



ANNUAL STATEMENT

For the Year Ended

December 31, 2012

OF THE CONDITION AND AFFAIRS OF THE

THE EASTERN OHIO MUTUAL FIRE & TORNADO 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

10331

Home Office

23080 Cadiz Road

Freeport

OH

Street and Number

City

Zip Code

Mail Address

23080 Cadiz Road

Freeport

OH

Street and Number

City

Zip Code

Main Administrative Office

(740) 658-3672

Telephone Number

Organized

June 21, 1895

Commenced Business

October 1895

Annual Statement Contact Person

Kevin Luster

Telephone Number

(740) 658-3672

Contact Person Email Address

eomft@yahoo.com

President

Marlene S. Bond

Vice President

Secretary

Kevin Luster

Treasurer

Kevin Luster

William M. Bennett
Marlene S. Bond

Jeffrey T. Tucker
Kevin Luster

John Reid

State of Ohio

County of

Guernsey

Marlene S. Bond

President and

Kevin Luster

Secretary of the

THE EASTERN OHIO MUTUAL FIRE & TORNADO 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

February 13th 2013

day of

Nancy J. Groh
Notary Public

Notary Public

Marlene S. Bond

President

NANCY J. GROH
NOTARY PUBLIC • STATE OF OHIO
Recorded in Guernsey County

Revised 2011 My commission expires Jan. 2, 2016

Kevin Luster

Secretary

Signature of Person Preparing Statement

**ANNUAL STATEMENT FOR THE YEAR
THE EASTERN OHIO MUTUAL FIRE & TORNADO 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)	314,541.00	0.00	314,541.00	498,535.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	290,441.00	0.00	290,441.00	378,266.00
3	Real estate (less liens, encumbrances) (Schedule A)	11,499.00	0.00	11,499.00	11,927.00
4	Cash (Schedule E)	388,965.00	0.00	388,965.00	193,596.00
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	1,005,446.00	0.00	1,005,446.00	1,082,324.00
8	Investment income due and accrued	2,421.00	0.00	2,421.00	4,967.00
9.1	Assessments or premiums in the course of collection (including agents balances)	31,358.00	0.00	31,358.00	37,511.00
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)	32,495.00	0.00	32,495.00	46,131.00
10.1	Amounts recoverable from reinsurers		0.00	0.00	
10.2	Funds held by or deposited with reinsured companies		0.00	0.00	
11.1	Current federal income tax recoverable and interest thereon		0.00	0.00	
11.2	Net deferred tax asset		0.00	0.00	
12	Electronic data processing equipment and software		0.00	0.00	
13	Furniture and equipment	7,140.00	7,140.00	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	1,078,860.00	7,140.00	1,071,720.00	1,170,933.00
	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
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY**

2012

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	0.00	2,500.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	18,617.00	21,134.00
4	Other expenses (excluding taxes, licenses and fees)	5,338.00	3,667.00
5	Taxes, licenses and fees (excluding federal income taxes)	2,197.00	4,260.00
6	Current federal income taxes (including \$0 on realized capital gains (losses))	8,756.00	2,254.00
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	309,977.00	407,511.00
10	Advance premium		
11	Ceded reinsurance premiums payable	18,679.00	16,465.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	27,984.00	12,373.00
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	391,548.00	470,164.00
18	Surplus as regards policyholders	680,172.00	700,769.00
19	Total liabilities and surplus	1,071,720.00	1,170,933.00
	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
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY
STATEMENT OF INCOME**

2012

	Current Year	Prior Year
UNDERWRITING INCOME		
1.1	860,806.00	837,577.00
1.2		
1.3	860,806.00	837,577.00
1.4	233,835.00	197,240.00
1.5	0.00	
1.6	626,971.00	640,337.00
DEDUCTIONS		
2	346,010.00	245,889.00
3	54,973.00	36,780.00
4	331,252.00	298,277.00
5	0.00	0.00
6	732,235.00	580,946.00
7	-105,264.00	59,391.00
INVESTMENT INCOME		
8	27,335.00	35,005.00
9	45,193.00	6,951.00
10	72,528.00	41,956.00
OTHER INCOME		
11		
12		
13	26,856.00	7,152.00
14	26,856.00	7,152.00
15	-5,880.00	108,499.00
16	6,502.00	1,481.00
17	-12,382.00	107,018.00
SURPLUS ACCOUNT		
18	700,769.00	623,701.00
19	-12,382.00	107,018.00
20	-1,367.00	-30,874.00
21		
22	-6,848.00	924.00
23		
24	0.00	0.00
25	-20,597.00	77,068.00
26	680,172.00	700,769.00
DETAILS OF WRITE-INS		
0501		
0502		
0503		
0599	0.00	0.00
1301	26,137.00	4,058.00
1302	719.00	3,094.00
1303		
1304		
1399	26,856.00	7,152.00
2401		
2402		
2499	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY
CASH FLOW STATEMENT**

2012

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	567,051.00	674,853.00
2	Net investment income	77,098.00	33,971.00
3	Miscellaneous income	26,856.00	7,152.00
4	Total	671,005.00	715,976.00
5	Benefit and loss related payments	403,483.00	280,179.00
6	Commissions, expenses paid and aggregate write-ins for deductions	340,581.00	286,852.00
7	Federal and foreign income taxes paid (recovered)		3,000.00
8	Total	744,064.00	570,031.00
9	Net cash from operations	-73,059.00	145,945.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	297,703.00	74,582.00
10.2	Stocks	289,003.00	68,918.00
10.3	Real estate		
10.4	Net gains (losses) on cash, cash equivalents and short-term investments		
10.5	Miscellaneous proceeds		
10.6	Total investment proceeds	586,706.00	143,500.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	115,733.00	106,994.00
11.2	Stocks	202,545.00	189,266.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	318,278.00	296,260.00
11.6	Net cash from investments	268,428.00	-152,760.00
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)		
13	Net cash from financing and miscellaneous sources	0.00	0.00
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	195,369.00	-6,815.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	193,596.00	200,411.00
15.2	End of year (cash, cash equivalents and short-term investments)	388,965.00	193,596.00

ANNUAL STATEMENT FOR THE YEAR 2012
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

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	117,774.00
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	117,774.00
3	Allowances to managers and agents	0.00
4	Advertising	4,432.00
5	Boards, bureaus and associations	5,868.00
6	Surveys and underwriting reports	146.00
7	Audit of assureds' records	0.00
8.1	Salary and related items: Salaries	77,114.00
8.2	Payroll taxes	10,804.00
9	Employee relations and welfare	9,418.00
10	Insurance	11,309.00
11	Directors' fees	18,153.00
12	Travel and travel items	9,445.00
13	Rent and rent items	3,000.00
14	Equipment	117.00
15	Cost or depreciation of EDP equipment and software	0.00
16	Printing and stationery	27,650.00
17	Postage, telephone, exchange and express	7,688.00
18	Legal and auditing	20,808.00
19	Loss adjustment expenses	54,973.00
18	Investment expenses	0.00
19	Totals	260,925.00
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	0.00
20.2	Insurance department licenses and fees	2,809.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	2,809.00
21	Real estate expenses	624.00
22	Real estate taxes	467.00
23	Aggregate write-ins for miscellaneous expenses	3,626.00
24	Total expenses incurred (a)	386,225.00
25	Less unpaid expenses - current year	26,152.00
26	Add unpaid expenses - prior year	18,988.00
27	Total expenses paid	379,061.00
	Details of Write-Ins:	
2301	Miscellaneous	3,626.00
2302		
2303		
2304		
2305		
2399	Total Write-ins	3,626.00

