ATTORNEYS'
TITLE
GUARANTY
FUND,
INC.

Illinois offices

Champaign

Chicago (Loop)

Chicago (North Side)

Libertyville

Lombard

Belleville

Mt. Prospect

North Riverside

Oak Lawn 800-252-0402

Wisconsin office

Madison

800-788-8989

www.atgf.com

ATTORNEYS' TITLE GUARANTY FUND, INC.

letters of excellence







annual report 200



Dear Fellow Shareholders,

The theme of this year's annual report, "Letters of Excellence," exemplifies the continuing goal of this company to support you as a member. We spend a significant amount of money each year advertising and marketing the benefits of share ownership in Attorneys' Title Guaranty Fund, Inc., however, our best form of advertising is the solicitation of new members by each of you.

At each closing where a non-member is present, you have an opportunity to support the Fund Concept, solicit a new member, and impress upon non-members the competency of ATG members. I urge each of you to support ATG in its goal to increase our membership. Please let us know if the services ATG provides you are meeting your expectations.

Since I last wrote to you, ATG has entered into contracts with third party suppliers to provide you with Internet-based software to replace ProFUND®, and software for a new accounting system to better track our bills to you and centralize our accounting functions. Additionally, ATG has spent a significant amount of money to streamline our internal operations. All these expenditures were made in an effort to support your daily practices and serve each of you better.

In addition to recruiting new members and reactivating old ones, employees in the newly reorganized Members Sales and Support Department are making a concerted effort to cross-sell the various services available to you as members. Again, each of you continues to be our most effective source for the solicitation of new members. I urge you to point out to these new prospects, as well as existing members who may not realize it, that ATG not only provides title insurance, but that it now provides trust services (through Guaranty Trust Company) and mortgage banking services (through Capital Funding Corporation). We, as ATG members, participate in the financial rewards of providing these services to our clients under an extremely competitive pricing structure. The ability to provide clients with these services is a "win-win" situation for both you and your clients.

Our staff and your Board of Directors are totally dedicated to the support services ATG offers to each of you and we look to you to support us through your guidance regarding our ability to satisfy your needs and the needs of your clients.

Our company intentionally uses a large portion of its revenues to provide you with these services, please give thoughtful consideration to each of them.

Respectfully yours,

Walter J. O'Brien, II Chairman of the Board chairman's letter



Dear Shareholders,

president's letter

The theme of this year's annual report, "Letters of Excellence," emphasizes the close-knit relationship that exists between ATG and its members.

We are a unique company. You, our shareholders, are also the principal customers of this company. At ATG we believe that this unique relationship requires that the ATG staff and Directors be held to a higher standard than that established for the typical capitalist organization. We must provide impeccable service to our members. And, more importantly, we must zeal-ously protect the interests of our attorney members and the clients they serve.

We take great pleasure and pride in doing right by our members. Each year we receive dozens of letters from members complimenting ATG, and many times specific employees, on outstanding performance. We take great pride in receiving kind words from our members. This year's annual report contains four examples of those letters.

We take our fiduciary responsibilities to our members seriously and encourage you to provide us with your constructive criticism. Unlike other companies, you, the member, help lead this organization. Your input is an important component of our success.

The year 200I was one of the most remarkable years in our history. The title company had a record year for both volume and total revenue. In part, our year was a reflection of a housing market that flourished despite otherwise depressing economic news and even more unsettling world events. We closed more than 26,000 transactions in the Chicago office and issued more than 103,000 policies company wide.

We successfully completed the integration of the new regional company business into our daily operations, opening eight new service offices, hiring additional staff, and putting into place infrastructure sufficient to continue to provide impeccable service to all members, new and old.

In 2001, we facilitated the continued growth of our subsidiary organizations. Guaranty Trust Company now has more than \$100 million in assets. We believe that Guaranty Trust will become profitable in 2002. The Judicial Sales Corporation continues to deliver significant income to ATG and this provides us with the ability to expand member services. Capital Funding Corporation, our mortgage loan subsidiary, originated more than \$53 million in loans in 2001 and enjoyed its first year of operating profit. ATG members, on behalf of their clients, generated the vast majority of these loans. We launched HomeCounSeller, our real estate brokerage initiative, and it is up and operating in Madison, Wisconsin. We expect to bring this new concept in home sales to other markets in late 2002. The Wisconsin and Indiana operations continue to grow and the Canadian Lawyers Network has recently experienced a significant increase in volume.

