

RECEIVED

ANNUAL STATEMENT

FEB 16 2017

OFFICE OF RISK
ASSESSMENT

For the Year Ended December 31 , 2016

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

NAIC Company Code	10399			
Home Office	200 East Main Street	Woodville	43469	OH
	Street and Number	City	Zip Code	
Mail Address	P. O. Box 157	Woodville	43469-0157	OH
	Street and Number	City	Zip Code	
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	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 15th day of February 2017

Dawn David

Notary Public



DAWN DAVID
Notary Public, State of Ohio
My Comm. Expires March 21, 2018

<i>Jonathon S. Younker</i>	Jonathon S. Younker
	President
<i>Galen Koepke</i>	Galen Koepke
	Secretary

Signature of Person Preparing Statement



ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION

2016

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	2,715,433.00	0.00	2,715,433.00	2,135,361.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	1,545,436.00	34,105.00	1,511,331.00	1,436,202.00
3	Real estate (less liens, encumbrances) (Schedule A)	186,451.00	0.00	186,451.00	179,084.00
4	Cash (Schedule E)	866,802.00	0.00	866,802.00	730,243.00
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	5,314,122.00	34,105.00	5,280,017.00	4,480,890.00
8	Investment income due and accrued	21,264.00	0.00	21,264.00	17,450.00
9.1	Assessments or premiums in the course of collection (including agents balances)	24,667.00	0.00	24,667.00	35,025.00
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)	152,115.00	0.00	152,115.00	287,385.00
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	15,593.00	15,593.00	0.00	
14	Receivables from parent, subsidiaries and affiliates		0.00	0.00	
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00	0.00
16	Total Assets	5,527,761.00	49,698.00	5,478,063.00	4,820,750.00
	Details of Write-Ins for Assets:				
1501				0.00	
1502				0.00	
1503				0.00	
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00	0.00

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

2016

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	193,710.00	137,944.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	20,787.00	18,439.00
4	Other expenses (excluding taxes, licenses and fees)	21,305.00	18,884.00
5	Taxes, licenses and fees (excluding federal income taxes)	6,180.00	5,775.00
6	Current federal income taxes (including \$0 on realized capital gains (losses))	114,409.00	138,537.00
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	1,334,564.00	1,353,832.00
10	Advance premium		
11	Ceded reinsurance premiums payable		
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	19,070.00	19,922.00
14	Provision for unauthorized reinsurance		
15	Payable to parent, subsidiaries and affiliates		
16	Aggregate write-ins for liabilities	0.00	0.00
17	Total liabilities	1,710,025.00	1,693,333.00
18	Surplus as regards policyholders	3,768,038.00	3,127,417.00
19	Total liabilities and surplus	5,478,063.00	4,820,750.00
	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
WOODVILLE MUTUAL INSURANCE ASSOCIATION
STATEMENT OF INCOME

2016

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	3,681,558.00	3,773,238.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	3,681,558.00	3,773,238.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	951,754.00	870,174.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	2,729,804.00	2,903,064.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	701,416.00	1,050,329.00
3	Loss expenses incurred (Expense Exhibit)	122,933.00	117,795.00
4	Other underwriting expenses incurred (Expense Exhibit)	1,184,295.00	1,235,716.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	2,008,644.00	2,403,840.00
7	Net underwriting gain (loss)	721,160.00	499,224.00
	INVESTMENT INCOME		
8	Net investment income earned	98,237.00	98,866.00
9	Net realized capital gains (losses) less capital gains tax	61,398.00	68,507.00
10	Net investment gain (loss)	159,635.00	167,373.00
	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	57,592.00	52,904.00
14	Total other income	57,592.00	52,904.00
15	Net income, after capital gains tax and before federal income taxes	938,387.00	719,501.00
16	Federal income taxes incurred	304,542.00	181,078.00
17	Net income	633,845.00	538,423.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	3,127,417.00	2,666,828.00
19	Net income	633,845.00	538,423.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	47,076.00	-83,220.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	-40,300.00	5,386.00
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	640,621.00	460,589.00
26	Surplus as regards policyholders, December 31 current year	3,768,038.00	3,127,417.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	57,592.00	52,904.00
1302			
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	57,592.00	52,904.00
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**

2016

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	2,720,894.00	2,867,861.00
2	Net investment income	170,049.00	172,608.00
3	Miscellaneous income	56,740.00	52,842.00
4	Total	2,947,683.00	3,093,311.00
5	Benefit and loss related payments	633,313.00	1,484,280.00
6	Commissions, expenses paid and aggregate write-ins for deductions	1,192,683.00	1,270,424.00
7	Federal and foreign income taxes paid (recovered)	328,670.00	107,815.00
8	Total	2,154,666.00	2,862,519.00
9	Net cash from operations	793,017.00	230,792.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	256,968.00	267,503.00
10.2	Stocks	382,205.00	326,474.00
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	639,173.00	593,977.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	851,268.00	457,548.00
11.2	Stocks	444,363.00	453,368.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	1,295,631.00	910,916.00
11.6	Net cash from investments	-656,458.00	-316,939.00
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
RECONCILLIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	136,559.00	-86,147.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	730,243.00	816,390.00
15.2	End of year (cash, cash equivalents and short-term investments)	866,802.00	730,243.00

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

2016

EXPENSE EXHIBIT

		Current Year
	Claim Adjusting:	
1.1	Direct	0.00
1.2	Reinsurance assumed	0.00
1.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
1.4	Net claim adjusting	0.00
	Commission and Brokerage:	
2.1	Direct commission and brokerage	464,348.00
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	464,348.00
3	Allowances to managers and agents	0.00
4	Advertising	7,615.00
5	Boards, bureaus and associations	33,981.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	262,176.00
8.2	Payroll taxes	21,087.00
9	Employee relations and welfare	31,400.00
10	Insurance	107,264.00
11	Directors' fees	32,400.00
12	Travel and travel items	36,275.00
13	Rent and rent items	12,000.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	3,853.00
16	Printing and stationery	82,402.00
17	Postage, telephone, exchange and express	9,909.00
18	Legal and auditing	38,154.00
19	Loss adjustment expenses	122,933.00
18	Investment expenses	0.00
19	Totals	801,449.00
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	1,850.00
20.2	Insurance department licenses and fees	1,723.00
20.3	All other (excluding federal income and real estate)	384.00
20.4	Total taxes, licenses and fees	3,957.00
21	Real estate expenses	8,378.00
22	Real estate taxes	7,071.00
23	Aggregate write-ins for miscellaneous expenses	22,025.00
24	Total expenses incurred (a)	1,307,228.00
25	Less unpaid expenses - current year	48,272.00
26	Add unpaid expenses - prior year	43,098.00
27	Total expenses paid	1,302,054.00
	Details of Write-Ins:	
2301	Property inspections	22,025.00
2302		
2303		
2304		
2305		
2399	Total Write-ins	22,025.00
(a) Includes management fees of \$0 to affiliates and \$0 to non-affiliates		

ANNUAL STATEMENT FOR THE YEAR 2016
WOODVILLE MUTUAL INSURANCE ASSOCIATION

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	1,346,153,727	4,394
2	Written during the year	45,186,686	114
3	Total	1,391,340,413	4,508
4	Deduct those expired and cancelled	91,095,183	357
5	In force December 31 of current year	1,300,245,230	4,151
6	Deduct amount reinsured	0	XXX
7	Net amount in force	1,300,245,230	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	787,527.00		86,111.00		701,416.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 787,527.00	\$ -	\$ 86,111.00	\$ -	\$ 701,416.00

* 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	278,427.00		84,717.00		193,710.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 278,427.00	\$ -	\$ 84,717.00	\$ -	\$ 193,710.00

** 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

2016

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	34,105.00		-34,105.00
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	34,105.00	0.00	-34,105.00
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	15,593.00	9,398.00	-6,195.00
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	49,698.00	9,398.00	-40,300.00
	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		409,088.00	15,745.00	238,382.00		186,451.00	12,000.00	12,000.00
							-		
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 409,088.00	\$ 15,745.00	\$ 238,382.00	\$ -	\$ 186,451.00	\$ 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		133,537.00	10,048.00	127,992.00		15,593.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 133,537.00	\$ 10,048.00	\$ 127,992.00	\$ -	\$ 15,593.00

