

# ANNUAL STATEMENT

For the Year Ended December 31 , 2018

OF THE CONDITION AND AFFAIRS OF THE

## THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

ORGANIZED UNDER THE LAWS OF THE STATE OF OHIO

Made to the

INSURANCE COMMISSIONER OF THE STATE OF OHIO

Pursuant to the Laws thereof

NAIC Company Code	10331			
Home Office	23080 Cadiz Road	Freeport	43973	OH
	Street and Number	City	Zip Code	
Mail Address	23080 Cadiz Road	Freeport	43973	OH
	Street and Number	City	Zip Code	
Main Administrative Office	(740) 658-3672			
	Telephone Number			
Organized	June 21, 1895	Commenced Business	October 1895	
Annual Statement Contact Person	Kevin Luster	Telephone Number	(740) 658-3672	
Contact Person Email Address	easternohiomutual@yahoo.com			

### OFFICERS

President	Marlene S. Bond	Vice President	
Secretary	Kevin Luster	Treasurer	Kevin Luster

### DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

William M. Bennett	Jeffrey T. Tucker	John Reid	
Marlene S. Bond	Kevin Luster		

State of Ohio

County of

Guernsey

Marlene S. Bond	President and	Kevin Luster	Secretary of the
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY, being duly sworn each for himself/herself deposes and says, that they are the above described officers of said reporting entity, and that on the reporting period stated above all the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, with the schedules and explanations herein contained, annexed or referred to, is a full and correct statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, according to the best of their information, knowledge and belief, respectively.			

Subscribed and sworn to before me, this

day of 20

Notary Public

Marlene S. Bond
President
Kevin Luster
Secretary
Signature of Person Preparing Statement

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	386,905.00	0.00	386,905.00	368,324.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	427,119.00	0.00	427,119.00	444,095.00
3	Real estate (less liens, encumbrances) (Schedule A)	13,098.00	0.00	13,098.00	9,570.00
4	Cash (Schedule E)	211,566.00	0.00	211,566.00	179,707.00
5	Short-term investments		0.00	0.00	
6	Aggregate write-ins for invested assets		0.00	0.00	
7	Subtotals, cash and invested assets	1,038,688.00	0.00	1,038,688.00	1,001,696.00
8	Investment income due and accrued	3,468.00	0.00	3,468.00	3,413.00
9.1	Assessments or premiums in the course of collection (including agents balances)	5,273.00	0.00	5,273.00	5,242.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	92,289.00	0.00	92,289.00	98,513.00
9.3	Earned but unbilled premiums (post assessment)		0.00	0.00	
10.1	Amounts recoverable from reinsurers	8,066.00	0.00	8,066.00	
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	4,923.00	4,923.00	0.00	
14	Receivables from parent, subsidiaries and affiliates		0.00	0.00	
15	Aggregate write-ins for other than invested assets	1,426.00	0.00	1,426.00	0.00
16	Total Assets	1,154,133.00	4,923.00	1,149,210.00	1,108,864.00
	Details of Write-Ins for Assets:				
1501	Receivable from pending investment sales	1,426.00		1,426.00	
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	1,426.00	0.00	1,426.00	0.00

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

**2018**

**LIABILITIES, SURPLUS AND OTHER FUNDS**

		<b>Current Year</b>	<b>Prior Year</b>
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	3,500.00	56,167.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	12,247.00	13,482.00
4	Other expenses (excluding taxes, licenses and fees)	33,155.00	23,218.00
5	Taxes, licenses and fees (excluding federal income taxes)		
6	Current federal income taxes (including \$0 on realized capital gains (losses))	1,849.00	337.00
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	352,114.00	370,492.00
10	Advance premium		
11	Ceded reinsurance premiums payable	16,800.00	23,481.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	9,135.00	10,039.00
14	Provision for unauthorized reinsurance		
15	Payable to parent, subsidiaries and affiliates		
16	Aggregate write-ins for liabilities	22,826.00	0.00
17	Total liabilities	451,626.00	497,216.00
18	Surplus as regards policyholders	697,584.00	611,648.00
19	Total liabilities and surplus	1,149,210.00	1,108,864.00
	Details of Write-Ins for Liabilities:		
1601	Payable for pending investment purchases	22,826.00	
1602			
1603			
1698	Summary or remaining write-ins from overflow page	0.00	0.00
1699	Total aggregate write-ins	22,826.00	0.00

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

2018

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	679,134.00	735,673.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	679,134.00	735,673.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	178,774.00	259,200.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	500,360.00	476,473.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	85,089.00	173,847.00
3	Loss expenses incurred (Expense Exhibit)	17,386.00	21,630.00
4	Other underwriting expenses incurred (Expense Exhibit)	312,692.00	329,736.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	415,167.00	525,213.00
7	Net underwriting gain (loss)	85,193.00	-48,740.00
	INVESTMENT INCOME		
8	Net investment income earned	21,894.00	20,871.00
9	Net realized capital gains (losses) less capital gains tax	11,253.00	-5,906.00
10	Net investment gain (loss)	33,147.00	14,965.00
	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	12,140.00	11,941.00
14	Total other income	12,140.00	11,941.00
15	Net income, after capital gains tax and before federal income taxes	130,480.00	-21,834.00
16	Federal income taxes incurred	-295.00	458.00
17	Net income	130,775.00	-22,292.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	611,648.00	579,355.00
19	Net income	130,775.00	-22,292.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	-48,331.00	51,093.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	3,492.00	3,492.00
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	85,936.00	32,293.00
26	Surplus as regards policyholders, December 31 current year	697,584.00	611,648.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	10,896.00	11,941.00
1302	Miscellaneous	1,244.00	
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	12,140.00	11,941.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