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

ANNUAL STATEMENT FOR THE YEAR 2012
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

INSURANCE IN FORCE

	Amount (dollars)	Number
1 In force December 31 of previous year (to equal prior year's statement)	171,436,279	2,189
2 Written during the year	17,641,018	204
3 Total	189,077,297	2,393
4 Deduct those expired and cancelled	30,702,046	436
5 In force December 31 of current year	158,375,251	1,957
6 Deduct amount reinsured	0	XXX
7 Net amount in force	158,375,251	XXX

UNDERWRITING EXHIBIT - PART 2
 LOSSES INCURRED

1	2	3	4	5	6
Lines of Business	Direct Losses Incurred	Losses Incurred on Reinsurance Assumed	Deduct: Reinsurance Recovered on Incurred Losses	Deduct: Salvage and Subrogation Converted To Cash	Net Losses Incurred Columns 2 and 3 minus Columns 4 and 5
Property	801,841.00		455,066.00	765.00	346,010.00
OVERFLOW AMOUNTS					
Totals	\$ 801,841.00	\$ -	\$ 455,066.00	\$ 765.00	\$ 346,010.00

* Total should equal Line 2, Page 4, Current Year.

UNDERWRITING EXHIBIT - PART 2A
 UNPAID LOSSES and LOSS ADJUSTMENT EXPENSES

1	2	3	4	5	6
Lines of Business	Direct Unpaid Losses	Unpaid Losses on Reinsurance Assumed	Deduct: Reinsurance Recoverable on Unpaid Losses	Unpaid Loss Adjustment Expenses	Net Unpaid Losses Columns 2 and 3 minus Column 4
PROPERTY	7,948.00		7,948.00		
OVERFLOW AMOUNTS					
Totals	\$ 7,948.00	\$ -	\$ 7,948.00	\$ -	\$ -

** Total should equal Line 2, Page 3, Current Year.

*** Total should equal Line 1, Page 3, Current Year.

THE EASTERN OHIO MUTUAL FIRE & TORNADO 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			0.00
13	Furniture and equipment	7,140.00	292.00	-6,848.00
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	7,140.00	292.00	-6,848.00
	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

2012 ANNUAL STATEMENT OF THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

SCHEDULE A

Showing All Real Estate **OWNED** December 31 of Current Year

1	2	3	4	5	6	7	8	9	10
Description of Property	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7) *	Gross Income Current Year (Real Estate)	Gross Expenses Current Year (Real Estate)
Office Building	Various		23,000.00		11,501.00		11,499.00	3,000.00	3,000.00
							-		
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 23,000.00	\$ -	\$ 11,501.00	\$ -	\$ 11,499.00	\$ 3,000.00	\$ 3,000.00

*Total to agree with Page 2, Line 3, Current Year.

FURNITURE, FIXTURES and AUTOMOBILES

Showing All Furniture, Fixtures and Automobiles **OWNED** December 31 of Current Year

1	2	3	4	5	6	7	8
Description	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7)
Computers & Equipment	Various		15,569.00	6,963.00	15,392.00		7,140.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 15,569.00	\$ 6,963.00	\$ 15,392.00	\$ -	\$ 7,140.00

SCHEDULE D - PART 3

Showing all Bonds and Preferred & Common Stocks ACQUIRED During the Current Year

Bonds, preferred stocks, common stocks and mutual funds to be grouped separately.

1 CUSIP #	2 Description Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year.	3 * Date Acquired	4 Name of Vendor	5 No. of Shares of Stock	6 Cost to Company (Excluding Accrued Interest on Bonds)	7 Par Value of Bonds	8 Paid for Accrued Interest and Dividends
BONDS - GOVERNMENT							
912828PC8	US TREASURY NOTE 2.625%	10/24/2012	CHARLES SCHWAB		27,292.08	25,000.00	290.68
912828PC8	US TREASURY NOTE 2.625%	10/31/2012	CHARLES SCHWAB		27,400.25	25,000.00	303.16
912810ES3	US TREASURY BOND 7.50%	11/9/2012	CHARLES SCHWAB		40,400.25	25,000.00	927.31
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS							
087347H29	BETHLEHEM PA 5.650%	6/26/2012	CHARLES SCHWAB		20,640.80	20,000.00	182.06
STOCKS - PUBLIC UTILITIES							
023608102	AMEREN CORPORATION	3/6/2012	CHARLES SCHWAB	65.00	2,093.70		
902681105	U G I CORPORATION	12/26/2012	CHARLES SCHWAB	65.00	2,128.60		
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES							
G0070K103	ACE LIMITED	12/26/2012	CHARLES SCHWAB	30.00	2,405.92		
171232101	CHUBB CORPORATION	6/18/2012	CHARLES SCHWAB	20.00	1,439.35		
902973304	U S BANCORP	12/26/2012	CHARLES SCHWAB	110.00	3,557.22		
949746101	WELLS FARGO & CO	6/18/2012	CHARLES SCHWAB	150.00	4,906.00		
STOCKS - INDUSTRIAL AND MISCELLANEOUS							
002824100	ABBOTT LABORATORIES	3/6/2012	CHARLES SCHWAB	35.00	1,987.60		
02917L101	AMERICAN REALTY CAP TRUST	7/30/2012	CHARLES SCHWAB	700.00	7,743.25		
031162100	AMGEN INCORPORATED	12/26/2012	CHARLES SCHWAB	40.00	3,478.15		
037833100	APPLE INC	6/18/2012	CHARLES SCHWAB	11.00	6,409.41		
09247X101	BLACKROCK INC	12/26/2012	CHARLES SCHWAB	10.00	2,067.04		
093671105	BLOCK H & R INCORPORATED	2/6/2012	CHARLES SCHWAB	125.00	2,158.50		
093671105	BLOCK H & R INCORPORATED	3/8/2012	CHARLES SCHWAB	100.00	1,592.70		
12673P105	CA INC	7/30/2012	CHARLES SCHWAB	100.00	2,447.75		
17275R102	CISCO SYSTEMS INC	3/6/2012	CHARLES SCHWAB	180.00	3,521.22		
254687106	DISNEY, WALT CO	6/18/2012	CHARLES SCHWAB	90.00	4,234.45		
277276101	EASTGROUP PROPERTIES INC	12/26/2012	CHARLES SCHWAB	90.00	4,849.06		
369550108	GENERAL DYNAMICS	12/26/2012	CHARLES SCHWAB	30.00	2,083.75		
369604103	GENERAL ELECTRIC CO	6/18/2012	CHARLES SCHWAB	270.00	5,359.54		
370334104	GENERAL MILLS INC	12/26/2012	CHARLES SCHWAB	80.00	3,266.47		
418056107	HASBRO INC	12/29/2012	CHARLES SCHWAB	70.00	2,486.25		

