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UNITED FIRE & CASUALTY CO
Form SC 13G/A
February 14, 2002

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934
(Amendment No. 1)*

United Fire & Casualty Company

(Name of Issuer)

Common Stock \$3.33 1/3 par value

(Title of Class of Securities)

910331107

(CUSIP Number)

Various. See attached Exhibit B.

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

Rule 13d-1(b)

Rule 13d-1(c)

Rule 13d-1(d)

*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP No. 910331107

NAMES OF REPORTING PERSONS.

1 I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY).

Mildred R. McIntyre

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS)

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2 N/A (a) []
(b) []

SEC USE ONLY

3

CITIZENSHIP OR PLACE OF ORGANIZATION

4

United States of America

SOLE VOTING POWER

5
NUMBER OF SHARES 1,129,046

SHARED VOTING POWER

6
BENEFICIALLY OWNED BY 0

SOLE DISPOSITIVE POWER

7
EACH REPORTING PERSON 1,129,046

SHARED DISPOSITIVE POWER

8
WITH 0

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

9

1,129,046

CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES
(SEE INSTRUCTIONS)

10

N/A

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

11

11.2%

TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

12

IN

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CUSIP No. 910331107

NAMES OF REPORTING PERSONS.

1 I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY).

Mildred Reynolds McIntyre Revocable Trust dated September 15, 1992

CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS)

2

N/A

(a) []

(b) []

SEC USE ONLY

3

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4 CITIZENSHIP OR PLACE OF ORGANIZATION
State of Iowa

	5	SOLE VOTING POWER
NUMBER OF SHARES		595,801

	6	SHARED VOTING POWER
BENEFICIALLY OWNED BY		0

	7	SOLE DISPOSITIVE POWER
EACH REPORTING PERSON		595,801

	8	SHARED DISPOSITIVE POWER
WITH		0

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
595,801

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)
N/A

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)
5.9%

12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)
OO

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CUSIP No. 910331107

1 NAMES OF REPORTING PERSONS.
I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY).
Trust under will of Scott McIntyre 42-6276985

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS)
N/A (a) []
(b) []

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION
State of Iowa

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		SOLE VOTING POWER
NUMBER OF SHARES	5	533,245

		SHARED VOTING POWER
BENEFICIALLY OWNED BY EACH REPORTING PERSON	6	0

		SOLE DISPOSITIVE POWER
REPORTING PERSON WITH	7	533,245

		SHARED DISPOSITIVE POWER
	8	0

9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON	
	533,245	

10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)	
	N/A	

11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)	
	5.3%	

12	TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)	
	OO	

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ITEM 1(A) NAME OF ISSUER:

United Fire & Casualty Company

ITEM 1(B) ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES:

118 Second Avenue SE
Cedar Rapids, Iowa 52401

ITEM 2(A) NAME OF PERSON FILING:

The persons filing this Schedule 13G are: *

- (1) Mildred R. McIntyre
- (2) Mildred Reynolds McIntyre Revocable Trust dated September 15, 1992
- (3) Trust under will of Scott McIntyre

* Attached to this Schedule 13G as Exhibit A is a Joint Filing Agreement between the persons specified above that this Schedule 13G is being filed on behalf of each of them.

ITEM 2(B) ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE:

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2115 First Avenue SE, #2217
Cedar Rapids, Iowa 52402

ITEM 2(C) CITIZENSHIP:

Mildred R. McIntyre is a citizen of the United States of America. The Mildred Reynolds McIntyre Revocable Trust dated September 15, 1992 and the Trust under will of Scott McIntyre were formed under the laws of the State of Iowa.

ITEM 2(D) TITLE OF CLASS OF SECURITIES:

Common Stock \$3.33 1/3 par value

ITEM 2(E) CUSIP NUMBER:

910331107

ITEM 3 IF THIS STATEMENT IS FILED PURSUANT TO (S)240.13d-1(b) OR 240.13d-2(b) or (c), CHECK WHETHER THE PERSON FILING IS A:

Not applicable.

- (a) Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o).
- (b) Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c).

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- (c) Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c).
- (d) Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C 80a-8)
- (e) An investment adviser in accordance with (S)240.13d-1(b)(1)(ii)(E);
- (f) An employee benefit plan or endowment fund in accordance with (S) 240.13d-1(b)(1)(ii)(F);
- (g) A parent holding company or control person in accordance with (S) 240.13d-1(b)(1)(ii)(G);
- (h) A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- (i) A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- (j) Group, in accordance with (S)240.13d-1(b)(1)(ii)(J).