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

2018

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	480,590.00	466,580.00
2	Net investment income	36,262.00	18,046.00
3	Miscellaneous income	12,140.00	11,941.00
4	Total	528,992.00	496,567.00
5	Benefit and loss related payments	155,142.00	149,310.00
6	Commissions, expenses paid and aggregate write-ins for deductions	304,026.00	326,117.00
7	Federal and foreign income taxes paid (recovered)	6,259.00	2,991.00
8	Total	465,427.00	478,418.00
9	Net cash from operations	63,565.00	18,149.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	6,799.00	57,889.00
10.2	Stocks	64,896.00	92,377.00
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	71,695.00	150,266.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	28,550.00	51,086.00
11.2	Stocks	74,851.00	138,555.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	103,401.00	189,641.00
11.6	Net cash from investments	-31,706.00	-39,375.00
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)		
13	Net cash from financing and miscellaneous sources	0.00	0.00
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	31,859.00	-21,226.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	179,707.00	200,933.00
15.2	End of year (cash, cash equivalents and short-term investments)	211,566.00	179,707.00

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

2018

EXPENSE EXHIBIT

		Current Year
	<b>Claim Adjusting:</b>	
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
	<b>Commission and Brokerage:</b>	
2.1	Direct commission and brokerage	42,105.00
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	42,105.00
3	Allowances to managers and agents	0.00
4	Advertising	1,462.00
5	Boards, bureaus and associations	5,730.00
6	Surveys and underwriting reports	525.00
7	Audit of assureds' records	0.00
	<b>Salary and related items:</b>	
8.1	Salaries	108,384.00
8.2	Payroll taxes	9,488.00
9	Employee relations and welfare	46,479.00
10	Insurance	12,521.00
11	Directors' fees	10,020.00
12	Travel and travel items	8,447.00
13	Rent and rent items	3,000.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	3,492.00
16	Printing and stationery	15,996.00
17	Postage, telephone, exchange and express	6,291.00
18	Legal and auditing	29,897.00
19	Loss adjustment expenses	17,386.00
18	Investment expenses	0.00
19	Totals	279,118.00
	<b>Taxes, licenses and fees:</b>	
20.1	State and local insurance taxes	350.00
20.2	Insurance department licenses and fees	250.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	600.00
21	Real estate expenses	2,512.00
22	Real estate taxes	473.00
23	Aggregate write-ins for miscellaneous expenses	5,270.00
24	<b>Total expenses incurred (a)</b>	330,078.00
25	Less unpaid expenses - current year	47,252.00
26	Add unpaid expenses - prior year	37,037.00
27	Total expenses paid	319,863.00
	<b>Details of Write-Ins:</b>	
2301	Miscellaneous	5,270.00
2302		
2303		
2304		
2305		
2399	Total Write-ins	5,270.00
(a) Includes management fees of \$0 to affiliates and \$0 to non-affiliates		

ANNUAL STATEMENT FOR THE YEAR2018

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	136,089,498	1,132
2	Written during the year	31,204,566	102
3	Total	167,294,064	1,234
4	Deduct those expired and cancelled	14,840,400	170
5	In force December 31 of current year	152,453,664	1,064
6	Deduct amount reinsured	0	XXX
7	Net amount in force	152,453,664	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	111,747.00		26,658.00		85,089.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 111,747.00	\$ -	\$ 26,658.00	\$ -	\$ 85,089.00

\* 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	3,500.00				3,500.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 3,500.00	\$ -	\$ -	\$ -	\$ 3,500.00

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

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



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	4,923.00	8,415.00	3,492.00
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	4,923.00	8,415.00	3,492.00
	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)
Office Building	Various		23,000.00	3,650.00	13,552.00		13,098.00	3,000.00	3,000.00
							-		
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 23,000.00	\$ 3,650.00	\$ 13,552.00	\$ -	\$ 13,098.00	\$ 3,000.00	\$ 3,000.00

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

FURNITURE, FIXTURES and AUTOMOBILES

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

1	2	3	4	5	6	7	8
Description	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7)
Computers & Equipment	Various		37,031.00		32,108.00		4,923.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 37,031.00	\$ -	\$ 32,108.00	\$ -	\$ 4,923.00



**SCHEDULE D - PART 2**

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

[illegible]

