

RECEIVED
FEB 23 2015
OFFICE OF RISK
ASSESSMENT

ANNUAL STATEMENT

For the Year Ended

December 31, 2014

OF THE CONDITION AND AFFAIRS OF THE

WYANDOT 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

10306

Home Office

247 Tarhe Trail

Street and Number

Upper Sandusky

43351

City

Zip Code

OH

Mail Address

P. O. Box 239

Street and Number

Upper Sandusky

43351-0239

City

Zip Code

OH

Main Administrative Office

(419) 294-2862

Telephone Number

Organized

June 18, 1878

Commenced Business

June 18, 1878

Annual Statement Contact Person

Danny L. Oakes

Telephone Number

(419) 294-2862

Contact Person Email Address

dan.oakes@wyandotmutual.com

OFFICERS

President

Danny L. Oakes

Vice President

Jennifer Giesey, Underwriting

Secretary

Wendie Stillberger

Treasurer

Wendie Stillberger

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Rick McCullough

Gary Gwinn

Larry Roll

Christina Neumeyer

Dennis Lenhart

David Karcher

Charles Gabel

State of Ohio

County of

Wyandot

Danny L. Oakes

President and

Wendie Stillberger

Secretary of the

WYANDOT 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

17th

day of February 2015

Notary Public

Sherry L Ward
Notary Commission Expires
April 15, 2015

Revised 2009

Danny L. Oakes
President
Wendie Stillberger
Secretary

Danny L. Oakes

Wendie Stillberger

Signature of Person Preparing Statement

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THE COMMISSION ON THE STATUS OF THE AMERICAN INDIAN

REPORT OF THE COMMISSION

THE COMMISSION ON THE STATUS OF THE AMERICAN INDIAN

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EXHIBIT

THE COMMISSION ON THE STATUS OF THE AMERICAN INDIAN

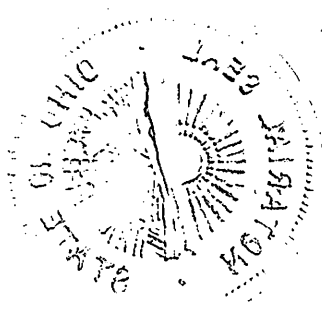
THE COMMISSION ON THE STATUS OF THE AMERICAN INDIAN

APPENDIX

THE COMMISSION ON THE STATUS OF THE AMERICAN INDIAN

THE COMMISSION ON THE STATUS OF THE AMERICAN INDIAN

THE COMMISSION ON THE STATUS OF THE AMERICAN INDIAN



**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY**

2014

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	8,646,898.00	0.00	8,646,898.00	7,864,655.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	2,343,133.00	0.00	2,343,133.00	2,290,961.00
3	Real estate (less liens, encumbrances) (Schedule A)	162,217.00	0.00	162,217.00	9,076.00
4	Cash (Schedule E)	1,089,569.00	0.00	1,089,569.00	866,953.00
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	12,241,817.00	0.00	12,241,817.00	11,031,645.00
8	Investment income due and accrued	69,363.00	0.00	69,363.00	64,671.00
9.1	Assessments or premiums in the course of collection (including agents balances)	812,627.00	0.00	812,627.00	655,862.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	1,456,694.00	0.00	1,456,694.00	1,334,408.00
9.3	Earned but unbilled premiums (post assessment)		0.00	0.00	
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	170,351.00	0.00	170,351.00	4,000.00
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	176,411.00	176,411.00	0.00	
14	Receivables from parent, subsidiaries and affiliates		0.00	0.00	126,697.00
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00	0.00
16	Total Assets	14,927,263.00	176,411.00	14,750,852.00	13,217,283.00
	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
WYANDOT MUTUAL INSURANCE COMPANY**

2014

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	146,359.00	597,235.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	552,198.00	392,534.00
4	Other expenses (excluding taxes, licenses and fees)	272,561.00	95,876.00
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		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	4,559,096.00	4,286,450.00
10	Advance premium		
11	Ceded reinsurance premiums payable		212,335.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	212,108.00	246,268.00
14	Provision for unauthorized reinsurance		
15	Payable to parent, subsidiaries and affiliates	57,419.00	
16	Aggregate write-ins for liabilities	0.00	0.00
17	Total liabilities	5,799,741.00	5,830,698.00
18	Surplus as regards policyholders	8,951,111.00	7,386,585.00
19	Total liabilities and surplus	14,750,852.00	13,217,283.00
	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
WYANDOT MUTUAL INSURANCE COMPANY
STATEMENT OF INCOME**

2014

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	8,658,779.00	7,690,549.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	8,658,779.00	7,690,549.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	1,694,373.00	1,541,245.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	6,964,406.00	6,149,304.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	2,235,571.00	3,847,034.00
3	Loss expenses incurred (Expense Exhibit)	70,088.00	42,353.00
4	Other underwriting expenses incurred (Expense Exhibit)	3,364,680.00	2,850,794.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	5,670,339.00	6,740,181.00
7	Net underwriting gain (loss)	1,294,067.00	-590,877.00
	INVESTMENT INCOME		
8	Net investment income earned	323,136.00	110,217.00
9	Net realized capital gains (losses) less capital gains tax	44,628.00	88,715.00
10	Net investment gain (loss)	367,764.00	198,932.00
	OTHER INCOME		
11	Net gain (loss) from agents' or premium balances charged off		
12	Finance and service charges not included in premiums		
13	Aggregate write-ins for miscellaneous income	240,000.00	286,697.00
14	Total other income	240,000.00	286,697.00
15	Net income, after capital gains tax and before federal income taxes	1,901,831.00	-105,248.00
16	Federal income taxes incurred	279,649.00	-986.00
17	Net income	1,622,182.00	-104,262.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	7,386,585.00	7,129,530.00
19	Net income	1,622,182.00	-104,262.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	-5,511.00	381,292.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	-52,145.00	-19,975.00
23	Change in provision for reinsurance		
24	Aggregate write-ins for gains and losses in surplus	0.00	0.00
25	Change in surplus as regards policyholders for the year	1,564,526.00	257,055.00
26	Surplus as regards policyholders, December 31 current year	8,951,111.00	7,386,585.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Management Fee	240,000.00	286,697.00
1302			
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	240,000.00	286,697.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY**

2014

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	6,768,925.00	6,661,848.00
2	Net investment income	448,127.00	288,820.00
3	Miscellaneous income	366,697.00	310,814.00
4	Total	7,583,749.00	7,261,482.00
5	Benefit and loss related payments	2,756,535.00	3,537,316.00
6	Commissions, expenses paid and aggregate write-ins for deductions	3,233,617.00	2,821,946.00
7	Federal and foreign income taxes paid (recovered)	446,000.00	3,014.00
8	Total	6,436,152.00	6,362,276.00
9	Net cash from operations	1,147,597.00	899,206.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	3,858,380.00	2,423,896.00
10.2	Stocks	100,000.00	174,299.00
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	3,958,380.00	2,598,195.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	4,741,586.00	3,485,592.00
11.2	Stocks	141,775.00	470,376.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	4,883,361.00	3,955,968.00
11.6	Net cash from investments	-924,981.00	-1,357,773.00
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	222,616.00	-458,567.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	866,953.00	1,325,520.00
15.2	End of year (cash, cash equivalents and short-term investments)	1,089,569.00	866,953.00

