

**FEC  
FORM 3X**

**REPORT OF RECEIPTS  
AND DISBURSEMENTS**  
For Other Than An Authorized Committee

Office Use Only

1. NAME OF COMMITTEE (in full) **USE FEC MAILING LABEL OR TYPE OR PRINT** Example: If typing, type over the lines  
 Vesta Insurance Group, Inc. Federal PAC (VESTPAC)

ADDRESS (number and street) 3780 River Run Drive  
 Birmingham AL 35243  
 Check if different than previously reported. (ACC)

2. FEC IDENTIFICATION NUMBER C00297473  
 3. IS THIS REPORT X NEW (N) OR AMENDED (A)

4. TYPE OF REPORT (Choose One)	(b) Monthly Report Due On:	Feb 20 (M2)	May 20 (M5)	Aug 20 (M8)	Nov 20 (M11) (Non-Election Year Only)
(a) Quarterly Reports:		Mar 20 (M3)	Jun 20 (M6)	Sep 20 (M9)	Dec 20 (M12) (Non-Election Year Only)
April 15 Quarterly Report(Q1)		Apr 20 (M4)	Jul 20 (M7)	Oct 20 (M10)	Jan 31 (M13)
July 15 Quarterly Report(Q2)	(c) 12-Day PRE-Election Report for the:		Primary (12P)	General (12G)	Runoff (12R)
X October 15 Quarterly Report(Q3)			Convention (12C)	Special (12S)	
January 31 Quarterly Report(YE)		Election on			in the State of
July 31 Mid-Year Report(Non-election Year Only) (MY)	(d) 30-Day Post -Election Report for the:		General (30G)	Runoff (30R)	Special (30S)
Termination Report (TER)		Election on			in the State of

5. Covering Period 07 01 2002 through 09 30 2002

I certify that I have examined this Report and to the best of my knowledge and belief it is true, correct and complete.

Type or Print Name of Treasurer Donald W. Thornton

Signature of Treasurer Electronically Filed by Donald W. Thornton Date 10 14 2002

NOTE : Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C 437g.

**SUMMARY PAGE  
OF RECEIPTS AND DISBURSEMENTS**

FEC Form 3X (Revised 1/2001)

Page 2

Write or Type Committee Name  
Vesta Insurance Group, Inc. Federal PAC (VESTPAC)

Report Covering the Period: From: <sup>h</sup>07 <sup>d</sup>01 <sup>y</sup>2002 To: <sup>h</sup>09 <sup>d</sup>30 <sup>y</sup>2002

	COLUMN A This Period	COLUMN B Calendar Year-to-Date
6. (a) Cash on Hand January 1 <sup>y</sup> 2002		36519.28
(b) Cash on Hand at Beginning of Reporting Period .....	14062.97	
(c) Total Receipts (from Line 19) .....	5959.67	26003.36
(d) Subtotal (add lines 6(b) and 6(c) for Column A and Lines 6(a) and 6(c) for Column B) .....	20022.64	62522.64
7. Total Disbursements (from Line 30) .....	7000.00	49500.00
8. Cash on Hand at Close of Reporting Period (subtract Line 7 from Line 6(d)) .....	13022.64	13022.64
9. Debts and Obligations owed TO the committee (itemize all on Schedule C and/or Schedule D) .....	0.00	
10. Debts and Obligations owed BY the committee (itemize all on Schedule C and/or Schedule D) .....	0.00	

This Committee has qualified as a multicandidate committee. (see FEC FORM 1M)

**For further information contact:**

Federal Election Commission  
999 E street, NW  
Washington, DC 20463

Toll Free 800-424-9530  
Local 202-694-1100

**DETAILED SUMMARY PAGE  
OF RECEIPTS**

FEC Form 3X (Revised 1/2001)

Page 3

Write or Type Committee Name

Vesta Insurance Group, Inc. Federal PAC (VESTPAC)