431284108	HIGHWOOD PROPERTIES INC REIT	12/26/2012	CHARLES SCHWAB	150.00	5,011.30		
464288588	ISHARES TRUST BARCLAYS MBS FIXED RATE	3/6/2012	CHARLES SCHWAB	280.00	30,251.64		
494368103	KIMBERLY-CLARK CORP	6/18/2012	CHARLES SCHWAB	70.00	5,785.35		
529771107	LEXMARK INTL INC CL A	3/6/2012	CHARLES SCHWAB	60.00	2,145.60		
57060U100	MARKET VECTORS ETF TRUST	4/12/2012	CHARLES SCHWAB	70.00	3,391.10		
651639106	NEWMONT MINING CORP	6/18/2012	CHARLES SCHWAB	60.00	2,992.15		
651639106	NEWMONT MINING CORP	12/26/2012	CHARLES SCHWAB	75.00	3,359.20		
68389X105	ORACLE CORPORATION	4/12/2012	CHARLES SCHWAB	100.00	2,875.80		
717081103	PFIZER INCORPORATED	3/8/2012	CHARLES SCHWAB	100.00	2,167.78		
718172109	PHILIP MORRIS INTL INC	4/12/2012	CHARLES SCHWAB	20.00	1,762.60		
718546104	PHILLIPS 66	12/26/2012	CHARLES SCHWAB	65.00	3,355.74		
867229106	SUNCOR ENERGY INC	4/12/2012	CHARLES SCHWAB	150.00	4,676.70		
883556102	THERMO FISHER SCIENTIFIC	12/26/2012	CHARLES SCHWAB	65.00	4,136.39		
872540109	TJX COMPANIES INC	3/8/2012	CHARLES SCHWAB	80.00	3,004.60		
89151E109	TOTAL S A ADR	12/26/2012	CHARLES SCHWAB	40.00	2,067.71		
97717W315	WISDOMTREE EMERGING MKTS EQUITY INCOME FUND	7/30/2012	CHARLES SCHWAB	60.00	3,119.95		
97717W315	WISDOMTREE EMERGING MKTS EQUITY INCOME FUND	12/26/2012	CHARLES SCHWAB	40.00	2,245.35		
STOCKS - MUTUAL FUNDS							
34984T600	ABSOLUTE STRATEGIES FUND	12/26/2012	CHARLES SCHWAB	270.03	3,020.00		
00203H842	AQR MGD FUTURES STRAT FD CL N	12/26/2012	CHARLES SCHWAB	331.36	3,200.00		
233203421	DFA EMERGING MARKETS CORE EQUITY PORTFOLIO	6/18/2012	CHARLES SCHWAB	561.94	10,000.00		
233203348	DFA INTL REAL ESTATE SECURITIES PORTFOLIO	10/31/2012	CHARLES SCHWAB	1199.30	6,820.00		
25434D203	DFA INTL VALUE PORTFOLIO	6/18/2012	CHARLES SCHWAB	232.96	3,300.00		
254939382	DIREXION INDEXED CMDY STRAT FD INST CL	7/30/2012	CHARLES SCHWAB	187.03	4,000.00		
314172354	FEDERATED PRUDENT BEAR A	3/6/2012	CHARLES SCHWAB	495.05	2,000.00		
448108100	HUSSMAN STRATEGIC GROWTH	3/6/2012	CHARLES SCHWAB	253.38	3,020.00		
448108308	HUSSMAN STRATEGIC INTERNATIONAL EQUITY FD	6/18/2012	CHARLES SCHWAB	204.97	2,000.00		
66537V443	PRINCETON FUTURES STRATEGY CL I	3/6/2012	CHARLES SCHWAB	211.19	2,020.00		
904199403	SCOUT INTERNATIONAL FUND	VARIOUS	CHARLES SCHWAB	202.29	6,600.00		
56166Y404	TORTOISE MLP & PIPELINE INST	7/30/2012	CHARLES SCHWAB	317.38	4,000.00		
XXX	Totals	XXX	XXX	XXX	\$ 318,278.27	\$ 95,000.00	\$ 1,703.21

*The items with reference to each issue of bonds or stocks acquired at public offerings may be totaled in one line and the word "various" inserted in Columns 2 and 3.

SCHEDULE D - PART 4

Showing all Bonds and Preferred & Common Stocks SOLD, REDEEMED OR Otherwise DISPOSED OF During the Current Year

Bonds, preferred stocks, common stocks and mutual funds to be grouped separately.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Cusip #	Description Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year. Companies may at their option summarize all bonds of the same issue called, matured or redeemed during the year and omit dates under column (3).	Date Sold	Name of Purchaser (If matured or called under redemption option, so state and give price at which called.)	No. of Shares of Stock	Consideration (Excluding Accrued Interest on Bonds)	Par Value of Bonds	Cost to Company (Excluding Accrued Interest on Bonds)	Book Value at Date of Sale	Increase, By Adjustment in Book Value During Year	Decrease, By Adjustment in Book Value During Year	Profit on Sale	Loss on Sale	Interest on Bonds Received During Year (Including accrued interest on bonds sold)	Dividends on Stocks Received During Year (Including accrued dividends on stocks sold)
BONDS - GOVERNMENT														
912828LU2	US TREASURY NOTE 3.125%	8/29/2012	CHARLES SCHWAB		44,249.21	40,000.00	39,774.30	39,867.38			4,381.83	-	1,039.40	
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS														
118217AS7	BUCKEYE OHIO TOB SE 6.00%	2/7/2012	CHARLES SCHWAB		17,915.00	25,000.00	21,363.00	21,714.45			-	3,799.45	287.50	
186392CD6	CLEVELAND OHIO MU 5.20%	8/29/2012	CHARLES SCHWAB		26,837.50	25,000.00	22,525.00	22,772.71			4,064.79	-	985.83	
676907PC6	OHIO HSG FIN AGY 4.65%	8/29/2012	CHARLES SCHWAB		30,503.00	30,000.00	25,821.43	26,573.50			3,929.50	-	1,522.88	
676907PC6	OHIO HSG FIN AGY 4.650%	3/1/2012	CHARLES SCHWAB		5,000.00	5,000.00	4,303.57	4,407.73			592.27	-		
725303AA9	PITTSBURGH PA UR 8.250%	8/9/2012	CHARLES SCHWAB		5,175.00	5,000.00	5,174.25	5,040.29			134.71	-		
769044CC0	RIVERSIDE CALIF 5.820%	8/6/2012	CHARLES SCHWAB		48,040.00	50,000.00	43,471.50	44,336.00			3,704.00	-	2,974.67	
964075AD7	WHITE MOUNTAIN APACHE 8.25%	10/16/2012	CHARLES SCHWAB		5,000.00	5,000.00	4,912.50	4,969.60			30.40	-	206.25	
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
3128F4X89	FHLMC D65203	VARIOUS	CHARLES SCHWAB		223.34			279.06			-	55.72		
36202EAY5	GNMA II 003623	VARIOUS	CHARLES SCHWAB		2,257.44			2,259.75			-	2.31		
36202EFA2	GNMA II 003761	VARIOUS	CHARLES SCHWAB		2,025.44			2,055.82			-	30.38		
36202EKX6	GNMA II 003910	VARIOUS	CHARLES SCHWAB		2,046.80			2,062.30			-	15.50		
36202EPM5	GNMA II 004028	VARIOUS	CHARLES SCHWAB		2,191.04			2,200.34			-	9.30		
36202FWD4	GNMA II 005144	VARIOUS	CHARLES SCHWAB		3,210.12			3,315.04			-	104.92		
36202FY59	GNMA II 005232	VARIOUS	CHARLES SCHWAB		952.92			987.01			-	34.09		
36202FY59	GNMA II 005232	8/6/2012	CHARLES SCHWAB		31,029.05	30,000.00	31,078.13	30,009.10			1,019.95	-	714.65	
36223HQ42	GNMA PL 308375	VARIOUS	CHARLES SCHWAB		59.85			40.75			19.10	-		
BONDS - INDUSTRIAL AND MISCELLANEOUS														
172973UT4	CITIGROUP MTG SEC 5.50%	8/6/2012	CHARLES SCHWAB		25,093.75	25,000.00	25,062.50	25,058.18			35.57	-	947.20	
88652YAA9	TIERS WYE FRN 2014 5.490%	8/6/2012	CHARLES SCHWAB		25,406.25	25,000.00	25,025.00	25,003.78			402.47	-	843.35	
88652YAA9	TIERS WYE FRN 2014 5.490%	8/6/2012	CHARLES SCHWAB		30,487.50	30,000.00	28,575.00	29,767.69			719.81	-	1,011.99	
802349AA8	SANTA MARIA LANDFILL 8.75%	8/15/2012	CHARLES SCHWAB		5,000.00	5,000.00	4,975.00	4,983.27			16.73	-	437.50	
STOCKS - PUBLIC UTILITIES														
023608102	AMEREN CORPORATION	8/6/2012	CHARLES SCHWAB	65.00	2,239.35		2,093.70	2,093.70			145.65	-		52.00
125896100	C M S ENERGY CORP	9/27/2012	CHARLES SCHWAB	100.00	2,322.30		1,968.30	1,968.30			354.00	-		72.00
902681105	U G I CORPORATION	9/27/2012	CHARLES SCHWAB	15.00	470.93		370.69	370.69			100.24	-		15.90
903681105	U G I CORPORATION	9/27/2012	CHARLES SCHWAB	50.00	1,569.78		1,562.00	1,562.00			7.78	-		53.00
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES														
G0070K103	ACE LIMITED	8/6/2012	CHARLES SCHWAB	30.00	2,205.33		1,866.42	1,866.42			338.91	-		63.15

