

ANNUAL STATEMENT

For the Year Ended

December 31 , 2014

OF THE CONDITION AND AFFAIRS OF THE

WOODVILLE MUTUAL INSURANCE ASSOCIATION

ORGANIZED UNDER THE LAWS OF THE STATE OF OHIO

Made to the

INSURANCE COMMISSIONER OF THE STATE OF OHIO

Pursuant to the Laws thereof

RECEIVED
FEB 18 2015
OFFICE OF RISK
ASSESSMENT

NAIC Company Code

10399

Home Office

200 East Main Street

Street and Number

Woodville

City

43469

Zip Code

OH

Mail Address

P. O. Box 157

Street and Number

Woodville

City

43469-0157

Zip Code

OH

Main Administrative Office

(419) 849-2521

Telephone Number

Organized

October 6, 1885

Commenced Business

October 6, 1857

Annual Statement Contact Person

Jonathon S. Younker

Telephone Number

(418) 849-2521

Contact Person Email Address

jon@woodvillemutual.com

OFFICERS

President

Jonathon S. Younker

Vice President

Andrew Younker

Secretary

Galen Koepke

Treasurer

Jonathon S. Younker

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Jeff Goetz

Jonathon S. Younker

Larry Mawhorr

Lewis Renollet

John Bergman

Galen Koepke

Scott Rothweiler

State of Ohio

County of

Sandusky

Jonathon S. Younker

President and

Galen Koepe

Secretary of the

WOODVILLE MUTUAL INSURANCE ASSOCIATION

, 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 13

day of February 2015

Cheryl Hoodlebrink
Notary Public



CHERYL HOODLEBRINK

Notary Public, State of Ohio

My Commission Expires 3-28-15

Revised 2009

Jonathon S. Younker
Jonathon S. Younker
President
Galen Koepke
Galen Koepke
Secretary

Signature of Person Preparing Statement

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION

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)	1,950,551.00	0.00	1,950,551.00	1,943,081.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	1,420,823.00	0.00	1,420,823.00	1,359,340.00
3	Real estate (less liens, encumbrances) (Schedule A)	157,888.00	0.00	157,888.00	141,729.00
4	Cash (Schedule E)	816,390.00	0.00	816,390.00	513,798.00
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	4,345,652.00	0.00	4,345,652.00	3,957,948.00
8	Investment income due and accrued	17,450.00	0.00	17,450.00	20,223.00
9.1	Assessments or premiums in the course of collection (including agents balances)	43,075.00	0.00	43,075.00	38,880.00
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)	198,915.00	0.00	198,915.00	134,285.00
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	14,784.00	14,784.00	0.00	
14	Receivables from parent, subsidiaries and affiliates		0.00	0.00	
15	Aggregate write-ins for other than invested assets	287.00	0.00	287.00	96.00
16	Total Assets	4,620,163.00	14,784.00	4,605,379.00	4,151,432.00
	Details of Write-Ins for Assets:				
1501	Deposits	96.00		96.00	96.00
1502	Due from investments sold	191.00		191.00	
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	287.00	0.00	287.00	96.00

**ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION**

2014

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	365,630.00	281,879.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	23,362.00	9,909.00
4	Other expenses (excluding taxes, licenses and fees)	19,120.00	22,874.00
5	Taxes, licenses and fees (excluding federal income taxes)	5,682.00	5,342.00
6	Current federal income taxes (including \$0 on realized capital gains (losses))	65,276.00	
7	Net deferred tax liability	28,580.00	
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	1,389,273.00	1,376,213.00
10	Advance premium	7,812.00	
11	Ceded reinsurance premiums payable		
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	19,984.00	20,471.00
14	Provision for unauthorized reinsurance		
15	Payable to parent, subsidiaries and affiliates		
16	Aggregate write-ins for liabilities	13,832.00	12,779.00
17	Total liabilities	1,938,551.00	1,729,467.00
18	Surplus as regards policyholders	2,666,828.00	2,421,965.00
19	Total liabilities and surplus	4,605,379.00	4,151,432.00
	Details of Write-Ins for Liabilities:		
1601	Amounts due on reinsurance recoveries in excess of contract	13,832.00	12,779.00
1602			
1603			
1698	Summary or remaining write-ins from overflow page	0.00	0.00
1699	Total aggregate write-ins	13,832.00	12,779.00

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION
STATEMENT OF INCOME

2014

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	3,749,568.00	3,516,563.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	3,749,568.00	3,516,563.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	855,337.00	757,777.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	2,894,231.00	2,758,786.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	1,574,170.00	2,066,182.00
3	Loss expenses incurred (Expense Exhibit)	187,566.00	230,454.00
4	Other underwriting expenses incurred (Expense Exhibit)	1,151,316.00	1,096,235.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	2,913,052.00	3,392,871.00
7	Net underwriting gain (loss)	-18,821.00	-634,085.00
	INVESTMENT INCOME		
8	Net investment income earned	123,053.00	127,059.00
9	Net realized capital gains (losses) less capital gains tax	66,564.00	80,030.00
10	Net investment gain (loss)	189,617.00	207,089.00
	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	49,141.00	54,457.00
14	Total other income	49,141.00	54,457.00
15	Net income, after capital gains tax and before federal income taxes	219,937.00	-372,539.00
16	Federal income taxes incurred	-62,781.00	-34,111.00
17	Net income	282,718.00	-338,428.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	2,421,965.00	2,649,582.00
19	Net income	282,718.00	-338,428.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	-34,686.00	99,898.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	-3,169.00	10,913.00
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	244,863.00	-227,617.00
26	Surplus as regards policyholders, December 31 current year	2,666,828.00	2,421,965.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	49,141.00	54,457.00
1302			
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	49,141.00	54,457.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION**

2014

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	2,910,908.00	2,867,923.00
2	Net investment income	120,798.00	133,720.00
3	Miscellaneous income	48,654.00	53,560.00
4	Total	3,080,360.00	3,055,203.00
5	Benefit and loss related payments	1,742,615.00	2,422,510.00
6	Commissions, expenses paid and aggregate write-ins for deductions	1,159,552.00	1,086,000.00
7	Federal and foreign income taxes paid (recovered)	-138,499.00	-115,582.00
8	Total	2,763,668.00	3,392,928.00
9	Net cash from operations	316,692.00	-337,725.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	910,165.00	848,944.00
10.2	Stocks	563,406.00	260,648.00
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	1,473,571.00	1,109,592.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	920,115.00	685,202.00
11.2	Stocks	567,556.00	249,526.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	1,487,671.00	934,728.00
11.6	Net cash from investments	-14,100.00	174,864.00
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	302,592.00	-162,861.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	513,798.00	676,659.00
15.2	End of year (cash, cash equivalents and short-term investments)	816,390.00	513,798.00

**ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION**

2014

EXPENSE EXHIBIT

		Current Year
1.1	Claim Adjusting: 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	511,289.00
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	511,289.00
3	Allowances to managers and agents	0.00
4	Advertising	5,877.00
5	Boards, bureaus and associations	30,511.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
8.1	Salary and related items: Salaries	229,966.00
8.2	Payroll taxes	20,411.00
9	Employee relations and welfare	21,076.00
10	Insurance	106,528.00
11	Directors' fees	37,800.00
12	Travel and travel items	30,595.00
13	Rent and rent items	12,000.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	7,838.00
16	Printing and stationery	47,278.00
17	Postage, telephone, exchange and express	9,294.00
18	Legal and auditing	40,795.00
19	Loss adjustment expenses	187,566.00
18	Investment expenses	0.00
19	Totals	787,535.00
20.1	Taxes, licenses and fees: State and local insurance taxes	1,850.00
20.2	Insurance department licenses and fees	8,686.00
20.3	All other (excluding federal income and real estate)	144.00
20.4	Total taxes, licenses and fees	10,680.00
21	Real estate expenses	9,453.00
22	Real estate taxes	5,606.00
23	Aggregate write-ins for miscellaneous expenses	14,319.00
24	Total expenses incurred (a)	1,338,882.00
25	Less unpaid expenses - current year	0.00
26	Add unpaid expenses - prior year	0.00
27	Total expenses paid	1,338,882.00
Details of Write-Ins:		
2301	Property inspections	14,319.00
2302		
2303		
2304		
2305		
2399	Total Write-ins	14,319.00

