

# ANNUAL STATEMENT

For the Year Ended

December 31 , 2015

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

150 Highland Parkway

Street and Number

Upper Sandusky

City

43351

Zip Code

OH

Mail Address

P. O. Box 239

Street and Number

Upper Sandusky

City

43351-0239

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](mailto: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

Danny L. Oakes

Larry Roll

Christina Neumeyer

Dennis Lenhart

David Karcher

Charles Gabel

Gary Gwinn

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.

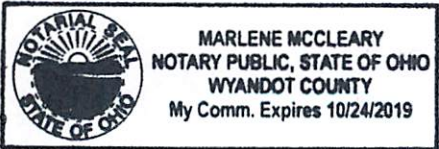
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FEB 26 2016

BY

Subscribed and sworn to before me, this 23 day of February 20 16

Marlene McCleary  
Notary Public



Revised 2009

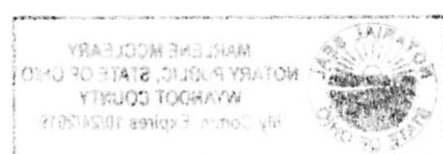
Danny L. Oakes  
President  
Wendie Stillberger  
Secretary

Signature of Person Preparing Statement

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

**2015**

**ASSETS**

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	10,116,424.00	0.00	10,116,424.00	8,646,898.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	2,372,960.00	0.00	2,372,960.00	2,343,133.00
3	Real estate (less liens, encumbrances) (Schedule A)	990,879.00	0.00	990,879.00	162,217.00
4	Cash (Schedule E)	669,083.00	0.00	669,083.00	1,089,569.00
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	14,149,346.00	0.00	14,149,346.00	12,241,817.00
8	Investment income due and accrued	54,938.00	0.00	54,938.00	69,363.00
9.1	Assessments or premiums in the course of collection (including agents balances)	712,242.00	0.00	712,242.00	812,627.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	1,529,500.00	0.00	1,529,500.00	1,456,694.00
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		0.00	0.00	170,351.00
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	299,922.00	299,922.00	0.00	
14	Receivables from parent, subsidiaries and affiliates	13,058.00	0.00	13,058.00	
15	Aggregate write-ins for other than invested assets	15,480.00	0.00	15,480.00	0.00
16	Total Assets	16,774,486.00	299,922.00	16,474,564.00	14,750,852.00
	Details of Write-Ins for Assets:				
1501	Prepaid expenses	15,480.00		15,480.00	
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	15,480.00	0.00	15,480.00	0.00

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

**2015**

**LIABILITIES, SURPLUS AND OTHER FUNDS**

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	239,278.00	146,359.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	350,066.00	552,198.00
4	Other expenses (excluding taxes, licenses and fees)	366,059.00	272,561.00
5	Taxes, licenses and fees (excluding federal income taxes)		
6	Current federal income taxes (including \$0 on realized capital gains (losses))	15,510.00	
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	4,756,957.00	4,559,096.00
10	Advance premium		
11	Ceded reinsurance premiums payable	103,607.00	
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	235,010.00	212,108.00
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	6,066,487.00	5,799,741.00
18	Surplus as regards policyholders	10,408,077.00	8,951,111.00
19	Total liabilities and surplus	16,474,564.00	14,750,852.00
	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**

**2015**

		Current Year	Prior Year
	<b>UNDERWRITING INCOME</b>		
1.1	Gross Assessments/Premiums earned	8,847,699.00	8,658,779.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	8,847,699.00	8,658,779.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	1,211,499.00	1,694,373.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	7,636,200.00	6,964,406.00
	<b>DEDUCTIONS</b>		
2	Losses incurred (Underwriting Exhibit - Part 2)	2,620,374.00	2,235,571.00
3	Loss expenses incurred (Expense Exhibit)	31,540.00	70,088.00
4	Other underwriting expenses incurred (Expense Exhibit)	3,052,357.00	3,364,680.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	5,704,271.00	5,670,339.00
7	Net underwriting gain (loss)	1,931,929.00	1,294,067.00
	<b>INVESTMENT INCOME</b>		
8	Net investment income earned	329,986.00	323,136.00
9	Net realized capital gains (losses) less capital gains tax	147,323.00	44,628.00
10	Net investment gain (loss)	477,309.00	367,764.00
	<b>OTHER INCOME</b>		
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	0.00	240,000.00
14	Total other income	0.00	240,000.00
15	Net income, after capital gains tax and before federal income taxes	2,409,238.00	1,901,831.00
16	Federal income taxes incurred	735,861.00	279,649.00
17	Net income	1,673,377.00	1,622,182.00
	<b>SURPLUS ACCOUNT</b>		
18	Surplus as regards policyholders, December 31 prior year	8,951,111.00	7,386,585.00
19	Net income	1,673,377.00	1,622,182.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	-92,900.00	-5,511.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	-123,511.00	-52,145.00
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	1,456,966.00	1,564,526.00
26	Surplus as regards policyholders, December 31 current year	10,408,077.00	8,951,111.00
	<b>DETAILS OF WRITE-INS</b>		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Management Fee		240,000.00
1302			
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	0.00	240,000.00
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**

**2015**

**CASH FLOW STATEMENT**

		Current Year	Prior Year
<b>Cash from Operations</b>			
1	Premiums/Assessments collected net of reinsurance	7,917,672.00	6,768,925.00
2	Net investment income	582,757.00	448,127.00
3	Miscellaneous income		366,697.00
4	Total	8,500,429.00	7,583,749.00
5	Benefit and loss related payments	2,558,995.00	2,756,535.00
6	Commissions, expenses paid and aggregate write-ins for deductions	4,128,644.00	3,233,617.00
7	Federal and foreign income taxes paid (recovered)	550,000.00	446,000.00
8	Total	7,237,639.00	6,436,152.00
9	Net cash from operations	1,262,790.00	1,147,597.00
<b>Cash from Investments</b>			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	4,696,368.00	3,858,380.00
10.2	Stocks		100,000.00
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	4,696,368.00	3,958,380.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	6,256,917.00	4,741,586.00
11.2	Stocks	122,727.00	141,775.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	6,379,644.00	4,883,361.00
11.6	Net cash from investments	-1,683,276.00	-924,981.00
<b>Cash from Financing and Miscellaneous Sources</b>			
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
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
14	Net change in cash, cash equivalents and short-term investments	-420,486.00	222,616.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	1,089,569.00	866,953.00
15.2	End of year (cash, cash equivalents and short-term investments)	669,083.00	1,089,569.00

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

**2015**

**EXPENSE EXHIBIT**

		Current Year
1.1	<b>Claim Adjusting:</b> 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	<b>Commission and Brokerage:</b> Direct commission and brokerage	1,600,780.00
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	1,600,780.00
3	Allowances to managers and agents	0.00
4	Advertising	38,930.00
5	Boards, bureaus and associations	73,392.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
8.1	<b>Salary and related items:</b> Salaries	679,905.00
8.2	Payroll taxes	71,264.00
9	Employee relations and welfare	78,280.00
10	Insurance	33,424.00
11	Directors' fees	88,153.00
12	Travel and travel items	43,326.00
13	Rent and rent items	49,745.00
14	Equipment	56,922.00
15	Cost or depreciation of EDP equipment and software	60,009.00
16	Printing and stationery	44,218.00
17	Postage, telephone, exchange and express	36,031.00
18	Legal and auditing	38,915.00
19	Loss adjustment expenses	31,540.00
18	Investment expenses	0.00
19	Totals	1,424,054.00
20.1	<b>Taxes, licenses and fees:</b> State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	17,095.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	17,345.00
21	Real estate expenses	16,357.00
22	Real estate taxes	10.00
23	Aggregate write-ins for miscellaneous expenses	25,351.00
24	<b>Total expenses incurred (a)</b>	3,083,897.00
25	Less unpaid expenses - current year	716,125.00
26	Add unpaid expenses - prior year	824,759.00
27	Total expenses paid	3,192,531.00
<b>Details of Write-Ins:</b>		
2301	Bank Charges	25,351.00
2302		
2303		
2304		
2305		
2399	Total Write-ins	25,351.00