SCHEDULE D - PART 3

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

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

1 CUSIP #	2 Description Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year.	3 * Date Acquired	4 Name of Vendor	5 No. of Shares of Stock	6 Cost to Company (Excluding Accrued Interest on Bonds)	7 Par Value of Bonds	8 Paid for Accrued Interest and Dividends
BONDS - GOVERNMENT							
912810FR4	US TREASURY TIP 2.375%	3/22/2016	CHARLES SCHWAB		51,866.36	35,000.00	195.08
912810FD5	US TREASURY TIP 3.625%	8/26/2016	CHARLES SCHWAB		51,646.89	25,000.00	501.69
912810QF8	US TREASURY TIP INFL IDX 2.125%	1/13/2016	CHARLES SCHWAB		64,779.48	50,000.00	482.49
912828PP9	UST INFL IDX 1.125%	2/19/2016	CHARLES SCHWAB		113,232.50	100,000.00	127.11
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS							
199098CD4	COLUMBUS ETC OH	11/8/2016	CHARLES SCHWAB		101,868.00	100,000.00	803.47
542433ND5	LONG BEACH CA USD GO	12/12/2017	CHARLES SCHWAB		58,899.00	50,000.00	1,100.66
614091AT3	MONTGOMERY OH SPL OBL	9/13/2016	CHARLES SCHWAB		52,599.50	50,000.00	700.00
642835LR1	NEW BRUNSWICK NJ	11/8/2016	CHARLES SCHWAB		36,210.80	30,000.00	507.93
642835LS9	NEW BRUNSWICK NJ	12/19/2017	CHARLES SCHWAB		59,246.50	50,000.00	1,282.67
64763FQG7	NEW ORLEANS LA GO LTX	1/6/2016	CHARLES SCHWAB		31,855.00	30,000.00	537.44
64990CFX4	NEW YORK STATE DORM REV	9/6/2016	CHARLES SCHWAB		25,233.50	25,000.00	30.99
71781PBM1	PHILADELPHIA PA AUTH IDA HTH	5/9/2016	CHARLES SCHWAB		51,025.00	50,000.00	1,788.89
96225RSR6	WHAMERA NC LSE REV	8/26/2016	CHARLES SCHWAB		74,198.45	65,000.00	1,787.50
969544AK1	WILLIAMSBURG CN SF F	3/8/2016	CHARLES SCHWAB		28,582.00	25,000.00	453.19
BONDS - INDUSTRIAL AND MISCELLANEOUS							
89114QUW6	TORONTO DOMINION 2.50%	3/28/2016	CHARLES SCHWAB		50,022.28	50,000.00	-
STOCKS - PUBLIC UTILITIES							
15189T107	CENTERPOINT ENERGY	5/27/2016	CHARLES SCHWAB	778.00	17,436.07		
281020107	EDISON INTERNATIONAL	5/27/2016	CHARLES SCHWAB	249.00	17,596.32		
29364G103	ENERGY CORP	8/26/2016	CHARLES SCHWAB	75.00	5,815.36		
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES							
254709108	DISCOVER FINANCIAL SVCS	5/27/2016	CHARLES SCHWAB	94.00	5,323.90		
410867105	HANOVER INSURANCE	1/12/2016	CHARLES SCHWAB	125.00	9,885.95		
744320102	PRUDENTIAL FINANCIAL INC	1/12/2016	CHARLES SCHWAB	75.00	5,500.83		
STOCKS - INDUSTRIAL AND MISCELLANEOUS							
00206R102	A T & T INC	8/26/2016	CHARLES SCHWAB	125.00	5,093.45		
G0084W101	ADIANT PLC	10/31/2016	CHARLES SCHWAB	21.00	978.28		
808524847	CHARLES SCHWAB US REIT	10/21/2016	CHARLES SCHWAB	520.00	21,246.16		

126650100	CVS HEALTH CORP	11/28/2016	CHARLES SCHWAB	216.00	16,043.88		
247361702	DELTA AIR LINES	3/3/2016	CHARLES SCHWAB	325.00	15,794.20		
258622109	DOUBLELINE INCOME SOLUTIONS	9/20/2016	CHARLES SCHWAB	1336.00	25,074.98		
31428X106	FEDEX CORPORATION	8/26/2016	CHARLES SCHWAB	105.00	17,298.25		
370334104	GENERAL MILLS INC	2/17/2016	CHARLES SCHWAB	100.00	5,843.51		
438516106	HONEYWELL INTERNATIONAL INC	8/26/2016	CHARLES SCHWAB	51.00	5,951.88		
457153104	INGRAM MICRO INC	1/12/2016	CHARLES SCHWAB	200.00	5,597.95		
46429B689	ISHARES MSCI EAFE	11/28/2016	CHARLES SCHWAB	150.00	9,293.43		
832696405	J.M SMUCKER CO	8/26/2016	CHARLES SCHWAB	120.00	16,647.43		
478160104	JOHNSON & JOHNSON	8/26/2016	CHARLES SCHWAB	126.00	14,972.96		
548661107	LOWES COMPANIES INC	6/23/2016	CHARLES SCHWAB	204.00	15,970.56		
56585A102	MARATHON PETE CORP	1/12/2016	CHARLES SCHWAB	125.00	5,798.43		
717081103	PFIZER INCORPORATED	1/12/2016	CHARLES SCHWAB	250.00	7,775.93		
808524730	SCHWAB FND EMERG MKTS LG CO	1/12/2016	CHARLES SCHWAB	300.00	5,071.92		
87612E106	TARGET CORPORATION	5/27/2016	CHARLES SCHWAB	75.00	5,175.63		
887317303	TIME WARNER INC	10/21/2016	CHARLES SCHWAB	96.00	8,144.57		
91913Y100	VALERO ENERGY CORP	2/12/2016	CHARLES SCHWAB	200.00	11,328.95		
91913Y100	VALERO ENERGY CORP	5/27/2016	CHARLES SCHWAB	100.00	5,455.55		
922908611	VANGUARD SMALL CAP VALUE	10/21/2016	CHARLES SCHWAB	140.00	15,181.31		
92553P201	VIACOM INC CLASS B	1/12/2016	CHARLES SCHWAB	150.00	6,275.92		
STOCKS - MUTUAL FUNDS							
233203587	DFA EMERGING MKTS VALUE PORT INSTL	VARIOUS	CHARLES SCHWAB	868.18	19,834.00		
233203629	DFA INTERNATIONAL SMALL CO PORT	VARIOUS	CHARLES SCHWAB	474.38	7,517.00		
411511306	HARBOR INTERNATIONAL FUND INSTL CL	VARIOUS	CHARLES SCHWAB	134.39	7,517.00		
577125107	MATTHEWS ASIA DIVIDEND FUND	VARIOUS	CHARLES SCHWAB	261.35	3,800.00		
413838202	OAKMARK INTL FD CLASS I	VARIOUS	CHARLES SCHWAB	505.75	9,800.00		
89833W394	PERFORMANCE TRUST STRAT BD FD	VARIOUS	CHARLES SCHWAB	1089.33	25,017.00		
861728103	STONE RIDGE HIGH YLD REINS RISK-SHRIX	VARIOUS	CHARLES SCHWAB	3000.36	29,990.61		
861728798	STONE RIDGE INTL DEV MKTS VAR	VARIOUS	CHARLES SCHWAB	381.68	3,517.00		
861728103	STONE RIDGE REINSURANCE RISK-SREIX	VARIOUS	CHARLES SCHWAB	2969.66	29,796.84		
XXX	Totals	XXX	XXX	XXX	\$ 1,295,628.27	\$ 735,000.00	\$ 10,299.11