Report Covering the Period: From: <sup>MM</sup>07 <sup>DD</sup>01 <sup>YYYY</sup>2002 To: <sup>MM</sup>09 <sup>DD</sup>30 <sup>YYYY</sup>2002

I. Receipts	COLUMN A Total This Period	COLUMN B Calendar Year-to-Date
11. Contributions (other than loans) From:		
(a) Individuals/Persons Other Than Political Committees		
(i) Itemized (use Schedule A) .....	5827.65	
(ii) Unitemized .....	132.02	
(iii) TOTAL (add Lines 11(a)(i) and (ii) .....	5959.67	21003.36
(b) Political Party Committees .....	0.00	0.00
(c) Other Political Committees (such as PACs) .....	0.00	0.00
(d) Total Contributions (add Lines 11(a)(iii),(b) and (c)) (Carry Totals to Line 32, page 4) .....	5959.67	21003.36
12. Transfers From Affiliated/Other Party Committees .....	0.00	0.00
13. All Loans Received .....	0.00	0.00
14. Loan Repayments Received .....	0.00	0.00
15. Offsets To Operating Expenditures (Refunds, Rebates, etc.) (Carry Totals to Line 36, page 4) .....	0.00	0.00
16. Refunds of Contributions Made to Federal candidates and Other Political Committees .....	0.00	5000.00
17. Other Federal Receipts (Dividends, Interest, etc.) .....	0.00	0.00
18. Transfers from Nonfederal Account for Joint Activity .....	0.00	0.00
19. Total Receipts (add Lines 11(d), 12, 13, 14, 15, 16, 17, and 18) .....	5959.67	26003.36
20. Total Federal Receipts (subtract Line 18 from Line 19) .....	5959.67	26003.36

**DETAILED SUMMARY PAGE**

of Disbursements

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Page 4

II. DISBURSEMENTS	COLUMN A Total This Period	COLUMN B Calendar Year-to-Date
21. Operating Expenditures:		
(a) Shared Federal/Non-Federal Activity (from Schedule H4)		
(i) Federal Share.....	0.00	0.00
(ii) Non-Federal Share.....	0.00	0.00
(b) Other Federal Operating Expenditures.....	0.00	0.00
(c) Total Operating Expenditures (add 21(a)(i), (a)(ii) and (b))..... ▶	0.00	0.00
22. Transfers to Affiliated/Other Party Committees.....	0.00	0.00
23. Contributions to Federal Candidates/Committees and Other Political Committees.....	7000.00	49500.00
24. Independent Expenditure (use Schedule E).....	0.00	0.00
25. Coordinated Expenditures Made by Party Committees (2 U.S.C. 441a(d)) (use Schedule F).....	0.00	0.00
26. Loan Repayments Made.....	0.00	0.00
27. Loans Made.....	0.00	0.00
28. Refunds of Contributions To:		
(a) Individuals/Persons Other Than Political Committees.....	0.00	0.00
(b) Political Party Committees.....	0.00	0.00
(c) Other Political Committees (such as PACs).....	0.00	0.00
(d) Total Contribution Refunds (add Lines 28(a), (b), and (c))..... ▶	0.00	0.00
29. Other Disbursements.....	0.00	0.00
30. Total Disbursements (add Lines 21(c), 22, 23, 24, 25, 26, 27, 28(d), and 29)..... ▶	7000.00	49500.00
31. Total Federal Disbursements (subtract Line 21(a)(ii) from Line 30)..... ▶	7000.00	49500.00
<hr/>		
<b>III. Net Contributions/Operating Expenditures</b>		
32. Total Contributions (other than loans) from Line 11(d), page 3).....	5959.67	21003.36
33. Total Contribution Refunds (from Line 28(d)).....	0.00	0.00
34. Net Contributions (other than loans) (subtract Line 33 from Line 32).....	5959.67	21003.36
35. Total Federal Operating Expenditures (add Line 21(a)(i) and Line 21(b))..... ▶	0.00	0.00
36. Offsets to Operating Expenditures (from Line 15, page 3).....	0.00	0.00
37. Net Operating Expenditures (subtract Line 36 from Line 35)..... ▶	0.00	0.00