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY**

2014

EXPENSE EXHIBIT

		Current Year
	Claim Adjusting:	
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
	Commission and Brokerage:	
2.1	Direct commission and brokerage	1,499,701.00
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	1,499,701.00
3	Allowances to managers and agents	0.00
4	Advertising	70,914.00
5	Boards, bureaus and associations	81,037.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	939,292.00
8.2	Payroll taxes	70,315.00
9	Employee relations and welfare	144,553.00
10	Insurance	31,319.00
11	Directors' fees	85,559.00
12	Travel and travel items	46,523.00
13	Rent and rent items	63,437.00
14	Equipment	65,932.00
15	Cost or depreciation of EDP equipment and software	44,593.00
16	Printing and stationery	65,979.00
17	Postage, telephone, exchange and express	47,065.00
18	Legal and auditing	57,980.00
19	Loss adjustment expenses	70,088.00
18	Investment expenses	0.00
19	Totals	1,884,586.00
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	26,776.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	27,026.00
21	Real estate expenses	1,488.00
22	Real estate taxes	0.00
23	Aggregate write-ins for miscellaneous expenses	21,967.00
24	Total expenses incurred (a)	3,434,768.00
25	Less unpaid expenses - current year	720,759.00
26	Add unpaid expenses - prior year	488,410.00
27	Total expenses paid	3,202,419.00
	Details of Write-Ins:	
2301	Amortization	3,767.00
2302	Bank Charges	18,200.00
2303		
2304		
2305		
2399	Total Write-ins	21,967.00

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

ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY

2014

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	1,977,903,607	10,140
2	Written during the year	419,880,449	1,902
3	Total	2,397,784,056	12,042
4	Deduct those expired and cancelled	288,640,972	1,659
5	In force December 31 of current year	2,109,143,084	10,383
6	Deduct amount reinsured	0	XXX
7	Net amount in force	2,109,143,084	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	3,019,544.00		771,370.00	12,603.00	2,235,571.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 3,019,544.00	\$ -	\$ 771,370.00	\$ 12,603.00	\$ 2,235,571.00

* 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	146,359.00				146,359.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 146,359.00	\$ -	\$ -	\$ -	\$ 146,359.00

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

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

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY**

2014

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	176,411.00	120,498.00	-55,913.00
14	Receivables from parent, subsidiaries and affiliates			0.00
15	Aggregate write-ins for other than invested assets	0.00	3,768.00	3,768.00
16	Total Assets	176,411.00	124,266.00	-52,145.00
	Details of Write-Ins for Assets:			
1501	Intangibles	0.00	3,768.00	3,768.00
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	3,768.00	3,768.00

2014 ANNUAL STATEMENT OF WYANDOT MUTUAL 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)
Building Improvements	Various		12,697.00		5,108.00		7,589.00		
Highland Acres Building Lot	10/31/2014	Killbourne Inc		75,178.00			75,178.00		
New office building down payment	11/4/2014	Clouse Construction		79,450.00			79,450.00		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 12,697.00	\$ 154,628.00	\$ 5,108.00	\$ -	\$ 162,217.00	\$ -	\$ -

*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)
Furniture and equipment	Various		526,976.00	127,828.00	478,393.00		176,411.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 526,976.00	\$ 127,828.00	\$ 478,393.00	\$ -	\$ 176,411.00

Showing all **BONDS** Owned on December 31 of Current Year

* Annual Statement Value

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

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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							
912828SV3	US TREASURY NOTE 1.75%	1/2/2014	EDWARD JONES		333,351.36	360,000.00	852.76
912828VB3	US TREASURY NOTE 1.75%	3/1/1983	EDWARD JONES		398,038.85	425,000.00	2,239.47
912828VB3	US TREASURY NOTE 1.75%	10/31/2014	EDWARD JONES		360,629.63	375,000.00	3,102.92
912828PM6	US TREASURY NOTE 2.125%	10/15/2014	EDWARD JONES		542,504.29	530,000.00	3,427.72
912828PC8	US TREASURY NOTE 2.625%	8/28/2014	EDWARD JONES		106,318.45	100,000.00	756.11
912828PC8	US TREASURY NOTE 2.625%	9/11/2014	EDWARD JONES		340,299.30	330,000.00	2,918.89
912828KR0	US TREASURY NOTE 2.625%	5/8/2014	EDWARD JONES		255,785.64	245,000.00	227.19
912828KR0	US TREASURY NOTE 2.625%	8/18/2014	EDWARD JONES		467,191.35	450,000.00	3,627.21
912828KR0	US TREASURY NOTE 2.625%	10/2/2014	EDWARD JONES		103,582.00	100,000.00	1,112.77
912828B66	US TREASURY NOTE 2.750%	4/11/2014	EDWARD JONES		455,115.15	450,000.00	2,051.10
912828B66	US TREASURY NOTE 2.750%	6/24/2014	EDWARD JONES		111,800.37	110,000.00	1,086.33
912828B66	US TREASURY NOTE 2.750%	10/2/2014	EDWARD JONES		103,156.20	100,000.00	366.17
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS							
3135G0ES8	FNMA MEDIUM TERM 1.375%	7/8/2014	EDWARD JONES		152,410.35	150,000.00	309.38
3135G0ES8	FNMA MEDIUM TERM 1.375%	8/28/2014	EDWARD JONES		60,908.34	60,000.00	247.50
31398AU34	FNMA MEDIUM TERM 2.375%	1/8/2014	EDWARD JONES		134,185.87	130,000.00	1,380.80
31398AU34	FNMA MEDIUM TERM 2.375%	8/18/2014	EDWARD JONES		204,120.00	200,000.00	303.47
BONDS - INDUSTRIAL AND MISCELLANEOUS							
0258M0DD8	AMERICAN EXPRESS CREDIT CORP	8/28/2014	EDWARD JONES		20,605.60	20,000.00	209.79
00531FAN3	BB&T CORP SENIOR MEDIUM TERM NOTES	6/24/2014	EDWARD JONES		181,668.60	180,000.00	82.00
073902RU4	BEAR STEARNS COS INC	10/2/2014	EDWARD JONES		23,371.60	20,000.00	265.83
084670BD9	BERKSHIRE HATHAWAY INC SR NOTE	8/28/2014	EDWARD JONES		20,475.38	20,000.00	34.83
171232AR2	CHUBB CORP SENIOR NOTE	9/8/2014	EDWARD JONES		34,174.77	30,000.00	555.83
17275RAH5	CISCO SYSTEM INC SENIOR NOTE	9/3/2014	EDWARD JONES		66,633.00	60,000.00	393.08
191216AK6	COCA COLA CO NOTE	10/7/2014	EDWARD JONES		50,689.80	45,000.00	969.69
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE	8/28/2014	EDWARD JONES		28,990.50	25,000.00	127.78
589331AN7	MERCK & CO INC	8/28/2014	EDWARD JONES		45,457.60	40,000.00	350.00
822582AJ1	SHELL INTERNATIONAL FINANCE	8/28/2014	EDWARD JONES		44,351.96	40,000.00	769.22
913017BQ1	UNITED TECHNOLOGIES CORP	10/16/2014	EDWARD JONES		52,900.16	45,000.00	612.50