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

ANNUAL STATEMENT FOR THE YEAR 2014
WOODVILLE MUTUAL INSURANCE ASSOCIATION

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	1,367,712,797	4,870
2	Written during the year	98,515,724	263
3	Total	1,466,228,521	5,133
4	Deduct those expired and cancelled	87,965,357	405
5	In force December 31 of current year	1,378,263,164	4,728
6	Deduct amount reinsured	0	XXX
7	Net amount in force	1,378,263,164	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	2,126,814.00		552,644.00		1,574,170.00
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 2,126,814.00	\$ -	\$ 552,644.00	\$ -	\$ 1,574,170.00

* 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	365,630.00				365,630.00
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 365,630.00	\$ -	\$ -	\$ -	\$ 365,630.00

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

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

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION

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	14,784.00	11,615.00	-3,169.00
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	14,784.00	11,615.00	-3,169.00
	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

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)
Buildings and Improvements	Various		352,773.00	25,612.00	220,497.00		157,888.00	12,000.00	12,000.00
							-		
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 352,773.00	\$ 25,612.00	\$ 220,497.00	\$ -	\$ 157,888.00	\$ 12,000.00	\$ 12,000.00

*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)
Equipment	Various		122,530.00	11,007.00	118,753.00		14,784.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 122,530.00	\$ 11,007.00	\$ 118,753.00	\$ -	\$ 14,784.00

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

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							
912828RE2	US TREASURY NOTE 1.500%	9/15/2014	CHARLES SCHWAB		49,966.50	50,000.00	33.15
912828A75	US TREASURY NOTE 1.500%	12/26/2014	CHARLES SCHWAB		49,968.50	50,000.00	372.96
912828RC6	US TREASURY NOTE 2.125%	8/19/2014	CHARLES SCHWAB		50,270.75	50,000.00	14.44
912828VV9	US TREASURY NOTE 2.125%	9/15/2014	CHARLES SCHWAB		50,198.35	50,000.00	46.96
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS							
054105LL3	AVON LAKE SD 5.250%	8/5/2014	CHARLES SCHWAB		25,938.75	25,000.00	-
094149LY5	BLOOMFIELD CHART T MI GO 5.370%	5/28/2014	CHARLES SCHWAB		27,768.75	25,000.00	115.61
587316LZ1	CITY OF MEQUON WI GO 5.300%	6/16/2014	CHARLES SCHWAB		57,485.50	50,000.00	1,015.84
18571PAJ4	CLERMONT COUNTY 4.150%	10/6/2014	CHARLES SCHWAB		26,622.75	25,000.00	368.89
194304AH4	COLL PARK BUSINESS GA REV 6.710%	6/17/2014	CHARLES SCHWAB		45,807.80	40,000.00	1,036.32
123565HS5	COUNTY OF BUTLER UTIL WTR 1.950%	8/5/2014	CHARLES SCHWAB		25,025.00	25,000.00	-
58970MAA3	MERIDIAN HSG AUTH 5.00%	1/27/2014	CHARLES SCHWAB		26,626.75	25,000.00	527.78
723343DL0	PINEVILLE IDS SCH LEASE 5.30%	5/27/2014	CHARLES SCHWAB		25,835.00	25,000.00	327.57
837545JS2	SDAKOTA CONV DIST 2.733%	9/15/2014	CHARLES SCHWAB		24,962.50	25,000.00	89.20
91428LFP6	UNIVERSITY HAWAII AT 4.711%	1/3/2014	CHARLES SCHWAB		20,795.80	20,000.00	253.87
940839AY9	WASHOE CNTY NEV MTR NV REV 7.063%	6/10/2014	CHARLES SCHWAB		58,750.50	50,000.00	1,294.89
968852F81	WILL CN IL SD #12 4.20%	5/15/2014	CHARLES SCHWAB		27,510.50	25,000.00	142.92
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS							
31395MUF4	FHLMC REMIC 5.00%	7/31/2014	CHARLES SCHWAB		67,616.19	100,000.00	34.46
BONDS - INDUSTRIAL AND MISCELLANEOUS							
03524BAE6	ANHEUSER-BUSCH IN 3.75%	6/18/2014	CHARLES SCHWAB		51,365.00	50,000.00	750.28
037833SD9	APPLE INC 3.45%	11/17/2014	CHARLES SCHWAB		25,925.00	25,000.00	33.54
05949CAK2	BK AMER MTG SEC 5.25%	4/4/2014	CHARLES SCHWAB		25,187.50	25,000.00	29.17
093662AE4	BLOCK FINANCIAL LLC 5.50%	2/25/2014	CHARLES SCHWAB		26,887.50	25,000.00	446.88
05949AEN6	BOA MTG SECURITIES 5.50%	4/25/2014	CHARLES SCHWAB		15,075.00	15,000.00	66.46
12669FRF2	CWMBS INC REMIC 5.250%	1/6/2014	CHARLES SCHWAB		50,000.00	50,000.00	58.33
12669EMU7	CWMBS INC REMIC 5.150%	2/7/2014	CHARLES SCHWAB		13,000.00	13,000.00	20.46
742404AJ5	PRINCETON THEOLOGIC 4.00%	1/14/2014	CHARLES SCHWAB		51,525.00	50,000.00	89.00
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES							

46625H100	JPMORGAN CHASE & CO	2/6/2014	CHARLES SCHWAB	125.00	7,057.33		
744320102	PRUDENTIAL FINANCIAL INC	1/7/2014	CHARLES SCHWAB	175.00	15,889.41		
STOCKS - INDUSTRIAL AND MISCELLANEOUS							
035710409	ANNALY CAPITAL MGMT REIT	8/20/2014	CHARLES SCHWAB	1045.00	12,396.38		
039483102	ARCHER DANIELS MIDLAND CO	10/20/2014	CHARLES SCHWAB	150.00	6,808.30		
17275R102	CISCO SYSTEMS INC	10/20/2014	CHARLES SCHWAB	350.00	8,027.10		
258622109	DOUBLINE INC SOLUTIONS	6/4/2014	CHARLES SCHWAB	975.00	21,521.74		
294429105	EQUIFAX INC	7/15/2014	CHARLES SCHWAB	67.00	4,916.67		
36467W109	GAMESTOP CORP	2/6/2014	CHARLES SCHWAB	215.00	7,610.71		
369550108	GENERAL DYNAMICS CORP	11/10/2014	CHARLES SCHWAB	75.00	10,556.94		
375558103	GILEAD SCIENCES INC	9/15/2014	CHARLES SCHWAB	154.00	15,585.74		
406216101	HALLIBURTON CO HLDG	10/20/2014	CHARLES SCHWAB	100.00	5,299.20		
458140100	INTEL CORP	1/7/2014	CHARLES SCHWAB	471.00	12,060.43		
478366107	JOHNSON CONTROLS	10/20/2014	CHARLES SCHWAB	150.00	6,101.80		
N53745100	LYONDELLBASELL INDS	12/1/2014	CHARLES SCHWAB	175.00	13,406.95		
674599105	OCCIDENTAL PETE CORP	9/15/2014	CHARLES SCHWAB	87.00	8,557.48		
681919106	OMNICOM GROUP INC	8/20/2014	CHARLES SCHWAB	251.00	18,124.82		
73936T573	POWERSHS EXCH TRAD FD TR	6/7/2014	CHARLES SCHWAB	344.00	9,976.83		
73936T573	POWERSHS EXCH TRAD FD TR	6/12/2014	CHARLES SCHWAB	1032.00	29,965.15		
73936T573	POWERSHS EXCH TRAD FD TR	9/15/2014	CHARLES SCHWAB	1000.00	28,709.00		
74347R826	PROSHARES SHORT RUSSELL 2000	4/4/2014	CHARLES SCHWAB	675.00	11,133.96		
74347R503	PROSHARES SHORT S&P 500	4/4/2014	CHARLES SCHWAB	900.00	22,031.68		
808524730	SCHWAB FND EMERG MKTS LG CO	10/9/2014	CHARLES SCHWAB	900.00	23,520.15		
92206C706	VANGUARD GOVT BOND ETG	9/15/2014	CHARLES SCHWAB	1576.00	100,178.25		
STOCKS - MUTUAL FUNDS							
233203421	DFA EMERGING MKTS CORE EQUITY	VARIOUS	CHARLES SCHWAB	570.54	11,020.00		
233203611	DFA EMERGING MKTS SMALL CAP PORT INSTL	VARIOUS	CHARLES SCHWAB	561.75	12,120.00		
411511306	HARBOR INTERNATIONAL FUND INSTL CL	VARIOUS	CHARLES SCHWAB	296.73	20,540.00		
577125107	MATTHEWS ASIA DIVIDEND FUND	VARIOUS	CHARLES SCHWAB	328.08	5,000.00		
693391559	PIMCO EMERGING MARKETS BOND FD	VARIOUS	CHARLES SCHWAB	9082.65	100,020.00		
861728798	STONE RIDGE INTL DEV MKTS VAR	VARIOUS	CHARLES SCHWAB	1940.00	19,420.00		
XXX	Totals	XXX	XXX	XXX	\$ 1,487,670.91	\$ 913,000.00	\$ 7,168.98

