1,612	6,600			8,212	
23. Michigan MI	L	25,290	356,853			382,143	
24. Minnesota MN	L	76,253	568,651			644,904	
25. Mississippi MS	N					0	
26. Missouri MO	L	358	22,494			22,853	
27. Montana MT	N					0	
28. Nebraska NE	L	7	48,773			48,780	
29. Nevada NV	L	177				177	
30. New Hampshire NH	N					0	
31. New Jersey NJ	L					0	
32. New Mexico NM	N					0	
33. New York NY	L	44,343	186,357			230,699	
34. North Carolina NC	L		1,250			1,250	
35. North Dakota ND	N					0	
36. Ohio OH	L	245,268	1,556,056			1,801,324	
37. Oklahoma OK	N					0	
38. Oregon OR	N					0	
39. Pennsylvania PA	L	603,140	2,357,194			2,960,334	
40. Rhode Island RI	N					0	
41. South Carolina SC	L		4,800			4,800	
42. South Dakota SD	N					0	
43. Tennessee TN	L					0	
44. Texas TX	L					0	
45. Utah UT	N					0	
46. Vermont VT	N					0	
47. Virginia VA	L	12,587	625			13,212	
48. Washington WA	N					0	
49. West Virginia WV	L	2,956	30,000			32,956	
50. Wisconsin WI	L	3,845	667,832			671,677	
51. Wyoming WY	N					0	
52. American Samoa AS	N					0	
53. Guam GU	N					0	
54. Puerto Rico PR	N					0	
55. US Virgin Islands VI	N					0	
56. Northern Mariana Islands MP	N					0	
57. Canada CAN	N					0	
58. Aggregate Other Alien OT	XXX	0	0	0	0	0	0
59. Subtotal	XXX	1,093,163	11,071,286	0	0	12,164,449	0
90. Reporting entity contributions for employee benefit plans	XXX					0	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX	288,118				288,118	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX	1,027				1,027	
93. Premium or annuity considerations waived under disability or other contract provisions	XXX					0	
94. Aggregate other amounts not allocable by State	XXX	0	0	0	0	0	0
95. Totals (Direct Business)	XXX	1,382,308	11,071,286	0	0	12,453,594	0
96. Plus Reinsurance Assumed	XXX						
97. Totals (All Business)	XXX	1,382,308	11,071,286	0	0	12,453,594	0
98. Less Reinsurance Ceded	XXX	28,394				28,394	
99. Totals (All Business) less Reinsurance Ceded	XXX	1,353,914	11,071,286	0	0	12,425,200	0

DETAILS OF WRITE-INS

58001.	XXX					0	
58002.	XXX					0	
58003.	XXX					0	
58998. Summary of remaining write-ins for line 58 from overflow page	XXX	0	0	0	0	0	0
58999. Total (Lines 58001 thru 58003 plus 58998) (Line 58 above)	XXX	0	0	0	0	0	0
9401.	XXX					0	
9402.	XXX					0	
9403.	XXX					0	
9498. Summary of remaining write-ins for line 94 from overflow page	XXX	0	0	0	0	0	0
9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above)	XXX	0	0	0	0	0	0

(a) Active Status Count

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG 27

E - Eligible - Reporting entities eligible or approved to write surplus lines in the state 0

R - Registered - Non-domiciled RRGs 0

Q - Qualified - Qualified or accredited reinsurer 0

N - None of the above - Not allowed to write business in the state 30

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

PART 1 – ORGANIZATIONAL CHART

Holding Company System Annual Regulation Statement

FCSU - NAIC 56340
A Fraternal benefit Society
E.I.N. 34-0220550

Filed with the Insurance Department of the State of Ohio by JEDNOTA, INC. on behalf of the following insurer:

First Catholic Slovak Union
6611 Rockside Road
Independence, OH 44131-2398
Domicile: Ohio