949746NX5	WELLS FARGO & CO	10/2/2014	EDWARD JONES		22,465.38	20,000.00	362.50
961214BV4	WESTPAC BANKING CORP	8/29/2014	EDWARD JONES		20,404.80	20,000.00	22.22
STOCKS - MUTUAL FUNDS							
027681105	AMERICAN MUTUAL FUND CL A	VARIOUS	EDWARD JONES	437.33	16,203.83		
140193103	CAPITAL INCOME BUILDER FUND A	VARIOUS	EDWARD JONES	26.93	1,600.36		
140543109	CAPITAL WORLD GRWTH & INC FD CL A	VARIOUS	EDWARD JONES	92.79	4,312.09		
298706102	EUROPACIFIC GROWTH FUND CL A	VARIOUS	EDWARD JONES	33.00	1,570.99		
360802102	FUNDAMENTAL INVESTORS FD CL A	VARIOUS	EDWARD JONES	303.09	15,863.39		
399874106	GROWTH FUND OF AMERICA CL A	VARIOUS	EDWARD JONES	294.31	12,284.55		
453320103	INCOME FUND OF AMERICA CL A	VARIOUS	EDWARD JONES	71.01	1,526.15		
461308108	INVESTMENT COMPANY OF AMERICA CL A	VARIOUS	EDWARD JONES	471.59	17,702.59		
643822109	NEW ECONOMY FUND CL A	VARIOUS	EDWARD JONES	485.99	18,039.96		
648018109	NEW PERSPECTIVE FD INC CL A	VARIOUS	EDWARD JONES	336.87	12,346.25		
649280104	NEW WORLD FUND CL A	VARIOUS	EDWARD JONES	164.74	8,876.31		
831681101	SMALLCAP WORLD FUND INC CL A	VARIOUS	EDWARD JONES	257.28	11,700.88		
939330106	WASHINGTON MUTUAL INVESTORS FD CL A	VARIOUS	EDWARD JONES	480.17	19,747.47		
XXX	Totals	XXX	XXX	XXX	\$ 4,883,361.12	\$ 4,680,000.00	\$ 28,765.06

*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														
912828PC8	US TREASURY NOTE 2.625%	5/8/2014	EDWARD JONES		103,613.20	100,000.00	92,964.84	95,207.44			8,405.76	-	1,298.00	
912828PC8	US TREASURY NOTE 2.625%	5/8/2014	EDWARD JONES		20,722.64	20,000.00	21,521.08	21,343.09			-	620.45	259.60	
912828PC8	US TREASURY NOTE 2.625%	8/18/2014	EDWARD JONES		52,099.60	50,000.00	55,115.20	52,099.60			-	-	1,005.77	
912828PC8	US TREASURY NOTE 2.625%	10/15/2014	EDWARD JONES		52,857.40	50,000.00	55,155.20	53,351.07			-	493.67	1,219.77	
912828PC8	US TREASURY NOTE 2.625%	10/15/2014	EDWARD JONES		52,857.40	50,000.00	53,802.70	52,824.86			32.54	-	1,219.77	
912828PC8	US TREASURY NOTE 2.625%	10/15/2014	EDWARD JONES		105,714.80	100,000.00	106,318.45	105,579.27			135.53	-	1,127.04	
912828PC8	US TREASURY NOTE 2.625%	10/15/2014	EDWARD JONES		348,858.84	330,000.00	340,299.30	340,119.01			8,739.83	-	3,719.22	
912828KR0	US TREASURY NOTE 2.625%	10/31/2014	EDWARD JONES		253,316.53	245,000.00	255,785.64	253,125.58			190.95	-	3,304.46	
912828KR0	US TREASURY NOTE 2.625%	10/31/2014	EDWARD JONES		134,412.85	130,000.00	134,966.39	134,966.39			-	553.54	4,247.13	
912828KD1	US TREASURY NOTE 2.75%	4/11/2014	EDWARD JONES		26,433.57	25,000.00	24,404.30	24,739.78			1,693.79	-	457.70	
912828KD1	US TREASURY NOTE 2.75%	4/11/2014	EDWARD JONES		52,867.15	50,000.00	54,751.95	53,066.85			-	199.70	915.40	
912828KD1	US TREASURY NOTE 2.75%	4/11/2014	EDWARD JONES		105,734.30	100,000.00	108,781.25	105,796.88			-	62.58	1,830.80	
912828KD1	US TREASURY NOTE 2.75%	4/11/2014	EDWARD JONES		132,167.88	125,000.00	133,823.13	133,500.63			-	1,332.75	2,288.50	
912828KD1	US TREASURY NOTE 2.75%	8/18/2014	EDWARD JONES		58,003.50	55,000.00	58,882.17	57,672.97			330.53	-	1,537.16	
912828KD1	US TREASURY NOTE 2.75%	8/18/2014	EDWARD JONES		210,921.80	200,000.00	210,554.60	209,175.81			1,745.99	-	5,589.67	
912828MP2	US TREASURY NOTE 3.625%	5/8/2014	EDWARD JONES		32,954.28	30,000.00	33,010.55	31,299.48			1,654.80	-	805.11	
912828MP2	US TREASURY NOTE 3.625%	5/8/2014	EDWARD JONES		82,385.70	75,000.00	77,036.13	76,284.44			6,101.26	-	2,012.77	
912828MP2	US TREASURY NOTE 3.625%	5/8/2014	EDWARD JONES		16,477.14	15,000.00	17,642.57	17,136.27			-	659.13	402.56	
912828MP2	US TREASURY NOTE 3.625%	8/18/2014	EDWARD JONES		231,114.66	210,000.00	246,995.91	236,466.32			-	5,351.66	7,736.62	
912828HH6	US TREASURY NOTE 4.25%	4/11/2014	EDWARD JONES		55,605.45	50,000.00	58,970.70	56,036.70			-	431.25	892.27	
912828HH6	US TREASURY NOTE 4.25%	4/11/2014	EDWARD JONES		83,408.17	75,000.00	88,318.35	83,969.48			-	561.31	1,338.40	
912828HH6	US TREASURY NOTE 4.25%	4/11/2014	EDWARD JONES		27,802.73	25,000.00	29,343.75	26,808.18			994.55	-	446.13	
912828HH6	US TREASURY NOTE 4.250%	3/1/1983	EDWARD JONES		223,750.00	200,000.00	226,109.20	223,700.83			49.17	-	2,559.39	
912828HH6	US TREASURY NOTE 4.250%	3/3/2014	EDWARD JONES		83,906.25	75,000.00	82,089.85	78,455.52			5,450.73	-	959.77	
912828HH6	US TREASURY NOTE 4.250%	3/3/2014	EDWARD JONES		139,843.75	125,000.00	146,718.75	141,385.19			-	1,541.44	1,599.62	
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
3137EADL0	FHLMC MEDIUM TERM 1.00%	1/2/2014	EDWARD JONES		79,319.28	80,000.00	80,277.28	80,198.97			-	879.69	208.89	
3137EADL0	FHLMC MEDIUM TERM 1.00%	1/2/2014	EDWARD JONES		99,149.10	100,000.00	100,258.80	100,209.26			-	1,060.16	261.11	
3137EABX6	FHLMC MEDIUM TERM 2.50%	1/17/2014	EDWARD JONES		130,000.00	130,000.00	133,448.38	130,000.00			-	-	1,625.00	
3135G0ES8	FNMA MEDIUM TERM 1.375%	1/2/2014	EDWARD JONES		142,437.26	140,000.00	143,863.44	142,345.79			91.47	-	256.67	
3135G0ES8	FNMA MEDIUM TERM 1.375%	9/11/2014	EDWARD JONES		121,674.72	120,000.00	123,311.52	120,950.99			723.73	-	1,361.25	