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

ANNUAL STATEMENT FOR THE YEAR  
WYANDOT MUTUAL INSURANCE COMPANY

2015

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	2,109,143,084	10,383
2	Written during the year	387,647,638	1,825
3	Total	2,496,790,722	12,208
4	Deduct those expired and cancelled	289,204,187	1,572
5	In force December 31 of current year	2,207,586,535	10,636
6	Deduct amount reinsured	0	XXX
7	Net amount in force	2,207,586,535	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	2,749,318.00		114,443.00	14,501.00	2,620,374.00
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 2,749,318.00	\$ -	\$ 114,443.00	\$ 14,501.00	\$ 2,620,374.00

\* 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	417,778.00		178,500.00		239,278.00
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 417,778.00	\$ -	\$ 178,500.00	\$ -	\$ 239,278.00

\*\* 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**

**2015**

**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	299,922.00	176,411.00	-123,511.00
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	299,922.00	176,411.00	-123,511.00
	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

2015 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)
Land	Various		75,178.00	12,893.00	54.00		88,017.00		
Buildings	Various		79,450.00	825,345.00	1,933.00		902,862.00		
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 154,628.00	\$ 838,238.00	\$ 1,987.00	\$ -	\$ 990,879.00	\$ -	\$ -

\*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		540,265.00	183,541.00	423,884.00		299,922.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 540,265.00	\$ 183,541.00	\$ 423,884.00	\$ -	\$ 299,922.00

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

12

2015

## ANNUAL STATEMENT OF THE

## WYANDOT MUTUAL INSURANCE COMPANY

## 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 <small>Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year.</small>	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 1.750%	11/3/2015	EDWARD JONES		247,373.00	250,000.00	2,080.50
912828SV3	US TREASURY NOTE 1.750%	12/14/2015	EDWARD JONES		98,964.80	100,000.00	144.23
912828J27	US TREASURY NOTE 2.000%	3/12/2015	EDWARD JONES		218,418.64	220,000.00	364.64
912828J27	US TREASURY NOTE 2.000%	3/12/2015	EDWARD JONES		101,046.80	100,000.00	287.29
912828PM6	US TREASURY NOTE 2.125%	2/12/2015	EDWARD JONES		203,265.60	200,000.00	575.28
912828RC6	US TREASURY NOTE 2.125%	8/31/2015	EDWARD JONES		331,233.18	325,000.00	319.04
912828RC6	US TREASURY NOTE 2.125%	9/22/2015	EDWARD JONES		205,023.40	200,000.00	473.51
912828RC6	US TREASURY NOTE 2.125%	11/12/2015	EDWARD JONES		202,398.40	200,000.00	1,039.40
912828KR0	US TREASURY NOTE 2.625%	7/30/2015	EDWARD JONES		305,296.80	300,000.00	1,968.75
912828PC8	US TREASURY NOTE 2.625%	9/9/2015	EDWARD JONES		497,209.58	475,000.00	4,133.66
912828PC8	US TREASURY NOTE 2.625%	10/22/2015	EDWARD JONES		158,888.55	150,000.00	1,722.66
912828PC8	US TREASURY NOTE 2.625%	12/14/2015	EDWARD JONES		104,550.70	100,000.00	216.35
912828KR0	US TREASURY NOTE 2.625%	12/15/2015	EDWARD JONES		403,187.20	400,000.00	1,384.62
912828B66	US TREASURY NOTE 2.750%	2/12/2015	EDWARD JONES		133,178.63	125,000.00	28.49
912828B66	US TREASURY NOTE 2.750%	2/20/2015	EDWARD JONES		233,260.06	220,000.00	167.13
912828KD1	US TREASURY NOTE 2.750%	9/14/2015	EDWARD JONES		210,562.40	200,000.00	463.32
912828KD1	US TREASURY NOTE 2.750%	10/13/2015	EDWARD JONES		264,062.50	250,000.00	1,120.92
912828KD1	US TREASURY NOTE 2.750%	12/3/2015	EDWARD JONES		156,609.30	150,000.00	1,289.06
912828KD1	US TREASURY NOTE 2.750%	12/14/2015	EDWARD JONES		104,667.90	100,000.00	911.68
BONDS - INDUSTRIAL AND MISCELLANEOUS							
002824AU4	ABBOTT LABS 5.125%	10/20/2015	EDWARD JONES		200,262.60	180,000.00	563.75
002824AU4	ABBOTT LABS 5.125%	12/16/2015	EDWARD JONES		10,989.70	10,000.00	113.89
0258M0DD8	AMERICAN EXPRESS CREDIT CORP 2.375%	8/31/2015	EDWARD JONES		10,137.19	10,000.00	104.90
0258M0DD8	AMERICAN EXPRESS CREDIT CORP 2.375%	12/15/2015	EDWARD JONES		15,188.69	15,000.00	83.13
02665WAT8	AMERICAN HONDA FINANCE CORP 1.500%	4/23/2015	EDWARD JONES		171,047.03	170,000.00	318.75
02665WAT8	AMERICAN HONDA FINANCE CORP 1.500%	8/31/2015	EDWARD JONES		24,963.00	25,000.00	177.08
02665WAT8	AMERICAN HONDA FINANCE CORP 1.500%	12/23/2015	EDWARD JONES		9,959.79	10,000.00	44.17
037833AJ9	APPLE INC 1.000%	10/13/2015	EDWARD JONES		199,608.00	200,000.00	905.56
06366RMS1	BANK MONTREAL MED TERM SR NTS 1.450%	12/15/2015	EDWARD JONES		14,907.30	15,000.00	41.69