*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	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 - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS														
018340KZ1	ALLENTOWN PA 5.20%	11/17/2014	CHARLES SCHWAB		10,000.00	10,000.00	9,580.00	9,628.87			371.13	-	520.00	
004863AC2	ASHTABULA CNTY OH 5.60%	5/15/2014	CHARLES SCHWAB		50,000.00	50,000.00	48,595.50	49,253.62			746.38	-	1,400.00	
004863AC2	ASHTABULA CNTY OH 5.60%	5/15/2014	CHARLES SCHWAB		20,000.00	20,000.00	18,528.60	19,093.69			906.31	-	560.00	
155751CU2	CENTRAL VALLEY 5.526%	2/25/2014	CHARLES SCHWAB		25,475.00	25,000.00	25,618.75	25,491.71			-	16.71	679.24	
245589BT2	DELANO CA CMN	9/1/2014	CHARLES SCHWAB		5,000.00	5,000.00	4,891.00	4,951.53			48.47	-	283.00	
246395EF0	DELAWARE STATE HOUSING 5.20%	1/1/2014	CHARLES SCHWAB		5,000.00	5,000.00	4,467.50	4,678.07			321.93	-	130.00	
250419DS4	DESERT HOT SPRINGS 7.00%	2/7/2014	CHARLES SCHWAB		13,547.00	20,000.00	19,745.00	19,843.63			-	6,296.63	626.11	
476623BJ1	JERSY CITY NJ 5.650%	11/15/2014	CHARLES SCHWAB		5,000.00	5,000.00	4,584.10	4,907.27			92.73	-	280.00	
575930T77	MASS HSG FIN AGY 5.25%	2/1/2014	CHARLES SCHWAB		5,000.00	5,000.00	5,132.30	5,100.04			-	100.04	131.25	
575930T77	MASS HSG FIN AGY 5.25%	8/1/2014	CHARLES SCHWAB		5,000.00	5,000.00	5,132.30	5,100.04			-	100.04	265.63	
575930T577	MASS HSG FIN AGY 5.25%	9/1/2014	CHARLES SCHWAB		15,000.00	15,000.00	15,396.90	15,300.12			-	300.12	1,128.76	
575930T77	MASS HSG FIN AGY 5.25%	11/1/2014	CHARLES SCHWAB		5,000.00	5,000.00	5,132.30	5,100.04			-	100.04	134.38	
641272BS7	NEVADA HSG DIV 5.11%	10/1/2014	CHARLES SCHWAB		5,000.00	5,000.00	5,005.00	5,002.98			-	2.98	255.50	
723343DL0	PINEVILLE IDS SCH LEASE 5.30%	12/22/2014	CHARLES SCHWAB		25,000.00	25,000.00	25,835.00	25,796.99			-	796.99	1,071.04	
786091AD0	SACRAMENTO COUNT 5.730%	9/9/2014	CHARLES SCHWAB		27,168.75	25,000.00	25,450.00	25,414.15			1,754.60	-	1,539.94	
79729PBQ0	SAN DIEGO CALIF 5.95%	10/1/2014	CHARLES SCHWAB		5,000.00	5,000.00	4,709.80	4,885.38			114.62	-	297.50	
940839AY9	WASHOE CNTY NEV MTR NV 7.063%	9/9/2014	CHARLES SCHWAB		57,225.00	50,000.00	58,750.50	58,600.39			-	1,375.39	2,167.95	
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT														
31395MUF4	FHLMC REMIC 5.00%	VARIOUS	CHARLES SCHWAB		5,632.25			3,808.31			1,823.94	-		
36202EBD0	GNMA II #003636	VARIOUS	CHARLES SCHWAB		1,690.24			1,691.82			-	1.58		
36202ERS0	GNMA II #004097	VARIOUS	CHARLES SCHWAB		2,783.20			2,766.67			16.53	-		
36202FDW3	GNMA II #004617	VARIOUS	CHARLES SCHWAB		4,656.81			4,709.56			-	52.75		
36202FWD4	GNMA II #005144	VARIOUS	CHARLES SCHWAB		5,925.15			6,102.47			-	177.32		
36202FYF7	GNMA II #005210	VARIOUS	CHARLES SCHWAB		2,041.40			2,153.59			-	112.19		
36179ME22	GNMA II MA0153	VARIOUS	CHARLES SCHWAB		13,813.30			14,532.85			-	719.55		
36209S5S6	GNMA POOL 480657X	VARIOUS	CHARLES SCHWAB		367.45			328.50			38.95	-		
BONDS - INDUSTRIAL AND MISCELLANEOUS														
030955AM0	AMERITECH CAP FU 6.45%	12/16/2014	CHARLES SCHWAB		27,912.50		24,837.50	24,943.62			2,968.88	-	2,302.29	
03524BAE6	ANHEUSER-BUSCH IN 3.70%	9/9/2014	CHARLES SCHWAB		51,614.50		51,365.00	51,332.38			282.12	-	1,156.25	
05948KPR4	BANC AMER ALT LN 5.75%	10/27/2014	CHARLES SCHWAB		9,121.83		10,646.79	16,089.44			-	6,967.61	130.67	
037833AS9	BLOCK FIANANCIAL LLC 5.50%	11/17/2014	CHARLES SCHWAB		27,137.50		26,887.50	26,707.37			430.13	-	1,447.57	