3135G0ES8	FNMA MEDIUM TERM 1.375%	9/11/2014	EDWARD JONES		152,093.40	150,000.00	152,410.35	152,227.45			-	134.05	670.31	
3135G0ES8	FNMA MEDIUM TERM 1.375%	9/11/2014	EDWARD JONES		60,837.36	60,000.00	60,908.34	60,892.57			-	55.21	268.13	
3128FMPL9	FHLMC GOLD POOL D79427	VARIOUS	EDWARD JONES		26.53			26.56			-	0.03		
31294KZU2	FHLMC GOLD POOL E01655	VARIOUS	EDWARD JONES		2,062.29			2,046.52			15.77	-		
31402RDF3	FNMA POOL 735502	VARIOUS	EDWARD JONES		5,444.78			2,477.19			2,967.59	-		
BONDS - INDUSTRIAL AND MISCELLANEOUS														
05531FAG8	BB&T CORP MEDIUM TERM NOTES 3.20%	6/24/2014	EDWARD JONES		140,353.97	140,353.97	140,481.00	137,186.90			3,167.07	-	3,384.00	
05531FAG8	BB&T CORP MEDIUM TERM NOTES 3.20%	6/24/2014	EDWARD JONES		20,793.18	20,793.18	21,189.58	20,731.78			61.40	-	501.33	
458140AH3	INTEL CORP SENIOR NOTE 1.950%	5/13/2014	EDWARD JONES		102,932.00	102,932.00	104,889.00	102,827.16			104.84	-	1,218.75	
68389XAF2	ORACLE CORP SR NOTE 3.75%	7/8/2014	EDWARD JONES		100,000.00	100,000.00	105,103.00	100,000.00			-	-	3,750.00	
68389XAF2	ORACLE CORP SR NOTE 3.75%	7/8/2014	EDWARD JONES		15,000.00	15,000.00	15,647.55	15,000.00			-	-	562.50	
68389XAF2	ORACLE CORP SR NOTE 3.75%	7/8/2014	EDWARD JONES		25,000.00	25,000.00	26,599.00	25,000.00			-	-	937.50	
STOCKS - MUTUAL FUNDS														
027681105	AMERICAN MUTUAL FUND CL A	2/7/2014	EDWARD JONES	740.30	25,000.00		20,528.57	20,528.57			4,471.43	-		
140543109	CAPITAL WORLD GRWTH & INC FD CL A	2/7/2014	EDWARD JONES	564.08	25,000.00		22,004.72	22,004.72			2,995.28	-		
643822109	NEW ECONOMY FUND CL A	2/7/2014	EDWARD JONES	654.45	25,000.00		20,353.40	20,353.40			4,646.60	-		
939330106	WASHINGTON MUTUAL INVESTORS FD CL A	2/7/2014	EDWARD JONES	651.89	25,000.00		21,205.98	21,205.98			3,794.02	-		
XXX	Totals	XXX	XXX	XXX	\$ 3,984,953.46	\$ 3,694,079.15	\$ 4,005,841.87	\$ 3,940,325.45	\$ -	\$ -	\$ 58,564.63	\$ 13,936.62	\$ 63,778.07	\$ -

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
Allied World Insurance Co	19.000%	Three Logan Sq		1,694,373.00		3,600,000	
American Agriculture Ins Co	5.000%	1717 Arch St					
Hannover Ruckversicherung AG	7.500%	Suite 800					
The Toa Reinsurance Co of Amer	16.500%	Philadelphia, PA					
Transatlantic Reinsurance Co	5.000%	19103					
Regional Treaty Services:							
American Agri Ins Co	8.225%						
Berkley Insurance Company	5.875%						
Employers Mutual Caulty Co	24.675%						
Farmers Mut Hail Ins Co of Iowa	8.225%						
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 1,694,373.00	\$ -	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) Danny L. Oakes	President	115,899.98						\$ 115,899.98
2) David Karcher	Chair / Director				15,700.00			\$ 15,700.00
3) Wendie Stillberger	Secretary / Treasurer	71,600.20						\$ 71,600.20
4) Jennifer Giesey	VP, Underwriting	66,600.20						\$ 66,600.20
5) John Wheeler	VP, Claims	60,715.53						\$ 60,715.53
								\$ -
Directors:								
Charles Gabel	Director		16,460.51		11,400.00			\$ 27,860.51
Gary Gwinn	Director				11,000.00			\$ 11,000.00
Dennis Lenhart	Director		65,698.96		11,200.00			\$ 76,898.96
Rick McCullough	Director				11,800.00			\$ 11,800.00
Larry Roll	Director				11,900.00			\$ 11,900.00
Christina Neumeyer	Director				11,200.00			\$ 11,200.00
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 314,815.91	\$ 82,159.47	\$ -	\$ 84,200.00	\$ -	\$ -	\$ 481,175.38

GENERAL INTERROGATORIES

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

1. Company's retention:

Fire\$100,000Wind\$100,000Other

1a. Retention before reinsurance applies for:

Catastrophe Reinsurance\$500,000Aggregate excess of loss

2. What is the largest risk assumed and retained:

\$3,600,000

3. What kind of perils are being covered?

Fire, Lighting, V&MM, Earthquake, Rural, Agriculture, Urban

4. Have the by-laws been amended during the current year?

YesYesIf so, were such amendments filed with the Ohio Department of Insurance?

5. In what counties does the Company operate:

All counties

6. Name of Principal Officer and amount of bond.

Danny Oakes - \$250,000

7. Are all of the persons who handle funds of the Company bonded?

YesXNo

State the name and amount of each bond on each, except person named in Item 6 above.

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.

9426

10. Was an annual report of the Company made available to each policyholder?

Yes

If so, did such report agree 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.

2014

12. How many assessments were made during the year?

Many

Date of last assessment

13. Did the assessment provide for all losses, expenses and all other liabilities prior to the date of assessment?

Yes

14. Rate of policy fee

None

15. State the amount of borrowed money since date of last assessment

0

interest thereon

0

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?