G0070K103	ACE LIMITED	8/29/2012	CHARLES SCHWAB	40.00	2,928.18		2,488.55	2,488.55			439.63	-	84.20
064149107	BANK OF NOVA SCOTIA	6/18/2012	CHARLES SCHWAB	60.00	3,041.38		3,256.80	3,256.80			-	215.42	64.64
902973304	US BANCORP	8/6/2012	CHARLES SCHWAB	130.00	4,319.04		3,312.84	3,312.84			1,006.20	-	66.95
949746101	WELLS FARGO & CO	8/29/2012	CHARLES SCHWAB	100.00	3,410.17		3,270.67	3,270.67			139.50	-	22.00
STOCKS - INDUSTRIAL AND MISCELLANEOUS													
002824100	ABBOTT LABORATORIES	8/29/2012	CHARLES SCHWAB	20.00	1,313.93		1,098.40	1,098.40			215.53	-	30.00
002824100	ABBOTT LABORATORIES	8/29/2012	CHARLES SCHWAB	25.00	1,642.42		1,309.50	1,309.50			332.92	-	37.50
002824100	ABBOTT LABORATORIES	8/29/2012	CHARLES SCHWAB	35.00	2,299.38		1,987.60	1,987.60			311.78	-	35.70
G1150G111	ACCENTURE PLC CL A	8/6/2012	CHARLES SCHWAB	35.00	2,126.39		2,127.80	2,127.80			-	1.41	
G1150G111	ACCENTURE PLC CL A	8/29/2012	CHARLES SCHWAB	35.00	2,121.49		2,127.80	2,127.80			-	6.31	
035710409	ANNALY CAPITAL MANAGEMENT INC	2/6/2012	CHARLES SCHWAB	100.00	1,696.53		1,712.90	1,712.90			-	16.37	17.10
035710409	ANNALY CAPITAL MANAGEMENT INC	2/6/2012	CHARLES SCHWAB	30.00	508.96		468.57	468.57			40.39	-	57.00
035710409	ANNALY CAPITAL MANAGEMENT INC	12/17/2012	CHARLES SCHWAB	220.00	3,122.53		3,436.18	3,436.18			-	313.65	477.40
037833100	APPLE INC	8/6/2012	CHARLES SCHWAB	11.00	6,846.65		6,409.41	6,409.41			437.24	-	
093671105	BLOCK H & R INCORPORATED	8/6/2012	CHARLES SCHWAB	100.00	1,594.01		1,726.80	1,726.80			-	132.79	31.11
126408103	C S X CORP	7/30/2012	CHARLES SCHWAB	50.00	1,137.09		1,248.96	1,248.96			-	111.87	13.00
126408103	C S X CORP	7/30/2012	CHARLES SCHWAB	100.00	2,274.18		2,103.70	2,103.70			170.48	-	26.00
125269100	CF INDUSTRIES HOLDINGS	8/6/2012	CHARLES SCHWAB	20.00	4,015.36		2,957.00	2,957.00			1,058.36	-	16.00
166764100	CHEVRON CORPORATION	8/6/2012	CHARLES SCHWAB	20.00	2,230.60		1,379.89	1,379.89			850.71	-	34.20
205887102	CONAGRA FOODS INC	9/27/2012	CHARLES SCHWAB	100.00	2,727.29		2,481.30	2,481.30			245.99	-	72.00
205887102	CONAGRA GOODS INC	8/29/2012	CHARLES SCHWAB	100.00	2,518.09		2,481.30	2,481.30			36.79	-	72.00
277276101	EASTGROUP PROPERTIES INC	8/29/2012	CHARLES SCHWAB	100.00	5,324.03		4,215.60	4,215.60			1,108.43	-	104.00
278058102	EATON CORPORATION	7/30/2012	CHARLES SCHWAB	60.00	2,618.99		2,099.10	2,099.10			519.89	-	45.60
30231G102	EXXON MOBILE CORPORATION	8/29/2012	CHARLES SCHWAB	10.00	877.05		643.80	643.80			233.25	-	16.10
30231G102	EXXON MOBILE CORPORATION	8/29/2012	CHARLES SCHWAB	30.00	2,631.16		2,171.10	2,171.10			460.06	-	48.30
35471R106	FRANKLIN STREET PPTY CO REIT	8/29/2012	CHARLES SCHWAB	250.00	2,721.49		3,717.25	3,717.25			-	995.76	142.50
35906A108	FRONTIER COMMUNICATIONS	6/18/2012	CHARLES SCHWAB	36.00	132.60		313.82	313.82			-	181.22	7.20
35906A108	FRONTIER COMMUNICATIONS	6/18/2012	CHARLES SCHWAB	12.00	44.21		89.17	89.17			-	44.96	2.40
369604103	GENERAL ELECTRIC CO	8/6/2012	CHARLES SCHWAB	200.00	4,215.56		3,970.03	3,970.03			245.53	-	34.00
370334104	GENERAL MILLS INC	7/30/2012	CHARLES SCHWAB	70.00	2,693.06		2,004.27	2,004.27			688.79	-	65.80
370334104	GENERAL MILLS INC	8/6/2012	CHARLES SCHWAB	60.00	2,303.40		1,717.95	1,717.95			585.45	-	56.40
421946104	HEALTHCARE REALTY TRUST	7/30/2012	CHARLES SCHWAB	300.00	7,327.09		5,891.10	5,891.10			1,435.99	-	180.00
42809H107	HESS CORPORATION	4/12/2012	CHARLES SCHWAB	50.00	2,818.94		2,585.00	2,585.00			233.94	-	10.00
428236103	HEWLETT-PACKARD COMPANY	4/12/2012	CHARLES SCHWAB	80.00	1,976.16		2,937.10	2,937.10			-	960.94	19.20
431284108	HIGHWOOD PROPERTIES INC REIT	8/29/2012	CHARLES SCHWAB	100.00	3,278.28		2,955.80	2,955.80			322.48	-	127.50
437306103	HOME PROPERTIES INC REIT	8/29/2012	CHARLES SCHWAB	150.00	9,587.09		8,315.85	8,315.85			1,271.24	-	297.00
44106M102	HOSPITALITY PROPERTIES TRUST	7/30/2012	CHARLES SCHWAB	350.00	8,476.26		3,799.25	3,799.25			4,677.01	-	472.50
444717102	HUGOTON ROYALTY TRUST	6/18/2012	CHARLES SCHWAB	110.00	713.76		2,288.90	2,288.90			-	1,575.14	49.44
452308109	ILLINOIS TOOL WORKS INC	6/18/2012	CHARLES SCHWAB	50.00	2,706.99		2,110.90	2,110.90			596.09	-	36.00
464288588	ISHARES TRUST BARCLAYS MBS FIXED RATE	7/12/2012	CHARLES SCHWAB	30.00	3,261.87		3,256.18	3,256.18			5.69	-	48.35
464288588	ISHARES TRUST BARCLAYS MBS FIXED RATE	7/12/2012	CHARLES SCHWAB	70.00	7,611.04		7,562.91	7,562.91			48.13	-	52.73
464288588	ISHARES TRUST BARCLAYS MBS FIXED RATE	7/30/2012	CHARLES SCHWAB	210.00	22,853.66		22,688.73	22,688.73			164.93	-	190.65
464288513	ISHARES TRUST IBOX \$ HIGH YIELD	8/29/2012	CHARLES SCHWAB	240.00	22,097.43		21,209.40	21,209.40			888.03	-	1,007.25
478160104	JOHNSON & JOHNSON	7/30/2012	CHARLES SCHWAB	50.00	3,455.47		2,505.50	2,505.50			949.97	-	59.00
478160104	JOHNSON & JOHNSON	8/6/2012	CHARLES SCHWAB	15.00	1,025.73		751.65	751.65			274.08	-	17.70
529771107	LEXMARK INTL INC CL A	6/18/2012	CHARLES SCHWAB	60.00	1,521.02		2,145.60	2,145.60			-	624.58	18.00