We were successful in our efforts to bring the issue of unauthorized practice of law to the forefront. The Koenig & Strey litigation, led by ATG member, John O'Brien, also President of Illinois Real Estate Lawyers Association, was concluded on terms very favorable to the legal profession. Through our involvement with the ISBA, we were also successful in getting before the Illinois Supreme Court a proposed rule establishing an Unauthorized Practice of Law Commission. If adopted, this would create a new avenue of prosecution against those who attempt to engage in the unauthorized practice of law. This Commission will help protect both the public and the profession.

To ensure that you receive the benefit of the best possible management and supervision of ATG, we accomplished a total restructure of ATG's management in 2001. This restructuring included the creation of two new positions and the hiring of a Chief Financial Officer and a Chief Information Officer. With this team of highly talented individuals working closely together we can respond quickly to the needs of our members.

The coming year will be a breakthrough year for ATG. We expect to deliver to the membership leading edge technology that will allow you to do virtually all your business with ATG on line. This is a million-dollar plus commitment by ATG on behalf of you, our shareholders. We believe that this investment is both necessary and appropriate. However, as has been the case with so many other companies attempting to deliver a technology solution, this has been expensive, time consuming, and frustrating. We believe that it is our solemn obligation to give you the tools you need to compete. It is our duty and our mission to ensure your continued viability as successful real estate practitioners.

Having just concluded my 20th year at ATG, I cannot help but take great pride in all we have accomplished over these years. To think that this once parochial little title company is now one of the leading providers of services to law firms in the U.S. is truly a remarkable achievement.

I would also note with great personal sadness the loss of Hank Blacharczyk, the President and co-founder of Guaranty Trust Company. His death in 2001 was deeply felt by us all. We rededicate our efforts to make Guaranty Trust one of the great initiatives on behalf of the legal profession and we do so in loving memory of Hank.

Very truly yours,

Peter J. Birnbaum President and Chief Executive Officer l



and services, our advocacy, and our commitment to the practicing lawyer, we strive to give you the tools you need to best serve your clients and compete in today's challenging business environment. To honor this commitment, ATG delivers services and revenue streams that enhance the income and efficiency of your law practice while helping you build enduring relationships with your clients. What follows is a brief review of the progress we made toward our goal of providing you with services of which you can be proud.

It is our mission to be the premier lawyer service organization for the benefit of the profession and the public. Through our many products

FINANCIAL STRENGTH

Title Company Revenue and Policy Volume | ATG concluded the year 2001 on a very high note. Title premiums, search income, and closing fees all contributed favorably to our revenues. Thanks to the hard work and dedication of our members, we issued more than 103,000 policies in 2001, a record for our title company. While volume driven expenses and a decline in investment income from low interest rates reduced company profitability, it is noteworthy that revenues reached an all time high. As a result, members are earning more than ever. Increased volume from regional companies and stronger subsidiary performance also had a significant positive impact on overall performance.

Regional Companies | The year 2001 was our first full year of operation under our agreement to underwrite the following lawyer-owned regional companies: American Title, East-West Title, First Suburban Title, and O'Hare Title. These companies do business exclusively through law firms and are highly regarded in the industry.

All closing offices were teeming with activity as our staff worked tirelessly to meet the demand brought about by these regional companies, whose closing volume contributed nearly 9,500 policies to ATG's total for the year. The capture and continued servicing of this business reinforces our position as the dominant player in the Chicago market.



Michael Moore, Manager - Regional Company Venture / Hector Rodriguez, Manager - Closing Services Department

Their combined 20-plus years of experience at ATG make Michael Moore and Hector Rodriguez a formidable duo. They manage separate aspects of our core function—closings and related services—with unmatched technical competence and expertise. According to members and regional agents alike, Mike has an uncanny ability to stay calm even during the busiest times and most challenging circumstances. Hector is known for his positive attitude and limitless energy—he still holds the record for most RESPAs produced in a single month-end, a statistic carried over from his days as a RESPA Department operator.

HAAS & HAAS

ATTORNEYS AT LAW

115 SOUTH EMERSON STREET MOUNT PROSPECT, ILLINOIS 60056

847-255-5400 FAX: 847-255-5975

JOHN C. HAAS EDMUND J. WOHLMUTH

JOHN A. HAAS, DECD - 8883

March 12, 2001

Mr. Peter Birnbaum

President

Attorneys' Title Guaranty Fund, Inc.