YesNoX

If yes, give the amount, terms for payment and reasons why such were not recorded as a liability on page 2 of this statement.

2014

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

[illegible]

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ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY

2014

ORGANIZATIONAL CHART

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

Wyandot Mutual Insurance Company (Parent Company)
Farmers Mutual Insurance Agency, Inc. (Subsidiary)

ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY
Overflow Page for Write-ins

2014

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	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	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	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	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															
912828SV3	US TREASURY NOTE	EDWARD JONES	1/2/2014	360,000.00	333,351.36	336,411.24	353,898.00	1.750%	770.00	6,300.00		17,486.76		5/15/2022	1
912828VB3	US TREASURY NOTE	EDWARD JONES	3/1/1983	425,000.00	398,038.85	400,399.42	413,809.75	1.750%	909.03	7,437.50		13,410.33		5/15/2023	1
912828VB3	US TREASURY NOTE	EDWARD JONES	10/31/2014	375,000.00	360,629.63	360,905.92	365,126.25	1.750%	802.08	3,281.25		4,220.33		5/15/2023	1
912828RC6	US TREASURY NOTE	EDWARD JONES	8/28/2012	80,000.00	84,518.72	83,002.40	80,944.00	2.125%	651.67	1,700.00	2,058.40			8/15/2021	1
912828RC6	US TREASURY NOTE	EDWARD JONES	6/6/2013	60,000.00	61,537.50	61,240.08	60,708.00	2.125%	488.75	1,275.00	532.08			8/15/2021	1
912828RC6	US TREASURY NOTE	EDWARD JONES	12/17/2013	140,000.00	137,506.18	137,841.36	141,652.00	2.125%	1,140.42	2,975.00		3,810.64		8/15/2021	1
912828PM6	US TREASURY NOTE	EDWARD JONES	10/15/2014	530,000.00	542,504.29	540,318.67	539,646.00	2.125%	-	5,631.25	672.67			12/31/2015	1
912828KR0	US TREASURY NOTE	EDWARD JONES	8/18/2014	320,000.00	332,224.96	328,752.52	329,350.40	2.625%	1,423.33	1,706.25		597.88		4/30/2016	1
912828KR0	US TREASURY NOTE	EDWARD JONES	10/2/2014	100,000.00	103,582.00	103,017.10	102,922.00	2.625%	444.79	1,312.50	95.10			4/30/2016	1
912828B66	US TREASURY NOTE	EDWARD JONES	4/11/2014	450,000.00	455,115.15	454,737.81	473,521.50	2.750%	4,743.75	6,187.50		18,783.69		2/15/2024	1
912828B66	US TREASURY NOTE	EDWARD JONES	6/24/2014	110,000.00	111,800.37	111,702.56	115,749.70	2.750%	1,159.58	1,512.50		4,047.14		2/15/2024	1
912828B66	US TREASURY NOTE	EDWARD JONES	10/2/2014	100,000.00	103,156.20	103,072.05	105,227.00	2.750%	687.50	-		2,154.95		2/15/2024	1
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS															
3128FMPL9	FHLMC GOLD POOL #D79427	EDWARD JONES	4/14/1997	475.53	502.58	475.76	492.37	7.500%	1.59	36.77		16.61		4/1/2027	1
31294KZU2	FHLMC GOLD POOL #E01655	EDWARD JONES	11/3/2004	9,783.59	11,755.31	9,734.84	5,573.25	5.500%	23.92	351.76	4,161.59			6/1/2019	1
31398AU34	FNMA MEDIUM TERM	EDWARD JONES	10/23/2012	190,000.00	200,041.31	191,655.96	192,357.90	2.375%	1,955.42	4,512.50		701.94		7/28/2015	1
31398AU34	FNMA MEDIUM TERM	EDWARD JONES	1/8/2014	130,000.00	134,185.87	131,526.20	131,613.30	2.375%	1,337.92	3,087.50		87.10		7/28/2015	1
31398AU34	FNMA MEDIUM TERM	EDWARD JONES	8/18/2014	200,000.00	204,120.00	202,495.28	202,482.00	2.375%	1,913.19	-	13.28			7/28/2015	1
31402RDF3	FNMA POOL #735502	EDWARD JONES	10/9/2009	172,882.53	81,132.85	81,764.97	19,226.67	6.000%	144.07	1,175.14	62,538.30			4/1/2035	1
BONDS - INDUSTRIAL AND MISCELLANEOUS															
0258M0DD8	AMERICAN EXPRESS CREDIT CORP	EDWARD JONES	6/27/2012	140,000.00	143,477.60	141,624.76	143,171.00	2.375%	905.14	3,325.00		1,546.24		3/24/2017	1
0258M0DD8	AMERICAN EXPRESS CREDIT CORP	EDWARD JONES	6/4/2013	20,000.00	20,757.58	20,440.62	20,453.00	2.375%	129.31	475.00		12.38		3/24/2017	1
0258M0DD8	AMERICAN EXPRESS CREDIT CORP	EDWARD JONES	8/28/2014	20,000.00	20,605.60	20,524.17	20,453.00	2.375%	129.31	237.50	71.17			3/24/2017	1
03523TAM0	ANHEUSER BUSCH INBEV WORLDWIDE INC	EDWARD JONES	4/2/2012	125,000.00	135,723.63	125,137.97	125,116.25	4.125%	2,420.57	5,156.26	21.72			1/15/2015	1
03523TAM0	ANHEUSER BUSCH INBEV WORLDWIDE INC	EDWARD JONES	6/27/2012	10,000.00	10,784.80	10,010.15	10,009.30	4.125%	193.65	412.50	0.85			1/15/2015	1
06366RMS1	BANK MONTREAL MED TERM SR NTS	EDWARD JONES	4/12/2013	100,000.00	100,037.80	100,024.78	98,767.00	1.450%	334.31	1,450.00	1,257.78			4/9/2018	1
06366RMS1	BANK MONTREAL MED TERM SR NTS	EDWARD JONES	11/14/2013	85,000.00	84,015.62	84,266.91	83,951.95	1.450%	284.16	1,232.50	314.96			4/9/2018	1
06406HBN8	BANK NEW YORK INC	EDWARD JONES	12/17/2009	90,000.00	90,888.66	90,006.95	90,062.10	3.100%	1,309.75	2,790.00		55.15		1/15/2015	1
06406HBN8	BANK NEW YORK INC	EDWARD JONES	1/14/2010	15,000.00	15,102.15	15,000.83	15,010.35	3.100%	218.29	465.00		9.52		1/15/2015	1
06406HBN8	BANK NEW YORK INC	EDWARD JONES	6/10/2011	15,000.00	15,837.90	15,009.25	15,010.35	3.100%	218.29	465.00		1.10		1/15/2015	1
06406HBN8	BANK NEW YORK INC	EDWARD JONES	2/28/2012	10,000.00	10,574.70	10,007.91	10,006.90	3.100%	145.53	310.00	1.01			1/15/2015	1
064159BZ8	BANK NOVA SCOTIA B C SR NT	EDWARD JONES	4/23/2013	150,000.00	150,136.35	150,090.32	148,363.50	5.750%	1,557.29	2,175.00	1,726.82			4/9/2018	1
064159BZ8	BANK NOVA SCOTIA B C SR NT	EDWARD JONES	11/14/2013	35,000.00	34,492.61	34,620.72	34,618.15	5.750%	363.37	507.50	2.57			4/9/2018	1