06406HCR8	BANK NEW YORK INC MEDIUM TERM 2.200%	2/20/2015	EDWARD JONES		192,232.50	190,000.00	1,985.50
06406HCR8	BANK NEW YORK INC MEDIUM TERM 2.200%	12/18/2015	EDWARD JONES		15,096.15	15,000.00	99.92
064159BZ8	BANK NOVA SCOTIA B C SR NT 5.750%	12/15/2015	EDWARD JONES		14,892.90	15,000.00	32.02
00531FAN3	BB&T CORP SENIOR MEDIUM TERM NOTES 2.050%	8/31/2015	EDWARD JONES		10,065.60	10,000.00	42.14
00531FAN3	BB&T CORP SENIOR MEDIUM TERM NOTES 2.050%	12/16/2015	EDWARD JONES		15,060.00	15,000.00	1.71
084670BD9	BERKSHIRE HATHAWAY INC SR NOTE 1.900%	8/31/2015	EDWARD JONES		10,138.89	10,000.00	17.42
084670BD9	BERKSHIRE HATHAWAY INC SR NOTE 1.900%	12/15/2015	EDWARD JONES		15,153.30	15,000.00	109.25
09247XAE1	BLACKROCK INC 5.000%	8/31/2015	EDWARD JONES		11,174.09	10,000.00	115.28
09247XAE1	BLACKROCK INC 5.000%	12/15/2015	EDWARD JONES		16,615.94	15,000.00	16.67
808513AJ4	CHARLES SCHWAB CORP SENIOR NOTE 2.200%	9/1/2015	EDWARD JONES		197,796.11	195,000.00	464.75
808513AJ4	CHARLES SCHWAB CORP SENIOR NOTE 2.200%	12/18/2015	EDWARD JONES		10,067.19	10,000.00	90.44
171232AR2	CHUBB CORP SENIOR NOTE 5.750%	12/18/2015	EDWARD JONES		16,394.40	15,000.00	91.04
17275RAH5	CISCO SYSTEM INC SENIOR NOTE 4.450%	8/31/2015	EDWARD JONES		16,417.19	15,000.00	89.00
17275RAH5	CISCO SYSTEM INC SENIOR NOTE 4.450%	12/16/2015	EDWARD JONES		21,721.60	20,000.00	385.67
263901AC4	DUKE ENERGY INDIANA INC 3.750%	12/15/2015	EDWARD JONES		26,398.25	25,000.00	398.44
36962G2G8	GENERAL ELECTRIC CAPITAL CORP 5.400%	8/31/2015	EDWARD JONES		15,883.34	15,000.00	40.50
36962G2G8	GENERAL ELECTRIC CAPITAL CORP 5.400%	12/15/2015	EDWARD JONES		15,718.19	15,000.00	276.75
45866FAB0	INTERCONTINENTALEXCHANGE GRP INC 2.500%	2/12/2015	EDWARD JONES		184,528.80	180,000.00	1,537.50
45866FAB0	INTERCONTINENTALEXCHANGE GRP INC 2.500%	8/31/2015	EDWARD JONES		10,191.59	10,000.00	95.83
58013MEG5	MCDONALDS CORP NOTES 5.000%	8/31/2015	EDWARD JONES		43,956.40	40,000.00	177.78
857477AH6	STATE STREET CORP 2.875%	8/31/2015	EDWARD JONES		50,595.95	50,000.00	702.78
857477AH6	STATE STREET CORP 2.875%	12/15/2015	EDWARD JONES		15,072.45	15,000.00	120.99
89114QAE8	TORONTO DOMINION BANK 2.375%	12/15/2015	EDWARD JONES		15,168.00	15,000.00	58.39
89236TCF0	TOYOTA MOTOR CREDIT CORP 2.150%	3/23/2015	EDWARD JONES		171,623.33	170,000.00	142.14
89236TCF0	TOYOTA MOTOR CREDIT CORP 2.150%	8/31/2015	EDWARD JONES		19,961.40	20,000.00	204.25
89236TCF0	TOYOTA MOTOR CREDIT CORP 2.150%	12/18/2015	EDWARD JONES		15,047.40	15,000.00	90.48
89417EAC3	TRAVELERS COS INC SR NT 5.750%	9/14/2015	EDWARD JONES		21,918.38	20,000.00	293.89
89417EAC3	TRAVELERS COS INC SR NT 5.750%	12/21/2015	EDWARD JONES		16,271.24	15,000.00	21.56
91159HHH6	US BANCORP MEDIUM TERM NOTES 2.200%	3/30/2015	EDWARD JONES		178,155.08	175,000.00	1,679.03
91159HHH6	US BANCORP MEDIUM TERM NOTES 2.200%	8/31/2015	EDWARD JONES		15,177.69	15,000.00	117.33
91159HHH6	US BANCORP MEDIUM TERM NOTES 2.200%	12/15/2015	EDWARD JONES		15,125.24	15,000.00	48.58
949746NX5	WELLS FARGO & CO 5.625%	8/31/2015	EDWARD JONES		10,893.20	10,000.00	128.13
949746NX5	WELLS FARGO & CO 5.625%	12/15/2015	EDWARD JONES		16,145.10	15,000.00	16.41
STOCKS - MUTUAL FUNDS							
027681105	AMERICAN MUTUAL FUND CL A	VARIOUS	EDWARD JONES	550.79	18,664.61		
140193103	CAPITAL INCOME BUILDER FUND A	VARIOUS	EDWARD JONES	21.06	1,210.82		
140543109	CAPITAL WORLD GRWTH & INC FD CL A	VARIOUS	EDWARD JONES	165.99	7,416.70		
298706102	EUROPACIFIC GROWTH FUND CL A	VARIOUS	EDWARD JONES	74.12	3,393.11		
360802102	FUNDAMENTAL INVESTORS FD CL A	VARIOUS	EDWARD JONES	230.36	11,763.69		
399874106	GROWTH FUND OF AMERICA CL A	VARIOUS	EDWARD JONES	285.27	11,730.16		



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 - GOVERNMENT														
912828RC6	US TREASURY NOTE 2.125%	3/30/2015	EDWARD JONES		82,153.12	80,000.00	84,518.72	82,890.18			-	737.06	1,061.33	
912828RC6	US TREASURY NOTE 2.125%	3/30/2015	EDWARD JONES		61,614.84	60,000.00	61,537.50	61,194.05			420.79	-	796.00	
912828RC6	US TREASURY NOTE 2.125%	3/30/2015	EDWARD JONES		10,269.14	10,000.00	9,821.87	9,845.81			423.33	-	132.66	
912828PM6	US TREASURY NOTE 2.125%	12/15/2015	EDWARD JONES		530,393.26	530,000.00	542,504.29	530,452.33			-	59.07	10,803.43	
912828PM6	US TREASURY NOTE 2.125%	12/15/2015	EDWARD JONES		200,148.40	200,000.00	203,265.60	200,162.27			-	13.87	4,076.77	
912828KR0	US TREASURY NOTE 2.625%	8/31/2015	EDWARD JONES		253,808.50	250,000.00	259,550.75	256,837.91			-	3,029.41	5,492.53	
912828B66	US TREASURY NOTE 2.750%	5/18/2015	EDWARD JONES		62,854.68	60,000.00	60,682.02	60,631.71			2,222.97	-	1,258.01	
912828B66	US TREASURY NOTE 2.750%	6/19/2015	EDWARD JONES		83,534.32	80,000.00	80,909.36	80,842.28			2,692.04	-	1,871.82	
912828B66	US TREASURY NOTE 2.750%	9/9/2015	EDWARD JONES		324,845.90	310,000.00	313,523.77	312,920.90			11,925.00	-	9,219.97	
912828B66	US TREASURY NOTE 2.750%	9/9/2015	EDWARD JONES		115,267.90	110,000.00	111,800.37	111,572.95			3,694.95	-	3,271.60	
912828B66	US TREASURY NOTE 2.750%	9/9/2015	EDWARD JONES		31,436.70	30,000.00	30,946.86	30,921.62			515.08	-	892.26	
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
3128FMPL9	FHLMC GOLD POOL #D79427	VARIOUS	EDWARD JONES		24.20			24.21			-	0.01		
31294KZU2	FHLMC GOLD POOL #E01655	VARIOUS	EDWARD JONES		1,938.05			1,928.39			9.66	-		
31398AU34	FNMA MEDIUM TERM 2.375%	2/20/2015	EDWARD JONES		191,791.70	190,000.00	200,041.31	191,251.88			539.82	-	2,594.69	
31398AU34	FNMA MEDIUM TERM 2.375%	2/20/2015	EDWARD JONES		30,282.90	30,000.00	30,965.97	30,352.20			-	69.30	409.69	
31398AU34	FNMA MEDIUM TERM 2.375%	3/12/2015	EDWARD JONES		100,822.00	100,000.00	103,833.67	100,655.53			166.47	-	1,510.77	
31398AU34	FNMA MEDIUM TERM 2.375%	3/12/2015	EDWARD JONES		50,411.00	50,000.00	51,030.00	50,623.82			-	212.82	755.38	
31398AU34	FNMA MEDIUM TERM 2.375%	7/28/2015	EDWARD JONES		150,000.00	150,000.00	153,090.00	150,000.00			-	-	3,562.50	
31402RDF3	FNMA POOL #735502	VARIOUS	EDWARD JONES		3,937.91			1,862.44			2,075.47	-		
BONDS - INDUSTRIAL AND MISCELLANEOUS														
03523TAM0	ANHEUSER BUSCH INBEV WORLDWIDE 4.125%	1/15/2015	EDWARD JONES		125,000.00	125,000.00	135,723.63	125,000.00			-	-	2,578.13	
03523TAM0	ANHEUSER BUSCH INBEV WORLDWIDE 4.125%	1/15/2015	EDWARD JONES		10,000.00	10,000.00	10,784.80	10,000.00			-	-	206.25	
037833AJ9	APPLE INC 1.00%	11/2/2015	EDWARD JONES		199,455.80	200,000.00	199,608.00	199,616.40			-	160.60	1,011.11	
06406HBN8	BANK NEW YORK INC 3.10%	1/15/2015	EDWARD JONES		90,000.00	90,000.00	90,888.66	90,000.00			-	-	1,395.00	
06406HBN8	BANK NEW YORK INC 3.10%	1/15/2015	EDWARD JONES		15,000.00	15,000.00	15,102.15	15,000.00			-	-	232.50	
06406HBN8	BANK NEW YORK INC 3.10%	1/15/2015	EDWARD JONES		15,000.00	15,000.00	15,837.90	15,000.00			-	-	232.50	
06406HBN8	BANK NEW YORK INC 3.10%	1/15/2015	EDWARD JONES		10,000.00	10,000.00	10,574.70	10,000.00			-	-	155.00	
073902RU4	BEAR STEARNS COS INC 7.250%	12/3/2015	EDWARD JONES		155,446.20	140,000.00	174,475.00	153,992.80			1,453.40	-	13,730.70	
073902RU4	BEAR STEARNS COS INC 7.250%	12/3/2015	EDWARD JONES		11,103.30	10,000.00	12,070.39	11,016.45			86.85	-	980.76	
073902RU4	BEAR STEARNS COS INC 7.250%	12/3/2015	EDWARD JONES		22,206.60	20,000.00	23,371.60	22,133.36			73.24	-	1,961.53	

