



ANNUAL STATEMENT

For the Year Ended

December 31, 2012

OF THE CONDITION AND AFFAIRS OF THE

GERMAN FARMERS MUTUAL INSURANCE COMPANY

ORGANIZED UNDER THE LAWS OF THE STATE OF OHIO

Made to the

INSURANCE COMMISSIONER OF THE STATE OF OHIO

Pursuant to the Laws thereof

NAIC Company Code

10307

Home Office

208 West Spring Street
Street and Number

New Knoxville 45871
City Zip Code

Mail Address

P. O. Box 357
Street and Number

New Knoxville 45871-0357
City Zip Code

Main Administrative Office

(419) 753-2575
Telephone Number

Organized

July 1, 1877

Commenced Business

December 15, 1877

Annual Statement Contact Person

James P. Wellman

Telephone Number

(419) 753-2575

Contact Person Email Address

OFFICERS

President

Edythe Henschen

Vice President

Secretary

James P. Wellman

Treasurer

James P. Wellman

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Edythe Henschen
Timothy May

Thomas Dickman
David Wolters

Daniel Bensman
Tim Hegemier

Joshua Buehler

Slate of Ohio

County of

Auglaize

Edythe Henschen

President and

James P. Wellman

Secretary of the

GERMAN FARMERS MUTUAL INSURANCE COMPANY

, being duly sworn each for himself/herself deposes and says, that they are the above described officers of said reporting entity, and that on the reporting period stated above all the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, with the schedules and explanations herein contained, annexed or referred to, is a full and correct statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me, this 25th day of Feb. 20 13

Notary Public

LISA THOBE

Notary Public, State of Ohio

My Commission Expires 11-30-15

President

Edythe Henschen

President

Secretary

James P. Wellman

Secretary

**ANNUAL STATEMENT FOR THE YEAR
GERMAN FARMERS MUTUAL INSURANCE COMPANY**

2012

ASSETS

	Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year	
1	Bonds (Schedule D - Part 1)	169,184.00	0.00	169,184.00	172,470.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	1,017,999.00	0.00	1,017,999.00	464,394.00
3	Real estate (less liens, encumbrances) (Schedule A)	11,007.00	0.00	11,007.00	11,453.00
4	Cash (Schedule E)	1,599,470.00	0.00	1,599,470.00	2,347,731.00
5	Short-term investments		0.00	0.00	
6	Aggregate write-ins for invested assets		0.00	0.00	
7	Subtotals, cash and invested assets	2,797,660.00	0.00	2,797,660.00	2,996,048.00
8	Investment income due and accrued	6,244.00	0.00	6,244.00	5,661.00
9.1	Assessments or premiums in the course of collection (including agents balances)	167,701.00	0.00	167,701.00	158,875.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due		0.00	0.00	
9.3	Earned but unbilled premiums (post assessment)		0.00	0.00	
10.1	Amounts recoverable from reinsurers	21,013.00	0.00	21,013.00	
10.2	Funds held by or deposited with reinsured companies		0.00	0.00	
11.1	Current federal income tax recoverable and interest thereon	1,583.00	0.00	1,583.00	3,643.00
11.2	Net deferred tax asset		0.00	0.00	
12	Electronic data processing equipment and software	541.00	541.00	0.00	
13	Furniture and equipment		0.00	0.00	
14	Receivables from parent, subsidiaries and affiliates		0.00	0.00	
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00	0.00
16	Total Assets	2,994,742.00	541.00	2,994,201.00	3,164,227.00
	Details of Write-Ins for Assets:				
1501				0.00	
1502				0.00	
1503				0.00	
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
GERMAN FARMERS MUTUAL INSURANCE COMPANY**