ITEM 4 OWNERSHIP

(A) AMOUNT BENEFICIALLY OWNED

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Mildred R. McIntyre is the beneficial owner of 1,129,046 shares of Common Stock of the Company, consisting of (i) 595,801 shares held by the Mildred Reynolds McIntyre Revocable Trust dated September 15, 1992, of which Ms. McIntyre is the Trustee, and (ii) 533,245 shares held by the Trust under will of Scott McIntyre, of which Ms. McIntyre is the Trustee.

The Mildred Reynolds McIntyre Revocable Trust dated September 15, 1992 is the direct owner of and thus is beneficial owner of 595,801 shares of Common Stock of the Company.

The Trust under will of Scott McIntyre is the direct owner of and thus is beneficial owner of 533,245 shares of Common Stock of the Company.

(B) PERCENT OF CLASS:

The 1,129,046 shares reported as beneficially owned by Mildred R. McIntyre constitute 11.2% of the issued and outstanding shares of Common Stock of the Company on December 31, 2001. The 595,801 shares held by the Mildred Reynolds McIntyre Revocable Trust dated September 15, 1992 constitute 5.9% of the issued and outstanding shares. The 533,245 shares held by the Trust under will of Scott McIntyre constitute 5.3% of the issued and outstanding shares.

(C) NUMBER OF SHARES TO WHICH THE PERSON HAS:

(1) Mildred R. McIntyre

- (i) Sole power to vote or to direct the vote: 1, 129,046
- (ii) Shared power to vote or to direct the vote: 0
- (iii) Sole power to dispose or to direct the disposition of: 1,129,046
- (iv) Shared power to dispose or to direct the disposition of: 0

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(2) Mildred Reynolds McIntyre Revocable Trust dated September 15, 1992

- (i) Sole power to vote or to direct the vote: 595,801
- (ii) Shared power to vote or to direct the vote: 0
- (iii) Sole power to dispose or to direct the disposition of: 595,801
- (iv) Shared power to dispose or to direct the disposition of: 0

(3) Trust under will of Scott McIntyre

- (i) Sole power to vote or to direct the vote: 533,245
- (ii) Shared power to vote or to direct the vote: 0
- (iii) Sole power to dispose or to direct the disposition of: 533,245
- (iv) Shared power to dispose or to direct the disposition of: 0

ITEM 5 OWNERSHIP OF FIVE PERCENT OR LESS OF A CLASS

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following [].

Not applicable.

ITEM 6 OWNERSHIP OF MORE THAN FIVE PERCENT ON BEHALF OF ANOTHER PERSON.

Not applicable.

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ITEM 7 IDENTIFICATION AND CLASSIFICATION OF THE SUBSIDIARY WHICH ACQUIRED THE SECURITY BEING REPORTED ON BY THE PARENT HOLDING COMPANY

Not applicable.

ITEM 8 IDENTIFICATION AND CLASSIFICATION OF MEMBERS OF THE GROUP

Not applicable.

ITEM 9 NOTICE OF DISSOLUTION OF A GROUP

Not applicable.

ITEM 10 CERTIFICATION

Not applicable.

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SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: February 12, 2002

/s/ Mildred R. McIntyre

Mildred R. McIntyre

Dated: February 12, 2002

Mildred Reynolds McIntyre Revocable
Trust dated September 15, 1992

By: /s/ Mildred R. McIntyre

Mildred R. McIntyre, Trustee

Dated: February 12, 2002

Trust under will of Scott McIntyre

By: /s/ Mildred R. McIntyre

Mildred R. McIntyre, Trustee

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EXHIBIT A TO SCHEDULE 13G

JOINT FILING AGREEMENT

Mildred R. McIntyre, individually, the Mildred Reynolds McIntyre Revocable Trust dated September 15, 1992 and the Trust under will of Scott McIntyre hereby

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agree and consent to the joint filing on their behalf of the foregoing amendment to Schedule 13G relating to their beneficial ownership of the Common Stock of United Fire & Casualty Company.

Dated: February 12, 2002

/s/ Mildred R. McIntyre

Mildred R. McIntyre

Dated: February 12, 2002

Mildred Reynolds McIntyre Revocable
Trust dated September 15, 1992

By: /s/ Mildred R. McIntyre

Mildred R. McIntyre, Trustee

Dated: February 12, 2002

Trust under will of Scott McIntyre

By: /s/ Mildred R. McIntyre

Mildred R. McIntyre, Trustee

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EXHIBIT B TO SCHEDULE 13G
Mildred R. McIntyre

Mildred R. McIntyre filed her initial Schedule 13G on February 9, 1988, reporting sole voting power and sole dispositive power with respect to 421,749 shares, of which 263,750 were owned by her individually and 157,999 were owned by the Trust under will of John Scott McIntyre. Mrs. McIntyre is the sole trustee of that trust.