*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 - GOVERNMENT														
912828VV9	US TREASURY NOTE 2.125%	1/13/2016	CHARLES SCHWAB		51,277.34	50,000.00	50,198.35	50,154.09			1,123.25	-	396.98	
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS														
018340KZ1	ALLENTOWN PA 5.20%	2/10/2016	CHARLES SCHWAB		5,000.00	5,000.00	4,790.00	4,843.56			156.44	-	15.77	
537377FQ1	LITTLE ROCK ARK 6.37%	6/28/2016	CHARLES SCHWAB		50,000.00	50,000.00	51,952.50	50,812.15			-	812.15	2,893.04	
58970MAA3	MERIDIAN HSG AUTH 5.00%	12/30/2016	CHARLES SCHWAB		25,750.00	25,000.00	26,626.75	26,206.79			-	456.79	1,663.19	
641272BS7	NEVADA HSG DIV 5.11%	4/1/2016	CHARLES SCHWAB		5,000.00	5,000.00	5,005.00	5,000.55			-	0.55	127.75	
79729PBQ0	SAND DIEGO CALIF 5.95%	10/1/2016	CHARLES SCHWAB		5,000.00	5,000.00	4,709.80	4,958.03			41.97	-	297.50	
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
3136A5XR2	FANNIE MAE REMIC	VARIOUS	CHARLES SCHWAB		5,103.74			3,325.97			1,777.77	-		
31395MUF4	FREDDIE MAC REMIC	VARIOUS	CHARLES SCHWAB		10,255.89			7,351.39			2,904.50	-		
36202FFY7	GNMA II # 005210	VARIOUS	CHARLES SCHWAB		2,611.69			2,726.58			-	114.89		
36202EBD0	GNMA II #003636	VARIOUS	CHARLES SCHWAB		1,054.97			1,055.96			-	0.99		
36202ERS0	GNMA II #004097	VARIOUS	CHARLES SCHWAB		1,371.42			1,363.28			8.14	-		
36202FDW3	GNMA II #004617	VARIOUS	CHARLES SCHWAB		4,117.41			4,159.35			-	41.94		
36202FWD4	GNMA II #005144	VARIOUS	CHARLES SCHWAB		5,337.81			5,482.66			-	144.85		
36179ME22	GNMA II MA0153	VARIOUS	CHARLES SCHWAB		18,134.47			19,000.20			-	865.73		
36179QYR6	GNMA PL MA2520M	VARIOUS	CHARLES SCHWAB		19,019.68			19,817.24			-	797.56		
36209SS56	GNMA POOL 480657X	VARIOUS	CHARLES SCHWAB		1,404.50			1,255.63			148.87	-		
BONDS - INDUSTRIAL AND MISCELLANEOUS														
05949CAK2	BANK AMERICA MTG SEC 5.25%	4/26/2016	CHARLES SCHWAB		1,000.00		1,007.50	1,006.88			-	6.88	17.50	
05949CAK2	BANK AMERICA MTG SEC 5.25%	5/25/2016	CHARLES SCHWAB		1,000.00		1,007.50	1,006.88			-	6.88	21.88	
05949CAK2	BANK AMERICA MTG SEC 5.25%	7/26/2016	CHARLES SCHWAB		1,000.00		1,007.50	1,006.88			-	6.88	30.63	
05949CAK2	BANK AMERICA MTG SEC 5.25%	8/25/2016	CHARLES SCHWAB		1,000.00		1,007.50	1,006.88			-	6.88	35.00	
05949CAK2	BANK AMERICA MTG SEC 5.25%	9/26/2016	CHARLES SCHWAB		1,000.00		1,007.50	1,006.88			-	6.88	39.38	
05949CAK2	BANK AMERICA MTG SEC 5.25%	10/25/2016	CHARLES SCHWAB		1,000.00		1,007.50	1,006.88			-	6.88	43.75	
05949CAK2	BANK AMERICA MTG SEC 5.25%	11/29/2016	CHARLES SCHWAB		1,000.00		1,007.50	1,006.88			-	6.88	43.75	
064207UV3	BANK AMERICA MTG SEC 5.25%	8/15/2016	CHARLES SCHWAB		25,000.00		25,025.00	25,002.58			-	2.58	232.97	
05949AEN6	BOA MTG SECURITIES 5.50%	1/26/2016	CHARLES SCHWAB		1,000.00		1,005.00	1,004.56			-	4.56	4.58	
05949AEN6	BOA MTG SECURITIES 5.50%	3/30/2016	CHARLES SCHWAB		1,000.00		1,005.00	1,004.56			-	4.56	18.32	
55265K3Z0	MASTER ASSETS SECS REMIC 5.00%	VARIOUS	CHARLES SCHWAB		483.46			313.80			149.66	-		
76111XFY4	RESIDENTIAL FUNDING 5.20%	7/25/2016	CHARLES SCHWAB		1,000.00		1,007.50	1,005.65			-	5.65	30.33	

76111XFY4	RESIDENTIAL FUNDING 5.20%	8/25/2016	CHARLES SCHWAB	14,000.00			14,105.00	14,076.09				-	76.09	485.34	
STOCKS - PUBLIC UTILITIES															
29364G103	ENTERGY CORP	11/28/2016	CHARLES SCHWAB	5,274.83			5,815.36	5,815.36				-	540.53		65.25
902681105	U G I CORPORATION	5/27/2016	CHARLES SCHWAB	26,008.21			10,111.75	10,111.75				15,896.46	-	272.98	
902681105	U G I CORPORATION	5/27/2016	CHARLES SCHWAB	6,502.05			2,588.27	2,588.27				3,913.78	-	68.26	
902681105	U G I CORPORATION	5/27/2016	CHARLES SCHWAB	6,502.05			2,782.75	2,782.75				3,719.30	-	68.26	
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES															
410867105	HANOVER INSURANCE	12/20/2016	CHARLES SCHWAB	11,378.93			9,885.95	9,885.95				1,492.98	-	235.00	
744320102	PRUDENTIAL FINANCIAL INC	11/28/2016	CHARLES SCHWAB	4,452.11			4,085.85	4,085.85				366.26	-	126.00	
STOCKS - INDUSTRIAL AND MISCELLANEOUS															
00773T101	ADVANSIX INC	10/8/2016	CHARLES SCHWAB	3.61			3.71	3.71				-	0.10		
00773T101	ADVANSIX INC	11/8/2016	CHARLES SCHWAB	62.26			52.92	52.92				9.34	-		
00773T101	ADVANSIX INC	11/8/2016	CHARLES SCHWAB	26.68			27.80	27.80				-	1.12		
00773T101	ADVANSIX INC	11/8/2016	CHARLES SCHWAB	13.47			-	-				13.47	-		
063671101	BANK OF MONTREAL	3/16/2016	CHARLES SCHWAB	5,979.31			6,253.75	6,253.75				-	274.44	61.96	
089302103	BIG LOTS INC	11/28/2016	CHARLES SCHWAB	17,559.15			13,092.15	13,092.15				4,467.00	-	214.20	
166764100	CHEVRON CORPORATION	4/22/2016	CHARLES SCHWAB	5,073.59			4,204.29	4,204.29				869.30	-	53.50	
205887102	CONAGRA FOODS INC	12/20/2016	CHARLES SCHWAB	3,276.19			2,637.70	2,637.70				638.49	-	86.00	
247361702	DELTA AIR LINES INC	8/26/2016	CHARLES SCHWAB	11,677.80			15,794.20	15,794.20				-	4,116.40	109.69	
369550108	GENERAL DYNAMICS CORP	8/26/2016	CHARLES SCHWAB	11,324.60			10,556.94	10,556.94				767.66	-	165.75	
37558103	GILEAD SCIENCES INC	8/26/2016	CHARLES SCHWAB	12,227.57			15,585.74	15,585.74				-	3,358.17	138.60	
418056107	HASBRO INC	4/22/2016	CHARLES SCHWAB	6,856.08			4,149.18	4,149.18				2,706.90	-	36.34	
457153104	INGRAM MICRO INC	12/6/2016	CHARLES SCHWAB	2,761.90			2,154.18	2,154.18				607.72	-		
457153104	INGRAM MICRO INC	12/6/2016	CHARLES SCHWAB	7,780.00			5,597.95	5,597.95				2,182.05	-		
457153104	INGRAM MICRO INC	4/22/2016	CHARLES SCHWAB	5,257.44			4,551.07	4,551.07				706.37	-		
464287176	ISHARES TR BARCLAYS TIPS	5/27/2016	CHARLES SCHWAB	5,704.98			6,052.58	6,052.58				-	347.60		
478366107	JOHNSON CONTROLS	9/6/2016	CHARLES SCHWAB	1,456.02			1,103.77	1,103.77				352.25	-	48.72	
478366107	JOHNSON CONTROLS	12/20/2016	CHARLES SCHWAB	2,083.49			2,238.81	2,238.81				-	155.32	56.84	
494368103	KIMBERLY CLARK CORP	8/26/2016	CHARLES SCHWAB	19,630.92			9,004.68	9,004.68				10,626.24	-	416.16	
501044101	KROGER COMPANY	6/23/2016	CHARLES SCHWAB	16,541.09			5,298.21	5,298.21				11,242.88	-	100.80	
N53745100	LYONDELLBASELL INDS	12/20/2016	CHARLES SCHWAB	4,042.27			3,524.11	3,524.11				518.16	-	357.42	
56585A102	MARATHON PETE CORP	11/28/2016	CHARLES SCHWAB	4,639.00			4,499.58	4,499.58				139.42	-	131.92	
73936T573	POWERSHARES EMERGING MARKETS	5/27/2016	CHARLES SCHWAB	10,675.16			10,794.58	10,794.58				-	119.42	232.66	
806857108	SCHLUMBERGER LTD	2/12/2016	CHARLES SCHWAB	7,160.29			8,287.88	8,287.88				-	1,127.59	103.00	
806857108	SCHLUMBERGER LTD	2/12/2016	CHARLES SCHWAB	5,422.35			5,419.03	5,419.03				3.32	-	78.00	
808524730	SCHWAB FND EMERG MKTS LG CO	4/26/2016	CHARLES SCHWAB	6,920.70			7,840.05	7,840.05				-	919.35	2.04	
907818108	UNION PACIFIC CORP	3/3/2016	CHARLES SCHWAB	15,860.96			9,066.35	9,066.35				6,794.61	-	110.00	
92206C706	VANGUARD INTERMEDIATE GOVT ETF	2/17/2016	CHARLES SCHWAB	103,926.14			100,178.25	100,178.25				3,747.89	-	118.20	
92553P201	VIACOM INC CLASS B	10/21/2016	CHARLES SCHWAB	5,449.45			6,275.92	6,275.92				-	826.47	150.00	
STOCKS - MUTUAL FUNDS															
25434D203	DFA INTERNATIONAL VALUE PORTFOLIO	3/16/2016	CHARLES SCHWAB	7,500.00			7,014.63	7,014.63				485.37	-		
52106N889	LAZARD EMERGING MARKETS PORT	4/22/2016	CHARLES SCHWAB	11,626.11			8,146.37	8,146.37				3,479.74	-		
693391559	PIMCO EMERGING MARKETS BOND FUND	2/17/2016	CHARLES SCHWAB	28,500.00			34,395.94	34,395.94				-	5,895.94	212.03	
693391559	PIMCO EMERGING MARKETS BOND FUND	5/27/2016	CHARLES SCHWAB	11,874.95			13,308.60	13,308.60				-	1,433.65	241.79	
861728103	STONE RIDGE REINSURANCE RISK PREM	6/9/2016	CHARLES SCHWAB	5,782.26			5,734.34	5,734.34				47.92	-	46.04	
861728103	STONE RIDGE REINSURANCE RISK PREM	6/9/2016	CHARLES SCHWAB	7,164.91			7,120.00	7,120.00				44.91	-	57.04	