33 North Dearborn

Second Floor

Chicago, IL 60602

Dear Peter:

After having acted as a title agent for another company in the recent past, I wanted to drop you a note to tell you how pleased I am to be "reconnected" with ATG. I am grateful for the efforts of you, the other officers, and members of the ATG staff—especially Hector Rodriguez and Mike Moore—who have worked so hard to assimilate us ATG orphans through the very difficult and demanding transition last spring and summer. I have been delighted to renew old acquaintances and to develop new ones and to again be associated with such a quality and reputable title company. I'll stop in and say hello next time I'm downtown.

With kindest personal regards, I remain,

Very truly yours,

John C. Haas

LAW OFFICES OF

JAMIE ACKERMANN

20 NORTH CLARK STREET – SUITE 1725 CHICAGO, ILLINOIS 60602 TEL 312-782-8822 FAX 312-782-8112 loja1@attglobal.net

November 8, 2001

Mr. Peter Birnbaum President Attorneys' Title Guaranty Fund, Inc. 33 North Dearborn Second Floor Chicago, IL 60602

Dear Peter:

I wanted to pass along this e-mail message I received from a buyer-client whose mortgage we originated through Capital Funding. Should I order a copy suitable for framing?

We could not have been more pleased with the job that the team at Capital Funding did with our mortgage—everything was completed in a smooth and timely manner (despite a pretty aggressive closing schedule) and we got a rate we were—and still are—very happy with. They were also very friendly and great to deal with. Thank you very much for helping us find them, and for all the rest of your help with our purchase. I have already recommended you and Capital Funding to one colleague of mine who will likely be in touch with you soon. I will not hesitate to recommend you to others if I hear of anyone else who is refinancing or buying.

I would echo my client's comments about working with the people at Capital Funding. This addition to the services I offer has been helpful to my clients and financially rewarding to my practice. My repeated thanks to you, and to the team at Capital Funding for their great work.

Sincerely,

Jamie Ackermann

22 20 18 16 14 12 10 8 6 4 4 2 92 93 94 95 96 97 98 99 00 0

GROSS INCOME

DIVERSITY

Subsidiaries ATG subsidiaries are designed to diversify our members' product offerings and create new income streams for our members.

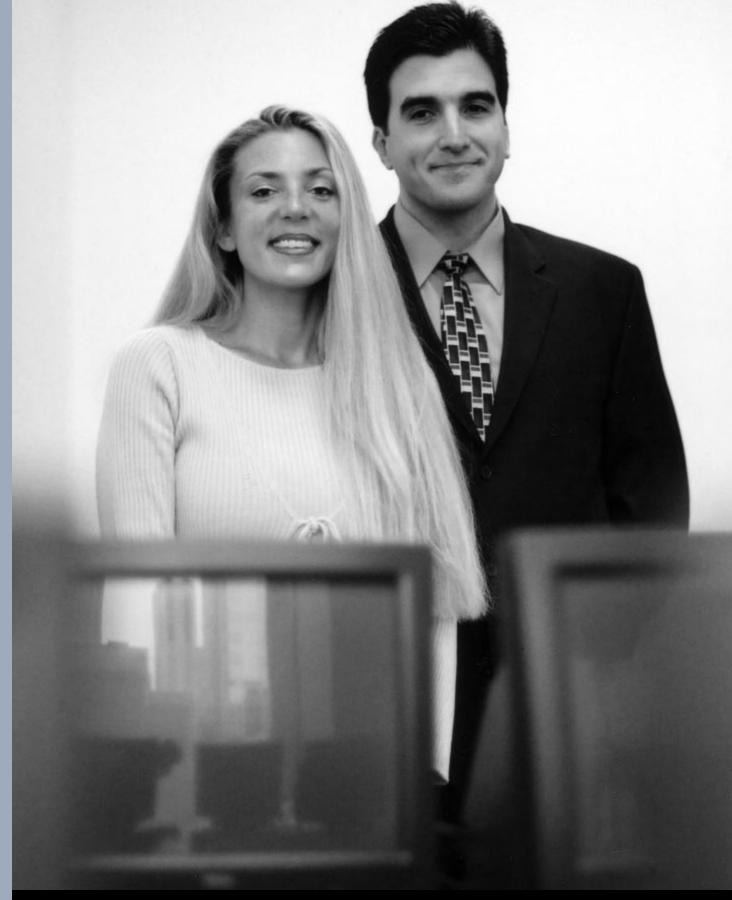
Capital Funding Corporation — Our mortgage origination subsidiary allows participating members to provide clients with loan origination services from their law offices. During 2001, Capital Funding originated more than \$53 million in mortgage financing and posted revenues almost four times greater than the previous year, enabling CFC to make a substantial contribution to ATG's bottom line.

