# FORM 4

Check this box if no longer subject to Section 16. Form or Form 5 obligations continue. *See* Instruction 1(b)

### U.S. SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

### STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utilities Holding Company Act of 1935 or Section 30(f) of the Investment Company Act of 1940

OMB APPROVAL

3235-0287 OMB Number: January 31, 2005

Expires: Estimated average burden nours per response

1. Name and Address of Reporting Person   2. Issuer Name and Thefer or Trading Symbol (Clark all applicable)   1. Issuer Name and Thefer or Trading Symbol (Clark all applicable)   1. Issuer Name or Reporting Person (I state of Reporting Person (I	(Print or Type Responses)  Last Report Filed: August 2002												
Clast   Clas	Name and Address of Reporting Person	2. Issuer Nan	ne and Ticker o	r Trading Syr	6. Relationship of Reporting Person to Issuer								
Number of Reporting   Person, if an entity (Voluntary)   December, 2002	Lindner S. Craig	AMERIC	CAN FINA	NCIAL G	(спеск ан аррисане)								
Person, if an entity (Veluntary)   December, 2002   S. if American (Street)   December, 2002   December, 2	(Last) (First) (Middle)					4. Statement for			X_Director	10% O	10% Owner		
Circinnati, Ohio   45202   State   Common Stock   12/26/02   G   V   277,839   A   N/A   277,839   D   Common Stock   12/26/02   G   V   277,839   A   N/A   277,839   D   Common Stock   1   1   1   1   1   1   1   1   1				ary)		Month/Day/Yea	г		X Officer (give	Other (	Other (specify		
Date of Original   Month/Day/Year   Month/Day   Mo	One East Fourth Street					December, 2	002						
Cincinnati, Ohio   45202	(Street)				Co- President								
Cincinnati, Ohio   45202   State   Cip   S									7 Individual or Joint/Crown Filing (Cheek Araliantal Line)				
City   (State   Cip)   Table   - Non-Derivative Securities Acquired, Disposed of or Beneficially Owned   Non-Derivative Securities Securities Ship of fine Securities Acquired, Disposed of (ID) (Instr. 3, 4 and 5)   Non-Derivative Securities Acquired, Disposed of or Beneficially Owned   Non-Derivative Securities Acquired, Disposed of the Derivative Securities Acquired, Disposed of the D	Cincinnati Obio 45202								X Form filed by One Reporting Person				
City   City   City   City   City   City   Table   - Non-Dervative Securities Acquired (A)   Se	Cincinnati, Onto 45202								by One Reporting Person				
1. Title of Security (Instr. 3)   2. Transaction   Deemed action   Deemed ac	(City) (State) (7in)												
Date   Execution   Date   Execution   Date   Instr. 3,4 and 5		2. Trans-	2A.	3. Trans-	5. Amount of	6. Owner- 7. Na							
Dare, if any   Dare	(Instr. 3)												
Month   Day   Day   Day   Pear   Code   V   Amount   D   Price   Following Reported   Indirect   Downer-listing (Instr. 4)   Code   V   Amount   D   Price   Following Reported   Indirect   Downer-listing (Instr. 4)   Common Stock   12/26/02   G   V   277,039   A   N/A   277,039   D     Common Stock   D   D   D   D   D   D   D   D   D		Date				(Instr. 3,4 and 5)							
Day/ Vear   Pay   Pay			any										
Year   Year   Year   Code   V							(A) ==						
Common Stock   12/26/02   G   V   277,039   A   N/A   277,039   D				Code	v	Amount		Price					
Common Stock									(Instr. 3 and 4)	(Instr. 4)	(Instr. 4)		
Common Stock	Common Stock	12/26/02	G	v		277,039	A	N/A	277,039	D			
Common Stock	Common Stock								2,249,281(a)	I	#1		
Common Stock         11,280         I         #4           Common Stock         12,027         I         #5           Common Stock         12,027         I         #6           Common Stock         12,027         I         #7           Common Stock         96,881         I         #8           Common Stock         680,029         I         #9           Common Stock         747         I         #10           Common Stock         1,000,000         I         #11	Common Stock								1,495,346(a)				
Common Stock									Ī				
Common Stock         12,027         I         #6           Common Stock         12,027         I         #7           Common Stock         96,881         I         #8           Common Stock         680,029         I         #9           Common Stock         747         I         #10           Common Stock         1,000,000         I         #11													
Common Stock         12,027         I         #7           Common Stock         96,881         I         #8           Common Stock         680,029         I         #9           Common Stock         747         I         #10           Common Stock         1,000,000         I         #11													
Common Stock         96,881         I         #8           Common Stock         680,029         I         #9           Common Stock         747         I         #10           Common Stock         1,000,000         I         #11													
Common Stock													
Common Stock													
Common Stock 1,000,000 I #11													
	Common Stock								747	I	#10		
Common Stock													
	Common Stock								249.1778	I	401-K		

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly .

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#### <PAGE>

FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)															
1. Title of Derivative Security (Instr. 3)	sion or	3. Trans- action Date	3A Deemed Execution Date, if any	tion Code (Instr. 8)				6. Date Exercisable and Expiration Date (Month//Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of Deriv- ative ecuri- ty	9. Number of Derivative Securities Bene-	10. Owner- ship Form of De- rivative Secur	11. Nature of In- direct Bene- ficial Owner-
		(Month/ Day/ Year)	(Month/ Day/ Year)				Date	Expiration		Amount or	(Instr. 5)	icially Owned at End of	Ity Direct (D) or Indi-	Ship (Instr. 4)	
				Code	V	(A)	(D)	Exercisable	Date	Title	Number of Shares		Month (Instr. 4)	rect (I) (Instr. 4)	

## **Explanation of Responses:**

(a) On 10/2/02, Indirect #2 transferred 112,062 shares of Common Stock to Indirect #1.

Indirect #1 By S. Craig Lindner, Trustee for the S. Craig Lindner Living Trust dated 3-30-83.

Indirect #2 S. Craig Lindner, Trustee of the S. Craig Lindner 1996-2 Qualified Annuity Trust dated 3/28/96.

Indirect #3 By Frances R. Lindner (spouse), Trustee for the Frances R. Lindner Living Trust dated 9-13-93.

Indirect #4 By Frances R. Lindner (spouse), Custodian for minor child.

Indirect #6 By Frances R. Lindner (spouse), Custodian for minor child.

Indirect #7 By Frances R. Lindner (spouse), Custodian for minor child.

Indirect #8 By Frances R. Lindner (spouse), Custodian for minor child.

Indirect #8 By Frances R. Lindner (spouse), Custodian for minor child.

Indirect #8 By Frances R. Lindner, Trustee under an Irrevocable Trust indenture with Frances R. Lindner dated 2/13/85.

Indirect #9 By Keith E. Lindner, Trustee under an Irrevocable Trust indenture with Stephen Craig Lindner dated 12/22/83.

<sup>\*</sup>If the form is filed by more than one reporting person, see Instruction 4(b)(v )

Indirect #10 By S. Craig Lindner, Jr.
Indirect #11 SCL Investments, LLC, a limited liability company directly or indirectly wholly-owned by the Reporting Person

\*\*Intentional misstatements or omissions of facts constitute Federal Criminal violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure.

 Karl J. Grafe
 January 10, 2003

 \*\* Signature of Reporting Person
 Date

 S. Craig Lindner
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 By: Karl J. Grafe, as attorney-in-fact
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