861728T03	STONE RIDGE REINSURANCE RISK PREM	6/9/2016	CHARLES SCHWAB			7,052.83		6,970.56	6,970.56	6,970.56	82.27	-				56.15
XXX	Totals	XXX	XXX	XXX		\$ 698,914.09	\$140,000.00	\$ 574,688.15	\$ 639,174.58	\$	\$82,232.66	\$22,493.15	\$	6,397.66	\$	4,220.60

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
Hannover Ruckversicherung AG	7.000%	1717 Arch St		951,754.00		4,761,000	
Regional Treaty Services:		Suite 800					
The Toa Reinsurance Co of Amer	16.500%	Philadelphia, PA					
Transatlantic Reinsurance Co	20.000%	19103					
American Agri Ins Co	18.500%						
Berkley Insurgance Company	14.000%						
Employers Mutual Causalty Co	15.250%						
Farmers Mut Hail Ins Co of Iowa	8.750%						
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 951,754.00	\$ -	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	91,791.70						\$ 91,791.70
2) Andrew Younker	Vice President	52,923.97						\$ 52,923.97
3) Galen Koepke	Secretary	5,400.00						\$ 5,400.00
4) Karen Younker	Office Manager	53,790.49						\$ 53,790.49
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
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 (Terminated)	CSR (7/1/16)	15,402.50						\$ 15,402.50
Dawn David	CSR	18,301.42						\$ 18,301.42
Stacie Anstead	CSR	8,664.33						\$ 8,664.33
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 260,074.41	\$ -	\$ -	\$ 32,400.00	\$ -	\$ -	\$ 292,474.41

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\$1,940,000

2. What is the largest risk assumed and retained:

\$4,771,000

3. What kind of perils are being covered?

As prescribed by ORC 3939

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

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.

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.

4151

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?

Yes

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.

2016

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

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

1	2	3	4	5
DEPOSITORY Give Full Name and Location	Interest Rate	Amount of Interest Received During Year	Amount of Interest Accrued Dec. 31 of Current Year	Book Balance Dec. 31 of Current Year *
OPEN DEPOSITORIES:				
FREMONT FEDERAL CREDIT UNION				
315 CROGHAN STREET				
P. O. BOX 1208				
FREMONT, OH 43420				
CHECKING	0.050%	198.62		63,684.00
SAVINGS	0.100%	12.04		10,054.00
SAVINGS	0.100%	14.59		5,532.00
HUNTINGTON BANK				
P. O. BOX 1558				
COLUMBUS, OHIO				
CHECKING				325,000.00
SAVINGS	0.019%			247,604.00
FOSTER & MOTLEY, INC.				
CHARLES SCHWAB				
6725 MIAMI AVE., STE .200				
CINCINNATI, OH 45243	VARIOUS			214,928.00
OVERFLOW AMOUNTS	xxxx	0.00	0.00	0.00
Total	xxxx	\$ 225.25	\$ -	\$ 866,802.00

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

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION

2016

ORGANIZATIONAL CHART

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

Woodville Mutual Insurance Association (Parent Company)
Woodville Mutual Insurance Agency, Inc. (Wholly Owned Subsidiary)

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION
Overflow Page for Write-ins