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 <div>Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year.</div>	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 - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS							
31393LYD9	FEDERAL HOME LOAN MBS-CMO 5.250%	2/23/2018	CHARLES SCHWAB		17,300.00	16,000.00	63.00
38374GA85	GNMA MBS-CMO 5.50%	4/5/2018	CHARLES SCHWAB		11,250.00	10,000.00	13.75
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES							
001055102	AFLAC INC	8/31/2018	CHARLES SCHWAB	86.00	3,986.54		
680223104	OLD REPUBLIC INTL CO	12/28/2018	CHARLES SCHWAB	145.00	2,979.86		
743315103	PROGRESSIVE CO OHIO	12/28/2018	CHARLES SCHWAB	75.00	4,496.70		
STOCKS - INDUSTRIAL AND MISCELLANEOUS							
02079K107	ALPHABET INC	12/28/2018	CHARLES SCHWAB	4.00	4,180.64		
03027X100	AMERICAN TOWER CORP REIT	4/9/2018	CHARLES SCHWAB	41.00	5,878.14		
133131102	CAMDEN PROPERTY TR REIT	4/9/2018	CHARLES SCHWAB	69.00	5,841.52		
46284V101	IRON MOUNTAIN US HOL REIT	4/9/2018	CHARLES SCHWAB	175.00	5,833.33		
46434V274	ISHARES EDG MSCI MLTFCTR INTL ETF - INTF	4/9/2018	CHARLES SCHWAB	389.00	11,235.07		
46434V274	ISHARES EDG MSCI MLTFCTR INTL ETF - INTF	12/28/2018	CHARLES SCHWAB	127.00	3,018.10		
720190206	PIEDMONT OFFICE REAL REIT	4/9/2018	CHARLES SCHWAB	220.00	3,869.25		
737630103	POTLATCH CORP REIT	12/28/2018	CHARLES SCHWAB	98.00	3,046.56		
808524755	SCHWAB FNDMTL INL LG COM FNDF	8/31/2018	CHARLES SCHWAB	305.00	8,997.47		
808524748	SCHWAB FUNDAMENTAL INTL SMAL COM FNDC	4/9/2018	CHARLES SCHWAB	84.00	3,006.78		
92206C706	VANGUARD INTERMEDIATE TERM	8/31/2018	CHARLES SCHWAB	159.00	9,973.31		
931142103	WAL-MART STORES	12/28/2018	CHARLES SCHWAB	55.00	5,104.11		
STOCKS - MUTUAL FUNDS							
00191K526	AQR INTL RELAXED CONSTRAINT EQTY I	4/9/2018	CHARLES SCHWAB	1083.77	13,230.00		
577125107	MATTHEWS ASIA DIVIDEND FUND	VARIOUS	CHARLES SCHWAB	187.85	3,000.00		
XXX	Totals	XXX	XXX	XXX	\$ 126,227.38	\$ 26,000.00	\$ 76.75

\*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.

2018

ANNUAL STATEMENT OF THE

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

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 - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
31393LYD9	FEDERAL HOME LOAN MBS-CMO 5.25%	7/16/2018	CHARLES SCHWAB		1,000.00	1,000.00	1,081.25	1,081.25			-	81.25	21.88	
31393LYD9	FEDERAL HOME LOAN MBS-CMO 5.25%	11/15/2018	CHARLES SCHWAB		1,000.00	1,000.00	1,081.25	1,081.25			-	81.25	39.42	
36202EAY5	GNMA II 003623 5.00%	VARIOUS	CHARLES SCHWAB		259.66			259.83			-	0.17		
36202EFA2	GNMA II 003761 6.00%	VARIOUS	CHARLES SCHWAB		371.36			375.10			-	3.74		
36202EKX6	GNMA II 003910 6.00%	VARIOUS	CHARLES SCHWAB		191.65			192.68			-	1.03		
36202EPM5	GNMA II 004028 6.00%	VARIOUS	CHARLES SCHWAB		182.29			182.80			-	0.51		
36202FWD4	GNMA II 00514 3.50%	VARIOUS	CHARLES SCHWAB		927.76			950.17			-	22.41		
36179TAJ4	GNMA MA4509 3.00%	VARIOUS	CHARLES SCHWAB		2,616.84			2,675.56			-	58.72		
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES														
G3223R108	EVEREST RE GROUP LTD	8/31/2018	CHARLES SCHWAB	16.00	3,556.57		3,648.51	3,648.51			-	91.94		41.60
89417E109	TRAVELERS COMPANIES	8/31/2018	CHARLES SCHWAB	40.00	5,254.69		3,039.36	3,039.36			2,215.33	-		59.60
STOCKS - INDUSTRIAL AND MISCELLANEOUS														
031162100	ADIENT PLC	8/31/2018	CHARLES SCHWAB	8.00	341.62		372.68	372.68			-	31.06		6.60
035710409	ANNALY CAPITAL MGMT REIT	4/9/2018	CHARLES SCHWAB	238.00	2,487.09		2,791.27	2,791.27			-	304.18		142.80
075887109	BECTON DICKINSON & CO	8/31/2018	CHARLES SCHWAB	25.00	6,529.57		1,233.82	1,233.82			5,295.75	-		37.50
17275R102	CISCO SYSTEMS INC	4/9/2018	CHARLES SCHWAB	100.00	4,111.45		2,870.85	2,870.85			1,240.60	-		62.00
277276101	EASTGROUP PROPERTIES REIT	4/9/2018	CHARLES SCHWAB	90.00	7,324.48		4,849.06	4,849.06			2,475.42	-		57.60
31428X106	FEDEX CORPORATION	12/28/2018	CHARLES SCHWAB	9.00	1,425.91		1,729.39	1,729.39			-	303.48		20.70
40414L109	HCP INC REIT	4/9/2018	CHARLES SCHWAB	55.00	1,267.94		2,137.31	2,137.31			-	869.37		20.35
00162Q817	JAN VELOCITY TAIL RSK HD LAR CAP ETF	3/29/2018	CHARLES SCHWAB	70.00	2,064.23		2,035.83	2,035.83			28.40	-		5.96
53223X107	LIFE STORAGE INC	4/9/2018	CHARLES SCHWAB	30.00	2,562.09		2,147.97	2,147.97			414.12	-		30.00
808524730	SCHWAB FNDMTL EMERG MKTS LG CO	4/9/2018	CHARLES SCHWAB	101.00	3,044.64		2,495.20	2,495.20			549.44	-		1.08
87612E106	TARGET CORPORATION	4/9/2018	CHARLES SCHWAB	40.00	2,858.46		3,332.55	3,332.55			-	474.09		24.80
87612E106	TARGET CORPORATION	4/9/2018	CHARLES SCHWAB	30.00	2,143.85		2,174.32	2,174.32			-	30.47		18.60
922908553	VANGUARD REIT	4/9/2018	CHARLES SCHWAB	30.00	2,248.23		2,082.90	2,082.90			165.33	-		21.19
922908553	VANGUARD REIT	4/9/2018	CHARLES SCHWAB	31.00	2,323.17		2,471.79	2,471.79			-	148.62		21.89
STOCKS - MUTUAL FUNDS														
411511306	HARBOR INTERNATIONAL FUND INSTL CL	4/9/2018	CHARLES SCHWAB	52.40	3,535.98		3,017.00	3,017.00			518.98	-		
411511306	HARBOR INTERNATIONAL FUND INSTL CL	4/9/2018	CHARLES SCHWAB	81.49	5,498.78		4,917.00	4,917.00			581.78	-		
577125107	MATTHEWS ASIA DIVIDEND FUND	4/9/2018	CHARLES SCHWAB	157.20	3,100.00		1,985.45	1,985.45			1,114.55	-		
86172J109	STONE RIDGE ALL ASSET VARIANCE RISK PREM-AVRPX	1/12/2018	CHARLES SCHWAB	457.76	4,590.06		5,000.00	5,000.00			-	409.94		
861729101	STONE RIDGE REINSURANCE RISK PREM	2/16/2018	CHARLES SCHWAB	1164.77	10,421.31		11,989.64	11,989.64			-	1,568.33		