617477104	M S EMERGING MKTS DEBT	3/6/2012	CHARLES SCHWAB	120.00	1,989.08		1,753.70	1,753.70			235.38	-		36.00
57060U100	MARKET VECTORS ETF TRUST	7/30/2012	CHARLES SCHWAB	70.00	3,026.88		3,391.10	3,391.10			-	364.22		
580135101	MCDONALDS CORP	8/6/2012	CHARLES SCHWAB	20.00	1,797.21		1,149.15	1,149.15			648.06	-		28.00
580135101	MCDONALDS CORP	8/29/2012	CHARLES SCHWAB	40.00	3,565.01		2,298.30	2,298.30			1,266.71	-		56.00
58155Q103	MCKESSON CORPORATION	8/6/2012	CHARLES SCHWAB	30.00	2,629.22		2,199.43	2,199.43			429.79	-		18.00
594918104	MICROSOFT CORP	8/29/2012	CHARLES SCHWAB	100.00	3,051.18		2,718.00	2,718.00			333.18	-		60.00
666807102	NORTHROP GRUMMAN CORP	8/29/2012	CHARLES SCHWAB	50.00	3,353.52		2,565.94	2,565.94			787.58	-		80.00
674599105	OCCIDENTAL PETROLEUM CORP	8/6/2012	CHARLES SCHWAB	40.00	3,564.57		4,087.80	4,087.80			-	523.23		61.60
742718109	PROCTER & GAMBLE	6/18/2012	CHARLES SCHWAB	55.00	3,396.57		3,104.99	3,104.99			291.58	-		59.79
867229106	SUNCOR ENERGY INC	8/6/2012	CHARLES SCHWAB	50.00	1,590.01		1,558.90	1,558.90			31.11	-		6.30
867229106	SUNCOR ENERGY INC	11/19/2012	CHARLES SCHWAB	100.00	3,258.45		3,117.80	3,117.80			140.65	-		25.86
881624209	TEVA PHARM INDS LTD ADR	2/10/2012	CHARLES SCHWAB	60.00	2,622.86		3,012.00	3,012.00			-	389.14		
882508104	TEXAS INSTRUMENTS	7/30/2012	CHARLES SCHWAB	80.00	2,160.02		2,656.60	2,656.60			-	496.58		40.80
882508104	TEXAS INSTRUMENTS	7/30/2012	CHARLES SCHWAB	50.00	1,350.01		1,170.50	1,170.50			179.51	-		25.50
882508104	TEXAS INSTRUMENTS	7/30/2012	CHARLES SCHWAB	50.00	1,350.01		1,241.50	1,241.50			108.51	-		25.50
883556102	THERMO FISHER SCIENTIFIC	1/25/2012	CHARLES SCHWAB	70.00	3,708.41		2,701.60	2,701.60			1,006.81	-		
872540109	TJX COMPANIES	6/18/2012	CHARLES SCHWAB	40.00	1,709.41		1,502.30	1,502.30			207.11	-		4.60
872540109	TJX COMPANIES INC	8/6/2012	CHARLES SCHWAB	30.00	2,718.75		1,327.20	1,327.20			1,391.55	-		12.60
872540109	TJX COMPANIES INC	8/6/2012	CHARLES SCHWAB	40.00	1,812.50		1,502.30	1,502.30			310.20	-		4.60
92343V104	VERIZON COMMUNICATIONS	8/29/2012	CHARLES SCHWAB	50.00	2,133.25		1,582.29	1,582.29			550.96	-		75.00
931422109	WALGREEN COMPANY	3/8/2012	CHARLES SCHWAB	100.00	3,266.14		3,368.70	3,368.70			-	102.56		22.50
931142103	WAL-MART STORES INC	8/29/2012	CHARLES SCHWAB	50.00	3,630.02		2,706.95	2,706.95			923.07	-		77.88
939653101	WASHINGTON REAL ESTATE INVEST TRUST	7/30/2012	CHARLES SCHWAB	100.00	2,639.47		2,927.90	2,927.90			-	288.43		86.75
939653101	WASHINGTON REAL ESTATE INVEST TRUST	7/30/2012	CHARLES SCHWAB	100.00	2,639.46		3,154.80	3,154.80			-	515.34		86.75
STOCKS - MUTUAL FUNDS														
34984T600	ABSOLUTE STRATEGIES FUND	8/29/2012	CHARLES SCHWAB	486.02	5,452.61		4,412.08	4,412.08			1,040.53	-		
00203H842	AQR MGD FUTURES STRAT FD CL N	8/29/2012	CHARLES SCHWAB	289.00	2,754.17		2,991.15	2,991.15			-	236.98		
03875R106	ARBITRAGE FUND CLASS R	8/6/2012	CHARLES SCHWAB	200.00	2,570.00		2,542.00	2,542.00			28.00	-		
03875R106	ARBITRAGE FUND CLASS R	8/29/2012	CHARLES SCHWAB	350.75	4,510.61		4,458.00	4,458.00			52.61	-		
481370872	ARTIO INTERNATIONAL EQUITY FUND	8/29/2012	CHARLES SCHWAB	352.37	3,561.24		3,383.22	3,383.22			178.02	-		
481370872	ARTIO INTERNATIONAL EQUITY FUND	8/29/2012	CHARLES SCHWAB	229.43	2,318.76		2,000.00	2,000.00			318.76	-		
481370872	ARTIO INTERNATIONAL EQUITY FUND	8/29/2012	CHARLES SCHWAB	270.42	2,732.98		3,000.00	3,000.00			-	267.02		
233203421	DFA EMERGING MARKETES CORE EQUITY PORTFOLIO	8/29/2012	CHARLES SCHWAB	250.00	4,552.50		4,448.90	4,448.90			103.60	-		
233203587	DFA EMERGING MARKETS VALUE	6/18/2012	CHARLES SCHWAB	533.62	14,105.03		11,938.40	11,938.40			2,166.63	-		75.77
25434d203	DFA INTL VALUE PORTFOLIO	8/6/2012	CHARLES SCHWAB	232.96	3,420.75		3,300.00	3,300.00			120.75	-		
353535305	FRANKLIN GOLD & PRECIOUS METALS	6/18/2012	CHARLES SCHWAB	143.10	4,699.37		3,705.32	3,705.32			994.05	-		
52106N889	LAZARD EMERGING MARKETS PORTFOLIO	8/6/2012	CHARLES SCHWAB	261.09	4,906.82		2,782.04	2,782.04			2,124.78	-		
66537v682	MUTUALHEDGE FRONTIER LEGENDS FD A	7/30/2012	CHARLES SCHWAB	210.68	2,134.17		2,052.00	2,052.00			82.17	-		
72200Q182	PIMCO ALL ASSET ALL AUTHORITY FUND	8/6/2012	CHARLES SCHWAB	200.00	2,168.00		2,104.06	2,104.06			63.94	-		30.77
722005667	PIMCO COMMODITY REAL RETURN STRATEGY FD	8/3/2012	CHARLES SCHWAB	214.09	1,442.23		1,873.68	1,873.68			-	431.45		21.51
66537V443	PRINCETON FUTURES STRATEGY CL I	7/30/2012	CHARLES SCHWAB	275.16	2,638.50		3,000.00	3,000.00			-	361.50		
66537V443	PRINCETON FUTURES STRATEGY CL I	7/30/2012	CHARLES SCHWAB	211.19	2,025.10		2,020.00	2,020.00			5.10	-		
904199403	SCOUT INTERNATIONAL FUND	8/6/2012	CHARLES SCHWAB	238.89	7,247.98		5,000.00	5,000.00			2,247.98	-		50.91
XXX	Totals	XXX	XXX	XXX	\$ 631,859.74	\$300,000.00	\$ 571,064.82	\$586,707.39	\$ -	\$ -	\$58,360.89	\$13,208.54	\$ 10,971.22	\$ 5,593.46