Guaranty Trust Company — ATG's solution for the estate planning lawyer, a full-service, independent trust company that was formed to answer the growing need for personalized, local trust services, exceeded its income goals for the year 2001 and has more than \$100 million in assets under management. GTC conducted eight seminars that attracted more than 750 lawyers from Illinois and Wisconsin, many of whom were non-members who became members after attending the seminars. Participating members receive compensation for their services while clients benefit from the lower costs and better service afforded to them through their lawyers and GTC.

Although recovering from the tragic loss of GTC's founding president, Henry F. Blacharczyk, was not easy, the GTC board promptly began its search for a new president while the staff continued to serve members and their clients. Robert L. Lopardo was named the new GTC president in August.

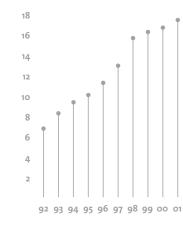
HomeCounSeller — Our real estate marketing and sales company provides sellers and buyers in the Madison, Wisconsin, area an alternative to traditional commission-based real estate brokerage services. Launched in the fall of 2001, this initiative gives participating lawyers the opportunity to capitalize on the growing use of the Internet in the real estate buying/selling process by enabling them to provide enhanced services to their real estate clients and get involved in the transaction at its earliest stage.

The Judicial Sales Corporation — Conducting judicially-approved real estate auction sales through this ATG subsidiary is one of the most successful ventures in our history. We use these profits to expand member services.



Dion Alimorong, Vice President / Christopher Rowlan, Senior Loan Officer – Capital Funding Corporation

Personal service is the name of the game at Capital Funding. During 2001, Dion Alimorong and Christopher Rowlan assisted members in processing more than \$53 million in loan originations. With numerous phone calls (what readers don't see in this photo is that both Dion and Christopher are holding cell phones that rang non-stop during our photo session), short and emotionally-charged timelines, and a staggering level of detail, this pair always comes through. Even in the throes of processing simultaneous complex transactions, Dion and Christopher repeatedly convey to borrowers that theirs is the single most important deal on the table.



TOTAL ASSETS

SERVICE

At the Forefront | In addition to our core business, ATG provides a variety of additional services for members.

Pro-OPTION Department — Through the more than 700 firms participating in this ATG program, we provided clerical assistance to lawyers in issuing more than 37,000 policies in 2001—an increase of more than 12,000 policies over the prior year's figures.

Member Health Plan — As medical insurance costs continue to rise, small- to medium-sized firms are left with fewer realistic options for adequate healthcare coverage. ATG's high-quality, cost-effective plan is exclusively designed to fill that need. This beneficial program for ATG members offers comprehensive coverage administered by experienced professionals at an affordable price.

Computer Leasing — The financial benefit to members participating in this successful program has never been better. ATG extends its buying power to you by offering a convenient and affordable way to upgrade your technology at below-market rates. Through our relationship with Dell, we simplify the process of vendor and product selection by doing the shopping and research for you—or, if you prefer, you may make your own selections. Either way, you receive individual attention and valuable financial benefit. Hundreds of ATG members have benefited from this program since its inception.

Educational Programs and Publications — ATG continues to provide quality educational programming in Illinois, Wisconsin, and Indiana. ATG seminars are free to members and are offered in a variety of locations for members' convenience. In 2001, approximately I,IOO members, other lawyers, and legal staff attended our 3I seminars covering seven different topics. In addition, during 2001 we extended our member rate to any Illinois ATG member who wanted to attend one of the Illinois Land Title Association's renowned "Title School" sessions. ATG members gave the ILTA programs such excellent reviews that we are making the same opportunity available for the 2002 Title School year. Our monthly newsletter continues to enjoy its reputation as a reliable source of real estate case law, legislative updates, in-depth analysis of matters of real estate conveyance, and procedural information for you and your employees.