2012

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	0.00	17,046.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	35,198.00	26,883.00
4	Other expenses (excluding taxes, licenses and fees)	3,742.00	3,747.00
5	Taxes, licenses and fees (excluding federal income taxes)		
6	Current federal income taxes (including \$0 on realized capital gains (losses))		
7	Net deferred tax liability	2,493.00	
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	536,473.00	445,567.00
10	Advance premium		
11	Ceded reinsurance premiums payable	21,637.00	19,292.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others		
14	Provision for unauthorized reinsurance		
15	Payable to parent, subsidiaries and affiliates		
16	Aggregate write-ins for liabilities	0.00	0.00
17	Total liabilities	599,543.00	512,535.00
18	Surplus as regards policyholders	2,394,658.00	2,651,692.00
19	Total liabilities and surplus	2,994,201.00	3,164,227.00
	Details of Write-Ins for Liabilities:		
1601			
1602			
1603			
1698	Summary or remaining write-ins from overflow page	0.00	0.00
1699	Total aggregate write-ins	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
GERMAN FARMERS MUTUAL INSURANCE COMPANY
STATEMENT OF INCOME**

2012

	Current Year	Prior Year
UNDERWRITING INCOME		
1.1	865,353.00	689,087.00
1.2		
1.3	865,353.00	689,087.00
1.4	156,955.00	134,867.00
1.5	0.00	
1.6	708,398.00	554,220.00
DEDUCTIONS		
2	708,416.00	202,433.00
3	46,157.00	6,553.00
4	321,806.00	319,755.00
5	0.00	0.00
6	1,076,379.00	528,741.00
7	-367,981.00	25,479.00
INVESTMENT INCOME		
8	60,204.00	57,128.00
9	4,247.00	501.00
10	64,451.00	57,629.00
OTHER INCOME		
11		
12		
13	18,869.00	16,628.00
14	18,869.00	16,628.00
15	-284,661.00	99,736.00
16	4,880.00	3,778.00
17	-289,541.00	95,958.00
SURPLUS ACCOUNT		
18	2,651,692.00	2,557,163.00
19	-289,541.00	95,958.00
20	32,219.00	-1,893.00
21		
22	288.00	464.00
23		
24	0.00	0.00
25	-257,034.00	94,529.00
26	2,394,658.00	2,651,692.00
DETAILS OF WRITE-INS		
0501		
0502		
0503		
0599	0.00	0.00
1301	18,869.00	16,628.00
1302		
1303		
1304		
1399		
2401		
2402		
2499	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
GERMAN FARMERS MUTUAL INSURANCE COMPANY**

2012

CASH FLOW STATEMENT

	Current Year	Prior Year
Cash from Operations		
1	792,823.00	589,903.00
2	65,124.00	57,424.00
3	18,869.00	16,628.00
4	876,816.00	663,955.00
5	792,632.00	278,040.00
6	312,762.00	316,906.00
7	2,820.00	4,066.00
8	1,108,214.00	599,012.00
9	-231,398.00	64,943.00
Cash from Investments		
10		
10.1	12,000.00	1,000.00
10.2	14,500.00	3,000.00
10.3		
10.4		
10.5		
10.6	26,500.00	4,000.00
11		
11.1	9,970.00	99,088.00
11.2	533,393.00	211,924.00
11.3		
11.4		
11.5	543,363.00	311,012.00
11.6	-516,863.00	-307,012.00
Cash from Financing and Miscellaneous Sources		
12.1		
12.2		
13	0.00	0.00
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
14	-748,261.00	-242,069.00
15.1	2,347,731.00	2,589,800.00
15.2	1,599,470.00	2,347,731.00