136069DS7	CANADIAN IMPERIAL BANK OF COMMERCE 2.350%	12/11/2015	EDWARD JONES		100,000.00	100,000.00	105,104.00	100,000.00			-	-	2,350.00	
136069DS7	CANADIAN IMPERIAL BANK OF COMMERCE 2.350%	12/11/2015	EDWARD JONES		60,000.00	60,000.00	62,456.94	60,000.00			-	-	1,410.00	
912828B66	CATERPILLAR FRINANCIAL SVCS 2.75%	6/24/2015	EDWARD JONES		100,000.00	100,000.00	105,507.00	100,000.00			-	-	1,375.00	
191216AK6	COCA COLA CO NOTE 5.350	3/30/2015	EDWARD JONES		33,378.90	30,000.00	29,877.00	29,971.20			3,407.70	-	601.88	
191216AK6	COCA COLA CO NOTE 5.350	3/30/2015	EDWARD JONES		11,126.30	10,000.00	10,455.70	10,135.94			990.36	-	200.63	
191216AK6	COCA COLA CO NOTE 5.350	3/30/2015	EDWARD JONES		11,126.30	10,000.00	10,321.30	10,099.14			1,027.16	-	200.63	
191216AK6	COCA COLA CO NOTE 5.350	3/30/2015	EDWARD JONES		16,689.45	15,000.00	16,254.15	15,390.44			1,299.01	-	300.93	
191216AK6	COCA COLA CO NOTE 5.350	3/30/2015	EDWARD JONES		11,126.30	10,000.00	10,996.20	10,324.10			802.20	-	200.63	
191216AK6	COCA COLA CO NOTE 5.350	3/30/2015	EDWARD JONES		16,689.45	15,000.00	16,675.50	15,564.49			1,124.96	-	300.93	
191216AK6	COCA COLA CO NOTE 5.350	3/30/2015	EDWARD JONES		11,126.30	10,000.00	11,250.60	10,470.96			655.34	-	200.63	
191216AK6	COCA COLA CO NOTE 5.350	3/30/2015	EDWARD JONES		16,689.45	15,000.00	17,958.90	16,244.85			444.60	-	300.93	
191216AK6	COCA COLA CO NOTE 5.350	3/30/2015	EDWARD JONES		11,126.30	10,000.00	12,023.50	10,943.69			182.61	-	200.63	
191216AK6	COCA COLA CO NOTE 5.350	3/30/2015	EDWARD JONES		50,068.35	45,000.00	50,689.80	49,784.57			283.78	-	902.81	
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE 5.75%	10/22/2015	EDWARD JONES		56,294.44	50,000.00	50,366.50	50,117.07			6,177.37	-	3,561.82	
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE 5.75%	10/22/2015	EDWARD JONES		11,258.89	10,000.00	10,257.30	10,086.72			1,172.17	-	712.36	
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE 5.75%	10/22/2015	EDWARD JONES		11,258.89	10,000.00	10,458.70	10,154.23			1,104.66	-	712.36	
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE 5.75%	10/22/2015	EDWARD JONES		11,258.89	10,000.00	10,941.20	10,322.39			936.50	-	712.36	
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE 5.75%	10/22/2015	EDWARD JONES		11,258.89	10,000.00	11,011.80	10,383.04			875.85	-	712.36	
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE 5.75%	10/22/2015	EDWARD JONES		16,888.34	15,000.00	16,749.90	15,633.05			1,255.29	-	1,068.54	
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE 5.75%	10/22/2015	EDWARD JONES		16,888.34	15,000.00	18,439.50	16,623.07			265.27	-	1,068.54	
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE 5.75%	10/22/2015	EDWARD JONES		22,517.78	20,000.00	24,395.58	22,310.55			207.23	-	1,424.72	
20825CAR5	CONOCOPHILLIPS GUARANTEED NOTE 5.75%	10/22/2015	EDWARD JONES		28,147.23	25,000.00	28,990.50	27,901.92			245.31	-	1,780.90	
219868B00	CORPORACION ANDINA DE FOMENTO 3.75%	1/30/2015	EDWARD JONES		174,760.00	170,000.00	178,589.93	173,678.47			1,081.53	-	3,523.96	
45866FAB0	INTERCONTINENTALEXCHANGE GRP INC 2.50%	11/12/2015	EDWARD JONES		182,204.82	180,000.00	184,528.80	183,598.25			-	1,393.43	4,900.00	
45866FAB0	INTERCONTINENTALEXCHANGE GRP INC 2.50%	11/12/2015	EDWARD JONES		10,122.49	10,000.00	10,191.59	10,179.25			-	56.76	147.22	
58013MEG5	MCDONALDS CORP NOTES 5.00%	10/13/2015	EDWARD JONES		65,884.20	60,000.00	61,710.00	60,557.13			5,327.07	-	3,625.00	
58013MEG5	MCDONALDS CORP NOTES 5.00%	10/13/2015	EDWARD JONES		16,471.05	15,000.00	15,248.85	15,084.85			1,386.20	-	906.25	
58013MEG5	MCDONALDS CORP NOTES 5.00%	10/13/2015	EDWARD JONES		27,451.75	25,000.00	26,430.25	25,513.20			1,938.55	-	1,510.42	
58013MEG5	MCDONALDS CORP NOTES 5.00%	10/13/2015	EDWARD JONES		21,961.40	20,000.00	23,917.60	21,876.58			84.82	-	1,208.33	
58013MEG5	MCDONALDS CORP NOTES 5.00%	10/13/2015	EDWARD JONES		21,961.40	20,000.00	23,599.38	21,921.66			39.74	-	1,208.33	
58013MEG5	MCDONALDS CORP NOTES 5.00%	10/13/2015	EDWARD JONES		43,922.80	40,000.00	43,956.40	43,815.56			107.24	-	416.67	
585055AR7	MEDTRONIC INC 3.00%	3/16/2015	EDWARD JONES		120,000.00	120,000.00	126,901.20	120,000.00			-	-	1,800.00	
913017BQ1	UNITED TECHNOLOGIES CORP 6.125%	9/22/2015	EDWARD JONES		51,208.61	45,000.00	49,161.60	46,298.18			4,910.43	-	3,169.68	
913017BQ1	UNITED TECHNOLOGIES CORP 6.125%	9/22/2015	EDWARD JONES		11,379.69	10,000.00	10,761.10	10,259.05			1,120.64	-	704.38	
913017BQ1	UNITED TECHNOLOGIES CORP 6.125%	9/22/2015	EDWARD JONES		17,069.53	15,000.00	16,862.25	15,638.86			1,430.67	-	1,056.57	
913017BQ1	UNITED TECHNOLOGIES CORP 6.125%	9/22/2015	EDWARD JONES		17,069.53	15,000.00	16,906.20	15,682.01			1,387.52	-	1,056.57	
913017BQ1	UNITED TECHNOLOGIES CORP 6.125%	9/22/2015	EDWARD JONES		22,759.38	20,000.00	23,789.20	24,460.37			-	1,700.99	1,408.74	
913017BQ1	UNITED TECHNOLOGIES CORP 6.125%	9/22/2015	EDWARD JONES		11,379.69	10,000.00	12,408.80	11,164.18			215.51	-	704.38	
913017BQ1	UNITED TECHNOLOGIES CORP 6.125%	9/22/2015	EDWARD JONES		51,208.61	45,000.00	52,900.16	51,084.17			124.44	-	3,169.68	
91159HGU8	US BANCORP MEDIUM TERM NOTES 3.15%	3/4/2015	EDWARD JONES		20,000.00	20,000.00	21,264.00	20,000.00			-	-	315.00	
91159HGU8	US BANCORP MEDIUM TERM NOTES 3.15%	3/4/2015	EDWARD JONES		75,000.00	75,000.00	76,820.25	75,000.00			-	-	1,181.25	
91159HGU8	US BANCORP MEDIUM TERM NOTES 3.15%	3/4/2015	EDWARD JONES		25,000.00	25,000.00	25,759.50	25,000.00			-	-	393.75	
91159HGU8	US BANCORP MEDIUM TERM NOTES 3.15%	3/4/2015	EDWARD JONES		15,000.00	15,000.00	15,928.61	15,000.00			-	-	236.25	
961214BV4	WESTPAC BANKING CORP 2.00%	1/23/2015	EDWARD JONES		162,891.20	160,000.00	161,624.00	161,016.83			1,874.37	-	1,457.78	
961214BV4	WESTPAC BANKING CORP 2.00%	1/23/2015	EDWARD JONES		20,361.40	20,000.00	20,404.80	20,349.38			12.02	-	182.22	