191098AH5	COCA COLA 5.00%	2/7/2014	CHARLES SCHWAB		53,520.00		49,525.00	49,865.63			3,654.37	-	395.83	
196050AA6	COLONIAL SQUARE ACQ 9.0%	1/15/2014	CHARLES SCHWAB		443.00		440.58	441.61			1.39	-	9.97	
196050AA6	COLONIAL SQUARE ACQ 9.0%	4/16/2014	CHARLES SCHWAB		52.00		51.53	51.84			0.16	-	3.54	
196050AA6	COLONIAL SQUARE ACQ 9.0%	4/16/2014	CHARLES SCHWAB		53.00		52.52	52.83			0.17	-	3.61	
196050AA6	COLONIAL SQUARE ACQ 9.00%	10/15/2014	CHARLES SCHWAB		52.00		51.53	51.84			0.16	-	4.74	
196050AA6	COLONIAL SQUARE ACQ 9.00%	12/1/2014	CHARLES SCHWAB		13,997.00		13,430.46	13,964.08			32.92	-	1,422.90	
12669EMU7	CWMBS INC 5.15%	4/29/2014	CHARLES SCHWAB		1,000.00		1,000.00	1,000.00			-	-	8.58	
12669EMU7	CWMBS INC 5.15%	6/4/2014	CHARLES SCHWAB		1,000.00		1,000.00	1,000.00			-	-	12.87	
12669EMU7	CWMBS INC REMIC 5.150%	8/25/2014	CHARLES SCHWAB		11,000.00		11,000.00	11,000.00			-	-	283.26	
12669FRF2	CWMBS INC REMIC 5.25%	9/11/2014	CHARLES SCHWAB		46,647.50		47,000.00	47,000.00			-	352.50	1,756.57	
12669FRF2	CWMBS INC REMIC 5.250%	8/1/2014	CHARLES SCHWAB		1,000.00		1,000.00	1,000.00			-	-	26.25	
12669FRF2	CWMBS INC REMIC 5.250%	8/26/2014	CHARLES SCHWAB		2,000.00		2,000.00	2,000.00			-	-	52.50	
237194AE5	DARDEN RESTAURANT 6.00%	6/4/2014	CHARLES SCHWAB		50,600.00		49,525.00	49,542.30			1,057.70	-	2,450.00	
237194AG0	DARDEN RESTAURANT 6.20%	12/16/2014	CHARLES SCHWAB		27,607.00		23,777.75	24,577.39			3,029.61	-	1,867.92	
404221AM5	HLR LLC 8.50%	8/28/2014	CHARLES SCHWAB		10,882.00		25,025.00	18,560.99			-	7,678.99	3,937.15	
45660NSE6	INDYMAC MBS INC	5/22/2014	CHARLES SCHWAB		98,752.50		100,980.00	100,893.47			-	2,140.97	2,433.75	
55265K3Z0	MASTER ASSETS SECS REMIC 5.00%	VARIOUS	CHARLES SCHWAB		790.66			510.55			280.11	-		
76111J5U4	RESIDENTIAL FUND 4.75%	7/30/2014	CHARLES SCHWAB		29,880.00		28,530.00	28,757.58			1,122.42	-	961.03	
76111J5U4	RESIDENTIAL FUND 4.75%	7/30/2014	CHARLES SCHWAB		49,800.00		47,550.00	47,927.08			1,872.92	-	1,601.76	
76111J5U4	RESIDENTIAL FUND 4.75%	7/30/2014	CHARLES SCHWAB		34,860.00		35,000.00	35,000.00			-	140.00	1,121.09	
76111XFY4	RESIDENTIAL FUNDING	12/26/2014	CHARLES SCHWAB		1,000.00		1,007.50	1,006.47			-	6.47	49.47	
76111XFY4	RESIDENTIAL FUNDING 5.20%	10/27/2014	CHARLES SCHWAB		1,000.00		1,007.50	1,006.47			-	6.47	43.33	
76111XFY4	RESIDENTIAL FUNDING 5.20%	11/26/2014	CHARLES SCHWAB		1,000.00		1,007.50	1,006.47			-	6.47	49.47	
949814AM9	WELLS FARGO MTG REMIC 5.50%	1/27/2014	CHARLES SCHWAB		31,648.11		40,886.87	30,861.27			786.84	-	144.75	
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES														
G0070K003	ACE LIMITED	1/6/2014	CHARLES SCHWAB	100.00	10,102.97		6,388.55	6,388.55			3,714.42	-		
G0070K003	ACE LIMITED	1/6/2014	CHARLES SCHWAB	44.00	4,445.31		3,898.07	3,898.07			547.24	-		
744320102	PRUDENTIAL FINANCIAL INC	3/11/2014	CHARLES SCHWAB	49.00	4,283.92		4,449.03	4,449.03			-	165.11		25.97
949746101	WELLS FARGO & CO	4/4/2014	CHARLES SCHWAB	125.00	6,245.20		4,024.36	4,024.36			2,220.84	-		37.50
STOCKS - INDUSTRIAL AND MISCELLANEOUS														
88579Y101	3M COMPANY	11/11/2014	CHARLES SCHWAB	50.00	7,867.43		4,215.43	4,215.43			3,652.00	-		128.25
00287Y109	ABBVIE INC	9/15/2014	CHARLES SCHWAB	100.00	5,765.41		2,704.64	2,704.64			3,060.77	-		124.00
00287Y109	ABBVIE INC	9/15/2014	CHARLES SCHWAB	200.00	11,530.82		6,281.88	6,281.88			5,248.94	-		248.00
G1150G111	ACCENTURE PLC CL A	1/7/2014	CHARLES SCHWAB	150.00	12,219.43		6,101.85	6,101.85			6,117.58	-		
G1150G111	ACCENTURE PLC CL A	1/7/2014	CHARLES SCHWAB	82.00	6,679.96		4,318.75	4,318.75			2,361.21	-		
09247X101	BLACKROCK INC	8/20/2014	CHARLES SCHWAB	34.00	11,028.94		7,995.27	7,995.27			3,033.67	-		131.24
125896100	C M S ENERGY	11/11/2014	CHARLES SCHWAB	125.00	4,148.59		2,455.87	2,455.87			1,692.72	-		135.00
12673P105	CA INC	4/4/2014	CHARLES SCHWAB	175.00	5,498.43		4,424.31	4,424.31			1,074.12	-		43.75
12673P105	CA INC	7/15/2014	CHARLES SCHWAB	200.00	5,641.17		5,056.35	5,056.35			584.82	-		100.00
13057Q107	CALIFORNIA RECOURSE CORP	11/30/2014	CHARLES SCHWAB	0.80	5.76		6.86	6.86			-	1.10		
13057Q107	CALIFORNIA RECOURSE CORP	12/30/2014	CHARLES SCHWAB	34.00	190.74		291.37	291.37			-	100.63		
125269100	CF INDUSTRIES HOLDINGS	11/26/2014	CHARLES SCHWAB	25.00	6,670.90		3,704.04	3,704.04			2,966.86	-		125.00
166764100	CHEVRON CORPORATION	7/15/2014	CHARLES SCHWAB	50.00	6,421.96		5,320.45	5,320.45			1,101.51	-		103.50
258622109	DOUBLELINE INC SOLUTIONS	7/15/2014	CHARLES SCHWAB	975.00	21,706.75		21,521.74	21,521.74			185.01	-		146.25
00B4VLR19	ENSCO PLC CLASS A	10/30/2014	CHARLES SCHWAB	150.00	5,830.68		8,531.71	8,531.71			-	2,701.03		337.50
G3223R108	EVEREST RE GROUP LTD	8/20/2014	CHARLES SCHWAB	127.00	4,551.34		3,777.07	3,777.07			774.27	-		42.00

30231G102	EXXON MOBIL CORPORATION	1/7/2014	CHARLES SCHWAB	50.00	5,041.96		3,955.88	3,955.88			1,086.08	-		
36467W109	GAMESTOP CORP CL A	3/18/2014	CHARLES SCHWAB	215.00	8,119.74		7,610.71	7,610.71			509.03	-		70.95
40650V100	HALYARD HEALTH INC	11/21/2014	CHARLES SCHWAB	25.00	978.52		509.92	509.92			468.60	-		
40650V100	HALYARD HEALTH INC	11/21/2014	CHARLES SCHWAB	10.00	391.41		274.96	274.96			116.45	-		
418056107	HASBRO INC	4/4/2014	CHARLES SCHWAB	100.00	5,515.40		3,732.08	3,732.08			1,783.32	-		40.00
410856107	HASBRO INC	8/20/2014	CHARLES SCHWAB	330.00	17,200.67		12,315.87	12,315.87			4,884.80	-		415.80
459200101	INTL BUSINESS MACHINES	9/15/2014	CHARLES SCHWAB	21.00	4,017.69		2,079.06	2,079.06			1,938.63	-		66.15
459200101	INTL BUSINESS MACHINES	9/15/2014	CHARLES SCHWAB	20.00	3,826.37		2,576.18	2,576.18			1,250.19	-		63.00
464288588	ISHARES TRUST MBS ETF	7/15/2014	CHARLES SCHWAB	325.00	34,992.78		35,156.46	35,156.46			-	163.68		283.82
501044101	KROGER COMPANY	3/5/2014	CHARLES SCHWAB	100.00	4,360.80		2,409.77	2,409.77			1,951.03	-		16.50
501044101	KROGER COMPANY	3/5/2014	CHARLES SCHWAB	25.00	1,090.20		614.42	614.42			475.78	-		4.13
58155W103	MCKESSON CORPORATION	6/4/2014	CHARLES SCHWAB	31.00	5,862.01		2,737.59	2,737.59			3,124.42	-		14.88
60871R209	MOLSON COORS BREWING CLB	4/4/2014	CHARLES SCHWAB	100.00	6,032.79		5,530.85	5,530.85			501.94	-		37.00
60871R209	MOLSON COORS BREWING CO	7/15/2014	CHARLES SCHWAB	75.00	5,431.51		4,148.14	4,148.14			1,283.37	-		55.50
617477104	MS EMERGING MKTS DEBT	5/7/2014	CHARLES SCHWAB	2000.00	26,559.65		15,126.95	15,126.95			11,432.70	-		1,288.22
617477104	MS EMERGING MKTS DEBT	5/7/2014	CHARLES SCHWAB	2000.00	26,559.65		20,580.95	20,580.95			5,978.70	-		1,288.21
617477104	MS EMERGING MKTS DEBT	5/7/2014	CHARLES SCHWAB	300.00	3,983.95		4,084.35	4,084.35			-	100.40		193.23
666807102	NORTHROP GRUMMAN CORP	6/1/1984	CHARLES SCHWAB	36.00	4,384.75		2,432.93	2,432.93			1,951.82	-		47.16
666807102	NORTHROP GRUMMAN CORP	11/10/2014	CHARLES SCHWAB	64.00	8,654.63		4,325.20	4,325.20			4,329.43	-		128.64
681919106	OMNICOM GROUP INC	11/11/2014	CHARLES SCHWAB	75.00	5,464.51		5,415.78	5,415.78			48.73	-		37.50
693506107	P P G INDUSTRIES INC	3/5/2014	CHARLES SCHWAB	25.00	4,976.74		1,946.77	1,946.77			3,029.97	-		15.25
73936T573	POWERSHS EXCH TRAD FD TR	10/20/2014	CHARLES SCHWAB	175.00	5,071.57		5,081.30	5,081.30			-	9.73		93.24
74347R826	PROSHARES SHORT RUSSELL 2000	10/9/2014	CHARLES SCHWAB	675.00	11,875.72		11,133.96	11,133.96			741.76	-		
74347R503	PROSHARES SHORT S&P 500	10/9/2014	CHARLES SCHWAB	900.00	21,018.37		22,031.68	22,031.68			-	1,013.31		
867229106	SUNCOR ENERGY INC	7/15/2014	CHARLES SCHWAB	125.00	5,096.07		3,390.74	3,390.74			1,705.33	-		52.51
891160509	TORONTO DOMINION BANK	8/20/2014	CHARLES SCHWAB	76.00	3,979.52		3,055.54	3,055.54			923.98	-		94.70
913017109	UNITED TECHNOLOGIES CORP	3/5/2014	CHARLES SCHWAB	4.00	469.14		306.18	306.18			162.96	-		2.36
913017109	UNITED TECHNOLOGIES CORP	3/5/2014	CHARLES SCHWAB	38.00	4,456.82		2,718.46	2,718.46			1,738.36	-		22.42
97717W315	WISDOMTREE EMERGING MKTS	10/9/2014	CHARLES SCHWAB	500.00	23,736.08		24,811.95	24,811.95			-	1,075.87		941.23
STOCKS - MUTUAL FUNDS														
448108308	HUSSMAN STGRATEGIC INTL EQ	2/13/2014	CHARLES SCHWAB	2809.43	27,400.00		30,017.72	30,017.72			-	2,617.72		
72201F516	PIMCO EMERGING LOCAL BOND FUND	5/7/2014	CHARLES SCHWAB	9388.13	90,012.12		98,320.00	98,320.00			-	8,307.88		1,419.14
693391559	PIMCO EMERGING MARKETS BOND FUND	6/12/2014	CHARLES SCHWAB	2720.51	30,642.10		30,000.00	30,000.00			642.10	-		764.73
693391559	PIMCO EMERGING MARKETS BOND FUND	6/12/2014	CHARLES SCHWAB	298.13	3,357.90		3,283.02	3,283.02			74.88	-		22.57
693391559	PIMCO EMERGING MARKETS BOND FD	10/20/2014	CHARLES SCHWAB	1483.99	16,200.00		16,341.99	16,341.99			-	141.99		604.66
XXX	Totals	XXX	XXX	XXX	\$ 1,472,293.50	\$280,000.00	\$ 1,374,665.04	\$ 1,403,917.93	\$ -	\$ -	\$112,225.83	\$43,850.26	\$ 35,147.42	\$ 9,811.46