TECHNOLOGY

REflect | As ATG has grown, we have made numerous changes in the breadth and type of services we offer our members. However, we have not kept pace with the many advances in technology needed to help us sustain the level of service our members require and deserve. Although both our ProFUND and internal operating systems were once leading edge, we have outgrown them and have been living with "work-arounds" and other makedo efforts for several years.

REsearch | Beginning second quarter 2001, ATG department managers and executive staff embarked on a long, thorough, and thoughtful process to select the right path for ATG's future; we selected RamQuest as the platform for our new generation title and closing production system. We believe this product will provide the tools you need to become even more efficient and competitive in the marketplace. RamQuest is the best of breed in workflow and ease of use in the industry. RamQuest has long been recognized as the leading technology solution for title underwriters and agents.

REsource | The ATG-custom program, ATG REsource, will be delivered to the membership during the summer of 2002. ATG REsource provides ATG members and staff the ability to interact on-line with a level of accuracy and productivity heretofore unavailable to the title industry. While this technology initiative represents a million-dollar plus investment on the part of ATG, we believe our members, the owners of this company, deserve this level of support.



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STOCKHOLDERS' EQUITY

LEADERSHIP

Restructure | To ensure that members receive the benefit of the best possible management of your company, we restructured our management team during 2001. In addition to moving some experienced members of ATG's leadership into different roles, we also created two new positions, a Chief Financial Officer and a Chief Information Officer, and hired Ron Trubiana and Bob Blessman.

Refine | We have also examined the workflows and functions of all ATG departments and made refinements where necessary to ensure more efficient customer service. Our team of highly talented individuals is working closely together to respond to your current needs and to plan wisely for our future.

ADVOCACY

Unauthorized Practice of Law | We continue to advocate for the real property bar through our participation on the ISBA Task Force on the Unauthorized Practice of Law as well as in the Illinois Real Estate Lawyers Association. We were successful in our quest to bring the issue of unauthorized practice of law in real estate to the forefront. The Koenig & Strey litigation led by John O'Brien, ATG member and President of the Illinois Real Estate Lawyers Association, was concluded on terms very favorable to the legal profession. Through our involvement with the ISBA, we were successful in getting before the Illinois Supreme Court a proposed rule establishing an Unauthorized Practice of Law Commission. If adopted, this would create a new avenue of prosecution for those who attempt to engage in the unauthorized practice of law and should serve to help protect both the public and the profession



Eric Hammond, Assistant Manager – Search Services Department

In his 11 years with ATG, Eric Hammond has become an expert on Cook County title searching and is now the department's Assistant Manager, a position he has held for four years. Back when he was a tract searcher, he logged plenty of hours at the County Building, shown here. His depth of understanding of his product and the process by which it comes together makes him a valuable asset to ATG and members alike.

HEGARTY, KOWOLS & ASSOCIATES P.C.

ATTORNEYS AT LAW 301 WEST TOUHY AVENUE

301 WEST TOUHY AVENUE PARK RIDGE, ILLINOIS 60068-4204

MARY FRANCES HEGARTY MARY ANN KOWOLS REGINA A. BARRESI-SPALLA

(847) 692-3031 FAX (847) 692-3051 EMAIL: HEGARTYKOWOLS@AOL.COM

April 23, 2001

Mr. Peter Birnbaum President Attorneys' Title Guaranty Fund, Inc. 33 North Dearborn Second Floor Chicago, IL 60602

Dear Mr. Birnbaum:

This letter is being sent to you to inform you of the excellent service being provided by your employee, Eric Hammond, in the Chicago office Search Department.

On occasion we have needed verification of search information or additional documentation. Eric provides prompt, accurate service and does so pleasantly—regardless of time constraints. We generally have an answer to our question by close of business on the day we request it. If Eric cannot provide us with a prompt answer, he calls to tell us the reason why. Eric is often clarifying title searches for which he wasn't the original abstractor, yet he has never passed the buck. He takes the initiative to clarify the issue with the original abstractor, if need be.

In this high-pressure business, we truly appreciate the kind of dedication and hard work Eric exhibits. We wanted to take this opportunity to draw it to your attention.

Regina a. Bavusi-Spalla

Regina A. Barresi-Spalla



Attorneys at Law Post Office Box 1702, 1015 Broadway Mount Vernon, Illinois 62864

Phone: (618) 244-2899 Fax: (618) 244-2897

March 29, 2001

Mr. Peter Birnbaum 33 North Dearborn — 2nd Floor Chicago, IL 60602

Dear Peter:

As a relatively new member of ATG, my employees and I are proud to have already reached a production ranking in the 30's. Such an accomplishment in only five years is a tribute to a wonderful product at a reasonable cost.