XXX	Totals		XXX	XXX	XXX	\$	4,758,732.76	\$ 4,605,000.00	\$ 4,827,304.93	\$ 4,696,368.89	\$ -	\$ -	\$ 69,797.19	\$ 7,433.32	\$ 124,774.91	\$ -
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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
Grinnell Mutual Reinsurance Company	Assumed	4215 Hwy 146 P. O. Box 790 Grinnell, Iowa		1,211,499.00		3,600,000	
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 1,211,499.00	\$ -	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	128,923.16						\$ 128,923.16
2) David Karcher	Chair / Director				15,700.00	2,377.26		\$ 18,077.26
3) Wendie Stillberger	Secretary / Treasurer	74,384.74						\$ 74,384.74
4) Jennifer Giesey	VP, Underwriting	78,884.74						\$ 78,884.74
5) John Wheeler	VP, Claims	44,423.19						\$ 44,423.19
								\$ -
Directors:								
Charles Gabel	Director		15,077.42		34,868.16			\$ 49,945.58
Gary Gwinn	Director				800.00			\$ 800.00
Dennis Lenhart	Director				16,000.00			\$ 16,000.00
Rick McCullough	Director				16,589.84			\$ 16,589.84
Larry Roll	Director				16,979.15	2,132.06		\$ 19,111.21
Christina Neumeyer	Director				16,329.40			\$ 16,329.40
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 326,615.83	\$ 15,077.42	\$ -	\$ 117,266.55	\$ 4,509.32	\$ -	\$ 463,469.12

GENERAL INTERROGATORIES

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

1. Company's retention:

Fire\$125,000Wind\$125,000Other

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?

Yes

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

Yes

5. In what counties does the Company operate:

All counties

6. Name of Principal Officer and amount of bond.

Danny Oakes - \$1,000,000

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

Yes

X

No

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

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.

10636

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?

Yes

No

X

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

## 2015

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

[illegible]