September 29, 1986

Correspondence should be addressed:
Mr. George Matta II
C/O: First Catholic Slovak Union
6611 Rockside Road
Independence, OH 44131-2398

Organizational Chart

JEDNOTA, INC. 100% owned by First Catholic Slovak Union, A Fraternal Benefit Society

Subsidiaries: JEDNOTA Properties, INC.
JEDNOTA General Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Required? (Y/N)	16 *
Members															
....	....	00000...	34-0220550..	....	....	N/A..................	First Catholic Slovak Union of USA & Canada...	OH...........	UDP..............	First Catholic Slovak Union of USA & Canada.	Ownership.........	....100.000	First Catholic Slovak Union of the USA & Canada	......Y.......	....
....	....	00000...	34-1537107..	....	....	N/A..................	Jednota, Inc...	OH...........	DS................	First Catholic Slovak Union of USA & Canada.	Ownership.........	....100.000	First Catholic Slovak Union of the USA & Canada	......Y.......	....

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

		Response
1.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
5.	Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC?	NO
6.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC?	NO
7.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC?	NO
8.	Will the Life PBR Statement of Exemption be filed with the state of domicile by July 1st and electronically with the NAIC with the second quarterly filing per the Valuation Manual (by August 15)? (2nd Quarterly Only). The response for 1st and 3rd quarters should be N/A. A NO response resulting with a barcode is only appropriate in the 2nd quarter.	NO

Explanations:

1. The data for this supplement is not required to be filed.
2. The data for this supplement is not required to be filed.
3. The data for this supplement is not required to be filed.
4. The data for this supplement is not required to be filed.
5. The data for this supplement is not required to be filed.
6. The data for this supplement is not required to be filed.
7. The data for this supplement is not required to be filed.
8. The data for this supplement is not required to be filed.

Bar Code:

56340201949000003	*56340201944700003*
56340201936500003	*56340201944800003*
56340201944500003	*56340201944900003*
56340201944600003	*56340201970000003*

Overflow Page for Write-Ins

Additional Write-ins for Liabilities:

	1 Current Statement Date	2 December 31 Prior Year
2504. LEGAL RESERVE LAWSUIT FUND		
2597. Summary of remaining write-ins for Line 25	0	0

SCHEDULE A - VERIFICATION

Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	2,150,977	2,226,152
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		6,750
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other-than-temporary impairment recognized		
8. Deduct current year's depreciation	47,745	81,925
9. Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8)	2,103,232	2,150,977
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)	2,103,232	2,150,977

SCHEDULE B - VERIFICATION

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year	371,258	609,764
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	80,000	
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals	169,356	238,506
8. Deduct amortization of premium and mortgage interest points and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other-than-temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	281,902	371,258
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)	281,902	371,258
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)	281,902	371,258

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	7,210,059	5,280,869
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		3,858,886
2.2 Additional investment made after acquisition	17,550	
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)	686,271	(322,998)
6. Total gain (loss) on disposals		15,586
7. Deduct amounts received on disposals		1,622,284
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other-than-temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	7,913,880	7,210,059
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	7,913,880	7,210,059

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	355,998,842	351,251,640
2. Cost of bonds and stocks acquired	32,366,371	32,419,180
3. Accrual of discount	136,032	108,284
4. Unrealized valuation increase (decrease)	25,969	160,194
5. Total gain (loss) on disposals	167,225	326,885
6. Deduct consideration for bonds and stocks disposed of	16,134,783	26,852,197
7. Deduct amortization of premium	1,079,375	1,415,145
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other-than-temporary impairment recognized		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	371,480,282	355,998,842
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	371,480,282	355,998,842