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		855,337.00		4,450,000	
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 Casualty Co	24.675%						
Farmers Mut Hail Ins Co of Iowa	8.225%						
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 855,337.00	\$ -	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) Jonathon S. Younker	President / Treasurer	86,833.33						\$ 86,833.33
2) Andrew Younker	Vice President	36,991.45						\$ 36,991.45
3) Galen Koepke	Secretary	5,400.00						\$ 5,400.00
4) Karen Younker	Office Manager	51,521.36						\$ 51,521.36
5) Timothy Younker	Inspector, Sales	13,800.00						\$ 13,800.00
								\$ -
Directors:								
Jeff Goetz	Director				5,400.00			\$ 5,400.00
Jonathon S. Younker	Director				5,400.00			\$ 5,400.00
Larry Mawhorrr	Director				5,400.00	364.00		\$ 5,764.00
Lewis Renollet	Director				5,400.00			\$ 5,400.00
John Bergman	Director				5,400.00			\$ 5,400.00
Galen Koepke	Director				5,400.00			\$ 5,400.00
Scott Rothweiler	Director				5,400.00			\$ 5,400.00
Jodi Gray	CSR	23,954.59						\$ 23,954.59
Maryann Crowley	CSR	11,844.04						\$ 11,844.04
Lynne Nagy	Temp	84.00						\$ 84.00
								\$ -
								\$ -
Totals	XXXX	\$ 230,428.77	\$ -	\$ -	\$ 37,800.00	\$ 364.00	\$ -	\$ 268,592.77

GENERAL INTERROGATORIES

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

1. Company's retention:

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

1a. Retention before reinsurance applies for:

Catastrophe Reinsurance\$250,000Aggregate excess of loss\$1,790,000

2. What is the largest risk assumed and retained:

\$4,450,000

3. What kind of perils are being covered?

As prescribed by ORC 3939

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

No

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

5. In what counties does the Company operate:

All counties

6. Name of Principal Officer and amount of bond.

Johnathon S. Younker \$100,000

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.

Blanket Bond

All employees \$100,000

8. Does the Company have an annual audit conducted by an independent CPA?

Yes

9. State the number of members holding policies in the Company.

4728

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.

12/31/2013

12. How many assessments were made during the year?

Various

Date of last assessment

Various

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

14. Rate of policy fee

0

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

0

interest thereon

16. Does any person, firm, corporation or association have any claim, contingent or otherwise, against this Company which is NOT included in the liabilities on page 2 of this statement?

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

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

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

2014

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

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION

2014

Overflow Page for Write-ins

Additional Write-ins for Assets:

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1504				0.00	
1505	None			0.00	
1506				0.00	
1597	Summary of remaining write-ins for Line 15 page 2	0.00	0.00	0.00	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															
912828UL2	US TREASURY NOTE	CHARLES SCHWAB	3/19/2013	50,000.00	50,492.19	50,363.83	49,281.25	1.375%	288.18	687.50	1,082.58			1/31/2020	1
912828RE2	US TREASURY NOTE	CHARLES SCHWAB	9/15/2014	50,000.00	49,966.50	49,968.98	50,226.55	1.500%	219.86	-		257.57		8/31/2018	1
912828A75	US TREASURY NOTE	CHARLES SCHWAB	12/26/2014	50,000.00	49,968.50	49,968.54	50,070.30	1.500%	-	375.00		101.76		12/31/2018	1
912828SV3	US TREASURY NOTE	CHARLES SCHWAB	5/8/2013	50,000.00	50,558.60	50,456.05	49,117.20	1.750%	110.27	875.00	1,338.85			5/15/2022	1
912828VJ6	US TREASURY NOTE	CHARLES SCHWAB	7/9/2013	50,000.00	49,335.50	49,475.60	50,304.70	1.875%	-	937.50		829.10		6/30/2020	1
912828RC6	US TREASURY NOTE	CHARLES SCHWAB	8/19/2014	50,000.00	50,270.75	50,256.51	50,546.90	2.125%	390.07	-		290.39		8/15/2021	1
912828VV9	US TREASURY NOTE	CHARLES SCHWAB	9/15/2014	50,000.00	50,198.35	50,188.58	50,835.95	2.125%	311.47	-		647.37		8/31/2020	1
912828MR8	US TREASURY NOTE	CHARLES SCHWAB	2/4/2011	25,000.00	25,545.90	25,021.42	25,089.85	2.375%	198.46	593.76		68.43		2/28/2015	1
912828PC8	US TREASURY NOTE	CHARLES SCHWAB	10/24/2012	50,000.00	54,584.17	53,301.86	52,156.25	2.625%	165.41	1,312.50	1,145.61			11/15/2020	1
BONDS - POLITICAL SUBDIVISIONS OF STATE, TERRITORIES AND POSSESSIONS															
018340KZ1	ALLENTOWN PA	CHARLES SCHWAB	11/18/2011	40,000.00	38,320.00	38,629.33	40,088.00	5.200%	250.74	2,146.44		1,458.67		10/1/2029	1
054105LL3	AVON LAKE SD	CHARLES SCHWAB	8/5/2014	25,000.00	25,938.75	25,895.40	25,895.50	5.250%	107.88	281.94		0.10		12/1/2023	1
094149LY5	BLOOMFIELD CHART T MI GO	CHARLES SCHWAB	5/28/2014	25,000.00	27,768.75	27,672.37	29,443.00	5.370%	220.68	671.25		1,770.63		5/1/2032	1
130534B66	CALIFORNIA POLLUTION CTL	CHARLES SCHWAB	8/1/2013	25,000.00	26,132.00	25,974.00	26,902.75	4.750%	97.60	1,187.50		928.75		12/1/2023	XXX
167505FF8	CHICAGO ILL BRD ED	CHARLES SCHWAB	10/4/2012	25,000.00	28,022.25	27,439.52	27,030.75	5.000%	102.74	1,250.00	408.77			12/1/2024	1
587316LZ1	CITY OF MEQUON WI GO	CHARLES SCHWAB	6/16/2014	50,000.00	57,485.50	57,012.51	56,097.00	5.300%	1,103.56	1,325.00	915.51			8/1/2023	1
18571PAJ4	CLERMONT COUNTY	CHARLES SCHWAB	10/6/2014	25,000.00	26,622.75	26,574.58	26,922.25	4.150%	85.27	518.75		347.67		12/1/2022	1
194304AH4	COLL PARK BUSINESS GA REV	CHARLES SCHWAB	6/17/2014	40,000.00	45,807.80	45,422.45	45,986.40	6.710%	1,117.72	1,342.00		563.95		2/1/2023	1
123565HS5	COUNTY OF BUTLER UTIL WTR	CHARLES SCHWAB	8/5/2014	25,000.00	25,025.00	25,022.66	25,606.25	1.950%	40.07	125.94		583.59		12/1/2018	1
245589BT2	DELANO CA CMN	CHARLES SCHWAB	2/8/2008	20,000.00	19,564.00	19,855.18	19,984.60	5.660%	375.27	1,132.00		129.42		9/1/2018	XXX
367080AU2	GARZA CNTY TEX PU	CHARLES SCHWAB	3/28/2012	25,000.00	24,900.00	24,920.65	26,645.75	7.200%	448.77	1,800.00		1,725.10		10/1/2025	2
419800HB6	HAWAII ST DEPT BU	CHARLES SCHWAB	7/2/2013	25,000.00	25,275.00	25,242.75	25,874.75	4.600%	189.04	1,150.00		632.00		5/1/2026	2
476623BJ1	JERSEY CITY NJ	CHARLES SCHWAB	5/18/2009	5,000.00	4,584.10	4,971.54	5,000.40	5.650%	35.60	280.00		28.86		11/15/2015	1
537377FQ1	LITTLE ROCK ARK	CHARLES SCHWAB	2/6/2008	50,000.00	51,952.50	51,013.04	50,109.00	6.370%	1,326.36	3,185.00	904.04			8/1/2022	1
575930T77	MASS HSG FIN AGY	CHARLES SCHWAB	11/4/2010	5,000.00	5,132.30	5,059.73	5,007.70	5.250%	43.15	286.87	52.03			7/1/2025	1
584853KA2	MEDINA OHIO CITY SCHOOL	CHARLES SCHWAB	3/3/2011	25,000.00	26,335.50	25,851.63	25,507.25	5.000%	102.74	1,250.00	344.38			12/1/2021	1
58607EBA1	MEMPHIS CTR CITY	CHARLES SCHWAB	4/4/2008	25,000.00	25,175.75	25,020.98	25,365.50	5.800%	119.18	1,450.00		344.52		12/1/2015	XXX
58970MAA3	MERIDIAN HSG AUTH	CHARLES SCHWAB	1/27/2014	25,000.00	26,626.75	26,493.14	26,399.75	5.000%	414.38	1,250.00	93.39			12/1/2015	1
641272BS7	NEVADA HSG DIV	CHARLES SCHWAB	7/18/2012	10,000.00	10,010.00	10,003.59	9,921.50	5.110%	127.40	511.00	82.09			4/1/2017	1
67732PBQ0	OHIO COUNTY W VA CNTY	CHARLES SCHWAB	1/14/2013	25,000.00	25,352.25	25,294.97	25,544.75	5.000%	414.38	1,250.00		249.78		3/1/2025	2
717146RY2	PHARR SAN JUAN	CHARLES SCHWAB	6/16/2011	30,000.00	31,487.50	30,932.03	34,311.00	5.497%	686.75	1,649.10		3,378.97		2/1/2021	1
736746VP0	PORTLAND ORE UR	CHARLES SCHWAB	4/1/2011	50,000.00	51,025.00	50,488.86	55,137.00	5.535%	121.32	2,767.50		4,648.14		6/15/2018	1
758582BW9	REEVES CNTY TEX CTF	CHARLES SCHWAB	11/18/2010	50,000.00	49,525.00	49,848.50	51,802.50	6.000%	246.58	3,000.00		1,954.00		12/1/2016	2

76803EAB4	RIVER CITY REGAL/HERITAGE COAL CO	CHARLES SCHWAB	7/16/2009	25,000.00	24,400.00	24,559.97	28,979.50	8.090%	332.47	2,022.50		4,419.53		11/1/2029	1
786056BD2	SACRAMENTO CALIF	CHARLES SCHWAB	9/27/2011	20,000.00	20,258.60	20,125.66	22,273.60	5.850%	442.36	1,170.00		2,147.94		8/1/2019	1
79729PBQ0	SAN DIEGO CALIF	CHARLES SCHWAB	8/5/2009	15,000.00	14,129.40	14,767.37	15,297.45	5.950%	222.51	892.50		530.08		10/1/2017	2
837545JS2	SDAKOTA CONV DIST	CHARLES SCHWAB	9/15/2014	25,000.00	24,962.50	24,963.74	24,768.75	2.733%	200.30	-	194.99			8/1/2023	1
83748CAQ9	SOUTH CORRECTIONS	CHARLES SCHWAB	7/1/2013	50,000.00	53,694.00	53,469.37	56,795.50	6.616%	1,658.53	3,308.00		3,326.13		1/1/2039	1
861419QL6	STOCKTON CALIF	CHARLES SCHWAB	10/31/2011	25,000.00	26,650.00	25,962.88	26,962.00	5.980%	622.58	1,495.00		999.12		8/1/2019	1
91428LFP6	UNIVERSITY HAWAII AT	CHARLES SCHWAB	1/3/2014	20,000.00	20,795.80	20,713.41	21,788.60	4.711%	234.90	942.20		1,075.19		10/1/2023	1
968852F81	WILL CN IL SD #12	CHARLES SCHWAB	5/15/2014	25,000.00	27,510.50	27,252.56	27,618.50	4.200%	261.78	525.00		365.94		10/1/2020	XXX
969119AK2	WILLACY CNTY TES PU	CHARLES SCHWAB	5/17/2013	30,000.00	30,025.00	30,018.79	32,402.70	6.000%	147.95	1,800.00		2,383.91		3/1/2025	2
971044AA0	WILLOUGHBY-EAST	CHARLES SCHWAB	3/11/2011	25,000.00	26,335.50	25,297.66	27,413.25	6.544%	542.35	1,636.00		2,115.59		12/1/2021	1
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS															
31395MUF4	FHLMC REMIC	CHARLES SCHWAB	7/31/2014	94,367.75	67,616.19	64,853.92	60,998.13	5.000%	206.83	998.00	3,855.79			2/15/2025	1
36202FYF7	GNMA II # 005210	CHARLES SCHWAB	11/15/2011	12,926.81	15,790.85	13,567.59	13,758.20	4.500%	17.53	641.34		190.61		10/20/2026	1
36202EBD0	GNMA II #003636	CHARLES SCHWAB	11/17/2004	6,300.49	7,991.17	6,299.39	6,971.63	5.000%	9.49	360.45		672.24		11/20/2034	1
36202ERS0	GNMA II #004097	CHARLES SCHWAB	3/20/2008	7,115.44	9,868.54	7,102.32	7,882.17	5.000%	10.72	431.33		779.85		3/20/2038	1
36202FDW3	GNMA II #004617	CHARLES SCHWAB	1/15/2010	21,346.09	26,297.42	21,576.17	23,405.99	4.500%	28.95	1,079.04		1,829.82		1/20/2040	1
36202FWD4	GNMA II #005144	CHARLES SCHWAB	8/11/2011	27,122.78	34,036.94	27,897.44	28,628.70	3.500%	28.61	1,073.71		731.26		7/20/2041	1
36179ME22	GNMA II MA0153	CHARLES SCHWAB	7/12/2012	121,149.28	141,992.94	127,206.05	123,871.24	3.000%	109.53	3,865.11	3,334.81			6/20/2042	1
36209S5S6	GNMA POOL 480657X	CHARLES SCHWAB	11/9/1999	12,625.98	8,861.94	8,673.67	7,029.45	6.000%	33.21	379.29	1,644.22			1/15/2029	1
BONDS - INDUSTRIAL AND MISCELLANEOUS															
037389AK9	AON CAP A	CHARLES SCHWAB	9/24/2002	25,000.00	21,150.00	23,029.46	32,369.10	8.205%	1,028.43	2,051.26		9,339.64		1/1/2027	2
037833SD9	APPLE INC	CHARLES SCHWAB	11/17/2014	25,000.00	25,925.00	25,913.04	26,199.43	3.450%	103.97	-		286.39		5/6/2024	1
064207UV3	BANK OKLAHOMA FLT 2017	CHARLES SCHWAB	1/24/2011	25,000.00	25,025.00	25,008.17	24,723.78	5.750%	181.16	234.07	284.39			8/15/2017	1
05949CAK2	BK AMER MTG SEC	CHARLES SCHWAB	4/4/2014	25,000.00	25,187.50	25,180.92	25,132.05	5.250%	21.58	875.04	48.87			6/25/2035	1
05949AEN6	BOA MTG SECURITIES	CHARLES SCHWAB	4/25/2014	15,000.00	15,075.00	15,072.44	14,978.97	5.500%	13.56	550.00	93.47			5/25/2034	1
496902AJ6	KINROSS GOLD	CHARLES SCHWAB	9/12/2012	25,000.00	25,793.80	25,587.91	24,140.05	5.125%	424.74	1,281.26	1,447.86			9/1/2021	2
55265K3Z0	MASTER ASSETS SECS	CHARLES SCHWAB	6/24/2008	19,591.01	13,161.04	12,954.51	3,049.29	5.000%	16.10	164.23	9,905.22			12/25/2033	1
61745MZY2	MORGAN STANLEY	CHARLES SCHWAB	3/12/2013	50,000.00	51,000.00	50,913.80	49,981.15	5.500%	45.21	2,750.04	932.65			4/25/2034	2
61745MZY2	MORGAN STANLEY	CHARLES SCHWAB	3/12/2013	25,000.00	25,000.00	25,458.58	24,990.58	5.500%	22.60	1,374.96	468.00			4/25/2034	2
742404AJ5	PRINCETON THEOLOGIC	CHARLES SCHWAB	1/14/2014	50,000.00	51,525.00	51,349.46	52,693.40	4.000%	1,002.74	1,001.25		1,343.94		7/1/2022	1
76111XFY4	RESIDENTIAL FUNDING	CHARLES SCHWAB	10/14/2010	22,000.00	22,165.00	22,134.34	22,616.18	5.200%	18.81	1,144.70		481.84		3/25/2034	2
	ROUNDING					(0.37)						0.37			
XXX	Totals to Page 11	XXX	XXX	\$ 1,944,545.63	\$ 1,991,213.54	\$ 1,950,551.00	\$ 1,975,931.64	XXX	\$ 17,450.40	\$ 68,637.83	\$ 28,577.52	\$ 53,958.16	\$ -	XXX	XXX