2016

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	2	3	4	5	6	7	8	Interest			12	13	14	15	16
Cusip #	Give complete and accurate description of all bonds owned.	From Whom Acquired	Date Acquired	Par Value	Actual Cost	Book Value / Amortized Value*	Market Value December 31 of Current Year	9	10	11	Increase by Adjustment, in Book Value During Year	Decrease by Adjustment, in Book Value During Year	Amount of Interest due Dec. 31. Current year, on bonds in default as to principal or interest	Maturity Date	NAIC Designation
BONDS - GOVERNMENT															
912828PC8	US TREASURY NOTE	CHARLES SCHWAB	10/24/2012	50,000.00	54,584.17	52,153.22	-	2.625%	165.41	1,312.50	504.77			11/15/2020	1
912828JL2	US TREASURY NOTE	CHARLES SCHWAB	3/19/2013	50,000.00	50,492.19	50,220.29	49,812.50	1.375%	286.30	687.50	407.79			1/31/2020	1
912828SV3	US TREASURY NOTE	CHARLES SCHWAB	5/8/2013	50,000.00	50,558.60	50,331.81	49,228.55	1.750%	110.27	875.00	1,105.26			5/15/2022	1
912828VJ6	US TREASURY NOTE	CHARLES SCHWAB	7/9/2013	50,000.00	49,335.50	49,665.85	50,460.95	1.875%	472.60	488.75	795.10			6/30/2020	1
912828RC6	US TREASURY NOTE	CHARLES SCHWAB	8/19/2014	50,000.00	50,270.75	50,178.85	50,429.70	2.125%	401.71	1,062.50	250.85			8/15/2021	1
912828RE2	US TREASURY NOTE	CHARLES SCHWAB	9/15/2014	50,000.00	49,966.50	49,985.91	50,312.50	1.500%	250.68	750.00	326.59			8/31/2018	1
912828A75	US TREASURY NOTE	CHARLES SCHWAB	12/26/2014	50,000.00	49,988.50	49,984.28	50,281.25	1.500%	378.08	375.00	296.97			12/31/2018	1
912810FR4	US TREASURY TIP	CHARLES SCHWAB	3/22/2016	35,000.00	51,866.36	50,106.24	51,472.33	2.375%	384.88	528.53	1,366.09			1/15/2025	1
912810FD5	US TREASURY TIP	CHARLES SCHWAB	8/26/2016	25,000.00	51,646.89	50,560.10	49,065.16	3.625%	186.22	674.45	1,494.94			4/15/2028	1
912810FR4	US TREASURY TIP	CHARLES SCHWAB	2/17/2015	40,000.00	59,379.66	55,118.17	58,825.51	2.375%	439.86	1,202.80	3,707.34			1/15/2025	1
912810QF8	US TREASURY TIP INFL IDX	CHARLES SCHWAB	1/13/2016	50,000.00	64,779.48	64,110.05	69,107.47	2.125%	401.71	1,173.76	4,997.42			2/15/2040	1
912828QV5	UST INFL IDX	CHARLES SCHWAB	12/15/2015	45,000.00	47,842.33	47,296.45	49,775.45	0.625%	130.22	297.81	2,479.00			7/15/2021	1
912828PP9	UST INFL IDX	CHARLES SCHWAB	2/19/2016	100,000.00	113,232.50	110,781.28	115,898.87	1.125%	520.89	616.37	5,117.59			1/15/2021	1
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS															
018340KZ1	ALLENTOWN PA	CHARLES SCHWAB	11/18/2011	25,000.00	23,950.00	24,284.20	25,060.00	5.200%	316.99	1,378.84	775.80			10/1/2029	1
054105LL3	AVON LAKE SD	CHARLES SCHWAB	8/5/2014	25,000.00	25,938.75	25,691.68	26,000.00	5.250%	107.88	875.00	308.32			12/1/2023	1
094149LY5	BLOOMFIELD CHART T MI GO	CHARLES SCHWAB	5/28/2014	25,000.00	27,768.75	27,349.75	27,207.50	5.370%	220.68	1,342.50	142.25			5/1/2032	1
123565HS5	BUTLER COUNTY OH UTIL WTR	CHARLES SCHWAB	8/5/2014	25,000.00	25,025.00	25,011.08	25,075.00	1.950%	40.07	487.50	63.92			12/1/2018	1
130534B66	CALIFORNIA POLLUTION CTL	CHARLES SCHWAB	8/1/2013	25,000.00	26,132.00	25,752.14	25,340.75	4.750%	97.60	1,187.50	411.39			12/1/2023	1
167505FF8	CHICAGO ILL BRD ED	CHARLES SCHWAB	10/4/2012	25,000.00	28,022.25	26,928.82	25,486.00	5.000%	99.32	1,250.00	1,442.82			12/1/2024	1
177452DJ5	CITRUS COUNTY FL	CHARLES SCHWAB	7/13/2015	50,000.00	56,612.00	55,199.43	54,279.00	5.645%	688.23	2,822.50	920.43			10/1/2022	1
18571PAJ4	CLERMONT COUNTY	CHARLES SCHWAB	10/6/2014	25,000.00	26,622.75	26,167.43	26,230.00	4.150%	85.27	1,037.50	62.57			12/1/2022	1
194304AH4	COLL PARK BUSINESS GA REV	CHARLES SCHWAB	6/17/2014	40,000.00	45,807.80	44,015.63	42,264.40	6.710%	1,117.72	2,684.00	1,751.23			2/1/2023	1
199098CD4	COLUMBUS ETC OH	CHARLES SCHWAB	1/18/2016	100,000.00	101,868.00	101,840.01	94,506.00	3.250%	471.92	-	7,334.01			8/15/2026	1
276509DV5	EASTERN IL UNIV COPS EDUC	CHARLES SCHWAB	7/16/2015	25,000.00	26,148.25	26,065.51	25,676.00	6.350%	387.09	1,587.50	389.51			4/1/2036	2
367080AU2	GARZA CNTY TEX PU	CHARLES SCHWAB	3/28/2012	25,000.00	24,900.00	24,935.40	10,055.00	7.200%	438.90	1,800.00	14,880.40			10/1/2025	2
419800HB6	HAWAII ST DEPT BU	CHARLES SCHWAB	7/2/2013	25,000.00	25,275.00	25,199.70	24,561.25	4.600%	189.04	1,150.00	638.45			5/1/2026	2
491552UJ9	KY ST TPK AUTH	CHARLES SCHWAB	3/26/2015	25,000.00	28,889.00	28,178.63	27,593.75	5.244%	657.30	1,311.00	584.88			7/1/2025	1
5168233L3	LAREDO TX DB LTX	CHARLES SCHWAB	8/19/2015	30,000.00	30,886.90	30,812.31	29,463.90	4.000%	453.70	1,200.00	1,348.41			2/15/2032	1
542433ND5	LONG BEACH CA USD GO	CHARLES SCHWAB	12/12/2017	50,000.00	58,899.00	58,841.41	58,261.50	5.914%	153.93	-	579.91			8/1/2025	1
587316LZ1	MEQUON WI GO	CHARLES SCHWAB	6/16/2014	50,000.00	57,485.50	55,293.78	53,810.50	5.300%	1,103.56	2,650.00	1,483.28			8/1/2023	1
614091AT3	MONTGOMERY OH SPL OBL	CHARLES SCHWAB	9/13/2016	50,000.00	5,259.50	52,562.04	50,275.00	4.800%	197.26	1,200.00	2,287.04			12/1/2037	1
642835LR1	NEW BRUNSWICK NJ	CHARLES SCHWAB	11/8/2016	30,000.00	36,210.80	36,151.91	35,654.10	8.020%	349.36	-	497.81			9/1/2031	1