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity

During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	207,723,467	11,294,639	4,123,873	(229,356)	203,154,453	207,723,467	214,664,877	206,758,542
2. NAIC 2 (a)	146,671,514	914,939	2,155,197	(107,998)	141,990,009	146,671,514	145,323,258	139,987,879
3. NAIC 3 (a)	8,183,091		556,791	(10,132)	8,850,784	8,183,091	7,616,169	8,861,714
4. NAIC 4 (a)	1,039,499				1,346,568	1,039,499	1,039,499	1,347,244
5. NAIC 5 (a)							0	
6. NAIC 6 (a)							0	
7. Total Bonds	363,617,572	12,209,578	6,835,861	(347,486)	355,341,815	363,617,572	368,643,803	356,955,380
PREFERRED STOCK								
8. NAIC 1							0	
9. NAIC 2							0	
10. NAIC 3							0	
11. NAIC 4							0	
12. NAIC 5							0	
13. NAIC 6							0	
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	363,617,572	12,209,578	6,835,861	(347,486)	355,341,815	363,617,572	368,643,803	356,955,380

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:
NAIC 1 $..........0; NAIC 2 $..........0; NAIC 3 $..........0; NAIC 4 $..........0; NAIC 5 $..........0; NAIC 6 $..........0.

SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999		X			

NONE

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	3,943,679	9,970,031
2. Cost of short-term investments acquired	1,991,154	3,943,679
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		118,456
6. Deduct consideration received on disposals	5,934,833	10,088,487
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other-than-temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0	3,943,679
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	0	3,943,679

Sch. DB - Pt. A - Verification
NONE

Sch. DB - Pt. B - Verification
NONE

Sch. DB - Pt. C - Sn. 1
NONE

Sch. DB - Pt. C - Sn. 2
NONE

Sch. DB - Verification
NONE

Sch. E - Pt. 2 Verification
NONE

Sch. A Pt. 2
NONE

Sch. A Pt. 3
NONE

SCHEDULE B - PART 2

Showing all Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Quarter

1	Location 2	3	4	5	6	7	8	9
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Actual Cost at Time of Acquisition	Additional Investment Made After Acquisition	Value of Land and Buildings
Mortgages in Good Standing - Commercial Mortgages - Insured or Guaranteed								
1046	ST JOHN THE BAPTIST BRANCH 553 KJ	OH	S	09/01/2019	3.500	80,000		
0499999. Total - Mortgages in Good Standing - Commercial Mortgages - Insured or Guaranteed				XXX	XXX	80,000	0	0
0899999. Total - Mortgages in Good Standing				XXX	XXX	80,000	0	0
3399999. Total Mortgages				XXX	XXX	80,000	0	0

SCHEDULE B - PART 3

Showing all Mortgage Loans DISPOSED, Transferred or Repaid During the Current Quarter

1	Location 2	3	4	5	6	7	Change in Book Value/Recorded Investment 8	9	10	11	12	13	14	15	16	17	18
Loan Number	City	State	Loan Type	Date Acquired	Disposal Date	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book Value (8 + 9 - 10 + 11)	Total Foreign Exchange Change in Book Value	Book Value / Recorded Investment Excluding Accrued Interest on Disposal	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal
Mortgages With Partial Repayments																	
988	East Millsboro	PA		08/01/1996	VARIOUS						0		1,450	1,450			0
1023	Canfield	OH		06/01/1992	VARIOUS						0		888	888			0
1039	Middletown	PA	S	01/01/1995	VARIOUS						0		41,375	41,375			0
0299999. Total - Mortgages With Partial Repayments						0	0	0	0	0	0	0	43,712	43,712	0	0	0
0599999. Total Mortgages						0	0	0	0	0	0	0	43,712	43,712	0	0	0

SCHEDULE BA - PART 2

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

1	2	Location 3	Location 4	5	6	7	8	9	10	11	12	13
CUSIP Identification	Name or Description	City	State	Name of Vendor or General Partner	NAIC Designation and Administrative Symbol/ Market Indicator	Date Originally Acquired	Type and Strategy	Actual Cost at Time of Acquisition	Additional Investment Made after Acquisition	Amount of Encumbrances	Commitment for Additional Investment	Percentage of Ownership