ANNUAL STATEMENT FOR THE YEAR 2012
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

ORGANIZATIONAL CHART

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

Eastern Ohio Mutual Insurance Agency, Inc.
Eastern Ohio Mutual Fire & Tornado Insurance Co., Inc.



**ANNUAL STATEMENT FOR THE YEAR
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY**
Overflow Page for Write-ins

2012

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 Cusip #	2 Description Give complete and accurate description of all bonds owned.	3 From Whom Acquired	4 Date Acquired	5 Par Value	6 Actual Cost	7 Book Value / Amortized Value*	8 Market Value December 31 of Current Year	Interest			12 Increase by Adjustment, in Book Value During Year	13 Decrease by Adjustment, in Book Value During Year	14 Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	15 Maturity Date	16 NAIC Designation
								9 Rate (%)	10 Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	11 Gross Am't Received During Year					
BONDS - GOVERNMENT															
912810ES3	US TREASURY BOND	CHARLES SCHWAB	11/9/2012	25,000.00	40,400.25	37,954.06	39,757.83	7.500%	239.58	937.50		1,803.77		11/15/2024	1
912828PC8	US TREASURY NOTE	CHARLES SCHWAB	10/24/2012	25,000.00	27,292.08	27,237.07	27,414.08	2.625%	83.85	-		177.01		11/15/2020	1
912828PC8	US TREASURY NOTE	CHARLES SCHWAB	10/31/2012	25,000.00	27,400.25	27,348.37	27,414.07	2.625%	83.85	656.25		65.70		11/15/2020	1
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS															
087347H29	BETHLEHEM PA	CHARLES SCHWAB	6/26/2012	20,000.00	20,640.80	20,621.51	20,221.40	5.650%	188.33	565.00				11/1/2029	2
58607EBA1	MEMPHIS CTR CITY	CHARLES SCHWAB	4/4/2008	25,000.00	25,175.75	25,066.77	25,637.50	5.800%	120.83	1,450.00				12/1/2015	XXX
888805AP3	TOBACCO SETTLEMENT	CHARLES SCHWAB	12/4/2008	10,000.00	8,586.70	9,018.98	9,681.00	6.500%	595.83	650.00				6/1/2023	3
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS															
3128F4X89	FHLMC D65203	CHARLES SCHWAB	1/2/1997	1,036.41	1,036.41	994.41	910.45	6.500%	2.99	61.40		83.96		11/1/2025	1
36202EAY5	GNMA II 003623	CHARLES SCHWAB	10/14/2004	7,870.64	7,870.64	5,618.59	6,171.37	5.000%	12.02	340.33		552.78		10/20/2034	1
36202EFA2	GNMA II 003761	CHARLES SCHWAB	11/16/2005	9,335.99	9,335.99	7,413.91	8,181.70	6.000%	17.12	504.25		767.79		9/20/2035	1
36202EKX6	GNMA II 003910	CHARLES SCHWAB	11/18/2006	7,118.53	7,118.53	5,108.20	5,664.95	6.000%	13.05	370.65		556.75		10/20/2036	1
36202EPM5	GNMA II 004028	CHARLES SCHWAB	9/20/2007	7,387.37	7,387.37	5,217.09	5,796.06	6.000%	13.54	380.87		578.97		9/20/2037	1
36202FWD4	GNMA II 005144	CHARLES SCHWAB	8/11/2011	24,743.89	24,743.89	22,209.51	23,449.96	3.500%	26.46	825.26		1,240.45		7/20/2041	1
36223HQ42	GNMA PL 308375	CHARLES SCHWAB	11/10/1994	840.20	840.20	554.42	895.36	7.000%	2.61	57.05		340.94		11/1/2025	1
BONDS - INDUSTRIAL AND MISCELLANEOUS															
064207UV3	BANK OKLAHOMA FLT 2017	CHARLES SCHWAB	1/24/2011	25,000.00	25,025.00	25,017.32	23,944.40	5.750%	183.68	864.50		1,072.92		5/15/2017	1
404221AM5	HILTON LITTLE ROCK LLC	CHARLES SCHWAB	4/27/2004	25,000.00	25,025.00	25,006.32	18,562.50	8.500%	64.93	2,125.00		6,443.82		4/1/2016	XXX
70422XAC4	PATUXENT RIVER NAS ENERGY	CHARLES SCHWAB	4/23/2004	25,000.00	25,025.00	25,012.88	25,000.00	7.000%	77.78	1,749.96		12.88		12/15/2019	XXX
760985TC5	RESIDENTIAL FUNDING	CHARLES SCHWAB	7/15/2010	25,000.00	25,234.38	25,197.45	27,010.20	5.750%	23.96	1,437.20		1,812.75		2/25/2023	1
802349AA8	SANTA MARIA LANDFILL	CHARLES SCHWAB	6/19/2008	20,000.00	19,900.00	19,944.43	22,911.20	8.750%	670.83	1,750.00		2,966.77		2/15/2019	XXX
	ROUNDING					(0.29)						0.29			
XXX	Totals to Page 11	XXX	XXX	\$ 308,333.03	\$ 328,038.24	\$ 314,541.00	\$ 318,624.03	XXX	\$ 2,421.24	\$ 14,725.22	\$ 7,613.58	\$ 10,863.97	\$ -	XXX	XXX