XXX	Totals	XXX	XXX	XXX	\$ 83,239.68	\$2,000.00	\$ 68,484.40	\$ 73,120.54	\$ -	\$ -	\$ 14,599.70	\$ 4,480.56	\$ 61.30	\$ 572.27

## 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	Ceded	4215 Hwy 146 P. O. Box 790 Grinnell, IA 50112-0790	100% excess of retention of \$50,000  Aggregate 250,000	178,774.00		2,046,000	
OVERFLOW AMOUNTS							
<b>Totals</b>	XXX	XXX	\$ 250,000	\$ 178,774.00	\$ -	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 Claim Adjustment Expenses	6 Directors Fees & Expenses	7 Travel & Travel Items	8  All Other	9
Name of Payee	Title	Salaries	Commissions					Total
Officers/Employees:								
1) Marlene S. Bond	President	2,700.00	3,128.21		2,160.00			\$ 7,988.21
2) Kevin Luster	Secretary / Treasurer	48,469.99			2,160.00	5,878.74	702.00	\$ 57,210.73
3)								\$ -
4)								\$ -
5)								\$ -
								\$ -
Directors:								
William M. Bennett	Director				1,260.00			\$ 1,260.00
John Reid	Director				1,980.00			\$ 1,980.00
Jeffrey T. Tucker	Director				2,160.00			\$ 2,160.00
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 51,169.99	\$ 3,128.21	\$ -	\$ 9,720.00	\$ 5,878.74	\$ 702.00	\$ 70,598.94

## GENERAL INTERROGATORIES

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

- |     |   |                             |                         |  |          |                          |           |
|-----|---|-----------------------------|-------------------------|--|----------|--------------------------|-----------|
| 1.  | Company's retention:  | Fire                        | \$50,000                | Wind   | \$50,000 | Other                    | \$50,000  |
| 1a. | Retention before reinsurance applies for:   | Catastrophe Reinsurance     | N / A                   |  |          | Aggregate excess of loss | \$250,000 |
| 2.  | What is the largest risk assumed and retained:  |                             | \$2,046,000             |  |          |                          |           |
| 3.  | What kind of perils are being covered?  | Fire and Extended Coverages |                         |  |          |                          |           |
| 4.  | Have the by-laws been amended during the current year?  |                             | NO                      | If so, were such amendments filed with the Ohio Department of Insurance? |          |                          |           |
|     |   | No                          |                         |  |          |                          |           |
| 5.  | In what counties does the Company operate:  | All counties                |                         |  |          |                          |           |
| 6.  | Name of Principal Officer and amount of bond.   | Kevin Luster - 250,000      |                         |  |          |                          |           |
| 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.  | 1064                        |                         |  |          |                          |           |
| 10. | Was an annual report of the Company made available to each policyholder?  | Yes                         |                         |  |          |                          |           |
|     | 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.   | 12/31/2016                  |                         |  |          |                          |           |
| 12. | How many assessments were made during the year?   | 1132                        | Date of last assessment | 12/31/2018   |          |                          |           |
| 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  | \$40 / \$66 Rentals         |                         |  |          |                          |           |
| 15. | State the amount of borrowed money since date of last assessment  | 0                           | interest thereon        | N / A  |          |                          |           |
| 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.   |                             |                         |  |          |                          |           |