NONE

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1	2	Location 3	Location 4	5	6	7	8	Changes in Book/Adjusted Carrying Value 9	10	11	12	13	14	15	16	17	18	19	20
CUSIP Identification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Depreciation) or (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in B./A.C.V. (9+10-11+12)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value Less Encumbrances on Disposal	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Investment Income

NONE

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation and Administrative Symbol/Market Indicator (a)
Bonds - U.S. Government									
38380T B7 0	GOVERNMENT NATIONAL MORT GNR 2017-107 T		09/27/2019	KEYBANK NA		2,027,188	2,000,000	4,833	1FE
3137BH KR 7	FREDDIE MAC 4461 JA MTGE		08/22/2019	KEYBANK NA		2,000,058	1,970,652	4,981	1FE
0599999. Total - Bonds - U.S. Government						4,027,245	3,970,652	9,815	XXX
Bonds - Industrial and Miscellaneous									
05352G AA 5	AVANA BONHON LLC		09/13/2019	KEYBANK NA		500,000	500,000		1FE
057224 AZ 0	BAKER HUGHES INC		09/27/2019	FTN FIN SECURITIES CORP		574,100	500,000	1,139	1FE
140501 AA 5	CAPITAL SOUTHWEST CORP		09/24/2019	RAYMOND JAMES INSTITIONAL		500,000	500,000		1FE
14149Y BD 9	CARDINAL HEALTH INC		07/26/2019	FTN FIN SECURITIES CORP		492,705	500,000	9,188	1FE
17288X AB 0	CITADEL L P		09/16/2019	INSTITUTIONAL SALES DALLAS		500,855	500,000	135	2FE
292480 AJ 9	ENABLE MIDSTREAM PARTNERS L P		08/27/2019	KEYBANK NA		1,000,000	1,000,000	14,444	1FE
292480 AJ 9	ENABLE MIDSTREAM PARTNERS L P		09/04/2019	BPU INVESTMENT GRP INC		777,173	781,000	12,040	1FE
30259A AA 0	FDF III LTD		08/26/2019	RAYMOND JAMES INSTITIONAL		1,016,250	1,000,000	3,575	1FE
40624Q AB 0	HALLMARK FINANCIAL SERVICES INC		08/14/2019	RAYMOND JAMES INSTITIONAL		200,000	200,000		1FE
40624Q AB 0	HALLMARK FINANCIAL SERVICES INC		08/14/2019	RAYMOND JAMES INSTITIONAL		305,493	300,000		1FE
55336V AM 2	MPLX L P		08/14/2019	FTN FIN SECURITIES CORP		414,084	400,000	6,050	2FE
70806T AG 0	PENNANPARK CLO I LTD		09/19/2019	RAYMOND JAMES INSTITIONAL		500,000	500,000		1FE
75574U 40 8	READY CAPITAL CORP		07/18/2019	KEYBANK NA		400,000	400,000		1FE
755763 AA 7	READYCAP HOLDINGS LLC		07/18/2019	KEYBANK NA		537,760	500,000	16,354	1FE
89690E AC 1	TRIP RAIL MASTER FUNDING LLC		08/16/2019	RAYMOND JAMES INSTITIONAL		463,913	439,338	368	1FE
3899999. Total - Bonds - Industrial and Miscellaneous						8,182,333	8,020,338	63,293	XXX
8399997. Total - Bonds - Part 3						12,209,578	11,990,990	73,108	XXX
8399999. Total - Bonds						12,209,578	11,990,990	73,108	XXX
9999999. Total - Bonds, Preferred and Common Stocks						12,209,578	XXX	73,108	XXX

(a) For all common stock bearing NAIC market indicator "U" provide the number of such issues: 0.