**ANNUAL STATEMENT FOR THE YEAR
GERMAN FARMERS MUTUAL INSURANCE COMPANY**

2012

EXPENSE EXHIBIT

	Claim Adjusting:	Current Year
1.1	Direct	0.00
1.2	Reinsurance assumed	0.00
1.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
1.4	Net claim adjusting	0.00
2.1	Commission and Brokerage: Direct commission and brokerage	124,439.00
2.2	Reinsurance assumed excluding contingent	0.00
2.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
2.4	Contingent - direct (commission and brokerage)	0.00
2.5	Contingent - reinsurance assumed (commission and brokerage)	0.00
2.6	Contingent - reinsurance ceded (commission and brokerage)	0.00
2.7	Policy and membership fees (commission and brokerage)	0.00
2.8	Net commission and brokerage	124,439.00
3	Allowances to managers and agents	0.00
4	Advertising	3,364.00
5	Boards, bureaus and associations	5,624.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
8.1	Salary and related items: Salaries	96,254.00
8.2	Payroll taxes	10,009.00
9	Employee relations and welfare	4,235.00
10	Insurance	15,805.00
11	Directors' fees	10,900.00
12	Travel and travel items	6,403.00
13	Rent and rent items	4,800.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	288.00
16	Printing and stationery	16,035.00
17	Postage, telephone, exchange and express	5,335.00
18	Legal and auditing	13,531.00
19	Loss adjustment expenses	46,157.00
18	Investment expenses	0.00
19	Totals	238,740.00
20.1	Taxes, licenses and fees: State and local insurance taxes	0.00
20.2	Insurance department licenses and fees	2,469.00
20.3	All other (excluding federal income and real estate)	367.00
20.4	Total taxes, licenses and fees	2,836.00
21	Real estate expenses	1,152.00
22	Real estate taxes	796.00
23	Aggregate write-ins for miscellaneous expenses	0.00
24	Total expenses incurred (a)	367,963.00
25	Less unpaid expenses - current year	38,940.00
26	Add unpaid expenses - prior year	30,630.00
27	Total expenses paid	359,653.00
Details of Write-Ins:		
2301		
2302		
2303		
2304		
2305		
2399	Total Write-ins	0.00

(a) Includes management fees of \$0 to affiliates and \$0 to non-affiliates

ANNUAL STATEMENT FOR THE YEAR 2012
GERMAN FARMERS MUTUAL INSURANCE COMPANY

INSURANCE IN FORCE

	Amount (dollars)	Number
1 In force December 31 of previous year (to equal prior year's statement)	312,490,703	946
2 Written during the year	123,242,948	308
3 Total	435,733,651	1,254
4 Deduct those expired and cancelled	43,548,830	95
5 In force December 31 of current year	392,184,821	1,159
6 Deduct amount reinsured	0	XXX
7 Net amount in force	392,184,821	XXX

GERMAN FARMERS MUTUAL INSURANCE COMPANY

EXHIBIT OF NONADMITTED ASSETS

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1	Bonds			0.00
2	Preferred and common stocks and mutual funds			0.00
3	Real estate (less liens, encumbrances)			0.00
4	Cash			0.00
5	Short-term investments			0.00
6	Aggregate write-ins for invested assets			0.00
7	Subtotals, cash and invested assets	0.00	0.00	0.00
8	Investment income due and accrued			0.00
9.1	Assessments or premiums in the course of collection (including agents balances)			0.00
9.2	Premium receivable for advance pay			0.00
9.3	Earned but unbilled premiums (post assessment)			0.00
10.1	Amounts recoverable from reinsurers			0.00
10.2	Funds held by or deposited with reinsured companies			0.00
11.1	Current federal income tax recoverable and interest thereon			0.00
11.2	Net deferred tax asset			0.00
12	Electronic data processing equipment and software	541.00	829.00	288.00
13	Furniture and equipment			0.00
14	Receivables from parent, subsidiaries and affiliates			0.00
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00
16	Total Assets	541.00	829.00	288.00
	Details of Write-Ins for Assets:			
1501		0.00	0.00	0.00
1502		0.00	0.00	0.00
1503		0.00	0.00	0.00
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00

REINSURANCE SCHEDULE
Reinsurance Ceded and Reinsurance Assumed

1	2	3	4	5	6	7	8
Reinsurer or Reinsured	Ceded or Assumed	Location of Company	Total Amount Reinsured	Total Premiums Ceded *	Total Premiums Assumed **	Largest Risk Ceded or Assumed	Remarks
Grimmell Mutual Reinsurance Company	Ceded	4215 Hwy 146 P. O. Box 790 Grimmell, IA 50112-0790		156,955.00		4,257,225	
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 156,955.00	\$ -	XXX	XXX

*Total to agree with Page 4, Line 1.4, Current Year.
**Total to agree with Page 4, Line 1.5, Current Year.

COMPENSATION SCHEDULE

Show all salaries, commissions, claim adjustment expenses, directors fees and expenses, and travel items paid in the current year for the top 5 officers/employees and all directors, travel or car allowances, if paid, are to be included.