* Annual Statement Value

SCHEDULE D - PART 2
 Showing all Preferred & Common Stocks and Mutual Funds Owned December 31 of Current Year

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

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	NAMICO	4/7/1987	30.00		6,759.00	225.31	6,759.00	300.00				
STOCKS - PUBLIC UTILITIES													
125896100	C M S ENERGY CORP	CHARLES SCHWAB	6/17/2011	100.00		2,438.00	24.38	2,438.00	1,968.30	96.00			
902681105	U G I CORPORATION	CHARLES SCHWAB	10/7/2009	70.00		2,289.70	32.71	2,289.70	1,729.89	74.20			
902681105	U G I CORPORATION	CHARLES SCHWAB	12/26/2012	65.00		2,126.15	32.71	2,126.15	2,128.60	-			
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES													
G0070K103	ACE LIMITED	CHARLES SCHWAB	12/26/2012	30.00		2,394.00	79.80	2,394.00	2,405.92	-			
171232101	CHUBB CORPORATION	CHARLES SCHWAB	11/24/2008	20.00		1,506.40	75.32	1,506.40	931.29	32.40			
171232101	CHUBB CORPORATION	CHARLES SCHWAB	6/18/2012	20.00		1,506.40	75.32	1,506.40	1,439.35	16.40			
891160509	TORONTO DOMINION BANK	CHARLES SCHWAB	10/7/2009	60.00		5,059.80	84.33	5,059.80	3,721.20	173.43			
902973304	U S BANCORP	CHARLES SCHWAB	12/26/2012	110.00		3,513.40	31.94	3,513.40	3,557.22	-			
949746101	WELLS FARGO & CO	CHARLES SCHWAB	6/18/2012	50.00		1,709.00	34.18	1,709.00	1,635.33	22.00			
STOCKS - INDUSTRIAL AND MISCELLANEOUS													
88579Y101	3M COMPANY	CHARLES SCHWAB	4/20/2010	50.00		4,642.50	92.85	4,642.50	4,292.00	118.00			
00206R102	A T & T INC	CHARLES SCHWAB	6/17/2011	50.00		1,685.50	33.71	1,685.50	1,555.50	88.00			
002824100	ABBOTT LABORATORIES	CHARLES SCHWAB	7/27/2011	25.00		1,637.50	65.50	1,637.50	1,309.50	50.25			
02917L101	AMERICAN REALTY CAP TRUST	CHARLES SCHWAB	7/30/2012	700.00		8,078.00	11.54	8,078.00	7,743.25	207.67			
031162100	AMGEN INCORPORATED	CHARLES SCHWAB	12/26/2012	40.00		3,448.00	86.20	3,448.00	3,478.15	-			
075887109	BECTON DICKINSON & CO	CHARLES SCHWAB	7/9/2004	40.00		3,127.60	78.19	3,127.60	1,974.11	73.80			
09247X101	BLACKROCK INC	CHARLES SCHWAB	12/26/2012	10.00		2,067.10	206.71	2,067.10	2,067.04	-			
093671105	BLOCK H & R INCORPORATED	CHARLES SCHWAB	2/8/2012	25.00		464.25	18.57	464.25	431.70	12.78			
093671105	BLOCK H & R INCORPORATED	CHARLES SCHWAB	3/8/2012	100.00		1,857.00	18.57	1,857.00	1,592.70	51.11			
12673P105	CA INC	CHARLES SCHWAB	7/30/2012	100.00		2,198.00	21.98	2,198.00	2,447.75	50.00			
166764100	CHEVRON CORPORATION	CHARLES SCHWAB	6/30/2010	50.00		5,407.00	108.14	5,407.00	3,449.71	175.50			
17275R102	CISCO SYSTEMS INC	CHARLES SCHWAB	3/8/2012	180.00		3,536.89	19.65	3,536.89	3,521.22	79.20			
254687106	DISNEY, WALT CO	CHARLES SCHWAB	6/18/2012	90.00		4,481.10	49.79	4,481.10	4,234.45	67.50			
277276101	EASTGROUP PROPERTIES INC	CHARLES SCHWAB	12/26/2012	90.00		4,842.90	53.81	4,842.90	4,849.06	-			
30231G102	EXXON MOBILE CORPORATION	CHARLES SCHWAB	2/16/2006	40.00		3,462.00	86.55	3,462.00	2,411.00	87.20			
369550108	GENERAL DYNAMICS	CHARLES SCHWAB	12/26/2012	30.00		2,078.10	69.27	2,078.10	2,083.75	-			
369604103	GENERAL ELECTRIC CO	CHARLES SCHWAB	6/18/2012	70.00		1,469.30	20.99	1,469.30	1,389.51	23.80			
370334104	GENERAL MILLS INC	CHARLES SCHWAB	12/26/2012	80.00		3,233.60	40.42	3,233.60	3,266.47	-			
418056107	HASBRO INC	CHARLES SCHWAB	12/29/2012	70.00		2,513.00	35.90	2,513.00	2,486.25	-			
431284108	HIGHWOOD PROPERTIES INC REIT	CHARLES SCHWAB	12/26/2012	150.00		5,017.50	33.45	5,017.50	5,011.30	-			
494368103	KIMBERLY-CLARK CORP	CHARLES SCHWAB	6/18/2012	70.00		5,910.10	84.43	5,910.10	5,785.35	51.80			
501044101	KROGER COMPANY	CHARLES SCHWAB	5/18/2010	170.00		4,423.40	26.02	4,423.40	3,838.13	84.15			
617477104	M S EMERGING MKTS DEBT	CHARLES SCHWAB	10/6/2008	500.00		8,420.00	16.84	8,420.00	4,825.20	575.00			
617477104	M S EMERGING MKTS DEBT	CHARLES SCHWAB	12/20/2011	870.00		14,650.80	16.84	14,650.80	12,713.11	1,000.50			
580135101	MCDONALDS CORP	CHARLES SCHWAB	10/6/2008	20.00		1,764.20	88.21	1,764.20	1,149.15	57.40			
58155Q103	MCKESSON CORPORATION	CHARLES SCHWAB	10/11/2011	40.00		3,878.40	96.96	3,878.40	2,932.57	32.00			
594918104	MICROSOFT CORP	CHARLES SCHWAB	10/28/2003	100.00		2,670.97	26.71	2,670.97	2,718.00	83.00			
651639106	NEWMONT MINING CORP	CHARLES SCHWAB	6/18/2012	60.00		2,786.40	46.44	2,786.40	2,992.15	42.00			
651639106	NEWMONT MINING CORP	CHARLES SCHWAB	12/26/2012	75.00		3,483.00	46.44	3,483.00	3,359.20	-			
68389X105	ORACLE CORPORATION	CHARLES SCHWAB	10/11/2011	150.00		4,998.00	33.32	4,998.00	4,657.20	63.00			
68389X105	ORACLE CORPORATION	CHARLES SCHWAB	4/12/2012	100.00		3,332.00	33.32	3,332.00	2,875.80	30.00			
693506107	P P G INDUSTRIES INC	CHARLES SCHWAB	10/11/2011	40.00		5,414.00	135.35	5,414.00	3,058.60	93.60			
717051103	PFIZER INCORPORATED	CHARLES SCHWAB	3/8/2012	100.00		2,507.93	25.08	2,507.93	2,167.78	66.00			
718112109	PHILIP MORRIS INTL INC	CHARLES SCHWAB	4/12/2012	20.00		1,672.80	83.64	1,672.80	1,762.60	32.40			

