

GREAT AMERICAN FINANCIAL RESOURCES INC  
 Form 4  
 February 28, 2005

**FORM 4**

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

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

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
 LINDNER S CRAIG

2. Issuer Name and Ticker or Trading Symbol  
 GREAT AMERICAN FINANCIAL RESOURCES INC [GFR]

5. Relationship of Reporting Person(s) to Issuer  
 (Check all applicable)

(Last) (First) (Middle)  
 ONE EAST FOURTH STREET  
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)  
 02/24/2005

Director  10% Owner  
 Officer (give title below)  Other (specify below)  
 President

CINCINNATI, OH 45202  
 (City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|---|
| Common Stock                    |                                      |  |                                |   | 12,416  | I  | #1 <sup>(1)</sup>                                     |
| Common Stock                    |                                      |  |                                |   | 1,210   | I  | #2 <sup>(2)</sup>                                     |
| Common Stock                    | 02/24/2005                           |  | P                              | 200 A   | \$ 16.1237 14,956   | I  | #3 <sup>(3)</sup>                                     |
| Common Stock                    | 02/24/2005                           |  | P                              | 200 A   | \$ 16.1237 14,956   | I  | #4 <sup>(4)</sup>                                     |
| Common Stock                    |                                      |  |                                |   | 66,313  | I  | #5 <sup>(5)</sup>                                     |

|              |            |   |     |   |            |        |   |                   |
|--------------|------------|---|-----|---|------------|--------|---|-------------------|
| Common Stock | 02/24/2005 | P | 200 | A | \$ 16.1237 | 14,956 | I | #6 <sup>(6)</sup> |
| Common Stock | 02/24/2005 | P | 200 | A | \$ 16.1237 | 14,956 | I | #7 <sup>(7)</sup> |

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

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.** SEC 1474 (9-02)

**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) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | 8. Price of Derivative Security (Instr. 5) | 9. Number of Derivative Securities Beneficially Owned (Instr. 6) |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|--|
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|--|

## Reporting Owners

| Reporting Owner Name / Address                                    | Relationships |           |           |       |
|---|---------------|-----------|-----------|-------|
|   | Director      | 10% Owner | Officer   | Other |
| LINDNER S CRAIG<br>ONE EAST FOURTH STREET<br>CINCINNATI, OH 45202 | X             |           | President |       |

## Signatures

Karl J. Grafe, as Attorney-in-Fact for S. Craig Lindner 02/28/2005

\_\_Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Indirect #1: Malott Nyhart, Trustee of the S. Craig Lindner 1996-2 Qualified Annuity Trust dated 3/28/96
- (2) Indirect #2: Frances R. Lindner (spouse), Trustee for the Frances R. Lindner Living Trust dated 9/13/93

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- (3) Indirect #3: Frances R. Lindner (spouse), Custodian for minor child, CAL.
- (4) Indirect #4: Frances R. Lindner (spouse), Custodian for minor child, CFL
- (5) Indirect #5: Keith E. Lindner, Trustee under an Irrevocable Trust Indenture with Frances R. Lindner dated 2/13/85
- (6) Indirect #6: Son
- (7) Indirect #7: Daughter

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

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