**SCHEDULE A (FEC Form 3X)  
ITEMIZED RECEIPTS**

Use separate schedule(s) or each category of the Detailed Summary Page	FOR LINE NUMBER: (check only one)		PAGE 5 / 10	
	<input checked="" type="checkbox"/> 11a	<input type="checkbox"/> 11b	<input type="checkbox"/> 11c	<input type="checkbox"/> 12
	<input type="checkbox"/> 13	<input type="checkbox"/> 14	<input type="checkbox"/> 15	<input type="checkbox"/> 16 <input type="checkbox"/> 17

Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contributions or for commercial purposes, other than using the name and address of any political committee to solicit contributions from such committee.

NAME OF COMMITTEE (In Full)  
Vesta Insurance Group, Inc. Federal PAC (VESTPAC)

Full Name (Last, First, Middle Initial)  
**A. Mr. Gerald Barron**

Mailing Address  
520 Seven Oaks Park

City State Zip Code  
Birmingham AL 35242

Date of Receipt  
M M / D D / Y Y Y Y  
09 / 30 / 2002

Amount of Each Receipt this Period  
373.87

FEC ID number of contributing federal political committee.

Name of Employer Occupation  
J. Gordon Gaines, Inc. Senior Vice President

Payroll Deduction (\$53.41 ppp)

Receipt For: Aggregate Year-to-Date ▼  
Primary General  
Other (specify) ▼ 1068.20

Transaction ID: SA11A1.4301

Full Name (Last, First, Middle Initial)  
**B. Mr. William Cronin**

Mailing Address  
3760 River Run Drive

City State Zip Code  
Birmingham AL 35243

Date of Receipt  
M M / D D / Y Y Y Y  
09 / 30 / 2002

Amount of Each Receipt this Period  
700.00

FEC ID number of contributing federal political committee.

Name of Employer Occupation  
J. Gordon Gaines, Inc. Senior Vice President & CFO

Bi-Weekly Payroll Deduction

Receipt For: Aggregate Year-to-Date ▼  
Primary General  
Other (specify) ▼ 1992.30

Transaction ID: SA11A1.4302

Full Name (Last, First, Middle Initial)  
**C. Mr. Russell Crouch**

Mailing Address  
2095 Forest Meadow Circle

City State Zip Code  
Birmingham AL 35242

Date of Receipt  
M M / D D / Y Y Y Y  
09 / 30 / 2002

Amount of Each Receipt this Period  
74.08

FEC ID number of contributing federal political committee.

Name of Employer Occupation  
J. Gordon Gaines, Inc. Reinsurance Director & Vice President

Bi-Weekly Payroll Deduction

Receipt For: Aggregate Year-to-Date ▼  
Primary General  
Other (specify) ▼ 207.76

Transaction ID: SA11A1.4303

**SUBTOTAL** of Receipts This Page (optional) ..... ▶ **1147.93**

**TOTAL** This Period (last page this line number only) ..... ▶

**SCHEDULE A (FEC Form 3X)  
ITEMIZED RECEIPTS**

Use separate schedule(s)  
or each category of the  
Detailed Summary Page

FOR LINE NUMBER: PAGE 6 / 10

(check only one)

11a  11b  11c  12  
 13  14  15  16  17

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NAME OF COMMITTEE (In Full)  
Vesta Insurance Group, Inc. Federal PAC (VESTPAC)

Full Name (Last, First, Middle Initial)  
**A. Mr. Jerry Dent**

Mailing Address  
3660 Oakdale Road

City State Zip Code  
Birmingham AL 35223

Date of Receipt  
M M / D D / Y Y Y Y  
09 / 30 / 2002

Amount of Each Receipt this Period  
57.89

FEC ID number of contributing federal political committee.