00531FAN3	BB&T CORP SENIOR MEDIUM TERM NOTES	EDWARD JONES	6/24/2014	180,000.00	181,668.60	181,450.07	181,186.20	2.050%	123.00	1,845.00	263.87			6/19/2018	1
073902RU4	BEAR STEARNS COS INC	EDWARD JONES	1/29/2013	140,000.00	174,475.00	160,360.56	161,357.00	7.250%	4,285.56	10,150.00		996.44		2/1/2018	1
073902RU4	BEAR STEARNS COS INC	EDWARD JONES	11/15/2013	10,000.00	12,070.39	11,479.50	11,525.50	7.250%	306.11	725.00		46.00		2/1/2018	1
073902RU4	BEAR STEARNS COS INC	EDWARD JONES	10/2/2014	20,000.00	23,371.60	23,108.27	23,051.00	7.250%	362.50	-	57.27			2/1/2018	1
084670BD9	BERKSHIRE HATHAWAY INC SR NOTE	EDWARD JONES	2/28/2012	140,000.00	142,895.20	141,219.10	142,020.20	1.900%	1,130.50	2,660.00		801.10		1/31/2017	1
084670BD9	BERKSHIRE HATHAWAY INC SR NOTE	EDWARD JONES	6/27/2012	10,000.00	10,210.20	10,094.86	10,144.30	1.900%	80.75	190.00		49.44		1/31/2017	1
084670BD9	BERKSHIRE HATHAWAY INC SR NOTE	EDWARD JONES	6/4/2013	10,000.00	10,268.50	10,152.18	10,144.30	1.900%	80.75	190.00	7.88			1/31/2017	1
084670BD9	BERKSHIRE HATHAWAY INC SR NOTE	EDWARD JONES	8/28/2014	20,000.00	20,475.38	20,407.88	20,288.60	1.900%	161.50	-	119.28			1/31/2017	1
09247XAE1	BLACKROCK INC	EDWARD JONES	10/29/2012	130,000.00	154,506.17	146,576.07	146,975.40	5.000%	379.17	6,500.00		399.33		12/10/2019	1
09247XAE1	BLACKROCK INC	EDWARD JONES	11/15/2013	30,000.00	34,468.83	33,593.16	33,917.40	5.000%	87.50	1,500.00		324.24		12/10/2019	1
136069DS7	CANADIAN IMPERIAL BANK OF COMMERCE	EDWARD JONES	8/29/2012	100,000.00	105,104.00	101,443.00	101,052.00	2.350%	130.56	2,350.00	391.00			12/11/2015	1
136069DS7	CANADIAN IMPERIAL BANK OF COMMERCE	EDWARD JONES	6/4/2013	60,000.00	62,456.94	60,910.27	60,631.20	2.350%	78.33	1,410.00	279.07			12/11/2015	1
14912L4M0	CATERPILLAR FINANCIAL SVCS	EDWARD JONES	8/29/2012	100,000.00	105,507.00	100,912.76	101,147.00	2.750%	53.47	2,750.00		234.24		6/24/2015	1
171232AR2	CHUBB CORP SENIOR NOTE	EDWARD JONES	12/5/2012	80,000.00	88,123.52	91,408.80	90,381.60	5.750%	562.22	4,600.00	1,027.20			5/15/2018	1
171232AR2	CHUBB CORP SENIOR NOTE	EDWARD JONES	2/13/2013	60,000.00	73,165.14	68,150.67	67,786.20	5.750%	421.67	3,450.00	364.47			5/15/2018	1
171232AR2	CHUBB CORP SENIOR NOTE	EDWARD JONES	9/8/2014	30,000.00	34,174.77	33,803.19	33,893.10	5.750%	210.83	862.50		89.91		5/15/2018	1
17275RAH5	CISCO SYSTEM INC SENIOR NOTE	EDWARD JONES	8/29/2012	100,000.00	116,734.00	111,151.97	110,092.00	4.450%	2,089.03	4,450.00	1,059.97			1/15/2020	1
17275RAH5	CISCO SYSTEM INC SENIOR NOTE	EDWARD JONES	9/3/2014	60,000.00	66,633.00	66,212.72	66,055.20	4.450%	882.58	-	157.52			1/15/2020	1
191216AK6	COCA COLA CO NOTE	EDWARD JONES	11/1/2007	30,000.00	29,877.00	29,968.54	33,267.30	5.350%	196.17	1,605.00		3,298.76		11/15/2017	1
191216AK6	COCA COLA CO NOTE	EDWARD JONES	3/10/2009	10,000.00	10,455.70	10,148.60	11,089.10	5.350%	65.39	535.00		940.50		11/15/2017	1
191216AK6	COCA COLA CO NOTE	EDWARD JONES	6/9/2009	10,000.00	10,321.30	10,108.36	11,089.10	5.350%	65.39	535.00		980.74		11/15/2017	1
191216AK6	COCA COLA CO NOTE	EDWARD JONES	8/25/2009	15,000.00	16,254.15	15,426.97	16,633.65	5.350%	98.08	802.50				11/15/2017	1
191216AK6	COCA COLA CO NOTE	EDWARD JONES	1/14/2010	10,000.00	10,996.20	10,354.50	11,089.10	5.350%	65.39	535.00				11/15/2017	1
191216AK6	COCA COLA CO NOTE	EDWARD JONES	4/30/2010	15,000.00	16,675.50	15,617.54	16,633.65	5.350%	98.08	802.50				11/15/2017	1
191216AK6	COCA COLA CO NOTE	EDWARD JONES	2/18/2011	10,000.00	11,250.60	10,515.38	11,089.10	5.350%	65.39	535.00				11/15/2017	1
191216AK6	COCA COLA CO NOTE	EDWARD JONES	12/5/2011	15,000.00	17,958.90	16,363.81	16,633.65	5.350%	98.08	802.50				11/15/2017	1
191216AK6	COCA COLA CO NOTE	EDWARD JONES	6/27/2012	10,000.00	12,023.50	11,034.24	11,089.10	5.350%	65.39	535.00				11/15/2017	1
191216AK6	COCA COLA CO NOTE	EDWARD JONES	10/7/2014	45,000.00	50,689.80	50,245.60	49,900.95	5.350%	294.25	1,203.75				11/15/2017	1
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE	EDWARD JONES	2/2/2009	50,000.00	50,366.50	50,145.93	56,839.00	5.750%	1,213.89	2,875.00				2/1/2019	1
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE	EDWARD JONES	6/8/2009	10,000.00	10,257.30	10,108.18	11,367.80	5.750%	242.78	575.00				2/1/2019	1
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE	EDWARD JONES	6/22/2009	10,000.00	10,458.70	10,192.55	11,367.80	5.750%	242.78	575.00				2/1/2019	1
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE	EDWARD JONES	10/14/2009	10,000.00	10,941.20	10,403.27	11,367.80	5.750%	242.78	575.00				2/1/2019	1
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE	EDWARD JONES	1/14/2010	10,000.00	11,011.80	10,468.79	11,367.80	5.750%	242.78	575.00				2/1/2019	1
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE	EDWARD JONES	4/30/2010	15,000.00	16,749.90	15,792.78	17,051.70	5.750%	364.17	862.50				2/1/2019	1
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE	EDWARD JONES	6/27/2012	15,000.00	18,439.50	17,047.52	17,051.70	5.750%	364.17	862.50				2/1/2019	1
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE	EDWARD JONES	2/13/2013	20,000.00	24,395.58	22,917.10	22,735.60	5.750%	485.56	1,150.00				2/1/2019	1
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE	EDWARD JONES	8/28/2014	25,000.00	28,990.50	28,663.93	28,419.50	5.750%	499.13	-				2/1/2019	1
219868BP0	CORPORACION ANDINA DE FOMENTO	EDWARD JONES	6/4/2013	170,000.00	178,589.93	173,994.07	174,256.80	3.750%	2,992.71	6,375.00				1/15/2016	1
263901AC4	DUKE ENERGY INDIANA INC	EDWARD JONES	6/4/2013	130,000.00	141,381.37	141,074.49	137,742.80	3.750%	2,288.54	4,875.00				7/15/2020	1
263901AC4	DUKE ENERGY INDIANA INC	EDWARD JONES	11/14/2013	40,000.00	42,343.96	41,938.00	42,382.40	3.750%	704.17	1,500.00				7/15/2020	1
36962G2G8	GENERAL ELECTRIC CAPITAL CORP	EDWARD JONES	12/20/2013	165,000.00	184,778.39	178,079.20	179,127.30	5.400%	3,415.50	8,910.00				2/15/2017	1
58013MEG5	MCDONALDS CORP NOTES	EDWARD JONES	1/14/2009	60,000.00	61,710.00	60,689.85	66,765.60	5.000%	1,266.67	3,000.00				2/1/2019	1
58013MEG5	MCDONALDS CORP NOTES	EDWARD JONES	6/12/2009	15,000.00	15,248.85	15,105.02	16,691.40	5.000%	316.67	750.00				2/1/2019	1
58013MEG5	MCDONALDS CORP NOTES	EDWARD JONES	1/14/2010	25,000.00	26,430.25	25,636.25	27,819.00	5.000%	527.78	1,250.00				2/1/2019	1
58013MEG5	MCDONALDS CORP NOTES	EDWARD JONES	6/27/2012	20,000.00	23,917.60	22,344.86	22,255.20	5.000%	422.22	1,000.00				2/1/2019	1
58013MEG5	MCDONALDS CORP NOTES	EDWARD JONES	2/13/2013	20,000.00	23,599.38	22,401.77	22,255.20	5.000%	422.22	1,000.00				2/1/2019	1
585055AR7	MEDTRONIC INC	EDWARD JONES	10/31/2012	120,000.00	126,901.20	120,570.86	120,531.60	3.000%	1,070.00	3,600.00				3/7/2016	1
589331AN7	MERCK & CO INC	EDWARD JONES	7/6/2009	80,000.00	81,349.60	80,605.01	90,312.00	5.000%	11.11	4,000.00				6/30/2019	1