We also believe that our quick turnaround time has been instrumental in our rapid growth. Recently, however, we have found ourselves strapped for help—making that quick turnaround harder and harder to maintain. We lost two key employees within weeks: one stalwart employee left us to pursue employment outside the profession; a second irreplaceable employee is on maternity leave. Though we have tried to find replacement help, title searchers and closers do not grow on trees, at least not in southern Illinois.

Under these circumstances, a surge of commitment orders (24 in three days) put at risk our reputation for speedy service, and possibly our business. Also at risk was my marriage to Marinda, our lone remaining title searcher and closing officer!

During this recent rough time, ATG came to our aid. It is with my most heartfelt thanks that I express my appreciation to ATG for "lending" us Shelley Ennis of the Champaign staff. Shelley took a significant amount of time away from her marketing tasks and jumped in to help us do searches, type commitments, and process closing documents. She rushed to our aid when we needed it most. Because of Shelley, our burden is now bearable and our business remains stable. We realize this is extraordinary, that ATG isn't necessarily set-up to offer this kind of on-site assistance, which deepens my gratitude all the more.

We greatly appreciate the ways ATG rewards active members by hosting events (Cardinals baseball games, dinners, plays) and giving wonderful gifts during the holidays. But without question, Shelley is the most precious gift we have ever received from ATG.

Thank you for providing your membership with such quality personnel and indispensable service.

C. Kent Renshaw

Legislation | In 2001, the Department of Housing and Urban Development made it clear that it would seek to implement new regulations under The Real Estate Settlement Procedures Act. ATG continues to advocate the interest of the real estate bar to both the Department of Housing and Urban Development and Congress. Proposed changes could negatively impact Midwestern real estate practices to the detriment of the consumer by placing in the hands of lenders the ability to select the provider of title insurance services. ATG has hired, individually and through the National Association of Bar–Related® Title Insurers, several experienced and influential lobbyists to represent the interest of consumers and of our members. We will fight to ensure that your right to provide title services to your clients will continue unimpeded.

CONCLUSION

Thank you, veteran members whose hard work provided yet another very successful year for ATG. Thanks also to the new crop of ATG lawyers who are just beginning to get to know the professionalism and camaraderie that define this organization and its members. We will do everything within our power to deliver another year of the finest service and the highest level of care from ATG.



Shelley Ennis, Manager – Business Development

You can't sell what you don't understand. And Shelley Ennis has more than a passing understanding of title issues and real estate transactions—she started at ATG in 1997 as a title searcher in the Champaign office. This background, in addition to her experience in training new members, serves her well as she travels the highways and back roads of Illinois working on new business development, recruiting attorneys for ATG and GTC. Look for Shelley in your town soon... she's everywhere.

CONSOLIDATED STATEMENTS OF INCOME

Years ending December 31, 2001 and 2000

REVENUE 2 0 0 1 2 0 0 0 \$ 9,205,203 \$ 8,486,671 Policy premiums earned Reinsurance premiums ceded (521,680) (464,708) Net premiums earned 8,683,523 8,021,963 Title information and search services 3,390,277 2,741,711 Agency closing fees 4,204,012 4,133,985 Investment income 265,593 455,920 Trust service income 639,627 401,776 Post-closing income 1,303,382 1,010,177 Foreclosure sales 1,574,160 1,133,503 (2,218) Gain (loss) on disposal of equipment 16 Gain (loss) on sale of securities (73,087) 72,322 Other 1,336,870 877,742 Total revenue \$21,469,782 \$18,701,472 EXPENSES 2 0 0 1 2 0 0 0 Salaries and employee benefits \$ 8,899,359 \$ 9,943,085 Claims and related expenses 1,707,347 1,554,709 Title information and search services 1,216,531 1,513,662 Occupancy expenses 2,344,718 2,079,168 Other 4,803,164 5,771,464 Total expenses 21,280,276 18,552,931 Income before income taxes and minority interest 189,506 148,541