Name of Employer Occupation  
J. Gordon Gaines, Inc. Director

Bi-Weekly Payroll Deduction

Receipt For: Aggregate Year-to-Date ▼  
Primary General  
Other (specify) ▼ 807.66

Transaction ID: SA11A1.4304

Full Name (Last, First, Middle Initial)  
**B. Mr. Mark Frye**

Mailing Address  
6929 Highway 49 South

City State Zip Code  
Dadeville AL 36853

Date of Receipt  
M M / D D / Y Y Y Y  
09 / 30 / 2002

Amount of Each Receipt this Period  
83.51

FEC ID number of contributing federal political committee.

Name of Employer Occupation  
J. Gordon Gaines, Inc. Senior Programmer/Analyst

Bi-Weekly Payroll Deduction

Receipt For: Aggregate Year-to-Date ▼  
Primary General  
Other (specify) ▼ 235.64

Transaction ID: SA11A1.4306

Full Name (Last, First, Middle Initial)  
**C. Mr. Norman Gayle**

Mailing Address  
3401 Brookwood Trace

City State Zip Code  
Birmingham AL 35243

Date of Receipt  
M M / D D / Y Y Y Y  
09 / 30 / 2002

Amount of Each Receipt this Period  
700.00

FEC ID number of contributing federal political committee.

Name of Employer Occupation  
J. Gordon Gaines, Inc. President

Bi-Weekly Payroll Deduction

Receipt For: Aggregate Year-to-Date ▼  
Primary General  
Other (specify) ▼ 2000.00

Transaction ID: SA11A1.4307

**SUBTOTAL** of Receipts This Page (optional) ..... ▶ **841.20**

**TOTAL** This Period (last page this line number only) ..... ▶

**SCHEDULE A (FEC Form 3X)  
ITEMIZED RECEIPTS**

Use separate schedule(s) or each category of the Detailed Summary Page	FOR LINE NUMBER: (check only one)		PAGE 7 / 10	
	<input checked="" type="checkbox"/> 11a 13	<input type="checkbox"/> 11b 14	<input type="checkbox"/> 11c 15	<input type="checkbox"/> 12 16

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NAME OF COMMITTEE (In Full)  
Vesta Insurance Group, Inc. Federal PAC (VESTPAC)

Full Name (Last, First, Middle Initial)  
**A. Mr. Arthur Gonzales**

Mailing Address  
130 Linwood Road

City State Zip Code  
Sterrett AL 35147

Date of Receipt  
M M / D D / Y Y Y Y  
09 / 30 / 2002

Amount of Each Receipt this Period  
242.34

FEC ID number of contributing federal political committee.

Name of Employer Occupation  
J. Gordon Gaines, Inc. Vice Pres. & Associate General Counsel

Bi-weekly Payroll Deduction

Receipt For: Aggregate Year-to-Date ▼  
Primary General  
Other (specify) ▼ 857.76

Transaction ID: SA11A1.4308

Full Name (Last, First, Middle Initial)  
**B. Mr. Sam Hewitt**

Mailing Address  
722 River Haven Circle

City State Zip Code  
Birmingham AL 35244

Date of Receipt  
M M / D D / Y Y Y Y  
09 / 30 / 2002

Amount of Each Receipt this Period  
73.36

FEC ID number of contributing federal political committee.

Name of Employer Occupation  
J. Gordon Gaines, Inc. Vice President

Bi-Weekly Payroll Deduction

Receipt For: Aggregate Year-to-Date ▼  
Primary General  
Other (specify) ▼ 207.36

Transaction ID: SA11A1.4309

Full Name (Last, First, Middle Initial)  
**C. Mr. John McCullough**

Mailing Address  
331 Cherry Street

City State Zip Code  
Birmingham AL 35213

Date of Receipt  
M M / D D / Y Y Y Y  
09 / 30 / 2002

Amount of Each Receipt this Period  
548.05

FEC ID number of contributing federal political committee.