* Annual Statement Value

SCHEDULE D - PART 2

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

1 Cusip #	2 Description Give complete and accurate description of all stocks and mutual funds owned.	3 From Whom Acquired	4 Date Acquired	5 No. of Shares	6 Par Value Per Share (Preferred Stocks)	7 Book Value	8 Rate Per Share Used To Obtain Market Value	9 Market Value/ Fair Value December 31 of Current Year	10 Actual Cost	Dividends		13 Increase, by Adjustment, in Book Value During Year	14 Decrease, by Adjustment in Book Value During Year
										11 Received During Year	12 Dividends Amount Due and Accrued Dec. 31		
62989105	NAMICO INSURANCE COMPANY	NAMICO		30.00		8,290.62	276.35	8,290.62	1,500.00				

	WOODVILLE MUTUAL INSURANCE AGENCY INC	SAMES	6/25/1992	50.00		26,928.00	538.56	26,928.00	500.00				
STOCKS - PUBLIC UTILITIES													
902681105	U G I CORPORATION	CHARLES SCHWAB	10/19/2009	600.00		22,788.00	37.98	22,788.00	10,111.75	474.49			
902681105	U G I CORPORATION	CHARLES SCHWAB	6/4/2010	150.00		5,697.00	37.98	5,697.00	2,588.27	118.63			
902681105	U G I CORPORATION	CHARLES SCHWAB	3/19/2012	150.00		5,697.00	37.98	5,697.00	2,782.75	118.63			
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES													
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	8/26/2013	100.00		6,258.00	62.58	6,258.00	5,247.75	156.00			
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	2/6/2014	125.00		7,822.50	62.58	7,822.50	7,057.33	147.50			
744320102	PRUDENTIAL FINANCIAL INC	CHARLES SCHWAB	1/7/2014	126.00		11,397.96	90.46	11,397.96	11,440.38	273.42			
891160509	TORONTO DOMINION BANK	CHARLES SCHWAB	9/9/2009	340.00		16,245.20	47.78	16,245.20	10,487.58	564.91			
891160509	TORONTO DOMINION BANK	CHARLES SCHWAB	11/20/2012	24.00		1,146.72	47.78	1,146.72	964.91	39.88			
89417E109	TRAVELERS COMPANIES INC	CHARLES SCHWAB	3/11/2013	200.00		21,170.00	105.85	21,170.00	16,350.35	430.00			
949746101	WELLS FARGO & CO	CHARLES SCHWAB	6/28/2012	375.00		20,557.50	54.82	20,557.50	12,073.09	506.25			
STOCKS - INDUSTRIAL AND MISCELLANEOUS													
88579Y101	3M COMPANY	CHARLES SCHWAB	12/29/2009	70.00		11,502.40	164.32	11,502.40	5,901.61	239.40			
88579Y101	3M COMPANY	CHARLES SCHWAB	3/15/2010	50.00		8,216.00	164.32	8,216.00	4,058.45	171.00			
035710409	ANNALY CAPITAL MGMT REIT	CHARLES SCHWAB	8/20/2014	1,045.00		11,296.45	10.81	11,296.45	12,396.38	313.50			
039483102	ARCHER DANIELS MIDLAND CO	CHARLES SCHWAB	10/20/2014	150.00		7,800.00	52.00	7,800.00	6,808.30	36.00			
12673P105	CA INC	CHARLES SCHWAB	8/13/2012	275.00		8,373.75	30.45	8,373.75	6,952.49	275.00			
166764100	CHEVRON CORPORATION	CHARLES SCHWAB	8/15/2008	200.00		22,436.00	112.18	22,436.00	16,817.16	842.00			
17275R102	CISCO SYSTEMS INC	CHARLES SCHWAB	10/20/2014	350.00		9,735.25	27.82	9,735.25	8,027.10	-			
294429105	EQUIFAX INC	CHARLES SCHWAB	7/15/2014	67.00		5,418.29	80.87	5,418.29	4,916.67	33.50			
G3223R108	EVEREST RE GROUP LTD	CHARLES SCHWAB	5/7/2013	99.00		16,859.70	170.30	16,859.70	13,354.66	316.80			
30231G102	EXXON MOBIL CORPORATION	CHARLES SCHWAB	4/29/2010	60.00		5,547.00	92.45	5,547.00	4,153.75	162.00			
30231G102	EXXON MOBIL CORPORATION	CHARLES SCHWAB	6/4/2010	100.00		9,245.00	92.45	9,245.00	6,094.85	270.00			
30231G102	EXXON MOBIL CORPORATION	CHARLES SCHWAB	6/17/2011	50.00		4,622.50	92.45	4,622.50	3,955.87	135.00			
369550108	GENERAL DYNAMICS CORP	CHARLES SCHWAB	11/10/2014	75.00		10,321.50	137.62	10,321.50	10,556.94	-			
370334104	GENERAL MILLS INC	CHARLES SCHWAB	10/24/2012	100.00		5,333.00	53.33	5,333.00	3,970.85	161.00			
375558103	GILEAD SCIENCES INC	CHARLES SCHWAB	9/15/2014	154.00		14,516.04	94.26	14,516.04	15,585.74	-			
406216101	HALLIBURTON CO HLDG	CHARLES SCHWAB	10/20/2014	100.00		3,933.00	39.33	3,933.00	5,299.20	18.00			
458140100	INTEL CORP	CHARLES SCHWAB	1/7/2014	471.00		17,092.59	36.29	17,092.59	12,060.43	423.92			
459200101	INTL BUSINESS MACHINES	CHARLES SCHWAB	4/24/2007	79.00		12,674.76	160.44	12,674.76	7,821.23	335.75			
46429B689	ISHARES MSCI ETF	CHARLES SCHWAB	6/10/2013	100.00		6,170.00	61.70	6,170.00	5,825.85	219.99			
464287176	ISHARES TR BARLCAYS TIPS	CHARLES SCHWAB	3/19/2013	205.00		22,962.05	112.01	22,962.05	24,815.59	382.56			
464288588	ISHARES TRUST BARCLAYS	CHARLES SCHWAB	12/8/2012	950.00		103,854.00	109.32	103,854.00	102,765.03	1,956.35			
478160104	JOHNSON & JOHNSON	CHARLES SCHWAB	2/20/2009	100.00		10,457.00	104.57	10,457.00	5,488.95	276.00			
478366107	JOHNSON CONTROLS	CHARLES SCHWAB	10/29/2013	186.00		8,991.24	48.34	8,991.24	8,385.83	163.68			
478366107	JOHNSON CONTROLS	CHARLES SCHWAB	10/20/2014	150.00		7,251.00	48.34	7,251.00	6,101.80	-			
494368103	KIMBERLY-CLARK CORP	CHARLES SCHWAB	4/29/2010	200.00		23,108.00	115.54	23,108.00	11,770.83	666.00			
494368103	KIMBERLY-CLARK CORP	CHARLES SCHWAB	8/13/2012	80.00		9,243.20	115.54	9,243.20	6,347.02	266.40			
501044101	KROGER COMPANY	CHARLES SCHWAB	9/9/2009	500.00		32,105.00	64.21	32,105.00	11,037.95	340.00			
501044101	KROGER COMPANY	CHARLES SCHWAB	6/17/2011	50.00		3,210.50	64.21	3,210.50	1,204.88	34.00			
N53745100	LYONDELLBASELL INDS	CHARLES SCHWAB	12/1/2014	175.00		13,893.25	79.39	13,893.25	13,406.95	-			
580135101	MCDONALDS CORP	CHARLES SCHWAB	10/24/2008	155.00		14,523.50	93.70	14,523.50	8,179.34	508.40			
58155Q103	MCKESSON CORPORATION	CHARLES SCHWAB	3/3/2011	100.00		20,758.00	207.58	20,758.00	8,007.75	96.00			
58155Q103	MCKESSON CORPORATION	CHARLES SCHWAB	8/13/2012	69.00		14,323.02	207.58	14,323.02	6,093.36	66.24			
594918104	MICROSOFT CORP	CHARLES SCHWAB	11/17/2011	300.00		13,935.00	46.45	13,935.00	7,784.95	345.00			
60871R209	MOLSON COORS BREWING CLB	CHARLES SCHWAB	10/29/2013	118.00		8,793.36	74.52	8,793.36	6,526.41	174.64			