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value 11	12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation and Administrative Symbol/ Market Indicator (a)
Bonds - U.S. Government																					
312906 2P 4	FHLMC REMIC SERIES 1136-H		09/16/2019.	PRINCIPAL		14	14	13	9				0		9		4	4	0	09/15/2021.	1FE
3136A9 HB 7	FNMA CMO 2012-111 HS INV FLT		09/25/2019.	PRINCIPAL		212	212	203	209				0		209		3	3	1	10/25/2042.	1FE
3137AY RP 8	FHLMC CMO PAC 4165 KA74		09/16/2019.	PRINCIPAL		2	2	2	2				0		2			0	0	02/15/2043.	1FE
31395W JS 7	FHLMC CMO 3005 SW INV FLT		09/16/2019.	PRINCIPAL		62	62	68	65				0		65		(3)	(3)	1	07/15/2035.	1FE
31397N UG 8	FNMA CMO 2009-19 TD		09/25/2019.	PRINCIPAL		3,406	3,406	3,447	3,425				0		3,425		(20)	(20)	34	08/25/2036.	1FE
36202E V9 7	GNMA CMO 2 MJM 4240		09/20/2019.	PRINCIPAL		240	240	258	249				0		249		(10)	(10)	3	09/20/2038.	1FE
38373M B8 2	GNMA CMO PAC 2007-16 PS INV FLT		09/20/2019.	PRINCIPAL		2,974	2,974	4,419	2,964				0		2,964		10	10	71	04/20/2037.	1FE
38374U BP 5	GNMA CMO 2009-32 AB		09/16/2019.	PRINCIPAL		5,366	5,366	5,658	5,366				0		5,366			0	38	05/16/2039.	1FE
38374U CJ 8	GNMA CMO PAC 2009-32 AP		09/16/2019.	PRINCIPAL		5,213	5,213	5,507	5,213				0		5,213			0	37	05/16/2039.	1FE
38375Y NF 5	GNMA CMO PAC 2008-79 CS		09/20/2019.	PRINCIPAL		4,946	4,946	5,012	4,981				0		4,981		(35)	(35)	37	06/20/2035.	1FE
38378G SG 4	GNMA CMO PAC-2 2012-143 DE		09/20/2019.	PRINCIPAL		1	1	1	1				0		1			0	0	12/20/2042.	1FE
3137BH KR 7	FREDDIE MAC 4461 JA MTGE		09/16/2019.	PRINCIPAL		169,351	169,351	171,878	171,878				0		171,878		(2,527)	(2,527)	494	08/31/2021.	1FE
0599999.	Total - Bonds - U.S. Government					191,786	191,786	196,465	194,362	0	0	0	0	0	194,362	0	(2,576)	(2,576)	715	XXX	XXX
Bonds - All Other Government																					
38373V NM 8	GNMA 2002-63 CL NU		09/20/2019.	PRINCIPAL		2,574	2,574	2,654	2,603				0		2,603		(29)	(29)	27	09/20/2032.	1FE
38374T RK 2	GNMA CMO TAC 2009-22 JL		09/20/2019.	PRINCIPAL		4,338	4,338	4,399	4,372				0		4,372		(34)	(34)	27	04/20/2039.	1FE
1099999.	Total - Bonds - All Other Government					6,912	6,912	7,053	6,974	0	0	0	0	0	6,974	0	(63)	(63)	54	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment																					