CONSOLIDATED BALANCE SHEETS

Years ending December 31, 2001 and 2000

ASSETS	2 0 0 1	2 0 0 0
Cash and cash equivalents	\$ 4,949,027	\$ 4,986,298
Short-term investments	302,500	302,500
Receivables	2,626,290	2,666,746
Securities available for sale	2,898,991	3,368,088
Securities held to maturity	2,003,175	1,864,876
Note receivable from affiliate	494,844	344,706
Investment in affiliate	454,044	13,486
Prepaid expenses	723,097	598,041
Premises and equipment		2,622,878
Deferred income taxes	2,825,410	·
Goodwill	525,098	321,320
	45,226	_
Other assets	94,813	105,036
Total assets	\$ 17,488,471	\$ 17,193,975
LIABILITIES & STOCKHOLDERS' EQUITY	2 0 0 1	2000
Liabilities		
Accounts payable	\$ 1,125,611	\$ 842,607
Title search fees received in advance	1,477,151	1,289,439
Accrued expenses	1,100,487	1,133,878
1	, , ,	, 55, ,
Capital lease obligations	216,211	249,204
Estimated liability for claim losses:		
Known	1,466,223	1,377,427
Incurred but not reported	4,380,112	4,145,324
Total liabilities	\$ 9,765,795	\$ 9,037,879
Minority interest		10,773
Stockholders' equity		
Class A common stock, voting, \$40 par value;		
100,000 shares authorized, shares issued and		
outstanding 30,232, in 2001 and 30,607 in 2000	\$ 1,209,280	\$ 1,224,280
	, -, -, -, -, -, -, -, -, -, -, -, -, -,	, 1,117,100
Class B common stock, nonvoting, \$150 par value;		
Class B common stock, nonvoting, \$150 par value; 50,000 shares authorized; Wisconsin Series,	22.050	10.000
Class B common stock, nonvoting, \$150 par value; 50,000 shares authorized; Wisconsin Series, shares issued 143 in 2001 and 124 in 2000	22,050	19,200
Class B common stock, nonvoting, \$150 par value; 50,000 shares authorized; Wisconsin Series, shares issued 143 in 2001 and 124 in 2000 Indiana Series, shares issued 35 in 2001 and 19 in 2000	4,650	2,850
Class B common stock, nonvoting, \$150 par value; 50,000 shares authorized; Wisconsin Series, shares issued 143 in 2001 and 124 in 2000 Indiana Series, shares issued 35 in 2001 and 19 in 2000 Additional paid-in capital	4,650 225,845	2,850 241,095
Class B common stock, nonvoting, \$150 par value; 50,000 shares authorized; Wisconsin Series, shares issued 143 in 2001 and 124 in 2000 Indiana Series, shares issued 35 in 2001 and 19 in 2000 Additional paid-in capital Retained earnings	4,650 225,845 5,869,575	2,850 241,095 6,030,920
Class B common stock, nonvoting, \$150 par value; 50,000 shares authorized; Wisconsin Series, shares issued 143 in 2001 and 124 in 2000 Indiana Series, shares issued 35 in 2001 and 19 in 2000 Additional paid-in capital	4,650 225,845	2,850 241,095
Class B common stock, nonvoting, \$150 par value; 50,000 shares authorized; Wisconsin Series, shares issued 143 in 2001 and 124 in 2000 Indiana Series, shares issued 35 in 2001 and 19 in 2000 Additional paid-in capital Retained earnings	4,650 225,845 5,869,575	2,850 241,095 6,030,920

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Chicago

James M. Grant

Curtis R. Tobin

Charleston Belvidere



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Richard O. Hart Herbert C. Steinmetz, Jr.

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FOURTH CIRCUIT-EFFINGHAM EIGHTEENTH CIRCUIT-OAKBROOK TERRACE
William W. Austin Walter J. O'Brien, II

FIFTH CIRCUIT-CHARLESTON NINETEENTH CIRCUIT-MARENGO

James M. Grant Norman J. Pollock

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Stanley B. Balbach Thomas A. LeChien

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Don P. Boggs Lansing James E. Molenaar

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James J. Elson

LaGrange

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TENTH CIRCUIT-PEKIN

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WISCONSIN- PORTAGE

Douglas W. Kammer

John G. Satter

John G. Satter

Ward F. McDonald

TWELFTH CIRCUIT-JOLIET
Andrew C. Dystrup

THIRTEENTH CIRCUIT-PRINCETON

Robert F. Russell

FOURTEENTH CIRCUIT-STERLING

David E. Murray