# 2018

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

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

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

**ANNUAL STATEMENT FOR THE YEAR 2018**  
**THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY**

## ORGANIZATIONAL CHART

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

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

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

2018

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

2018

ANNUAL STATEMENT OF THE

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMP/

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
Cusip #	Description  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 and accrued Dec. 31. Current year, on bonds in default as to principal or interest	Maturity Date
								Rate (%)	Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	Gross Am't Received During Year				
BONDS - GOVERNMENT														
912810ES3	US TREAS BOND	CHARLES SCHWAB	11/9/2012	25,000.00	40,400.25	30,735.74	31,683.59	7.500%	239.58	1,875.00		947.85		11/15/2024
912828RC6	US TREAS NOTE	CHARLES SCHWAB	8/19/2014	25,000.00	25,135.58	25,050.71	24,769.53	2.125%	203.65	531.26	281.18			8/15/2021
912828PC8	US TREAS NOTE	CHARLES SCHWAB	10/24/2012	25,000.00	27,292.08	25,515.43	25,042.97	2.625%	83.85	656.25	472.46			11/15/2020
912828PC8	US TREAS NOTE	CHARLES SCHWAB	10/31/2012	25,000.00	27,400.25	25,540.22	25,042.97	2.625%	83.85	656.25	497.25			11/15/2020
912810FS2	UST INFL IDX	CHARLES SCHWAB	3/31/2017	11,000.00	15,287.18	14,318.28	14,956.15	2.000%	103.28	275.83		637.87		1/15/2026
912828H45	UST INFL IDX	CHARLES SCHWAB	8/1/2017	10,000.00	10,237.73	10,192.19	10,222.46	0.250%	11.74	26.27		30.27		1/15/2025
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS														
452252FJ3	ILLINOIS ST TOLL HWY	CHARLES SCHWAB	3/24/2015	25,000.00	27,594.50	26,326.78	25,007.35	5.293%	672.65	1,323.26	1,319.43			1/1/2024
360046Q66	FULTON CO GEORGIA LIBRARY	CHARLES SCHWAB	3/18/2014	25,000.00	25,601.25	25,319.65	26,596.00	4.175%	530.57	1,043.76		1,276.35		7/1/2024
054105LK5	AVON LAKE SD	CHARLES SCHWAB	7/29/2014	15,000.00	15,410.20	15,191.27	15,207.75	3.250%	40.63	487.50		16.48		12/1/2022
49130TTN6	KY HSG CORP HSG	CHARLES SCHWAB	12/1/2014	25,000.00	25,803.25	25,475.10	24,986.75	3.378%	429.29	844.50	488.35			1/1/2025
584853LQ6	MEDINA OH CITY SD	CHARLES SCHWAB	3/24/2015	50,000.00	51,218.00	50,740.40	50,169.50	2.960%	123.33	1,480.00	570.90			12/1/2024
432290LN2	HILLSBOROUGH CNT	CHARLES SCHWAB	4/27/2015	25,000.00	28,973.50	28,330.40	25,407.25	6.350%	806.98	1,587.50	2,923.15			7/1/2039
172253EL6	CINCINNATI OH CTY S	CHARLES SCHWAB	3/14/2016	25,000.00	24,900.00	24,916.67	25,404.50	4.000%	44.44	1,000.00		487.83		12/15/2032
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
31393LYD9	FEDERAL HOME LOAN MBS-CMO	CHARLES SCHWAB	2/23/2018	14,000.00	15,137.50	15,061.87	15,003.69	5.250%	32.67	612.47	58.18			3/15/2033
36202EAY5	GNMA II 003623	CHARLES SCHWAB	10/14/2004	1,233.35	1,493.99	1,234.09	1,293.79	5.000%	1.88	68.30		59.70		10/20/2034
36202EFA2	GNMA II 003761	CHARLES SCHWAB	11/16/2005	2,428.48	2,828.02	2,451.05	2,657.44	6.000%	4.45	157.08		206.39		9/20/2035
36202EKX6	GNMA II 003910	CHARLES SCHWAB	11/18/2006	909.22	1,106.77	913.79	966.33	6.000%	1.67	60.51		52.54		10/20/2036
36202EPM5	GNMA II 004028	CHARLES SCHWAB	9/20/2007	884.25	1,069.51	886.52	958.83	6.000%	6.04	58.62		72.31		9/20/2037
36202FWD4	GNMA II 005144	CHARLES SCHWAB	8/11/2011	5,326.63	6,405.45	5,448.25	5,396.62	3.500%	5.70	204.95	51.63			7/20/2041
36179TAJ4	GNMA MA4509	CHARLES SCHWAB	6/14/2017	21,582.81	24,742.71	22,066.79	21,287.33	3.000%	19.78	688.34	779.46			6/20/2047
38374GA85	GNMA MBS-CMO	CHARLES SCHWAB	4/5/2018	10,000.00	11,250.00	11,189.42	11,440.21	5.500%	22.92	366.64		250.79		5/16/2034