098203 RQ 7	BONITA CALIF UNI SCH DIST GO		08/01/2019.	CALLED		500,000	500,000	508,915	500,126		(126)		(126)		500,000		(0)	(0)	17,000	08/01/2029.	1FE
341507 ZN 4	FLORIDA ST BRD ED LOTTERY REV		07/01/2019.	CALLED		250,000	250,000	250,000	250,000				0		250,000			0	7,551	07/01/2025.	1FE
34157P AV 6	FLORIDA ST INTL UNIV PKG FAC REV		07/05/2019.	CALLED		570,412	570,000	583,731	570,000				0		570,000		412	412	18,525	07/01/2029.	1FE
438670 VK 4	HONOLULU HAWAII CITY & CNTY GO SER E		09/03/2019.	PRINCIPAL		300,000	300,000	306,393	300,194		(194)		(194)		300,000			0	9,450	09/01/2033.	1FE
702282 LQ 5	PASADENA CALIF UNI SCH DIST GO		08/01/2019.	CALLED		500,000	500,000	500,000	500,000				0		500,000			0	17,483	08/01/2029.	1FE
3199999.	Total - Bonds - U.S. Special Revenue and Special Assessments.					2,120,412	2,120,000	2,149,039	2,120,320	0	(320)	0	(320)	0	2,120,000	0	412	412	70,009	XXX	XXX
Bonds - Industrial and Miscellaneous																					
006346 AS 9	ADAMS OUTDOOR ADVERTISING LP		09/16/2019.	PRINCIPAL		1,790	1,790	1,807	1,806				0		1,806		(17)	(17)	14	11/15/2048.	1FE
009090 AA 9	AIR CANADA		09/16/2019.	PRINCIPAL PAYMENT		12,062	12,062	11,639	11,674				0		11,674		388	388		03/15/2027.	1FE
01877Z AD 2	ALLIANCE PIPELINE L P FGN SR BD SEDOL 29		07/02/2019.	PARTIAL CALLED SECURITY		22,366	22,366	25,020	23,156				0		23,156		(790)	(790)		12/31/2023.	2FE
05178T AA 9	AURORA MILITARY HSG III LLC		07/15/2019.	PRINCIPAL PAYMENT		6,709	6,709	7,547	7,483				0		7,483		(774)	(774)		07/15/2034.	1FE
12189P AH 5	BURLINGTON NORTHERN SANTA FE BOND		07/15/2019.	PRINCIPAL		2,379	2,379	2,913	2,379				0		2,379			0	95	01/15/2020.	1FE
12200B AA 6	BURLINGTON NORTHERN SANTA FE 04-1 TRUST		07/17/2019.	PRINCIPAL PAYMENT		233	233	257	233				0		233			0		01/15/2021.	1FE
123262 AN 7	BUSINESS JET SECURITIES LLC		07/15/2019.	PARTIAL CALLED SECURITY		4,416	4,416	4,431	4,431				0		4,431		(14)	(14)		02/15/2033.	1FE
123262 AN 7	BUSINESS JET SECURITIES LLC		08/15/2019.	PRINCIPAL PAYMENT		4,585	4,585	4,600	4,600				0		4,600		(15)	(15)		02/15/2033.	1FE
123262 AN 7	BUSINESS JET SECURITIES LLC		09/16/2019.	PARTIAL CALLED SECURITY		4,978	4,978	4,994	4,994				0		4,994		(16)	(16)		02/15/2033.	1FE
12326Q AA 2	BUSINESS JET SECURITIES LLC		07/15/2019.	PARTIAL CALLED SECURITY		20,046	20,046	20,146	20,146				0		20,146		(100)	(100)		07/15/2034.	1FE