718546104	PHILLIPS 66	CHARLES SCHWAB	12/26/2012	65.00		3,451.50	53.10	3,451.50	3,355.74	-			
828806802	SIMON PPTY GROUP INC	CHARLES SCHWAB	9/9/2009	24.00		3,794.16	158.09	3,794.16	1,524.29	98.40			
828806802	SIMON PPTY GROUP INC	CHARLES SCHWAB	6/17/2011	30.00		4,742.70	158.09	4,742.70	3,424.50	123.00			
883556102	THERMO FISHER SCIENTIFIC	CHARLES SCHWAB	12/26/2012	65.00		4,145.70	63.78	4,145.70	4,136.39	-			
89151E109	TOTAL S A ADR	CHARLES SCHWAB	12/26/2012	40.00		2,080.40	52.01	2,080.40	2,067.71	-			
913017109	UNITED TECHNOLOGIES CORP	CHARLES SCHWAB	6/30/2010	40.00		3,280.40	82.01	3,280.40	2,638.80	81.20			
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	2/17/2009	50.00		2,163.50	43.27	2,163.50	1,348.83	100.75			
931142103	WAL-MART STORES INC	CHARLES SCHWAB	3/12/2010	50.00		3,411.50	68.23	3,411.50	2,706.95	97.75			
959802109	WESTERN UNION COMPANY	CHARLES SCHWAB	7/27/2011	70.00		952.70	13.61	952.70	1,408.00	29.75			
97717W315	WISDOMTREE EMERGING MKTS EQUITY INCOME FUN	CHARLES SCHWAB	7/30/2012	60.00		3,431.40	57.19	3,431.40	3,119.95	59.10			
97717W315	WISDOMTREE EMERGING MKTS EQUITY INCOME FUN	CHARLES SCHWAB	12/26/2012	40.00		2,287.60	57.19	2,287.60	2,245.35	-			
STOCKS - MUTUAL FUNDS													
34984T600	ABSOLUTE STRATEGIES FUND	CHARLES SCHWAB	12/26/2012	270.03		2,991.90	11.08	2,991.90	3,020.00	-			
00203H842	AQR MGD FUTURES STRAT FD CL N	CHARLES SCHWAB	VARIOUS	332.21		3,232.44	9.73	3,232.44	3,208.85	7.74			
233203421	DFA EMERGING MARKETS CORE EQUITY PORTFOLIO	CHARLES SCHWAB	6/18/2012	311.94		6,363.51	20.40	6,363.51	5,551.10	68.63			
233203348	DFA INTL REAL ESTATE SECURITIES PORTFOLIO	CHARLES SCHWAB	10/31/2012	1,199.30		6,200.36	5.17	6,200.36	6,820.00	795.13			
233203629	DFA INTL SMALL COMPANY PORTFOLIO FD	CHARLES SCHWAB	8/19/2011	330.02		5,257.22	15.93	5,257.22	5,000.00	125.73			
254939382	DIREXION INDEXED CMDY STRAT FD INST CL	CHARLES SCHWAB	7/30/2012	187.03		3,766.78	20.14	3,766.78	4,000.00	-			
314172354	FEDERATED PRUDENT BEAR A	CHARLES SCHWAB	VARIOUS	1,765.25		6,407.86	3.63	6,407.86	8,900.00	-			
448108100	HUSSMAN STRATEGIC GROWTH	CHARLES SCHWAB	VARIOUS	587.83		6,295.68	10.71	6,295.68	7,020.00	89.23			
448108308	HUSSMAN STRATEGIC INTERNATIONAL EQUITY FD	CHARLES SCHWAB	8/18/2011	1,092.61		10,467.19	9.58	10,467.19	11,500.00	-			
577125107	MATTHEWS ASIA DIVIDEND FUND	CHARLES SCHWAB	10/11/2011	395.88		5,771.97	14.58	5,771.97	5,000.00	221.00			
72200Q182	PIMCO ALL ASSET ALL AUTHORITY FUND	CHARLES SCHWAB	VARIOUS	468.17		5,192.02	11.09	5,192.02	4,395.94	323.85			
72201F516	PIMCO EMERGING LOCAL BOND FUND	CHARLES SCHWAB	VARIOUS	2,149.90		23,605.87	10.98	23,605.87	23,120.00	1,352.07			
904199403	SCOUT INTERNATIONAL FUND	CHARLES SCHWAB	VARIOUS	202.29		6,746.37	33.35	6,746.37	6,600.00	19.94			
56166Y404	TORTOISE MLP & PIPELINE INST	CHARLES SCHWAB	7/30/2012	317.38		3,938.74	12.41	3,938.74	4,000.00	63.30			
	ROUNDING					0.84							
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ 290,441.00	XXX	\$ 290,440.16	\$ 260,358.76	\$ 7,366.66	\$ -	\$ -	\$ -