Name of Employer Occupation  
J. Gordon Gaines, Inc. Vice President & Assoc. Gen. Counsel

Bi-Weekly Payroll Deduction

Receipt For: Aggregate Year-to-Date ▼  
Primary General  
Other (specify) ▼ 2423.00

Transaction ID: SA11A1.4310

**SUBTOTAL** of Receipts This Page (optional) ..... ▶ **1163.75**

**TOTAL** This Period (last page this line number only) ..... ▶

**SCHEDULE A (FEC Form 3X)  
ITEMIZED RECEIPTS**

Use separate schedule(s)  
or each category of the  
Detailed Summary Page

FOR LINE NUMBER: PAGE 8 / 10

(check only one)

11a  11b  11c  12  
 13  14  15  16  17

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NAME OF COMMITTEE (In Full)

Vesta Insurance Group, Inc. Federal PAC (VESTPAC)

Full Name (Last, First, Middle Initial)

A. Mr. Hapson Nance

Mailing Address

3049 South Cove Drive

City

State

Zip Code

Birmingham

AL

35216

Date of Receipt

N M / D E / Y Y Y Y  
09 / 30 / 2002

Amount of Each Receipt this Period

409.89

FEC ID number of contributing  
federal political committee.

Name of Employer  
J. Gordon Gaines, Inc.

Occupation  
Vice President & Controller

Bi-Weekly Payroll Deducti-  
on

Receipt For:

Primary General  
Other (specify) ▼

Aggregate Year-to-Date ▼

1153.80

Transaction ID: SA11A1.4311

Full Name (Last, First, Middle Initial)

B. Mr. Bobby Nolan

Mailing Address

Post Office Box 1927

City

State

Zip Code

Brandon

MS

39043

Date of Receipt

N M / D E / Y Y Y Y  
09 / 30 / 2002

Amount of Each Receipt this Period

189.28

FEC ID number of contributing  
federal political committee.

Name of Employer  
J. Gordon Gaines, Inc.

Occupation  
Senior Vice President

Bi-Weekly Payroll Deducti-  
on

Receipt For:

Primary General  
Other (specify) ▼

Aggregate Year-to-Date ▼

473.12

Transaction ID: SA11A1.4312

Full Name (Last, First, Middle Initial)

C. Mr. Michael Peters

Mailing Address

1903 Forest Creek Drive

City

State

Zip Code

Birmingham

AL

35244

Date of Receipt

N M / D E / Y Y Y Y  
09 / 30 / 2002

Amount of Each Receipt this Period

188.44

FEC ID number of contributing  
federal political committee.

Name of Employer  
J. Gordon Gaines, Inc.

Occupation  
Vice President

Bi-weekly Payroll Deducti-  
on

Receipt For:

Primary General  
Other (specify) ▼

Aggregate Year-to-Date ▼

491.04

Transaction ID: SA11A1.4313

**SUBTOTAL** of Receipts This Page (optional) ..... ▶

**760.55**

**TOTAL** This Period (last page this line number only) ..... ▶



**SCHEDULE A (FEC Form 3X)  
ITEMIZED RECEIPTS**

Use separate schedule(s) or each category of the Detailed Summary Page	FOR LINE NUMBER: (check only one)		PAGE 9 / 10	
	<input checked="" type="checkbox"/> 11a	<input type="checkbox"/> 11b	<input type="checkbox"/> 11c	<input type="checkbox"/> 12
	<input type="checkbox"/> 13	<input type="checkbox"/> 14	<input type="checkbox"/> 15	<input type="checkbox"/> 16 <input type="checkbox"/> 17

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NAME OF COMMITTEE (In Full)  
Vesta Insurance Group, Inc. Federal PAC (VESTPAC)

Full Name (Last, First, Middle Initial)  
**A. Mr. Stephen Russel**

Mailing Address  
7074 Lake Run Drive

City State Zip Code  
Birmingham AL 35242

Date of Receipt  
N M / D E / Y Y Y Y  
09 / 30 / 2002

Amount of Each Receipt this Period  
514.22

FEC ID number of contributing federal political committee.