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation and Administrative Symbol/ Market Indicator (a)
12326Q AA 2	BUSINESS JET SECURITIES LLC		08/15/2019.	PRINCIPAL PAYMENT		8,228	8,228	8,269	8,269				0		8,269		(41)	(41)		07/15/2034.	1FE
12326Q AA 2	BUSINESS JET SECURITIES LLC		09/16/2019.	PARTIAL CALLED SECURITY		6,610	6,610	6,643	6,643				0		6,643		(33)	(33)		07/15/2034.	1FE
12665U AA 2	CVS PASS-THROUGH TRUST		09/10/2019.	PRINCIPAL		4,208	4,208	4,211	4,217				0		4,217		(9)	(9)	4,922	01/10/2036.	2FE
21079V AA 1	CONTINENTAL AIRLINES INC BOND SER 2010-1		07/12/2019.	PRINCIPAL		8,096	8,096	7,894	8,093				0		8,093		3	3	5,224	01/12/2021.	1FE
22546Q AC 1	CREDIT SUISS NY		08/13/2019.	MATURED		500,000	500,000	575,670	501,255		(1,255)		(1,255)		500,000		(0)	(0)	13,250	08/13/2019.	1FE
31331F AX 9	FEDERAL EXPRESS CORP BOND SER 1998-1 CL		07/15/2019.	PRINCIPAL		527	527	618	527				0		527			0	18	01/15/2022.	2FE
31331F AX 9	FEDERAL EXPRESS CORP BOND SER 1998-1 CL		07/15/2019.	PRINCIPAL		124	124	121	123				0		123		1	1	4	01/15/2022.	2FE
48203R AF 1	JUNIPER NETWORKS INC SENIOR BD		09/25/2019.	CALLED		518,890	500,000	544,905	507,597		(760)		(760)		506,837		12,053	12,053	12,139	03/15/2021.	2FE
52517P 2S 9	LEHMAN BROTHERS HLDS EURO MED TERM NTZ		07/18/2019.	KEYBANK NA		1,742							0				1,742	1,742		06/15/2027.	
52517P 3Y 5	LEHMAN BROS HOLDINGS MED TERM NTS		07/18/2019.	KEYBANK NA		1,442							0				1,442	1,442		07/27/2027.	
52517P SZ 5	LEHMAN BROTHERS HOLDING NOTES.		07/01/2019.	KEYBANK NA		875							0				875	875		11/15/2017.	
52519F DJ 7	LEHMAN BROS NOTES SERIES A		07/18/2019.	KEYBANK NA		575							0				575	575		12/14/2029.	
5252M0 BZ 9	LEHMAN BROS HOLDING INC MED TERM NOTE		07/18/2019.	KEYBANK NA		865							0				865	865		01/24/2013.	
585055 BT 2	MEDTRONIC INC		07/12/2019.	TENDER		489,060	426,000	428,497	427,999				0		427,999		61,061	61,061		03/15/2035.	1FE
647677 AF 0	NEW ORLEANS NAVY HSG LLC		09/16/2019.	PARTIAL CALLED SECURITY		5,000	5,000	5,126	5,210				0		5,210		(210)	(210)		12/15/2029.	1FE
67740Q AG 1	OHIO NATIONAL FINANCIAL SVCS INC SENIOR		07/25/2019.	FTN FIN SECURITIES CORP		576,996	500,000	597,490	561,287				0		561,287		15,709	15,709		05/01/2031.	2FE
67740Q AG 1	OHIO NATIONAL FINANCIAL SVCS INC SENIOR		07/25/2019.	FTN FIN SECURITIES CORP		111,513	100,000	210,816	110,903				0		110,903		609	609		05/01/2031.	2FE
67740Q AG 1	OHIO NATIONAL FINANCIAL SVCS INC SENIOR		07/25/2019.	SAMUEL A. RAMIREZ & CO. INC.		460,786	400,000	374,784	443,612				0		443,612		17,174	17,174		05/01/2031.	2FE
70213B AA 9	PARTNER REFINANCE B LLC SENIOR NT		07/19/2019.	CALLED		513,765	500,000	552,855	504,535				0		504,535		9,230	9,230	3,667	06/01/2020.	2FE
842471 BY 9	SOUTHERN CALIF PUB PWR AUTH		07/01/2019.	PARTIAL CALLED SECURITY		80,000	80,000	90,620	85,718				0		85,718		(5,718)	(5,718)		07/01/2024.	1FE
84474Y AA 4	SOUTHWEST AIRLINES CO BOND SER 2007-1 CL		08/01/2019.	PARTIAL CALLED SECURITY		44,848	44,848	49,333	46,361				0		46,361		(1,513)	(1,513)		02/01/2024.	1FE
845389 DY 8	SOUTHWESTERN CMNTY COLLEGE CALIF GO		08/01/2019.	CALLED		250,000	250,000	252,218	250,036		(36)		(36)		250,000		(0)	(0)	9,038	08/01/2039.	1FE
88163V AD 1	TEVA PHARMACEUTICALS		08/16/2019.	BPU INVESTMENT GRP INC		391,623	500,000	565,580	557,078		(287)		(287)		556,791		(165,168)	(165,168)		02/01/2036.	3FE
90783V AA 3	UNION PACIFIC RAILROAD BOND 2005-1 TRUST		07/02/2019.	PRINCIPAL		164	164	172	165				0		165		(1)	(1)	4,909	01/02/2029.	1
915137 X7 3	UNIVERSITY TEXAS FIN REV BOND		08/15/2019.	CALLED		400,000	400,000	474,440	401,388		(1,388)		(1,388)		400,000		(0)	(0)	12,552	08/15/2041.	1FE
97064E AA 6	WILLIS ENGINE SECURITIZATION TR		09/16/2019.	PRINCIPAL		6,273	6,273	6,353	6,331				0		6,331		(58)	(58)	47	09/15/2043.	1FE
3899999.	Total - Bonds - Industrial and Miscellaneous					4,461,772	4,319,641	4,839,972	4,518,250	0	(3,726)	0	(3,726)	0	4,514,525	0	(52,752)	(52,752)	65,878	XXX	XXX