1	2	3	4	5	6	7	8	9
Name of Payee	Title	Salaries	Commissions	Claim Adjustment Expenses	Directors Fees & Expenses	Travel & Travel Items	All Other	Total
Officers/Employees:								
1) Edythe Henschen	President	3,800.00						\$ 3,800.00
2) James P. Wellman	Secretary/Treasurer	63,000.00	30,849.80		1,780.00			\$ 93,849.80
3)								\$ -
4)								\$ -
5)								\$ -
Directors:								
Thomas Dickman	Director				1,660.00			\$ 1,660.00
Daniel Bensman	Director				1,420.00			\$ 1,420.00
Joshua Buehler	Director				1,420.00			\$ 1,420.00
David Wolters	Director				1,780.00			\$ 1,780.00
Timothy May	Director				1,420.00			\$ 1,420.00
Tim Hegemier	Director				1,420.00			\$ 1,420.00
Totals								
	XXXX	\$ 66,800.00	\$ 30,849.80	\$ -	\$ 10,900.00	\$ -	\$ -	\$ 108,549.80

GENERAL INTERROGATORIES

(Answer all questions and attach additional sheets if necessary.)

1. Company's retention:	Fire	\$75,000	Wind	\$75,000	Other	
1a. Retention before reinsurance applies for:	Catastrophe Reinsurance			Aggregate excess of loss		
2. What is the largest risk assumed and retained:		\$4,257,225				
3. What kind of perils are being covered?	Farm Sites, Dwellings and Personal and Farm Personal Property					
4. Have the by-laws been amended during the current year?	No					If so, were such amendments filed with the Ohio Department of Insurance?
5. In what counties does the Company operate:	Allen, Auglaize, Darke, Logan, Mercer, Miami and Shelby					
6. Name of Principal Officer and amount of bond.	James P. Wellman					
7. Are all of the persons who handle funds of the Company bonded?	Yes	X	No			
State the name and amount of each bond on each, except person named in Item 6 above.						
Blanket Bond \$75,000						
8. Does the Company have an annual audit conducted by an independent CPA?	Yes					
9. State the number of members holding policies in the Company.	1135					If so, did such report agree
10. Was an annual report of the Company made available to each policyholder?	Yes					
with the annual statement filed with the Ohio Department of Insurance?	Yes					
11. State as of what date the latest examination of the Company was made by the Ohio Department of Insurance.	24					8/4/2009
12. How many assessments were made during the year?						12/15/2012
13. Did the assessment provide for all losses, expenses and all other liabilities prior to the date of assessment?	Yes					Yes
14. Rate of policy fee	0					
15. State the amount of borrowed money since date of last assessment	N/A					interest thereon
16. Does any person, firm, corporation or association have any claim, contingent or otherwise, against this Company which is NOT included in the liabilities on page 2 of this statement?	Yes		No			X
If yes, give the amount, terms for payment and reasons why such were not recorded as a liability on page 2 of this statement.						

**ANNUAL STATEMENT FOR THE YEAR
GERMAN FARMERS MUTUAL INSURANCE COMPANY**

2012

SCHEDULE E - CASH or CASH EQUIVALENTS

Showing All Balances (according to Company's Records) Carried in Each Bank or Savings and Loan

All Columns Must Be Completed for Each Deposit, CD, Checking Account, etc.