16

ANNUAL STATEMENT FOR THE YEAR  
WYANDOT MUTUAL INSURANCE COMPANY

2015

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

2015

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															
912828VB3	US TREASURY NOTE	EDWARD JONES	3/1/1983	425,000.00	398,038.85	403,259.88	414,060.50	1.750%	929.69	7,437.50		10,800.62		5/15/2023	1
912828SV3	US TREASURY NOTE	EDWARD JONES	1/2/2014	360,000.00	333,351.36	339,516.22	354,106.80	1.750%	787.50	6,300.00		14,590.58		5/15/2022	1
912828VB3	US TREASURY NOTE	EDWARD JONES	10/31/2014	375,000.00	360,629.63	362,560.37	365,347.50	1.750%	820.31	6,562.50		2,787.13		5/15/2023	1
912828SV3	US TREASURY NOTE	EDWARD JONES	11/3/2015	250,000.00	247,373.00	247,436.60	245,907.50	1.750%	546.88	2,187.50	1,529.10			5/15/2022	1
912828SV3	US TREASURY NOTE	EDWARD JONES	12/14/2015	100,000.00	98,964.80	98,972.27	98,363.00	1.750%	82.64	-	609.27			5/15/2022	1
912828J27	US TREASURY NOTE	EDWARD JONES	3/12/2015	220,000.00	218,418.64	218,546.37	215,058.80	2.000%	1,662.22	2,200.00	3,487.57			2/15/2025	1
912828J27	US TREASURY NOTE	EDWARD JONES	3/12/2015	100,000.00	101,046.80	100,967.20	97,754.00	2.000%	755.56	1,000.00	3,213.20			2/15/2025	1
912828RC6	US TREASURY NOTE	EDWARD JONES	12/17/2013	130,000.00	127,684.31	128,315.39	131,539.20	2.125%	1,043.61	2,762.50		3,223.81		8/15/2021	1
912828RC6	US TREASURY NOTE	EDWARD JONES	8/31/2015	325,000.00	331,233.18	330,880.90	328,848.00	2.125%	2,340.45	-	2,032.90			8/15/2021	1
912828RC6	US TREASURY NOTE	EDWARD JONES	9/22/2015	200,000.00	205,023.40	204,787.74	202,368.00	2.125%	1,180.56	-	2,419.74			8/15/2021	1
912828RC6	US TREASURY NOTE	EDWARD JONES	11/12/2015	200,000.00	202,398.40	202,342.24	202,368.00	2.125%	578.47	-		25.76		8/15/2021	1
912828KR0	US TREASURY NOTE	EDWARD JONES	8/18/2014	70,000.00	72,674.21	70,126.44	70,492.10	2.625%	301.15	1,837.50		365.66		4/30/2016	1
912828KR0	US TREASURY NOTE	EDWARD JONES	10/2/2014	100,000.00	103,582.00	100,738.62	100,703.00	2.625%	430.21	2,625.00	35.62			4/30/2016	1
912828KR0	US TREASURY NOTE	EDWARD JONES	7/30/2015	300,000.00	305,296.80	302,317.80	302,109.00	2.625%	1,290.63	3,937.50	208.80			4/30/2016	1
912828PC8	US TREASURY NOTE	EDWARD JONES	9/9/2015	475,000.00	497,209.58	495,859.59	493,515.50	2.625%	1,558.59	6,234.38	2,344.09			11/15/2020	1
912828PC8	US TREASURY NOTE	EDWARD JONES	10/22/2015	150,000.00	158,888.55	158,544.50	155,847.00	2.625%	492.19	1,968.75	2,697.50			11/15/2020	1
912828PC8	US TREASURY NOTE	EDWARD JONES	12/14/2015	100,000.00	104,550.70	104,506.90	103,898.00	2.625%	123.96	-	608.90			11/15/2020	1
912828KR0	US TREASURY NOTE	EDWARD JONES	12/15/2015	400,000.00	403,187.20	402,814.67	402,812.00	2.625%	466.67	-	2.67			4/30/2016	1
912828B66	US TREASURY NOTE	EDWARD JONES	10/2/2014	70,000.00	72,209.34	71,824.75	72,912.00	2.750%	727.22	1,925.00		1,087.25		2/15/2024	1
912828B66	US TREASURY NOTE	EDWARD JONES	2/12/2015	125,000.00	133,178.63	132,355.37	130,200.00	2.750%	1,298.61	1,718.75	2,155.37			2/15/2024	1
912828B66	US TREASURY NOTE	EDWARD JONES	2/20/2015	220,000.00	233,260.06	231,958.07	229,152.00	2.750%	2,285.56	3,025.00	2,806.07			2/15/2024	1
912828KD1	US TREASURY NOTE	EDWARD JONES	9/14/2015	200,000.00	210,562.40	209,632.49	208,398.00	2.750%	1,650.00	-	1,234.49			2/15/2019	1
912828KD1	US TREASURY NOTE	EDWARD JONES	10/13/2015	250,000.00	264,062.50	263,134.50	260,497.50	2.750%	1,508.68	-	2,637.00			2/15/2019	1
912828KD1	US TREASURY NOTE	EDWARD JONES	12/3/2015	150,000.00	156,609.30	156,448.72	156,298.50	2.750%	320.83	-	150.22			2/15/2019	1
912828KD1	US TREASURY NOTE	EDWARD JONES	12/14/2015	100,000.00	104,667.90	104,598.34	104,199.00	2.750%	129.86	-	399.34			2/15/2019	1
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS															
3128FMPL9	FHLMC GOLD POOL #D79427	EDWARD JONES	4/14/1997	451.33	475.76	451.30	465.49	7.500%	1.50	34.85		14.19		4/1/2027	1
31294KZU2	FHLMC GOLD POOL #E01655	EDWARD JONES	11/3/2004	7,845.54	9,734.84	7,828.02	3,456.17	5.500%	19.18	239.08	4,371.85			6/1/2019	1
31402RDF3	FNMA POOL #735502	EDWARD JONES	10/9/2009	168,944.62	81,764.97	83,036.07	14,704.88	6.000%	84.47	900.20	68,331.19			4/1/2035	1
BONDS - INDUSTRIAL AND MISCELLANEOUS															
002824AU4	ABBOTT LABS	EDWARD JONES	10/20/2015	180,000.00	200,262.60	199,057.80	197,098.20	5.125%	1,845.00	-	1,959.60			4/1/2019	1
002824AU4	ABBOTT LABS	EDWARD JONES	12/16/2015	10,000.00	10,989.70	10,976.93	10,949.90	5.125%	21.35	-	27.03			4/1/2019	1
0258M0DD8	AMERICAN EXPRESS CREDIT CORP	EDWARD JONES	6/27/2012	140,000.00	143,477.60	140,893.75	141,520.40	2.375%	905.14	3,325.00		626.65		3/24/2017	1