642835LS9	NEW BRUNSWICK NJ	CHARLES SCHWAB	12/19/2017	50,000.00	59,246.50	59,232.00	59,021.50	8.320%	136.77	-	210.50			9/1/2039	1
64763FG7	NEW ORLEANS LA GO LTX	CHARLES SCHWAB	1/6/2016	30,000.00	31,855.00	31,726.70	31,619.10	4.961%	493.38	1,488.30	107.60			9/1/2030	1
64990CFX4	NEW YORK STATE DORM REV	CHARLES SCHWAB	9/6/2016	25,000.00	25,233.50	25,222.57	23,915.75	3.187%	253.21	-	1,306.82			7/1/2023	2
67732PBQ0	OHIO COUNTY W VA CNTY	CHARLES SCHWAB	1/14/2013	25,000.00	25,352.25	25,236.63	25,778.50	5.000%	414.38	1,250.00		541.87		7/1/2025	2
717146RY2	PHARR SAN JUAN	CHARLES SCHWAB	6/16/2011	30,000.00	31,487.50	30,622.52	32,938.20	5.497%	686.75	1,649.10		2,315.68		2/1/2021	1
71781PBM1	PHILADELPHIA PA AUTH IDA HTH	CHARLES SCHWAB	5/9/2016	50,000.00	51,025.00	50,951.25	50,152.00	8.000%	328.77	4,000.00	799.25			6/1/2025	1
736746VP0	PORTLAND ORE UR	CHARLES SCHWAB	4/1/2011	50,000.00	51,025.00	50,205.08	52,172.50	5.535%	121.32	2,767.50		1,967.42		6/15/2018	1
76803EAB4	RIVER CITY REGAL/HERITAGE COAL CO	CHARLES SCHWAB	7/16/2009	25,000.00	24,400.00	24,618.87	28,452.25	8.090%	332.47	2,022.50		3,833.38		11/1/2029	1
786056BD2	SACRAMENTO CALIF	CHARLES SCHWAB	9/27/2011	20,000.00	20,238.60	20,070.69	21,616.80	5.850%	487.23	1,170.00		1,546.11		8/1/2019	1
79642BHS5	SAN ANTONIO TX WTR REV	CHARLES SCHWAB	10/1/2015	45,000.00	49,785.55	49,061.10	48,161.25	5.373%	304.72	2,417.86	899.85			5/15/2024	1
79729PBQ0	SAN DIEGO CALIF	CHARLES SCHWAB	8/5/2009	5,000.00	4,709.80	4,988.52	5,149.70	5.950%	72.54	297.50		161.18		10/1/2017	1
837545JS2	SDAKOTA CONV DIST	CHARLES SCHWAB	9/15/2014	25,000.00	24,982.50	24,972.19	24,928.25	2.733%	284.53	683.26	43.94			8/1/2023	1
83748CAQ9	SOUTH CORRECTIONS	CHARLES SCHWAB	7/1/2013	50,000.00	53,694.00	53,171.11	55,413.00	6.616%	1,658.53	3,308.00		2,241.89		1/1/2039	1
861419QL6	STOCKTON CALIF	CHARLES SCHWAB	10/31/2011	25,000.00	26,650.00	25,537.84	26,829.00	5.980%	622.58	1,495.00		1,291.16		8/1/2019	1
91428LFP6	UNIVERSITY HAWAII AT	CHARLES SCHWAB	1/3/2014	20,000.00	20,795.80	20,548.01	21,342.60	4.711%	229.74	942.20		794.59		10/1/2023	1
982347WQ1	W CONTRA CSTA CA USD GO	CHARLES SCHWAB	9/23/2015	25,000.00	29,808.25	29,084.74	29,710.50	6.555%	682.44	1,638.76		645.76		8/1/2024	1
96225RSR6	WHAMERA NC LSE REV	CHARLES SCHWAB	8/26/2016	65,000.00	74,198.45	73,974.48	70,371.60	8.250%	881.51	2,681.25	3,602.88			11/1/2031	
968852F81	WILL CN IL SD #12	CHARLES SCHWAB	5/15/2014	25,000.00	27,510.50	26,446.49	26,847.75	4.200%	256.03	1,050.00		401.26		10/1/2020	
969119AK2	WILLACY CNTY TEX PU	CHARLES SCHWAB	5/17/2013	30,000.00	30,025.00	30,011.14	16,747.80	6.000%	147.95	1,800.00	13,263.34			3/1/2025	2
969544AK1	WILLIAMSBURG CN SF F	CHARLES SCHWAB	3/8/2016	25,000.00	28,582.00	28,371.00	27,624.00	6.526%	134.10	1,631.50	747.00			12/1/2030	1
971044AA0	WILLOUGHBY-EAST	CHARLES SCHWAB	3/11/2011	25,000.00	26,335.50	25,244.04	26,725.00	6.544%	542.35	1,636.00		1,480.96		12/1/2021	1
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS															
3136A5XR2	FANNIE MAE REMIC	CHARLES SCHWAB	6/3/2015	29,106.89	22,294.18	19,356.96	16,376.34	2.250%	7.18	435.81	2,980.62			10/25/2040	1
31395MUF4	FREDDIE MAC REMIC	CHARLES SCHWAB	7/31/2014	70,741.16	58,058.45	52,849.78	34,900.54	5.000%	155.05	1,914.51	17,949.24			2/15/2025	1
36202FFY7	GNMA II # 005210	CHARLES SCHWAB	11/15/2011	8,120.58	11,204.41	8,428.26	8,495.79	4.500%	11.01	454.73		67.53		10/20/2026	1
36202EBD0	GNMA II #003636	CHARLES SCHWAB	11/17/2004	3,721.60	4,774.12	3,718.27	4,035.56	5.000%	5.61	213.74		317.29		11/20/2034	1
36202ERS0	GNMA II #004097	CHARLES SCHWAB	3/20/2008	3,975.57	5,339.04	3,975.57	4,299.72	5.000%	5.99	235.22				3/20/2038	1
36202FDW3	GNMA II #004617	CHARLES SCHWAB	1/15/2010	12,082.00	16,364.43	12,197.78	13,184.07	4.500%	16.39	642.98		986.29		1/20/2040	1
36202FWD4	GNMA II #005144	CHARLES SCHWAB	8/11/2011	15,976.87	21,893.10	16,386.56	16,710.53	3.500%	16.85	670.83		323.97		7/20/2041	1
36179ME22	GNMA II MA0153	CHARLES SCHWAB	7/12/2012	82,787.11	105,739.50	86,549.61	84,000.23	3.000%	74.85	2,788.25	2,549.38			6/20/2042	1
36179QYR6	GNMA PL MA2520M	CHARLES SCHWAB	1/15/2015	72,434.52	95,289.17	75,340.91	73,356.34	3.000%	65.49	2,518.28	1,984.57			1/20/2045	1
36209SS6	GNMA POOL 480657X	CHARLES SCHWAB	11/9/1999	- 10,833.90	7,205.56	7,329.89	4,677.84	6.000%	28.49	276.78	2,652.05			1/15/2029	1
BONDS - INDUSTRIAL AND MISCELLANEOUS															
037389AK9	AON CAP A	CHARLES SCHWAB	9/24/2002	25,000.00	21,150.00	23,346.75	31,937.50	8.205%		2,051.26		8,590.75		1/1/2027	2
037833SD9	APPLE INC	CHARLES SCHWAB	11/17/2014	25,000.00	25,925.00	25,714.76	25,752.10	3.450%	127.60	862.50		37.34		5/6/2024	1
05949CAK2	BK AMER MTG SEC	CHARLES SCHWAB	4/4/2014	18,000.00	18,135.00	18,115.20	19,170.35	5.250%	56.96	879.40		1,055.15		6/25/2035	1
05949AEN6	BOA MTG SECURITIES	CHARLES SCHWAB	4/25/2014	12,000.00	13,065.00	12,051.30	11,445.63	5.500%	7.23	641.69	605.67			5/25/2034	2
55265K3Z0	MASTER ASSETS SECS	CHARLES SCHWAB	6/24/2008	18,444.60	12,802.27	12,784.26	1,831.52	5.000%	10.11	104.24	10,952.74			12/25/2033	1
61745MZ12	MORGAN STANLEY	CHARLES SCHWAB	3/12/2013	50,000.00	51,000.00	50,818.34	50,923.10	5.500%	30.14	2,753.04		104.76		4/25/2034	1
61745MZ12	MORGAN STANLEY	CHARLES SCHWAB	3/12/2013	25,000.00	25,000.00	25,410.68	25,461.55	5.500%	15.07	1,371.96		50.87		4/25/2034	1
742404AJ5	PRINCETON THEOLOGIC	CHARLES SCHWAB	1/14/2014	50,000.00	51,525.00	50,985.76	52,721.95	4.000%	1,002.74	2,002.50		1,736.19		7/1/2022	1
89114QUW6	TORONTO DOMINION	CHARLES SCHWAB	3/28/2016	50,000.00	50,025.00	50,022.28	47,604.65	2.500%	315.07	625.00	2,417.63			3/31/2023	1
												0.25			
	ROUNDING					(0.25)									
XXX	Totals to Page 11	XXX	XXX	\$ 2,573,224.80	\$ 2,759,354.61	\$ 2,715,433.00	\$ 2,665,518.70	XXX	\$ 23,356.21	\$ 89,360.26	\$ 101,277.66	\$ 51,039.21	\$ -	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		8,615.55	287.19	8,615.55	1,500.00				
	WOODVILLE MUTUAL INSURANCE AGENCY INC	SAMES	6/25/1992	50.00		43,193.00	863.86	43,193.00	500.00				
STOCKS - PUBLIC UTILITIES													
15189T107	CENTERPOINT ENERGY	CHARLES SCHWAB	5/27/2016							400.68			
281020107	EDISON INTERNATIONAL	CHARLES SCHWAB	5/27/2016	778.00		19,169.92	24.64	19,169.92	17,436.07	239.04			
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES													
254709108	DISCOVER FINANCIAL SVCS	CHARLES SCHWAB		249.00		17,925.51	71.99	17,925.51	17,596.32				
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	5/27/2016										
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	8/26/2013	94.00		6,776.46	72.09	6,776.46	5,323.90	56.40			
744320102	PRUDENTIAL FINANCIAL INC	CHARLES SCHWAB	2/6/2014	100.00		8,629.00	86.29	8,629.00	5,247.75	184.00			
744320102	PRUDENTIAL FINANCIAL INC	CHARLES SCHWAB	2/6/2014	125.00		10,786.25	86.29	10,786.25	7,057.33	230.00			
744320102	PRUDENTIAL FINANCIAL INC	CHARLES SCHWAB	1/7/2014	81.00		8,428.86	104.06	8,428.86	7,354.53	226.80			
891160509	TORONTO DOMINION BANK	CHARLES SCHWAB	1/12/2016	75.00		7,804.50	104.06	7,804.50	5,500.83	210.00			
891160509	TORONTO DOMINION BANK	CHARLES SCHWAB	9/9/2009	340.00		16,775.60	49.34	16,775.60	10,487.58	554.62			
89417E109	TRAVELERS COMPANIES INC	CHARLES SCHWAB	1/20/2012	24.00		1,184.16	49.34	1,184.16	964.91	39.15			
949746101	WELLS FARGO & CO	CHARLES SCHWAB	3/1/2013	200.00		24,484.00	122.42	24,484.00	16,350.35	524.00			
STOCKS - INDUSTRIAL AND MISCELLANEOUS													
88579Y101	3M COMPANY	CHARLES SCHWAB	6/28/2012	375.00		20,666.25	55.11	20,666.25	12,073.09	568.13			
88579Y101	3M COMPANY	CHARLES SCHWAB											
88579Y101	3M COMPANY	CHARLES SCHWAB	12/29/2009	70.00		12,499.90	178.57	12,499.90	5,901.61	310.80			
00206R102	A T & T INC	CHARLES SCHWAB	3/15/2010	50.00		8,928.50	178.57	8,928.50	4,058.45	222.00			
G0084W101	ADIENT PLC	CHARLES SCHWAB	8/26/2016	125.00		5,316.25	42.53	5,316.25	5,093.45	60.00			
031162100	AMGEN INCORPORATED	CHARLES SCHWAB	10/31/2016	21.00		1,230.60	58.60	1,230.60	978.28	-			
035710409	ANNALY CAPITAL MGMT REIT	CHARLES SCHWAB	8/24/2015	41.00		5,994.61	146.21	5,994.61	6,116.31	164.00			
035710409	ANNALY CAPITAL MGMT REIT	CHARLES SCHWAB	8/20/2014	520.00		5,184.40	9.97	5,184.40	6,168.53	624.00			
037833100	APPLE INC	CHARLES SCHWAB	4/9/2015	384.00		3,828.48	9.97	3,828.48	3,989.69	460.80			
037833100	APPLE INC	CHARLES SCHWAB	4/9/2015	40.00		4,632.80	115.82	4,632.80	5,031.75	89.20			
037833100	APPLE INC	CHARLES SCHWAB	8/24/2015	71.00		8,223.22	115.82	8,223.22	7,323.47	158.33			
037833100	APPLE INC	CHARLES SCHWAB	8/26/2015	49.00		5,675.18	115.82	5,675.18	5,224.90	109.27			
039483102	ARCHER DANIELS MIDLAND CO	CHARLES SCHWAB	10/20/2014	150.00		6,847.50	45.65	6,847.50	6,808.30	180.00			
808524847	CHARLES SCHWAB US REIT	CHARLES SCHWAB	10/20/2014	520.00		21,340.80	41.04	21,340.80	21,246.16	257.76			
166764100	CHEVRON CORPORATION	CHARLES SCHWAB	8/15/2008	100.00		11,770.00	117.70	11,770.00	8,408.58	429.00			
17275R102	CISCO SYSTEMS INC	CHARLES SCHWAB	10/20/2014	350.00		10,577.00	30.22	10,577.00	8,027.10	346.50			
2056887102	CONAGRA FOODS INC	CHARLES SCHWAB	12/15/2015	295.00		11,667.25	39.55	11,667.25	9,047.93	295.00			
126650100	CVS HEALTH CORP	CHARLES SCHWAB	11/28/2016	216.00		17,044.56	78.91	17,044.56	16,043.88	-			
258622109	DOUBLELINE INCOME SOLUTIONS	CHARLES SCHWAB	9/20/2016	1,336.00		25,370.64	18.99	25,370.64	25,074.98	613.22			
294429105	EQUIFAX INC	CHARLES SCHWAB	7/15/2014	67.00		7,921.41	118.23	7,921.41	4,916.67	88.44			
294429105	EQUIFAX INC	CHARLES SCHWAB	5/12/2015	140.00		16,552.20	118.23	16,552.20	13,828.35	184.80			
G3223R108	EVEREST RE GROUP LTD	CHARLES SCHWAB	5/7/2013	99.00		21,423.60	216.40	21,423.60	13,354.66	465.30			
30231G102	EXXON MOBIL CORPORATION	CHARLES SCHWAB	4/29/2010	35.00		3,159.10	90.26	3,159.10	2,423.02	104.30			
30231G102	EXXON MOBIL CORPORATION	CHARLES SCHWAB	6/4/2010	100.00		9,026.00	90.26	9,026.00	6,094.85	298.00			
31428X106	FEDEX CORPORATION	CHARLES SCHWAB	8/26/2016	105.00		19,551.00	186.20	19,551.00	17,298.25	42.00			