	ROUNDING					0.38					0.38			
XXX	Totals to Page 11	XXX	XXX	\$ 367,364.74	\$ 409,287.72	\$ 386,905.00	\$ 383,501.01	XXX	\$ 3,468.95	\$ 14,004.29	\$ 7,442.37	\$ 4,038.38	\$ -	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	4/7/1987	30.00		9,520.74	317.36	9,520.74	300.00				
	EASTERN OHIO MUTUAL INSURANCE AGENCY	SAME				7,545.85		7,545.85	-				
STOCKS - PUBLIC UTILITIES													
29364G103	ENTERGY CORP	CHARLES SCHWAB	9/1/2016	52.00		4,475.64	86.07	4,475.64	4,059.55	186.16			
30161N101	EXELON CORPORATION	CHARLES SCHWAB	9/1/2016	97.00		4,374.70	45.10	4,374.70	3,305.88	133.88			
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES													
001055102	AFLAC INC	CHARLES SCHWAB	8/31/2018	86.00		3,918.16	45.56	3,918.16	3,986.54	22.36			
254709108	DISCOVER FINANCIAL	CHARLES SCHWAB	1/17/2017	73.00		4,305.54	58.98	4,305.54	5,144.22	109.50			
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	6/25/2013	70.00		6,833.40	97.62	6,833.40	3,647.09	173.60			
680223104	OLD REPUBLIC INTL CO	CHARLES SCHWAB	12/28/2018	145.00		2,979.86	20.55	2,979.86	2,979.86	-			
744320102	PRUDENTIAL FINANCIAL INC	CHARLES SCHWAB	1/6/2014	18.00		1,467.90	81.55	1,467.90	1,640.17	64.80			
891160509	TORONTO DOMINION BANK	CHARLES SCHWAB	10/7/2009	120.00		5,966.40	49.72	5,966.40	3,721.20	244.07			
743315103	PROGRESSIVE CO OHIO	CHARLES SCHWAB	12/28/2018	75.00		4,496.70	59.96	4,496.70	4,496.70	-			
STOCKS - INDUSTRIAL AND MISCELLANEOUS													
88579Y101	3M COMPANY	CHARLES SCHWAB	4/20/2010	50.00		9,527.00	190.54	9,527.00	4,292.00	272.00			
02079K107	ALPHABET INC	CHARLES SCHWAB	12/28/2018	4.00		4,180.64	1,045.16	4,180.64	4,180.64	-			
03027X100	AMERICAN TOWER CORP REIT	CHARLES SCHWAB	4/9/2018	41.00		6,485.79	158.19	6,485.79	5,878.14	94.71			
G0084W101	AMGEN INCORPORATED	CHARLES SCHWAB	12/26/2012	25.00		4,866.75	194.67	4,866.75	2,173.84	132.00			
037833100	APPLE INC	CHARLES SCHWAB	2/2/2015	34.00		5,363.16	157.74	5,363.16	4,018.81	95.88			
097023105	BOEING CO	CHARLES SCHWAB	1/17/2017	15.00		4,837.50	322.50	4,837.50	2,381.25	102.60			
11120U105	BRIXMORE PROPERTY GROUP REIT	CHARLES SCHWAB	6/1/2015	85.00		1,248.65	14.69	1,248.65	2,130.99	93.52			
11120U105	BRIXMORE PROPERTY GROUP REIT	CHARLES SCHWAB	3/17/2016	75.00		1,101.75	14.69	1,101.75	1,867.11	82.50			
11120U105	BRIXMORE PROPERTY GROUP REIT	CHARLES SCHWAB	1/17/2017	275.00		4,039.75	14.69	4,039.75	6,703.99	302.50			
G16962105	BUNGE LIMITED	CHARLES SCHWAB	1/17/2017	40.00		2,137.60	53.44	2,137.60	2,752.75	76.80			
133131102	CAMDEN PROPERTY TR REIT	CHARLES SCHWAB	4/9/2018	69.00		6,075.45	88.05	6,075.45	5,841.52	106.26			
808524847	CHARLES SCHWAB US REIT	CHARLES SCHWAB	9/27/2016	89.00		3,427.39	38.51	3,427.39	3,873.28	124.63			
16208T102	CHATHAM LODGING TRUST REIT	CHARLES SCHWAB	11/16/2015	95.00		1,679.60	17.68	1,679.60	2,081.57	125.40			
166764100	CHEVRON CORPORATION	CHARLES SCHWAB	6/30/2010	50.00		5,439.50	108.79	5,439.50	3,449.71	224.00			
126650100	CVS HEALTH CORP	CHARLES SCHWAB	1/17/2017	25.00		1,638.00	65.52	1,638.00	2,070.26	50.00			
126650100	CVS HEALTH CORP	CHARLES SCHWAB	1/31/2017	43.00		2,817.36	65.52	2,817.36	3,392.55	86.00			
258622109	DOUBLINE INCOME SOLUTIONS FUND	CHARLES SCHWAB	1/31/2017	506.00		8,768.98	17.33	8,768.98	10,030.89	910.80			
30231G102	EXXON MOBILE CORPORATION	CHARLES SCHWAB	2/16/2006	40.00		2,727.60	68.19	2,727.60	2,411.00	129.20			
370334104	GENERAL MILLS INC	CHARLES SCHWAB	11/16/2015	43.00		1,674.42	38.94	1,674.42	2,459.91	84.28			
418056107	HASBRO INC	CHARLES SCHWAB	1/2/2015	38.00		3,087.50	81.25	3,087.50	2,085.71	93.48			
447011107	HUNTSMAN CORPORATION	CHARLES SCHWAB	10/5/2017	179.00		3,452.91	19.29	3,452.91	4,989.53	116.36			
458140100	INTEL CORP	CHARLES SCHWAB	1/6/2016	118.00		5,537.74	46.93	5,537.74	3,938.35	141.60			