1 DEPOSITORY Give Full Name and Location	2 Interest Rate	3 Amount of Interest Received During Year	4 Amount of Interest Accrued Dec. 31 of Current Year	5 Book Balance Dec. 31 of Current Year *
OPEN DEPOSITORIES:				
FIRST NATIONAL BANK	MMKT	293.74		4,299.00
435 SOUTH WASHINGTON STREET NEW BREMEN, OH 45869	CHCKING			141,876.00
MINSTER BANK P O BOX 90 MINSTER, OH 45885	MMKT			12,866.00
PEOPLES FEDERAL SAVINGS AND LOAN 101 EAST COURT STREET SIDNEY, OH 45365	1.250%	2,767.86	56.51	150,000.00
	1.350%	1,704.20		100,000.00
MERCER SAVINGS BANK 1166 INDIANA AVENUE ST. MARYS, OH 45881	1.010%	29.88		90,000.00
ST. HENRY BANK 231 EAST MAIN STREET ST. HENRY, OH 45883	1.400%		1,304.88	180,000.00
	1.400%		158.41	70,000.00
HUNTINGTON NATIONAL BANK 102 NORTH BROADWAY SPENCERVILLE, OH 45887	1.340%		1,380.38	50,000.00
HOME SAVINGS BANK 1 SOUTH BLACKHOOF STREET WAPAKONETA, OH 45895	1.500%		604.11	150,000.00
	2.000%	2,136.85	504.11	100,000.00
MUTUAL FEDERAL BNAK 121 SOUTH OHIO AVENUE SIDNEY, OH 45365	1.740%	501.53	219.29	50,000.00
	1.100%	549.25	138.63	50,000.00
	1.100%	1,094.49	93.42	100,000.00
NATIONAL PLANNING CORPORATION AMERICAN FUNDS MONEY MARKET FUND A 3680 DIXIE HIGHWAY LIMA, OH 45804-3752	MMKT			218.00
EDWARD JONES 480 S. WASHINGTON STREET NEW BREMEN, OH 45869	MMK			11.00
PEOPLES BANK 112-114 W. MAIN STREET COLDWATER, OH 45828	1.200%	782.14	196.60	65,000.00
	1.750%	998.87	28.77	75,000.00
	1.200%		36.16	110,000.00
U.S. BANK 30 SOUTH MAIN STREET MINSTER, OH 45865-1303	3.920%	3,939.50	150.36	100,000.00
CASH ON HAND				200.00
OVERFLOW AMOUNTS	xxxx	0.00	0.00	0.00
Total	xxxx	\$ 14,798.31	\$ 4,871.63	\$ 1,599,470.00

*Total to agree with Page 2, Line 4, Current Year.

ANNUAL STATEMENT FOR THE YEAR
GERMAN FARMERS MUTUAL INSURANCE COMPANY

2012

ORGANIZATIONAL CHART

LIST ALL ENTITIES THAT ARE MEMBERS OF AN INSURANCE COMPANY HOLDING SYSTEM AS
DEFINED IN ORC 3901.32

German Farmers Mutual Insurance Company (Parent Company)
German Farmers Insurance Agency, Inc. (Wholly Owned Subsidiary)



**ANNUAL STATEMENT FOR THE YEAR
GERMAN FARMERS MUTUAL INSURANCE COMPANY**

2012

Overflow Page for Write-ins

Additional Write-ins for Assets:

	Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1504			0.00	
1505	NONE		0.00	
1506			0.00	
1597	Summary of remaining write-ins for Line 15 page 2	0.00	0.00	0.00

Additional Write-ins for Liabilities:

	Current Year	Prior Year
1604		
1605	NONE	
1606		
1697	Summary of remaining write-ins for Line 16 page 3	0.00

Additional Write-ins for Statement of Income:

	Current Year	Prior Year
	NONE	
	Summary of remaining write-ins for Statement of Income page 4	0.00

Additional Write-ins for Nonadmitted Assets:

	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1504			0.00
1505	NONE		0.00
1506			0.00
1597	Summary of remaining write-ins for Line 15 page 9	0.00	0.00