345370860	FORD MOTOR COMPANY	CHARLES SCHWAB	8/26/2015	450.00		5,458.50	12.13	5,458.50	5,858.50	382.50			
370334104	GENERAL MILLS INC	CHARLES SCHWAB	10/20/2015	141.00		8,709.57	61.77	8,709.57	7,986.72	262.26			
370334104	GENERAL MILLS INC	CHARLES SCHWAB	2/17/2016	100.00		6,177.00	61.77	6,177.00	5,843.51	142.00			
438516106	HONEYWELL INTERNATIONAL INC	CHARLES SCHWAB	8/24/2015	105.00		12,164.25	115.85	12,164.25	9,943.63	257.26			
438516106	HONEYWELL INTERNATIONAL INC	CHARLES SCHWAB	8/26/2016	51.00		5,908.35	115.85	5,908.35	5,920.37	33.92			
458140100	INTEL CORP	CHARLES SCHWAB	1/7/2014	471.00		17,083.17	36.27	17,083.17	12,060.43	489.84			
460146103	INTERNATIONAL PAPER	CHARLES SCHWAB	5/12/2015	113.00		5,995.78	53.06	5,995.78	5,913.20	201.42			
460146103	INTERNATIONAL PAPER	CHARLES SCHWAB	8/26/2015	78.00		4,138.68	53.06	4,138.68	3,242.60	139.04			
459200101	INTL BUSINESS MACHINES	CHARLES SCHWAB	4/24/2007	79.00		13,113.21	165.99	13,113.21	7,821.23	434.50			
46429B689	ISHARES MSCI EAFE	CHARLES SCHWAB	6/10/2013	100.00		6,122.00	61.22	6,122.00	5,825.85	241.39			
46429B689	ISHARES MSCI EAFE	CHARLES SCHWAB	2/25/2015	125.00		7,652.50	61.22	7,652.50	8,305.68	301.74			
46429B689	ISHARES MSCI EAFE	CHARLES SCHWAB	8/24/2015	136.00		8,325.92	61.22	8,325.92	8,405.59	328.30			
46429B689	ISHARES MSCI EAFE	CHARLES SCHWAB	11/28/2016	150.00		9,183.00	61.22	9,183.00	9,293.43	211.63			
464287176	ISHARES TR BARCLAYS TIPS	CHARLES SCHWAB	3/19/2013	155.00		17,541.35	113.17	17,541.35	18,763.01	258.97			
464288588	ISHARES TRUST BARCLAYS	CHARLES SCHWAB	12/8/2012	950.00		101,023.00	106.34	101,023.00	102,765.03	2,381.65			
832696405	J M SMUCKER CO	CHARLES SCHWAB	8/26/2016	120.00		15,367.20	128.06	15,367.20	16,647.43	90.00			
478160104	JOHNSON & JOHNSON	CHARLES SCHWAB	2/20/2009	100.00		11,521.00	115.21	11,521.00	5,488.95	315.00			
478160104	JOHNSON & JOHNSON	CHARLES SCHWAB	8/26/2016	126.00		14,516.46	115.21	14,516.46	14,972.96	100.80			
478366107	JOHNSON CONTROLS	CHARLES SCHWAB	9/6/2016	164.00		6,755.16	41.19	6,755.16	7,493.16	921.44			
513272104	LAMB WESTON HOLDINGS	CHARLES SCHWAB	1/19/2016	127.00		4,806.95	37.85	4,806.95	3,441.40	-			
548661107	LOWES COMPANIES INC	CHARLES SCHWAB	6/23/2016	204.00		14,508.48	71.12	14,508.48	15,970.56	142.80			
N53745100	LYONDELLBASELL INDS	CHARLES SCHWAB	12/1/2014	129.00		11,065.62	85.78	11,065.62	9,882.84	225.33			
56585A102	MARATHON PETE CORP	CHARLES SCHWAB	8/26/2015	200.00		10,070.00	50.35	10,070.00	8,749.95	272.00			
56585A102	MARATHON PETE CORP	CHARLES SCHWAB	1/12/2016	28.00		1,409.80	50.35	1,409.80	1,298.85	38.08			
58155Q103	MCKESSON CORPORATION	CHARLES SCHWAB	3/3/2011	100.00		14,045.00	140.45	14,045.00	8,007.75	112.00			
58155Q103	MCKESSON CORPORATION	CHARLES SCHWAB	8/13/2012	56.00		7,865.20	140.45	7,865.20	4,945.34	62.72			
58155Q103	MCKESSON CORPORATION	CHARLES SCHWAB	8/26/2015	21.00		2,949.45	140.45	2,949.45	4,016.80	23.52			
594918104	MICROSOFT CORP	CHARLES SCHWAB	11/17/2017	300.00		18,642.00	62.14	18,642.00	7,784.95	441.00			
681919106	OMNICOM GROUP INC	CHARLES SCHWAB	8/20/2014	176.00		14,979.36	85.11	14,979.36	12,709.04	369.60			
717081103	PFIZER INCORPORATED	CHARLES SCHWAB	10/24/2008	525.00		17,052.00	32.48	17,052.00	8,683.39	630.00			
717081103	PFIZER INCORPORATED	CHARLES SCHWAB	1/12/2016	250.00		8,120.00	32.48	8,120.00	7,775.93	300.00			
808524730	SCHWAB FND EMERG MKTS LG CO	CHARLES SCHWAB	10/9/2014	600.00		14,340.00	23.90	14,340.00	15,680.10	240.35			
808524730	SCHWAB FND EMERG MKTS LG CO	CHARLES SCHWAB	1/20/2015	275.00		6,572.50	23.90	6,572.50	6,445.51	110.17			
808524730	SCHWAB FND EMERG MKTS LG CO	CHARLES SCHWAB	8/26/2015	275.00		6,572.50	23.90	6,572.50	5,219.47	110.17			
808524730	SCHWAB FND EMERG MKTS LG CO	CHARLES SCHWAB	1/12/2016	300.00		7,170.00	23.90	7,170.00	5,071.92	118.14			
808524870	SCHWAB US TIPS ETF	CHARLES SCHWAB	5/12/2015	100.00		5,484.00	54.84	5,484.00	5,426.20	49.53			
808524870	SCHWAB US TIPS ETF	CHARLES SCHWAB	10/20/2015	1,575.00		86,373.00	54.84	86,373.00	86,859.99	780.10			
854502101	STANLEY BLACK & DECKER	CHARLES SCHWAB	5/12/2015	176.00		20,185.44	114.69	20,185.44	18,190.89	397.76			
87612E106	TARGET CORPORATION	CHARLES SCHWAB	8/24/2015	93.00		6,717.39	72.23	6,717.39	7,016.50	215.76			
87612E106	TARGET CORPORATION	CHARLES SCHWAB	5/27/2016	75.00		5,417.25	72.23	5,417.25	5,175.63	90.00			
882508104	TEXAS INSTRUMENTS	CHARLES SCHWAB	5/12/2015	253.00		18,461.41	72.97	18,461.41	13,768.73	414.92			
887317303	TIME WARNER INC	CHARLES SCHWAB	10/21/2016	96.00		9,266.88	96.53	9,266.88	8,144.57	38.64			
89151E109	TOTAL S A ADR	CHARLES SCHWAB	1/20/2015	70.00		3,567.90	50.97	3,567.90	3,545.35	190.04			
89151E109	TOTAL S A ADR	CHARLES SCHWAB	7/22/2015	200.00		10,194.00	50.97	10,194.00	9,734.95	543.01			
913017109	UNITED TECHNOLOGIES CORP	CHARLES SCHWAB	4/24/2007	70.00		7,673.40	109.62	7,673.40	4,760.57	183.40			
913017109	UNITED TECHNOLOGIES CORP	CHARLES SCHWAB	3/15/2010	62.00		6,796.44	109.62	6,796.44	4,435.39	162.44			
91913Y100	VALERO ENERGY CORP	CHARLES SCHWAB	2/12/2016	200.00		13,664.00	68.32	13,664.00	11,328.95	360.00			
91913Y100	VALERO ENERGY CORP	CHARLES SCHWAB	5/27/2016	100.00		6,832.00	68.32	6,832.00	5,455.55	120.00			