The Reporting Persons filing jointly on this Amendment No. 1 are the Mildred Reynolds McIntyre Revocable Trust, dated September 15, 1992, the Trust under will of John Scott McIntyre, and Mrs. McIntyre individually.

Mildred Reynolds McIntyre Revocable Trust, dated September 15, 1992. Mrs. McIntyre created this trust in 1992 for estate planning purposes. Mrs. McIntyre is the sole trustee of the trust. She may terminate the trust at any time. Although the trust is included as a Reporting Person, the shares owned by the trust are, for all other purposes, treated as if owned by Mrs. McIntyre.

Trust under will of John Scott McIntyre. This trust was created by the will of Mrs. McIntyre's husband, John Scott McIntyre. Mrs. McIntyre is the sole trustee of this trust. Mrs. McIntyre is treated as the beneficial owner of the shares owned by this trust because she has the power to vote the shares and the power of disposition with respect to the shares.

Schedule A shows current ownership and transactions from 1988 through December 31, 2001, for the Reporting Persons. Please note the following with respect to the transactions:

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- . With respect to the Trust under will of John Scott McIntyre, the only transactions are the receipt of shares issued by the Issuer as stock dividends.
- . The gift given of 36,000 shares was a gift to an irrevocable trust created by Mrs. McIntyre for the purpose of estate planning. Mrs. McIntyre is not the beneficial owner of the shares owned by that trust.
- . All other transactions reported as gifts given were gifts given by Mrs. McIntyre or the Mildred Reynolds McIntyre Revocable Trust, dated September 15, 1992 to Mrs. McIntyre's children, grandchildren or great-grandchildren.
- . The transaction reported as a transfer on October 9, 1992 was the initial and only transfer of shares to the Mildred Reynolds McIntyre Revocable Trust, dated September 15, 1992.
- . All of the other transactions reported as transfers were transfers from the Mildred Reynolds McIntyre Revocable Trust, dated September 15, 1992 to Mrs. McIntyre. These transfers were made so that the gifts to children, grandchildren and great-grandchildren would come directly from Mrs. McIntyre, instead of from the trust. In most cases, these transfers were required by tax laws in effect at the time of the gifts.
- . the three transactions noted as "stock dividend" were stock dividends issued by the Issuer;

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SCHEDULE A

Date	Description	Mildred R. McIntyre Individually		Trustee, Mildred R. McIntyre Revocable Trust		Trustee, of John
		Transaction Amount	Total Shares Owned	Transaction Amount	Total Shares Owned	
2/3/88	as reported		263,750			
2/9/88	gift given	(4,800)	258,950			
1/6/89	gift given	(3,924)	255,026			
4/27/89	gift given	(36,000)	219,026			
1/3/90	gift given	(3,648)	215,378			
9/25/90	gift given	(936)	214,442			

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1/3/91	gift given	(4,350)	210,092			
9/4/91	gift given	(235)	209,857			
1/2/92	gift given	(3,552)	206,305			
3/24/92	gift given	(364)	205,941			
6/15/92	stock dividend	102,970	308,911			78
10/9/92	transfer	(308,911)	0	308,911	308,911	
1/25/93	transfer	4,500	4,500	(4,500)	304,411	
1/25/93	gift given	(4,500)	0			
3/18/93	transfer	250	250	(250)	304,161	
3/18/93	gift given	(250)	0			
8/12/93	transfer	550	550	(550)	303,611	
8/12/93	gift given	(550)	0			
1/10/94	transfer	5,775	5,775	(5,775)	297,836	
1/10/94	gift given	(5,775)	0			
1/5/95	stock dividend			148,918	446,754	118
1/10/95	transfer	7,700	7,700	(7,700)	439,054	
1/10/95	gift given	(7,700)	0			
4/18/95	gift given			(350)	438,704	
1/5/96	stock dividend			219,352	658,056	177
1/9/96	transfer	8,280	8,280	(8,280)	649,776	
1/9/96	gift given	(8,280)	0			
1/23/97	transfer	7,200	7,200	(7,200)	642,576	
1/23/97	gift given	(6,900)	300			
3/10/97	gift given	(300)	0			
8/29/97	gift given			(2,200)	640,376	
2/24/98	gift given			(6,110)	634,266	
11/24/98	gift given			(275)	633,991	

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1/12/99	transfer	7,695	7,695	(7,695)	626,296
1/12/99	gift given	(7,695)	0		
9/9/99	gift given			(870)	625,426
12/17/99	gift given			(500)	624,926
1/7/00	transfer	13,500	13,500	(13,500)	611,426
1/7/00	gift given	(13,500)	0		
12/15/00	transfer	540	540	(540)	610,886
12/15/00	gift given	(540)	0		
1/23/01	gift given			(14,725)	596,161
11/1/01	gift given			(360)	595,801
Total			0		595,801