589331AN7	MERCK & CO INC	EDWARD JONES	8/31/2009	10,000.00	10,523.80	10,235.92	11,289.00	5.000%	1.39	500.00				6/30/2019	1
589331AN7	MERCK & CO INC	EDWARD JONES	1/14/2010	10,000.00	10,569.40	10,266.74	11,289.00	5.000%	1.39	500.00		1,022.26		6/30/2019	1
589331AN7	MERCK & CO INC	EDWARD JONES	6/27/2012	20,000.00	24,071.80	22,525.82	22,578.00	5.000%	2.78	1,000.00		52.18		6/30/2019	1
589331AN7	MERCK & CO INC	EDWARD JONES	8/28/2014	40,000.00	45,457.60	45,051.17	45,156.00	5.000%	5.56	1,000.00				6/30/2019	1
713448BR8	PEPSICO INC SENIOR NOTE	EDWARD JONES	10/20/2010	110,000.00	109,587.50	109,759.85	113,844.50	3.125%	553.82	3,437.48				11/1/2020	1
713448BR8	PEPSICO INC SENIOR NOTE	EDWARD JONES	11/1/2010	15,000.00	14,799.30	14,882.54	15,524.25	3.125%	75.52	468.76				11/1/2020	1
713448BR8	PEPSICO INC SENIOR NOTE	EDWARD JONES	6/27/2012	15,000.00	15,778.20	15,540.04	15,524.25	3.125%	75.52	468.76				11/1/2020	1
822582AJ1	SHELL INTERNATIONAL FINANCE	EDWARD JONES	5/10/2013	120,000.00	139,102.68	133,906.20	131,695.20	4.300%	1,433.33	6,020.00				9/22/2019	1
822582AJ1	SHELL INTERNATIONAL FINANCE	EDWARD JONES	8/28/2014	40,000.00	44,351.96	44,045.50	43,898.40	4.300%	597.22	-				9/22/2019	1
857477AH6	STATE STREET CORP	EDWARD JONES	10/26/2012	140,000.00	140,590.26	143,199.22	143,424.40	2.875%	1,274.58	4,025.00				3/7/2016	1
89114QAE8	TORONTO DOMINION BANK	EDWARD JONES	11/1/2012	140,000.00	147,526.40	143,371.03	143,242.40	2.375%	655.76	3,325.00				10/16/2016	1
89114QAE8	TORONTO DOMINION BANK	EDWARD JONES	6/4/2013	10,000.00	10,458.79	10,242.33	10,231.60	2.375%	46.84	237.50				10/16/2016	1
89114QAE8	TORONTO DOMINION BANK	EDWARD JONES	11/15/2013	20,000.00	20,842.40	20,514.42	20,463.20	2.375%	93.68	475.00				10/16/2016	1
89417EAC3	TRAVELERS COS INC SR NT	EDWARD JONES	4/12/2013	100,000.00	121,094.90	112,876.45	111,600.00	5.750%	255.56	5,750.00				12/15/2017	1
89417EAC3	TRAVELERS COS INC SR NT	EDWARD JONES	6/4/2013	40,000.00	47,444.40	44,717.40	44,640.00	5.750%	102.22	2,300.00				12/15/2017	1
89417EAC3	TRAVELERS COS INC SR NT	EDWARD JONES	11/14/2013	15,000.00	17,418.75	16,715.09	16,740.00	5.750%	38.33	862.50				12/15/2017	1
913017BQ1	UNITED TECHNOLOGIES CORP	EDWARD JONES	1/16/2009	45,000.00	49,161.60	46,582.83	52,245.90	6.125%	1,163.75	2,756.24				2/1/2019	1
913017BQ1	UNITED TECHNOLOGIES CORP	EDWARD JONES	6/10/2009	10,000.00	10,761.10	10,315.76	11,610.20	6.125%	258.61	612.50				2/1/2019	1
913017BQ1	UNITED TECHNOLOGIES CORP	EDWARD JONES	8/25/2009	15,000.00	16,862.25	15,779.98	17,415.30	6.125%	387.92	918.76				2/1/2019	1
913017BQ1	UNITED TECHNOLOGIES CORP	EDWARD JONES	1/14/2010	15,000.00	16,906.20	15,832.89	17,415.30	6.125%	387.92	918.76				2/1/2019	1
913017BQ1	UNITED TECHNOLOGIES CORP	EDWARD JONES	6/10/2011	20,000.00	23,789.20	24,345.34	23,220.40	6.125%	517.22	1,225.00				2/1/2019	1
913017BQ1	UNITED TECHNOLOGIES CORP	EDWARD JONES	6/27/2012	10,000.00	12,408.80	11,431.28	11,610.20	6.125%	258.61	612.50				2/1/2019	1
913017BQ1	UNITED TECHNOLOGIES CORP	EDWARD JONES	10/16/2014	45,000.00	52,900.16	52,492.99	52,245.90	6.125%	581.88	-				2/1/2019	1
91159HGU8	US BANCORP MEDIUM TERM NOTES	EDWARD JONES	11/1/2010	20,000.00	21,264.00	20,035.63	20,097.60	3.150%	206.50	630.00				3/14/2015	1
91159HGU8	US BANCORP MEDIUM TERM NOTES	EDWARD JONES	12/16/2010	75,000.00	76,820.25	75,073.49	75,366.00	3.150%	774.38	2,362.50				3/14/2015	1
91159HGU8	US BANCORP MEDIUM TERM NOTES	EDWARD JONES	4/18/2011	25,000.00	25,759.50	25,033.21	25,122.00	3.150%	258.13	787.50				3/14/2015	1
91159HGU8	US BANCORP MEDIUM TERM NOTES	EDWARD JONES	2/27/2012	15,000.00	15,928.61	15,051.27	15,073.20	3.150%	154.88	472.50				3/14/2015	1
949746NX5	WELLS FARGO & CO	EDWARD JONES	8/20/2012	115,000.00	138,882.20	126,678.31	127,915.65	5.625%	359.38	6,468.76				12/11/2017	1
949746NX5	WELLS FARGO & CO	EDWARD JONES	6/4/2013	35,000.00	40,785.71	40,510.38	38,930.85	5.625%	109.38	1,968.74				12/11/2017	1
949746NX5	WELLS FARGO & CO	EDWARD JONES	10/2/2014	20,000.00	22,465.38	22,267.17	22,246.20	5.625%	62.50	562.50	20.97			12/11/2017	1
961214BV4	WESTPAC BANKING CORP	EDWARD JONES	7/17/2013	160,000.00	161,624.00	161,041.92	162,113.60	2.000%	1,235.56	3,200.00		1,071.68		8/14/2017	1
961214BV4	WESTPAC BANKING CORP	EDWARD JONES	8/29/2014	20,000.00	20,404.80	20,358.03	20,264.20	2.000%	137.78	-	93.83			8/14/2017	1
	ROUNDING					0.32					0.32				
XXX	Totals to Page 11	XXX	XXX	\$ 8,518,141.65	\$ 8,805,152.43	\$ 8,646,898.00	\$ 8,691,196.54	XXX	\$ 68,747.15	\$217,183.69	\$ 77,310.95	\$ 77,248.58	\$ -	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	3	4	5	6	7	8	9	10	Dividends		13	14		
										11	12				
				No.	Par Value		Rate			Received	Dividends	Increase, by	Decrease, by		
	Give complete and accurate description of all stocks		Date	of	Per Share		Used To	Market Value/		During	Amount Due	Adjustment, in	Adjustment		
					(Preferred		Obtain	Fair Value			and Accrued	Book Value	in Book Value		
							Market	December 31 of							