922908611	VANGUARD SMALL CAP VALUE	CHARLES SCHWAB	10/21/2016	140.00				16,940.00	121.00	16,940.00	15,181.31	111.44			
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	10/24/2008	396.00				21,138.48	53.38	21,138.48	9,441.61	899.91			
931142103	WAL-MART STORES INC	CHARLES SCHWAB	12/21/2009	255.00				17,625.60	69.12	17,625.60	13,634.55	507.45			
STOCKS - MUTUAL FUNDS															
233203421	DFA EMERGING MKTS CORE EQUITY	CHARLES SCHWAB	VARIOUS	2,252.50				39,103.31	17.36	39,103.31	40,396.37	777.16			
233203611	DFA EMERGING MKTS SMALL CAP PORT INSTL	CHARLES SCHWAB	VARIOUS	792.43				14,699.52	18.55	14,699.52	16,140.00	410.55			
233203587	DFA EMERGING MKTS VALUE PORT INSTL	CHARLES SCHWAB	VARIOUS	868.18				20,792.99	23.95	20,792.99	19,834.00	153.63			
233203629	DFA INTERNATIONAL SMALL CO PORT	CHARLES SCHWAB	VARIOUS	1,486.54				25,672.56	17.27	25,672.56	16,773.43	713.54			
25434D203	DFA INTERNATIONAL VALUE PORTFOLIO	CHARLES SCHWAB	VARIOUS	344.67				5,776.70	16.76	5,776.70	4,985.37	194.37			
411511306	HARBOR INTERNATIONAL FUND INSTL CL	CHARLES SCHWAB	VARIOUS	596.31				34,830.23	58.41	34,830.23	39,277.00	693.52			
577125107	MATTHEWS ASIA DIVIDEND FUND	CHARLES SCHWAB	VARIOUS	1,996.49				30,985.51	15.52	30,985.51	27,837.00	596.45			
413838202	OAKMARK INTL FD CLASS I	CHARLES SCHWAB	VARIOUS	1,857.10				42,156.26	22.70	42,156.26	40,800.00	624.73			
89833W394	PERFORMANCE TRUST STRAT BD FD	CHARLES SCHWAB	VARIOUS	1,089.33				24,346.41	22.35	24,346.41	25,017.00	452.49			
861728103	STONE RIDGE HIGH YLD REINS RISK-SHRIX	CHARLES SCHWAB	VARIOUS	15,298.67				152,527.70	9.97	152,527.70	120,518.75	373.61			
861728798	STONE RIDGE INTL DEV MKTS VAR	CHARLES SCHWAB	VARIOUS	2,321.68				23,077.49	9.94	23,077.49	22,937.00	-			
	ROUNDING							1.11							
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	XXX	XXX	\$ 1,545,436.00	XXX	\$ 1,545,434.89	\$ 1,294,703.57	\$ 29,479.53	\$ -	\$ -	\$ -

2016

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

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