0258M0DD8	AMERICAN EXPRESS CREDIT CORP	EDWARD JONES	6/4/2013	20,000.00	20,757.58	20,241.78	20,217.20	2.375%	129.31	475.00	24.58			3/24/2017	1
0258M0DD8	AMERICAN EXPRESS CREDIT CORP	EDWARD JONES	8/28/2014	20,000.00	20,605.60	20,287.35	20,217.20	2.375%	129.31	475.00	70.15			3/24/2017	1
0258M0DD8	AMERICAN EXPRESS CREDIT CORP	EDWARD JONES	8/31/2015	10,000.00	10,137.19	10,107.77	10,108.60	2.375%	64.65	118.75		0.83		3/24/2017	1
0258M0DD8	AMERICAN EXPRESS CREDIT CORP	EDWARD JONES	12/15/2015	15,000.00	15,188.69	15,182.18	15,162.90	2.375%	15.83	-	19.28			3/24/2017	1
02665WAT8	AMERICAN HONDA FINANCE CORP	EDWARD JONES	4/23/2015	170,000.00	171,047.03	170,796.40	168,753.90	1.500%	765.00	1,275.00	2,042.50			3/13/2018	1
02665WAT8	AMERICAN HONDA FINANCE CORP	EDWARD JONES	8/31/2015	25,000.00	24,963.00	24,967.88	24,816.75	1.500%	112.50	187.50	151.13			3/13/2018	1
02665WAT8	AMERICAN HONDA FINANCE CORP	EDWARD JONES	12/23/2015	10,000.00	9,959.79	9,960.19	9,926.70	1.500%	3.33	-	33.49			3/13/2018	1
06366RMS1	BANK MONTREAL MED TERM SR NTS	EDWARD JONES	4/12/2013	100,000.00	100,037.80	100,017.21	99,488.00	1.450%	334.31	1,450.00	529.21			4/9/2018	1
06366RMS1	BANK MONTREAL MED TERM SR NTS	EDWARD JONES	11/14/2013	85,000.00	84,015.62	84,490.13	84,564.80	1.450%	284.16	1,232.50		74.67		4/9/2018	1
06366RMS1	BANK MONTREAL MED TERM SR NTS	EDWARD JONES	12/15/2015	15,000.00	14,907.30	14,909.05	14,923.20	1.450%	9.67	-		14.15		4/9/2018	1
06406HCR8	BANK NEW YORK INC MEDIUM TERM	EDWARD JONES	2/20/2015	190,000.00	192,232.50	191,754.46	190,575.70	2.200%	1,370.11	4,180.00	1,178.76			3/4/2019	1
06406HCR8	BANK NEW YORK INC MEDIUM TERM	EDWARD JONES	12/18/2015	15,000.00	15,096.15	15,095.08	15,045.45	2.200%	11.92	-	49.63			3/4/2019	1
064159BZ8	BANK NOVA SCOTIA B C SR NT	EDWARD JONES	4/23/2013	150,000.00	150,136.35	150,063.09	148,828.50	5.750%	1,581.25	2,175.00	1,234.59			4/25/2018	1
064159BZ8	BANK NOVA SCOTIA B C SR NT	EDWARD JONES	11/14/2013	35,000.00	34,492.61	34,734.59	34,726.65	5.750%	368.96	507.50	7.94			4/25/2018	1
064159BZ8	BANK NOVA SCOTIA B C SR NT	EDWARD JONES	12/15/2015	15,000.00	14,892.90	14,894.88	14,882.85	5.750%	38.33	-	12.03			4/25/2018	1
00531FAN3	BB&T CORP SENIOR MEDIUM TERM NOTES	EDWARD JONES	6/24/2014	180,000.00	181,668.60	181,030.77	181,024.20	2.050%	102.50	3,690.00	6.57			6/19/2018	1
00531FAN3	BB&T CORP SENIOR MEDIUM TERM NOTES	EDWARD JONES	8/31/2015	10,000.00	10,065.60	10,057.76	10,056.90	2.050%	5.69	102.50	0.86			6/19/2018	1
00531FAN3	BB&T CORP SENIOR MEDIUM TERM NOTES	EDWARD JONES	12/16/2015	15,000.00	15,060.00	15,059.02	15,085.35	2.050%	12.81	-		26.33		6/19/2018	1
084670BD9	BERKSHIRE HATHAWAY INC SR NOTE	EDWARD JONES	2/28/2012	140,000.00	142,895.20	140,633.79	141,215.20	1.900%	1,130.50	2,660.00		581.41		1/31/2017	1
084670BD9	BERKSHIRE HATHAWAY INC SR NOTE	EDWARD JONES	6/27/2012	10,000.00	10,210.20	10,049.31	10,086.80	1.900%	80.75	190.00		37.49		1/31/2017	1
084670BD9	BERKSHIRE HATHAWAY INC SR NOTE	EDWARD JONES	6/4/2013	10,000.00	10,268.50	10,078.99	10,086.80	1.900%	80.75	190.00		7.81		1/31/2017	1
084670BD9	BERKSHIRE HATHAWAY INC SR NOTE	EDWARD JONES	8/28/2014	20,000.00	20,475.38	20,211.45	20,173.60	1.900%	161.50	380.00				1/31/2017	1
084670BD9	BERKSHIRE HATHAWAY INC SR NOTE	EDWARD JONES	8/31/2015	10,000.00	10,138.89	10,106.14	10,086.80	1.900%	64.39	-				1/31/2017	1
084670BD9	BERKSHIRE HATHAWAY INC SR NOTE	EDWARD JONES	12/15/2015	15,000.00	15,153.30	15,147.35	15,130.20	1.900%	12.67	-				1/31/2017	1
09247XAE1	BLACKROCK INC	EDWARD JONES	10/29/2012	130,000.00	154,506.17	143,061.34	143,741.00	5.000%	379.17	6,500.00				12/10/2019	1
09247XAE1	BLACKROCK INC	EDWARD JONES	11/15/2013	30,000.00	34,468.83	32,833.32	33,171.00	5.000%	87.50	1,500.00				12/10/2019	1
09247XAE1	BLACKROCK INC	EDWARD JONES	8/31/2015	10,000.00	11,174.09	11,078.37	11,057.00	5.000%	29.17	250.00				12/10/2019	1
09247XAE1	BLACKROCK INC	EDWARD JONES	12/15/2015	15,000.00	16,615.94	16,597.49	16,585.50	5.000%	33.33	-				12/10/2019	1
808513AJ4	CHARLES SCHWAB CORP SENIOR NOTE	EDWARD JONES	9/1/2015	195,000.00	197,796.11	197,474.71	195,405.60	2.200%	1,441.92	-				7/25/2018	1
808513AJ4	CHARLES SCHWAB CORP SENIOR NOTE	EDWARD JONES	12/18/2015	10,000.00	10,067.19	10,066.27	10,020.80	2.200%	7.94	-				7/25/2018	1
171232AR2	CHUBB CORP SENIOR NOTE	EDWARD JONES	12/5/2012	80,000.00	88,123.52	87,861.31	87,074.40	5.750%	575.00	4,600.00				5/15/2018	1
171232AR2	CHUBB CORP SENIOR NOTE	EDWARD JONES	2/13/2013	60,000.00	73,165.14	65,621.56	65,305.80	5.750%	431.25	3,450.00				5/15/2018	1
171232AR2	CHUBB CORP SENIOR NOTE	EDWARD JONES	9/8/2014	30,000.00	34,174.77	32,626.41	32,652.90	5.750%	215.63	1,725.00				5/15/2018	1
171232AR2	CHUBB CORP SENIOR NOTE	EDWARD JONES	12/18/2015	15,000.00	16,394.40	16,373.20	16,326.45	5.750%	38.33	-				5/15/2018	1
17275RAH5	CISCO SYSTEM INC SENIOR NOTE	EDWARD JONES	8/29/2012	100,000.00	116,734.00	108,846.09	108,806.00	4.450%	2,089.03	4,450.00				1/15/2020	1
17275RAH5	CISCO SYSTEM INC SENIOR NOTE	EDWARD JONES	9/3/2014	60,000.00	66,633.00	64,931.76	65,283.60	4.450%	1,253.42	2,670.00				1/15/2020	1
17275RAH5	CISCO SYSTEM INC SENIOR NOTE	EDWARD JONES	8/31/2015	15,000.00	16,417.19	16,305.13	16,320.90	4.450%	226.21	-				1/15/2020	1
17275RAH5	CISCO SYSTEM INC SENIOR NOTE	EDWARD JONES	12/16/2015	20,000.00	21,721.60	21,703.73	21,761.20	4.450%	37.08	-				1/15/2020	1
263901AC4	DUKE ENERGY INDIANA INC	EDWARD JONES	6/4/2013	130,000.00	141,381.37	140,880.01	136,860.10	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	41,581.46	42,110.80	3.750%	704.17	1,500.00				7/15/2020	1
263901AC4	DUKE ENERGY INDIANA INC	EDWARD JONES	12/15/2015	25,000.00	26,398.25	26,384.59	26,319.25	3.750%	41.67	-				7/15/2020	1
36962G2G8	GENERAL ELECTRIC CAPITAL CORP	EDWARD JONES	12/20/2013	165,000.00	184,778.39	171,805.31	172,497.60	5.400%	3,366.00	8,910.00				2/15/2017	1
36962G2G8	GENERAL ELECTRIC CAPITAL CORP	EDWARD JONES	8/31/2015	15,000.00	15,883.34	15,678.83	15,681.60	5.400%	274.50	-				2/15/2017	1
36962G2G8	GENERAL ELECTRIC CAPITAL CORP	EDWARD JONES	12/15/2015	15,000.00	15,718.19	15,691.18	15,681.60	5.400%	36.00	-				2/15/2017	1
589331AN7	MERCK & CO INC	EDWARD JONES	7/6/2009	80,000.00	81,349.60	80,470.12	88,260.80	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	10,182.99	11,032.60	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	10,206.82	11,032.60	5.000%	1.39	500.00				6/30/2019	1
589331AN7	MERCK & CO INC	EDWARD JONES	6/27/2012	20,000.00	24,071.80	21,937.69	22,065.20	5.000%	2.78	1,000.00				6/30/2019	1