Overflow Page for Investments Owned
SCHEDULE D - PART 1

Showing all BONDS Owned on December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Cusip #	Description	From Whom Acquired	Date	Par Value	Actual Cost	Book Value / Amortized Value*	Market Value	December 31 of	Rate	Interest	Amount Due and Accrued Dec. 31	Gross Amt Received	Increase by	Decrease by	Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest
	Give complete and accurate description of all bonds owned.		Acquired			Value*	Current Year	of	(%)		on bonds not in default	Year	During	Year	Year
01757CR5	ALLEN COUNTY OH CATHOLIC HEALTHCARE	EDWARD JONES	5/4/2010	10,000.00	10,100.00	10,089.34	10,610.40	5.000%	5.000%	38.36	500.00	521.06			6/1/2035
101331CX2	BOTKINS OHIO LOCAL SD IMPROVEMENT	EDWARD JONES	3/22/2012	10,000.00	9,969.95	9,970.71	10,416.60	4.000%	4.000%	30.68	263.33	445.89			12/1/2042
565199RZ1	MAPLE HEIGHTS OH VARIOUS PURPOSE	EDWARD JONES	6/23/2010	10,000.00	10,015.55	10,013.16	10,997.50	4.000%	4.000%	30.68	400.00	984.34			12/1/2026
613549HR8	MONTGOMERY COUNTY OH REV SER A	EDWARD JONES	5/19/2010	10,000.00	10,145.05	10,106.66	10,292.40	4.375%	4.375%	71.92	437.50	185.74			5/1/2020
91513BJ5	UNIV TOLEDO OH GEN RCPT REV A	EDWARD JONES	5/10/2010	10,000.00	10,191.95	10,161.95	10,776.00	4.375%	4.375%	33.56	437.50	614.05			6/1/2027
933747CX8	WPAKONETA OH CITY SCHOOL DISTRICT	EDWARD JONES	6/21/2010	10,000.00	10,339.15	10,304.93	11,006.60	4.750%	4.750%	36.44	475.00	701.67			12/1/2035
31392FV80	FEDERAL NATL MTG ASSN REMIC CTF5 2002-86	EDWARD JONES	6/26/2006	7,000.00	6,845.21	6,889.14	7,522.27	5.500%	5.500%	5.27	385.00	633.13			12/25/2032
31397JL77	FHLMC SER 3341 CL DCC	EDWARD JONES	7/27/2007	5,000.00	5,000.00	5,000.00	5,450.00	6.000%	6.000%	11.51	300.00	450.00			7/15/2037
	BONDS - INDUSTRIAL AND MISCELLANEOUS														
172967FE6	CITIGROUP INC	EDWARD JONES	1/10/2011	10,000.00	11,009.57	10,317.29	10,478.60	6.000%	6.000%	23.01	600.00	161.31			12/13/2013
24702RAL5	DELL INC	EDWARD JONES	1/18/2011	10,000.00	9,913.27	9,949.64	10,276.20	2.300%	2.300%	70.58	230.00	326.56			9/10/2015
38141EA74	GOLDMAN SACHS GROUP INC	EDWARD JONES	1/10/2011	10,000.00	10,229.63	10,129.48	10,553.90	3.700%	3.700%	154.08	370.00	424.42			8/1/2015
428236BE2	HEWLETT PACKARD CO GLOBAL NOTE	EDWARD JONES	3/28/2011	10,000.00	9,930.07	9,956.29	10,013.70	2.200%	2.200%	16.88	220.00	57.41			12/1/2015
594918AK0	MICROSOF CORP NOTE	EDWARD JONES	2/28/2011	10,000.00	10,120.61	10,075.57	10,526.60	2.500%	2.500%	99.32	250.00	451.03			1/1/2016
617446HR3	MORGAN STANLEY GLOBAL NOTES	EDWARD JONES	3/31/2011	10,000.00	10,682.53	10,056.02	10,054.60	5.300%	5.300%	171.34	265.00	1.42			3/1/2013
828806AF6	SIMON PROPERTY GROUP	EDWARD JONES	1/21/2011	10,000.00	10,731.51	10,255.50	10,448.90	4.900%	4.900%	206.74	490.00	193.40			1/30/2014
89233P4R4	TOYOTA MTR CREDIT CORP	EDWARD JONES	2/16/2011	10,000.00	10,105.25	10,064.90	10,520.40	2.800%	2.800%	132.71	280.00	455.50			1/1/2016
92343VAC8	VERIZON COMMUNICATIONS INC	EDWARD JONES	2/28/2011	10,000.00	11,275.35	10,784.83	11,387.40	5.550%	5.550%	209.84	555.00	602.57			1/1/2016
931142DC4	WAL-MART STORES INC	EDWARD JONES	4/20/2011	5,000.00	5,089.96	5,058.96	5,332.45	2.800%	2.800%	29.53	405.00	273.49			4/15/2016
	ROUNDING					(0.37)						0.37			
XXX	Totals to Page 11	XXX	XXX	\$ 167,000.00	\$ 171,694.61	\$ 169,184.00	\$ 176,664.52	XXX	\$ 1,372.45	\$ 6,863.33	\$ 1,42	\$ 7,481.94			XXX