73936T524	INVESCO EMERGING MARKETS - PCY	CHARLES SCHWAB	1/6/2015	125.00		3,302.50	26.42	3,302.50	3,481.12	162.89			
73936T524	INVESCO EMERGING MARKETS - PCY	CHARLES SCHWAB	1/31/2017	350.00		9,247.00	26.42	9,247.00	10,020.50	456.04			
46284V101	IRON MOUNTAIN US HOL REIT	CHARLES SCHWAB	4/9/2018	175.00		5,671.75	32.41	5,671.75	5,833.33	205.62			
46434V274	ISHARES EDG MSCI MLTFCTR INTL ETF - INTF	CHARLES SCHWAB	4/9/2018	389.00		9,223.19	23.71	9,223.19	11,235.07	241.93			
46434V274	ISHARES EDG MSCI MLTFCTR INTL ETF - INTF	CHARLES SCHWAB	12/28/2018	127.00		3,018.10	23.76	3,018.10	3,018.10	-			
46429B689	ISHARES MSCI ETF EAFE - EFAV	CHARLES SCHWAB	7/8/2013	65.00		4,332.90	66.66	4,332.90	3,761.60	84.93			
46429B689	ISHARES MSCI ETF EAFE - EFAV	CHARLES SCHWAB	1/31/2017	26.00		1,733.16	66.66	1,733.16	1,648.05	117.48			
832696405	J M SMUCKER CO	CHARLES SCHWAB	8/4/2016	27.00		2,524.23	93.49	2,524.23	4,196.56	88.02			
548661107	LOWES COMPANIES	CHARLES SCHWAB	6/2/2016	49.00		4,525.64	92.36	4,525.64	3,961.66	87.22			
580135101	MCDONALDS CORP	CHARLES SCHWAB	10/6/2008	20.00		3,551.40	177.57	3,551.40	1,149.15	83.80			
58155Q103	MCKESSON CORPORATION	CHARLES SCHWAB	10/11/2011	20.00		2,209.40	110.47	2,209.40	1,466.28	28.20			
594918104	MICROSOFT CORP	CHARLES SCHWAB	10/28/2003	100.00		10,157.00	101.57	10,157.00	2,718.00	172.00			
651639106	NEWMONT MINING CORP	CHARLES SCHWAB	7/20/2013	115.00		3,984.75	34.65	3,984.75	3,126.75	64.40			
68389X105	ORACLE CORPORATION	CHARLES SCHWAB	10/11/2011	63.00		2,844.45	45.15	2,844.45	1,956.02	47.88			
68389X105	ORACLE CORPORATION	CHARLES SCHWAB	4/12/2012	100.00		4,515.00	45.15	4,515.00	2,875.80	76.00			
713448108	PEPSICO	CHARLES SCHWAB	1/2/2015	31.00		3,424.88	110.48	3,424.88	2,948.19	107.42			
717081103	PFIZER INCORPORATED	CHARLES SCHWAB	3/8/2012	100.00		4,365.00	43.65	4,365.00	2,167.78	136.00			
717081103	PFIZER INCORPORATED	CHARLES SCHWAB	2/1/2016	70.00		3,055.50	43.65	3,055.50	2,118.68	95.20			
720190206	PIEDMONT OFFICE REAL REIT	CHARLES SCHWAB	4/9/2018	220.00		3,748.80	17.04	3,748.80	3,869.25	92.40			
737630103	POTLATCH CORP REIT	CHARLES SCHWAB	12/28/2018	98.00		3,046.56	31.09	3,046.56	3,046.56	-			
808524730	SCHWAB FNDMTL EMERG MKTS LG CO FNDE	CHARLES SCHWAB	10/9/2014	109.00		2,815.47	25.83	2,815.47	2,992.84	84.93			
808524730	SCHWAB FNDMTL EMERG MKTS LG CO FNDE	CHARLES SCHWAB	12/15/2015	110.00		2,841.30	25.83	2,841.30	2,072.02	85.71			
808524755	SCHWAB FNDMTL INL LG COM FNDF	CHARLES SCHWAB	12/15/2015	155.00		3,909.10	25.22	3,909.10	4,721.30	135.49			
808524755	SCHWAB FNDMTL INL LG COM FNDF	CHARLES SCHWAB	8/31/2018	305.00		7,692.10	25.22	7,692.10	8,997.47	266.60			
808524748	SCHWAB FUNDAMENTAL INTL SMAL COM FNDC	CHARLES SCHWAB	4/9/2018	84.00		2,381.49	28.35	2,381.49	3,006.78	63.75			
808524870	SCHWAB U. S. TIPS ETF	CHARLES SCHWAB	6/1/2015	14.00		745.50	53.25	745.50	762.27	22.63			
808524870	SCHWAB U. S. TIPS ETF	CHARLES SCHWAB	12/15/2015	250.00		13,312.50	53.25	13,312.50	13,284.43	404.21			
808524870	SCHWAB U. S. TIPS ETF	CHARLES SCHWAB	10/5/2017	72.00		3,834.00	53.25	3,834.00	3,971.94	116.40			
882508104	TEXAS INSTRUMENTS	CHARLES SCHWAB	1/17/2017	50.00		4,725.00	94.50	4,725.00	3,739.50	131.50			
89151E109	TOTAL S A ADR	CHARLES SCHWAB	12/26/2012	40.00		2,087.20	52.18	2,087.20	2,067.71	118.47			
89151E109	TOTAL S A ADR	CHARLES SCHWAB	1/17/2017	60.00		3,130.80	52.18	3,130.80	3,112.52	177.70			
892331307	TOYOTA MOTOR CORP	CHARLES SCHWAB	1/31/2017	43.00		4,991.44	116.08	4,991.44	4,976.10	169.73			
913017109	UNITED TECHNOLOGIES CORP	CHARLES SCHWAB	6/30/2010	20.00		2,129.60	106.48	2,129.60	1,319.40	56.70			
91324P102	UNITEDHEALTH GROUP INC	CHARLES SCHWAB	1/17/2017	15.00		3,736.80	249.12	3,736.80	2,397.70	51.75			
92206C706	VANGUARD INTERMEDIATE TERM	CHARLES SCHWAB	8/31/2018	159.00		10,091.73	63.47	10,091.73	9,973.31	95.65			
922908553	VANGUARD REIT VNO	CHARLES SCHWAB	10/5/2017	36.00		2,684.52	74.57	2,684.52	3,014.77	127.11			
922908611	VANGUARD SMALL-CAP VALUE ETF	CHARLES SCHWAB	9/27/2016	24.00		2,737.44	114.06	2,737.44	2,634.67	64.26			
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	2/17/2009	50.00		2,811.00	56.22	2,811.00	1,348.83	118.62			
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	8/6/2015	35.00		1,967.70	56.22	1,967.70	1,634.01	83.04			
931142103	WAL-MART STORES	CHARLES SCHWAB	12/28/2018	55.00		5,104.11	92.80	5,104.11	5,104.11	-			
98311A105	WYNDHAM HOTELS & RESORTS	CHARLES SCHWAB	1/17/2017	35.00		1,587.95	45.37	1,587.95	1,505.22	26.25			
98310W108	WYNDHAM WORLDWIDE CO	CHARLES SCHWAB	1/17/2017	35.00		1,254.40	35.84	1,254.40	1,194.25	66.15			
STOCKS - MUTUAL FUNDS													
00191K799	AQR EQUITY MARKET NEUTRAL FD CL I	CHARLES SCHWAB	VARIOUS	396.04		4,261.39	10.76	4,261.39	4,817.00	20.63			
00191K526	AQR INTL RELAXED CONSTRAINT EQTY I	CHARLES SCHWAB	VARIOUS	1,083.77		10,989.46	10.14	10,989.46	13,230.00	317.85			
00203H461	AQR MGD FUTURES STRAT HV FD CL I	CHARLES SCHWAB	VARIOUS	379.38		2,966.73	7.82	2,966.73	3,920.00	-			

