

SCOTT J RONALD  
Form SC 13G  
January 22, 2003

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549

SCHEDULE 13G  
(Rule 13d - 102)

INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT TO  
13d-1(b), (c) and (d) AND AMENDMENTS FILED PURSUANT TO 13d-2(b)

(Amendment No. \_\_\_\_\_) \*

American Retirement Corporation  
(Name of Issuer)

Common Stock  
(Title of Class of Securities)

028913101  
(CUSIP Number)

November 13, 2002  
(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)  
[ x ] 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 disclosures provided in a prior cover page.

The information required on 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).

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

J. Ronald Scott

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

(a)     [    ]  
(b)     [    ]

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3. SEC USE ONLY

4. CITIZENSHIP OR PLACE OF ORGANIZATION

Tennessee

NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH:

5. SOLE VOTING POWER

1,262,769

6. SHARED VOTING POWER

115,644

7. SOLE DISPOSITIVE POWER

1,262,769

8. SHARED DISPOSITIVE POWER

115,644

9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

1,378,413

10. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES\* [  ]

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

7.62%

12. TYPE OF REPORTING PERSON\* (SEE INSTRUCTIONS)

Individual

Item 1 (a). Name of Issuer:

American Retirement Corporation

Item 1 (b). Address of Issuer's Principal Executive Offices:

111 Westwood Place, Suite 200  
Brentwood, Tennessee 37027

Item 2 (a). Name of Persons Filing:

J. Ronald Scott

Item 2 (b). Address of Principal Business Office or, if None, Residence:

111 Fourth Avenue South  
Nashville, Tennessee 37201

Item 2 (c) . Citizenship:

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United States

Item 2 (d). Title of Class of Securities:

Common stock

Item 2 (e). CUSIP Number:

028913101

Item 3. If this Statement is Filed Pursuant to Rule 13d-1 (b), or 13d-2 (b) or (c), Check Whether the Person Filing is a:

(a)  Broker or dealer registered under Section 15 of the Exchange Act.

(b)  Bank as defined in Section 3 (a) (6) of the Exchange Act.

(c)  Insurance company defined in Section 3 (a) (19) of the Exchange Act.

(d)  Investment company registered under Section 8 of the Investment Company Act.

(e)  An investment adviser in accordance with Rule 13d-1 (b) (ii) (E).

(f)  An employee benefit plan or endowment fund in accordance with Rule 13d-1 (b) (ii) (F).

(g)  A parent holding company or control person in accordance with Rule 13d-1 (b) (1) (ii) (G).

(h)  A savings association as defined in Section 3 (b) of the Federal Deposit Insurance Act.

(i)  A church plan that is excluded from the definition of an investment company under Section 3 (c) (14) of the Investment Company Act.

(j)  Group, in accordance with Rule 13d-1 (b) (1) (ii) (J).

If this statement is filed pursuant to Rule 13d-1(c), check this box.

Item 4. Ownership.

Provide the following information regarding the aggregate number and percentage of the class of securities of the issuer identified in Item 1.

(a) Amount beneficially owned:

1,378,413

(b) Percent of class:

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7.62%

(c) Number of shares as to which such person has:

(i) Sole power to vote or to direct the vote

1,262,769

(ii) Shared power to vote or to direct the vote

115,644

(iii) Sole power to dispose or to direct the disposition of

1,262,769

(iv) Shared power to dispose or to direct the disposition of

115,644

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 Persons have ceased to be the beneficial owner of more than five percent of the class of securities, check the following [      ].

Item 6. Ownership of More than Five Percent on Behalf of Another Person.

Not applicable.

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 Group.

Not applicable.

Item 10. Certification.

By signing below the undersigned certifies that, to the best of its knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURES

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After reasonable inquiry and to the best of its knowledge and belief, each of the undersigned certifies that the information with respect to it set forth in this statement is true, complete, and correct.

Dated: January 21, 2003

By: J. Ronald Scott

### EXHIBIT A JOINT FILING AGREEMENT

The undersigned hereby agrees that the statement on Schedule 13G with respect to the \_\_\_\_\_ of \_\_\_\_\_ dated \_\_\_\_\_, 2003 is, and any further amendments thereto signed by each of the undersigned shall be, filed on behalf of each of the undersigned pursuant to and in accordance with the provisions of Rule 13d-1 (k) under the Securities Exchange Act of 1934, as amended.

Dated: \_\_\_\_\_

By:

### EXHIBIT B IDENTIFICATION OF MEMBERS OF THE GROUP

Not applicable