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation and Administrative Symbol/ Market Indicator (a)
8399997.	Total - Bonds - Part 4					6,780,882	6,638,338	7,192,530	6,839,907	0	(4,045)	0	(4,045)	0	6,835,861	0	(54,980)	(54,980)	136,656	XXX	XXX
8399999.	Total - Bonds					6,780,882	6,638,338	7,192,530	6,839,907	0	(4,045)	0	(4,045)	0	6,835,861	0	(54,980)	(54,980)	136,656	XXX	XXX
9999999.	Total - Bonds, Preferred and Common Stocks					6,780,882	XXX	7,192,530	6,839,907	0	(4,045)	0	(4,045)	0	6,835,861	0	(54,980)	(54,980)	136,656	XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues: ....0.

Sch. DB - Pt. A - Sn. 1
NONE

Sch. DB - Pt. B - Sn. 1
NONE

Sch. DB - Pt. D - Sn. 1
NONE

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

Sch. DL - Pt. 1
NONE

Sch. DL - Pt. 2
NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1		2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
						6	7	8	
Depository		Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Open Depositories									
KEY BANK - General Accnt	CLEVELAND OH					693,175	(201,975)	211,317	XXX
KEY BANK - FCSU Corp Center	CLEVELAND OH					78,725	79,217	36,152	XXX
KEY BANK Investment Sweep	CLEVELAND OH		0.170	46,565		8,660,520	13,180,504	9,928,930	XXX
KEY BANK - Jednota Youth Building Fund	CLEVELAND OH		3.000			342,710	342,710	342,710	XXX
FHLB	CINCINNATI OH		0.020	8,910		1,493,155	572,462	613,162	XXX
BANK OF MONTREAL	TORONTO ONTARIO CANADA					6,248	5,126	5,108	XXX
KEY BANK - CANADIAN FOREIGN CURRENCY UTS	CLEVELAND OH					483,964	483,964	483,964	XXX
PETTY CASH	CLEVELAND OH					500	500	500	XXX
US BANK - NORTH CAROLINA DEPOSIT	MINNEAPOLIS MN		0.010			5,000	5,000	5,000	XXX
UBS CASH ACCOUNT	CLEVELAND OH		0.010	191		288,060	288,125	288,177	XXX
0199999. Total Open Depositories		XXX	XXX	55,666	0	12,052,057	14,755,633	11,915,020	XXX
0399999. Total Cash on Deposit		XXX	XXX	55,666	0	12,052,057	14,755,633	11,915,020	XXX
0599999. Total Cash		XXX	XXX	55,666	0	12,052,057	14,755,633	11,915,020	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due & Accrued	9 Amount Received During Year

NONE