* Annual Statement Value

SCHEDULE D - PART 2

Showing all Preferred & Common Stocks and Mutual Funds Owned December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14
	Description	Date	No. of	Par Value (Preferred)	Par Value	Used To Obtain Per Share Rate	Market Value/ Fair Value	December 31 of	Received	Dividends	Dividends and Accrued	Increase, by	Decrease, by
	Give complete and accurate description of all stocks								11	12	Amount Due	Adjustment, in	Adjustment
									During	Dividends	and Accrued	Book Value	in Book Value

Cusip #	and mutual funds owned.	From Whom Acquired	Acquired	Shares	(Stocks)	Book Value	Value	Current Year	Actual Cost	Year	Dec. 31	During Year	During Year
62989105	NAMICO INSURANCE COMPANY INC	NAMICO		30.00		6,759.30	225.31	6,759.30	1,500.00				
	GERMAN FARMERS INSURANCE AGENCY INC	SAME	12/1/1993	100.00		18,184.00	181.84	18,184.00	100.00				
STOCKS - MUTUAL FUNDS													
023547109	AMERICAN HIGH INCOME TRUST A	VARIOUS		3,213.72		36,507.85	11.36	36,507.85	37,679.58				2,472.92
027681105	AMERICAN MUTUAL FUND CL A	VARIOUS		3,987.61		113,088.68	28.36	113,088.68	103,880.08				2,644.09
140193103	CAPITAL INCOME BUILDER A	VARIOUS		871.56		45,992.33	52.77	45,992.33	46,720.21				1,867.85
459567105	CAPITAL WORLD GROWTH & INCOME FUND A	VARIOUS		450.20		16,747.44	37.20	15,930.60	437.73				2,358.65
354723108	FRANKLIN INSURED TAX FREE INCOME A	VARIOUS		8,105.53		102,372.87	12.63	102,372.87	102,358.65				2,358.65
354723504	FRANKLIN OH TAX FREE INCOME A	VARIOUS		7,757.55		101,856.58	13.13	101,856.58	102,435.10				2,435.10
353825102	FRANKLIN RISING DIVIDENDS FUND A	VARIOUS		692.83		26,202.94	37.82	26,202.94	25,377.94				457.99
353612856	FRANKLIN TOTAL RETURN FUND A	VARIOUS		9,744.28		100,658.44	10.33	100,658.44	102,058.14				2,058.14
353496607	FRANKLIN US GOVERNMENT SECS A	VARIOUS		18,280.65		124,308.39	6.80	124,308.39	128,607.31				3,607.31
453320103	INCOME FUND OF AMERICA	VARIOUS		2,757.29		49,796.66	18.06	49,796.66	51,298.05				1,831.16
458809100	INTERMEDIATE BOND FUND OF AMERICA A	VARIOUS		3,428.58		47,177.25	13.76	47,177.25	46,032.38				802.18
140543109	INTERNATIONAL GROWTH & INCOME FUND A	VARIOUS		990.95		31,413.21	31.70	28,076.91	837.89				1,241.19
628380859	MUTUAL GLOBAL DISCOVERY FUND A	VARIOUS		1,914.20		54,114.41	28.27	54,114.41	54,453.93				1,241.19
693390445	PIMCO TOTAL RETURN FUND CL A	VARIOUS		9,518.03		106,982.69	11.24	106,982.69	107,811.01				5,415.53
939330106	WASHINGTON MUTUAL INVESTORS FUND A	VARIOUS		1,051.75		32,824.99	31.21	32,824.99	26,983.68				746.34
STOCKS - UNIT TRUSTS													
921166797	INVSCO INVT GRADE MUN TR #111	EDWARD JONES	9/23/2010	3.00		3,011.76	1,003.92	3,011.76	1,990.56				1,34.73
ROUNDING													
XXX						\$ 1,017,999.00	XXX	\$ 1,017,999.79	\$ 983,294.13	\$ 29,348.80	\$ -	\$ -	\$ -
Totals to Page 12													