674599105	OCCIDENTAL PETE CORP	CHARLES SCHWAB	9/15/2014	87.00		7,013.07	80.61	7,013.07	8,259.25	-			
681919106	OMNICOM GROUP INC	CHARLES SCHWAB	8/20/2014	176.00		13,634.72	77.47	13,634.72	12,709.04	88.00			
68389X105	ORACLE CORPORATION	CHARLES SCHWAB	10/24/2012	150.00		6,745.50	44.97	6,745.50	4,598.65	72.00			
693506107	P P G INDUSTRIES INC	CHARLES SCHWAB	10/13/2011	86.00		19,878.90	231.15	19,878.90	6,696.89	225.32			
717081103	PFIZER INCORPORATED	CHARLES SCHWAB	10/24/2008	525.00		16,353.75	31.15	16,353.75	8,683.39	546.00			
73936T573	POWERSHS EXCH TRAD FD TR	CHARLES SCHWAB	6/7/2014	169.00		4,759.04	28.16	4,759.04	4,895.53	127.23			
73936T573	POWERSHS EXCH TRAD FD TR	CHARLES SCHWAB	6/12/2014	1,032.00		29,061.12	28.16	29,061.12	29,965.15	776.98			
73936T573	POWERSHS EXCH TRAD FD TR	CHARLES SCHWAB	9/15/2014	1,000.00		28,160.00	28.16	28,160.00	28,709.00	323.69			
808524730	SCHWAB FND EMERG MKTS LG CO	CHARLES SCHWAB	10/9/2014	900.00		21,078.00	23.42	21,078.00	23,520.15	285.93			
867229106	SUNCOR ENERGY INC	CHARLES SCHWAB	6/28/2012	225.00		7,150.50	31.78	7,150.50	6,103.32	205.34			
883556102	THERMO FISHER SCIENTIFIC	CHARLES SCHWAB	10/15/2012	150.00		18,793.50	125.29	18,793.50	8,879.05	90.00			
883556102	THERMO FISHER SCIENTIFIC	CHARLES SCHWAB	11/20/2012	80.00		10,023.20	125.29	10,023.20	4,941.75	48.00			
907818108	UNION PACIFIC CORP	CHARLES SCHWAB	10/13/2011	200.00		23,826.00	119.13	23,826.00	9,066.35	361.00			
913017109	UNITED TECHNOLOGIES CORP	CHARLES SCHWAB	4/24/2007	70.00		8,050.00	115.00	8,050.00	4,760.57	165.20			
913017109	UNITED TECHNOLOGIES CORP	CHARLES SCHWAB	3/15/2010	62.00		7,130.00	115.00	7,130.00	4,435.39	146.32			
92206C706	VANGUARD GOVT BOND ETG	CHARLES SCHWAB	9/15/2014	1,576.00		101,636.24	64.49	101,636.24	100,178.25	565.78			
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	10/24/2008	396.00		18,524.88	46.78	18,524.88	9,441.61	847.44			
931142103	WAL-MART STORES INC	CHARLES SCHWAB	12/21/2009	255.00		21,899.40	85.88	21,899.40	13,634.55	487.05			
STOCKS - MUTUAL FUNDS													
481370872	ABERDEEN SELECT (ARTIO) INTL EQ FD	CHARLES SCHWAB	VARIOUS	1,630.59		17,920.13	10.99	17,920.13	15,696.81	895.92			
04314H204	ARTISAN INTL FUND	CHARLES SCHWAB	VARIOUS	408.07		12,225.78	29.96	12,225.78	7,914.50	93.20			
233203421	DFA EMERGING MKTS CORE EQUITY	CHARLES SCHWAB	VARIOUS	1,782.86		33,731.79	18.92	33,731.79	32,876.37	530.30			
233203611	DFA EMERGING MKTS SMALL CAP PORT INSTL	CHARLES SCHWAB	10/9/2014	561.75		11,173.13	19.89	11,173.13	12,120.00	127.56			
233203629	DFA INTERNATIONAL SMALL COMPANY PORT	CHARLES SCHWAB	12/4/2008	1,012.16		17,186.44	16.98	17,186.44	9,256.43	508.59			
25434D203	DFA INTERNATIONAL VALUE PORTFOLIO	CHARLES SCHWAB	VARIOUS	829.64		14,643.15	17.65	14,643.15	12,000.00	715.56			
411511306	HARBOR INTERNATIONAL FUND INSTL CL	CHARLES SCHWAB	VARIOUS	296.73		19,222.10	64.78	19,222.10	20,540.00	420.90			
448108308	HUSSMAN STRATEGIC INTL EQUITY FD	CHARLES SCHWAB	8/18/2011	995.82		8,912.56	8.95	8,912.56	10,639.96	90.12			
52106N889	LAZARD EMERGING MARKETS PORT	CHARLES SCHWAB	12/4/2008	772.60		13,281.03	17.19	13,281.03	8,146.37	290.70			
577125107	MATTHEWS ASIA DIVIDEND FUND	CHARLES SCHWAB	VARIOUS	1,735.14		26,478.25	15.26	26,478.25	24,037.00	426.02			
693391559	PIMCO EMERGING MARKETS BOND FD	CHARLES SCHWAB	VARIOUS	7,300.54		74,027.45	10.14	74,027.45	80,394.99	2,825.75			
81063U503	SCOUT INTERNATIONAL FUND	CHARLES SCHWAB	4/21/2009	375.19		12,227.28	32.59	12,227.28	9,132.00	194.91			
861728400	STONE RIDGE HIGH YIELD REINS	CHARLES SCHWAB	VARIOUS	3,768.86		37,914.77	10.06	37,914.77	37,700.00	3,851.76			
861728798	STONE RIDGE INTL DEV MKTS VAR	CHARLES SCHWAB	2/13/2014	1,940.00		18,759.80	9.67	18,759.80	19,420.00	777.06			
861728103	STONE RIDGE REINSURANCE RISK	CHARLES SCHWAB	VARIOUS	8,664.16		86,901.47	10.03	86,901.47	86,540.00	8,055.00			
	ROUNDING					0.20							
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ 1,420,823.00	XXX	\$ 1,420,822.80	\$ 1,139,470.65	\$ 37,222.47	\$ -	\$ -	\$ -

2014

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

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

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