589331AN7	MERCK & CO INC	EDWARD JONES	8/28/2014	40,000.00	45,457.60	43,875.02	44,130.40	5.000%	5.56	2,000.00				6/30/2019	1
713448BR8	PEPSICO INC SENIOR NOTE	EDWARD JONES	10/20/2010	110,000.00	109,587.50	109,800.93	113,890.70	3.125%	563.37	3,437.48		4,089.77		11/1/2020	1
713448BR8	PEPSICO INC SENIOR NOTE	EDWARD JONES	11/1/2010	15,000.00	14,799.30	14,902.58	15,530.55	3.125%	76.82	468.76		627.97		11/1/2020	1
713448BR8	PEPSICO INC SENIOR NOTE	EDWARD JONES	6/27/2012	15,000.00	15,778.20	15,446.22	15,530.55	3.125%	76.82	468.76				11/1/2020	1
822582AJ1	SHELL INTERNATIONAL FINANCE	EDWARD JONES	5/10/2013	120,000.00	139,102.68	130,835.52	127,896.00	4.300%	1,433.33	5,160.00				9/22/2019	1
822582AJ1	SHELL INTERNATIONAL FINANCE	EDWARD JONES	8/28/2014	40,000.00	44,351.96	43,156.83	42,632.00	4.300%	477.78	1,720.00				9/22/2019	1
857477AH6	STATE STREET CORP	EDWARD JONES	10/26/2012	140,000.00	140,590.26	140,488.21	140,492.80	2.875%	1,274.58	4,025.00				3/7/2016	1
857477AH6	STATE STREET CORP	EDWARD JONES	8/31/2015	50,000.00	50,595.95	50,210.22	50,176.00	2.875%	455.21	718.75				3/7/2016	1
857477AH6	STATE STREET CORP	EDWARD JONES	12/15/2015	15,000.00	15,072.45	15,058.47	15,052.80	2.875%	19.17	-				3/7/2016	1
89114QAE8	TORONTO DOMINION BANK	EDWARD JONES	11/1/2012	140,000.00	147,526.40	141,490.10	141,468.60	2.375%	674.24	3,325.00				10/16/2016	1
89114QAE8	TORONTO DOMINION BANK	EDWARD JONES	6/4/2013	10,000.00	10,458.79	10,107.11	10,104.90	2.375%	48.16	237.50				10/16/2016	1
89114QAE8	TORONTO DOMINION BANK	EDWARD JONES	11/15/2013	20,000.00	20,842.40	20,227.28	20,209.80	2.375%	96.32	475.00				10/16/2016	1
89114QAE8	TORONTO DOMINION BANK	EDWARD JONES	12/15/2015	15,000.00	15,168.00	15,159.30	15,157.35	2.375%	15.83	-				10/16/2016	1
89236TCF0	TOYOTA MOTOR CREDIT CORP	EDWARD JONES	3/23/2015	170,000.00	171,623.33	171,369.38	169,955.80	2.150%	1,096.50	1,827.50				3/12/2020	1
89236TCF0	TOYOTA MOTOR CREDIT CORP	EDWARD JONES	8/31/2015	20,000.00	19,961.40	19,964.24	19,994.80	2.150%	129.00	215.00				3/12/2020	1
89236TCF0	TOYOTA MOTOR CREDIT CORP	EDWARD JONES	12/18/2015	15,000.00	15,047.40	15,047.00	14,996.10	2.150%	11.65	-				3/12/2020	1
89417EAC3	TRAVELERS COS INC SR NT	EDWARD JONES	4/12/2013	100,000.00	121,094.90	108,347.90	107,847.00	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	43,063.51	43,138.80	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	16,114.42	16,177.05	5.750%	38.33	862.50				12/15/2017	1
89417EAC3	TRAVELERS COS INC SR NT	EDWARD JONES	9/14/2015	20,000.00	21,918.38	21,659.65	21,569.40	5.750%	51.11	575.00				12/15/2017	1
89417EAC3	TRAVELERS COS INC SR NT	EDWARD JONES	12/21/2015	15,000.00	16,271.24	16,253.34	16,177.05	5.750%	23.96	-				12/15/2017	1
91159HHH6	US BANCORP MEDIUM TERM NOTES	EDWARD JONES	3/30/2015	175,000.00	178,155.08	177,522.68	176,282.75	2.200%	705.83	3,850.00				4/25/2019	1
91159HHH6	US BANCORP MEDIUM TERM NOTES	EDWARD JONES	8/31/2015	15,000.00	15,177.69	15,161.35	15,109.95	2.200%	60.50	165.00				4/25/2019	1
91159HHH6	US BANCORP MEDIUM TERM NOTES	EDWARD JONES	12/15/2015	15,000.00	15,125.24	15,123.60	15,109.95	2.200%	14.67	-				4/25/2019	1
949746NX5	WELLS FARGO & CO	EDWARD JONES	8/20/2012	115,000.00	138,882.20	122,588.47	123,376.60	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	40,336.52	37,549.40	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	21,470.43	21,456.80	5.625%	62.50	1,125.00				12/11/2017	1
949746NX5	WELLS FARGO & CO	EDWARD JONES	8/31/2015	10,000.00	10,893.20	10,758.94	10,728.40	5.625%	31.25	281.25				12/11/2017	1
949746NX5	WELLS FARGO & CO	EDWARD JONES	12/15/2015	15,000.00	16,145.10	16,119.42	16,092.60	5.625%	37.50	-				12/11/2017	1
	ROUNDING					(0.76)						0.76			
XXX	Totals to Page 11	XXX	XXX	\$ 9,992,241.49	\$ 10,233,963.73	\$ 10,116,424.00	\$ 10,043,023.39	XXX	\$ 54,937.95	\$169,364.76	\$ 108,622.24	\$ 38,982.84	\$ -	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	3	4	5	6	7	8	9	10	Dividends		13	14
Cusip #	Description  Give complete and accurate description of all stocks and mutual funds owned.	From Whom Acquired	Date Acquired	No. of Shares	Par Value Per Share (Preferred Stocks)	Book Value	Rate Per Share Used To Obtain Market Value	Market Value/ Fair Value December 31 of Current Year	Actual Cost	11	12	Increase, by Adjustment, in Book Value During Year	Decrease, by Adjustment in Book Value During Year
										Received During Year	Dividends Amount Due and Accrued Dec. 31		
20114L104	COMMERCIAL BANKSHARES INC	SAME	VARIOUS	1,801.00		55,128.61	30.61	55,128.61	15,544.09				
62989105	NAMICO INSURANCE COMPANY	SAME	VARIOUS	340.00		97,960.46	288.12	97,960.46	18,706.00				

	FARMERS MUTUAL INSURANCE AGENCY INC	SAME	VARIOUS	350.00		13,391.00	38.26	13,391.00	19,000.00				
STOCKS - MUTUAL FUNDS													
027681105	AMERICAN MUTUAL FUND CL A	EDWARD JONES	VARIOUS	8,877.70		300,510.01	33.85	300,510.01	226,701.81	6,378.16			
140193103	CAPITAL INCOME BUILDER FUND A	EDWARD JONES	VARIOUS	612.78		34,223.82	55.85	34,223.82	37,811.18	1,210.82			
140543109	CAPITAL WORLD GRWTH & INC FD CL A	EDWARD JONES	VARIOUS	4,332.63		187,863.01	43.36	187,863.01	172,228.56	4,410.00			
298706102	EUROPACIFIC GROWTH FUND CL A	EDWARD JONES	VARIOUS	2,524.02		114,514.88	45.37	114,514.88	106,041.69	1,947.67			
360802102	FUNDAMENTAL INVESTORS FD CL A	EDWARD JONES	VARIOUS	3,988.42		202,252.73	50.71	202,252.73	161,358.76	2,921.12			
399874106	GROWTH FUND OF AMERICA CL A	EDWARD JONES	VARIOUS	3,487.17		143,985.04	41.29	143,985.04	96,337.31	872.52			
453320103	INCOME FUND OF AMERICA CL A	EDWARD JONES	VARIOUS	2,080.12		42,080.85	20.23	42,080.85	42,097.31	1,321.54			
461308108	INVESTMENT COMPANY OF AMERICA CL A	EDWARD JONES	VARIOUS	5,236.87		174,754.35	33.37	174,754.35	175,369.59	2,999.88			
643822109	NEW ECONOMY FUND CL A	EDWARD JONES	VARIOUS	6,454.54		232,105.26	35.96	232,105.26	208,189.33	942.37			
648018109	NEW PERSPECTIVE FD INC CL A	EDWARD JONES	VARIOUS	5,555.59		200,112.39	36.02	200,112.39	170,254.13	1,361.93			
649280104	NEW WORLD FUND CL A	EDWARD JONES	VARIOUS	3,024.86		151,242.85	50.00	151,242.85	140,907.39	900.59			
831681101	SMALLCAP WORLD FUND INC CL A	EDWARD JONES	VARIOUS	2,898.41		126,457.76	43.63	126,457.76	125,109.19	-			
939330106	WASHINGTON MUTUAL INVESTORS FD CL A	EDWARD JONES	VARIOUS	7,710.14		296,377.90	38.44	296,377.90	251,306.15	5,952.48			
	ROUNDING					(0.92)							
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ 2,372,960.00	XXX	\$ 2,372,960.92	\$ 1,966,962.49	\$ 31,219.08	\$ -	\$ -	\$ -

## 2015

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

20