233203421	DFA EMERGING MARKETS CORE EQUITY PORTFOLIO	CHARLES SCHWAB	VARIOUS	477.14		9,184.85	19.25	9,184.85	8,571.10	214.31			
233203611	DFA EMERGING MARKETS SMALL CAP PORT INSTL	CHARLES SCHWAB	VARIOUS	233.89		4,383.04	18.74	4,383.04	4,837.00	115.02			
233203587	DFA EMERGING MARKETS VALUE PORT INSTL	CHARLES SCHWAB	VARIOUS	43.88		1,178.26	26.85	1,178.26	1,107.73	29.34			
233203348	DFA INTL REAL ESTATE SECURITIES PORTFOLIO	CHARLES SCHWAB	VARIOUS	1,287.42		5,883.52	4.57	5,883.52	6,886.44	352.24			
233203629	DFA INTL SMALL COMPANY PORTFOLIO FD	CHARLES SCHWAB	VARIOUS	330.02		5,257.22	15.93	5,257.22	5,000.00	136.17			
577125107	MATTHEWS ASIA DIVIDEND FUND	CHARLES SCHWAB	VARIOUS	531.96		8,537.97	16.05	8,537.97	8,085.01	168.64			
413838202	OAKMARK INTL FD CLASS I	CHARLES SCHWAB	VARIOUS	408.63		8,360.61	20.46	8,360.61	10,600.00	178.61			
72200Q182	PIMCO ALL ASSET ALL AUTHORITY FUND	CHARLES SCHWAB	VARIOUS	410.20		3,248.78	7.92	3,248.78	3,715.00	186.28			
693391559	PIMCO EMERGING MARKETS BD INST	CHARLES SCHWAB	VARIOUS	1,190.65		11,608.87	9.75	11,608.87	12,037.00	512.56			
693390486	PIMCO STOCKPLUS SHORT INST	CHARLES SCHWAB	VARIOUS	438.60		3,837.72	8.75	3,837.72	4,015.00	48.29			
861728103	STONE RIDGE HIGH YIELD REINSUR PREM-SHRIX	CHARLES SCHWAB	VARIOUS	2,668.23		24,307.58	9.11	24,307.58	25,877.42	1,236.07			
56166Y404	TORTOISE MLP & PIPELINE INST	CHARLES SCHWAB	VARIOUS	187.21		2,061.14	11.01	2,061.14	1,809.24	86.36			
	ROUNDING					(0.43)							
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ 427,119.00	XXX	\$ 427,119.43	\$ 389,222.55	\$ 12,795.34	\$ -	\$ -	\$ -











# 2018

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

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

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