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
20114L104	COMMERCIAL BANKSHARES INC	SAME	VARIOUS	1,801.00		49,527.50	27.50	49,527.50	15,544.09				
62989105	NAMICO INSURANCE COMPANY	SAME	VARIOUS	340.00		93,960.36	276.35	93,960.36	18,706.00				
	FARMERS MUTUAL INSURANCE AGENCY INC	SAME	VARIOUS	350.00		708.00	2.02	708.00	19,000.00				
STOCKS - MUTUAL FUNDS													
027681105	AMERICAN MUTUAL FUND CL A	EDWARD JONES	VARIOUS	8,326.91		309,261.33	37.14	309,261.33	208,037.20	5,923.88			
140193103	CAPITAL INCOME BUILDER FUND A	EDWARD JONES	VARIOUS	591.72		35,254.86	59.58	35,254.86	36,600.36	1,600.36			
140543109	CAPITAL WORLD GRWTH & INC FD CL A	EDWARD JONES	VARIOUS	4,166.64		192,040.62	46.09	192,040.62	164,811.86	4,312.09			
298706102	EUROPACIFIC GROWTH FUND CL A	EDWARD JONES	VARIOUS	2,449.90		115,463.98	47.13	115,463.98	102,648.58	1,570.99			
360802102	FUNDAMENTAL INVESTORS FD CL A	EDWARD JONES	VARIOUS	3,758.06		195,644.45	52.06	195,644.45	149,595.07	3,363.48			
399874106	GROWTH FUND OF AMERICA CL A	EDWARD JONES	VARIOUS	3,201.90		136,657.01	42.68	136,657.01	84,607.15	488.47			
453320103	INCOME FUND OF AMERICA CL A	EDWARD JONES	VARIOUS	1,979.20		42,711.14	21.58	42,711.14	40,026.15	1,526.15			
461308108	INVESTMENT COMPANY OF AMERICA CL A	EDWARD JONES	VARIOUS	4,781.69		177,305.21	37.08	177,305.21	160,150.79	3,146.13			
643822109	NEW ECONOMY FUND CL A	EDWARD JONES	VARIOUS	6,079.78		223,614.16	36.78	223,614.16	194,716.54	1,118.76			
648018109	NEW PERSPECTIVE FD INC CL A	EDWARD JONES	VARIOUS	5,236.17		189,968.39	36.28	189,968.39	158,681.66	1,126.84			
649280104	NEW WORLD FUND CL A	EDWARD JONES	VARIOUS	3,006.98		160,873.32	53.50	160,873.32	140,006.80	1,392.70			
831681101	SMALLCAP WORLD FUND INC CL A	EDWARD JONES	VARIOUS	2,720.62		123,271.20	45.31	123,271.20	117,407.12	-			
939330106	WASHINGTON MUTUAL INVESTORS FD CL A	EDWARD JONES	VARIOUS	7,249.63		296,872.27	40.95	296,872.27	233,696.49	5,729.29			
	ROUNDING					(0.80)							
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ 2,343,133.00	XXX	\$ 2,343,133.80	\$ 1,844,235.86	\$ 31,299.14	\$ -	\$ -	\$ -

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

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