Name of Employer Occupation  
J. Gordon Gaines, Inc. Senior Vice President

Bi-weekly Payroll Deduction

Receipt For: Aggregate Year-to-Date ▼  
Primary General Other (specify) ▼ 1450.72

Transaction ID: SA11A1.4314

Full Name (Last, First, Middle Initial)  
**B. Mr. James Tail**

Mailing Address  
3760 River Run Drive

City State Zip Code  
Birmingham AL 35242

Date of Receipt  
N M / D E / Y Y Y Y  
09 / 30 / 2002

Amount of Each Receipt this Period  
700.00

FEC ID number of contributing federal political committee.

Name of Employer Occupation  
J. Gordon Gaines, Inc. Chairman

Bi-Weekly Payroll Deduction

Receipt For: Aggregate Year-to-Date ▼  
Primary General Other (specify) ▼ 2000.00

Transaction ID: SA11A1.4315

Full Name (Last, First, Middle Initial)  
**C. Mr. Donald Thomson**

Mailing Address  
5047 Greystone Way

City State Zip Code  
Birmingham AL 35242

Date of Receipt  
N M / D E / Y Y Y Y  
09 / 30 / 2002

Amount of Each Receipt this Period  
700.00

FEC ID number of contributing federal political committee.

Name of Employer Occupation  
J. Gordon Gaines, Inc. Senior Vice President & General Counsel

Bi-Weekly Payroll Deduction

Receipt For: Aggregate Year-to-Date ▼  
Primary General Other (specify) ▼ 1992.30

Transaction ID: SA11A1.4316

<b>SUBTOTAL</b> of Receipts This Page (optional) .....	▶	<b>1914.22</b>
<b>TOTAL</b> This Period (last page this line number only) .....	▶	<b>5827.65</b>

**SCHEDULE B (FEC Form 3X)  
ITEMIZED DISBURSEMENTS**

Use separate schedule(s)  
for each category of the  
Detailed Summary Page

FOR LINE NUMBER:  
(check only one)

PAGE 10 / 10

<input type="checkbox"/> 21b	<input type="checkbox"/> 22	<input checked="" type="checkbox"/> 23	<input type="checkbox"/> 24	<input type="checkbox"/> 25
<input type="checkbox"/> 26	<input type="checkbox"/> 27	<input type="checkbox"/> 28a	<input type="checkbox"/> 28b	<input type="checkbox"/> 28c
<input type="checkbox"/> 29				

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NAME OF COMMITTEE (In Full)  
Vesta Insurance Group, Inc. Federal PAC (VESTPAC)

Full Name (Last, First, Middle Initial) <b>A. FRIENDS OF SUSAN PARKER</b>		Date of Disbursement 08 / 28 / 2002	
Mailing Address 339 ROSE LANE City State Zip Code MONTGOMERY AL 36104		Amount of Each Disbursement this Period 2000.00	
Purpose of Disbursement Contribution for U.S. Senate Candidate		Category/ Type	
Candidate Name FRIENDS OF SUSAN PARKER			
Office Sought: House <input checked="" type="checkbox"/> Senate President	Disbursement For: 2002 Primary <input checked="" type="checkbox"/> General Other (specify) ▼		
State: AL      District: 00	Transaction ID: SB23.431B		

Full Name (Last, First, Middle Initial) <b>B. NATIONAL ASSOCIATION OF INDEPENDENT INSURERS POLITICAL ACTION COMMITTEE</b>		Date of Disbursement 09 / 29 / 2002	
Mailing Address 2600 RIVER RD. City State Zip Code DES PLAINES IL 60018		Amount of Each Disbursement this Period 5000.00	
Purpose of Disbursement 2002 Contribution		Category/ Type	
Candidate Name			
Office Sought: House Senate President	Disbursement For: Primary      General Other (specify) ▼		
State:      District:	Transaction ID: SB23.4320		

**C.**

<b>SUBTOTAL</b> of Disbursements This Page (optional) .....	<b>7000.00</b>
<b>TOTAL</b> This Period (last page this line number only) .....	<b>7000.00</b>