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**Return of Private Foundation**  
**or Section 4947(a)(1) Nonexempt Charitable Trust**  
**Treated as a Private Foundation**

OMB No 1545-0052

**2009**Department of the Treasury  
Internal Revenue Service (77)

Note. The foundation may be able to use a copy of this return to satisfy state reporting requirements

For calendar year **2009**, or tax year beginning **July 1**, 2009, and ending **June 30**, 2010G Check all that apply ☐ Initial return ☐ Initial return of a former public charity ☐ Final return  
☐ Amended return ☐ Address change ☐ Name changeUse the IRS  
label.  
Otherwise,  
print  
or type.  
See Specific  
Instructions.

Name of foundation

**SHELTER INSURANCE FOUNDATION**

A Employer identification number

**43-1224155**

Number and street (or P.O. box number if mail is not delivered to street address)

**1817 WEST BROADWAY**

Room/suite

B Telephone number (see page 10 of the instructions)

**573 214-4322**

City or town, state, and ZIP code

**COLUMBIA MO 65218**C If exemption application is pending, check here ☐D 1 Foreign organizations, check here ☐2 Foreign organizations meeting the 85% test, check here and attach computation ☐E If private foundation status was terminated under section 507(b)(1)(A), check here ☐F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐Check type of organization ☒ Section 501(c)(3) exempt private foundation  
☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundationI Fair market value of all assets at end of year (from Part II, col (c), line 16) **\$ 10,985,091**J Accounting method ☐ Cash ☒ Accrual  
☐ Other (specify) \_\_\_\_\_  
(Part I, column (d) must be on cash basis)**Part I Analysis of Revenue and Expenses** (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see page 11 of the instructions))

	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
<b>Revenue</b>				
1 Contributions, gifts, grants, etc., received (attach schedule)	122,858			
2 Check <input type="checkbox"/> if the foundation is not required to attach Sch B				
3 Interest on savings and temporary cash investments	513	513	513	
4 Dividends and interest from securities	391,943	364,311	391,943	
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	277,014			
b Gross sales price for all assets on line 6a				
7 Capital gain net income (from Part IV, line 2)		105,718		
8 Net short-term capital gain				
9 Income modifications			3,107	
10a Gross sales less returns and allowances				
b Less Cost of goods sold				
c Gross profit or (loss) (attach schedule)	0			
11 Other income (attach schedule)				
12 Total. Add lines 1 through 11	792,328	470,542	395,563	
<b>Operating and Administrative Expenses</b>				
13 Compensation of officers, directors, trustees, etc.				
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule)				
b Accounting fees (attach schedule)				
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see page 14 of the instructions)	24,041			
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule)	15			
24 Total operating and administrative expenses. Add lines 13 through 23	24,056	0	0	0
25 Contributions, gifts, grants paid	569,367			567,474
26 Total expenses and disbursements. Add lines 24 and 25	593,423	0	0	567,474
27 Subtract line 26 from line 12	198,905			
a Excess of revenue over expenses and disbursements		470,542		
b Net investment income (if negative, enter -0-)				
c Adjusted net income (if negative, enter -0-)			395,563	

11P

**Part II Balance Sheets** Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions.)

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
<b>Assets</b>	1 Cash—non-interest-bearing . . . . .	3,092,685	695,473	695,473
	2 Savings and temporary cash investments . . . . .			
	3 Accounts receivable ▶ Less allowance for doubtful accounts ▶			
	4 Pledges receivable ▶ Less allowance for doubtful accounts ▶			
	5 Grants receivable . . . . .			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see page 15 of the instructions) . . . . .			
	7 Other notes and loans receivable (attach schedule) ▶ Less allowance for doubtful accounts ▶			
	8 Inventories for sale or use . . . . .			
	9 Prepaid expenses and deferred charges . . . . .			
	10a Investments—U.S. and state government obligations (attach schedule)			
	b Investments—corporate stock (attach schedule) . . . . .	4,580,189	5,651,915	5,651,915
	c Investments—corporate bonds (attach schedule) . . . . .	2,489,073	4,553,772	4,553,772
	11 Investments—land, buildings, and equipment basis ▶ Less accumulated depreciation (attach schedule) ▶			
	12 Investments—mortgage loans . . . . .			
	13 Investments—other (attach schedule) . . . . .			
	14 Land, buildings, and equipment basis ▶ Less accumulated depreciation (attach schedule) ▶			
<b>Liabilities</b>	15 Other assets (describe ▶ . . . . .)	50,826	83,931	83,931
	16 <b>Total assets</b> (to be completed by all filers—see the instructions. Also, see page 1, item I) . . . . .	10,212,773	10,985,091	10,985,091
	17 Accounts payable and accrued expenses . . . . .	377,500	382,500	
	18 Grants payable . . . . .			
	19 Deferred revenue . . . . .			
	20 Loans from officers, directors, trustees, and other disqualified persons . . . . .			
<b>Net Assets or Fund Balances</b>	21 Mortgages and other notes payable (attach schedule) . . . . .			
	22 Other liabilities (describe ▶ . . . . .)			
	23 <b>Total liabilities</b> (add lines 17 through 22) . . . . .	377,500	382,500	
	<b>Foundations that follow SFAS 117, check here ▶</b> <input type="checkbox"/> <b>and complete lines 24 through 26 and lines 30 and 31.</b>			
	24 Unrestricted . . . . .	9,803,273	10,570,591	
	25 Temporarily restricted . . . . .			
<b>Net Assets or Fund Balances</b>	26 Permanently restricted . . . . .	32,000	32,000	
	<b>Foundations that do not follow SFAS 117, check here ▶</b> <input type="checkbox"/> <b>and complete lines 27 through 31.</b>			
	27 Capital stock, trust principal, or current funds . . . . .			
	28 Paid-in or capital surplus, or land, bldg., and equipment fund . . . . .			
	29 Retained earnings, accumulated income, endowment, or other funds . . . . .			
	30 <b>Total net assets or fund balances</b> (see page 17 of the instructions) . . . . .	9,835,273	10,602,591	
<b>Net Assets or Fund Balances</b>	31 <b>Total liabilities and net assets/fund balances</b> (see page 17 of the instructions) . . . . .	10,212,773	10,985,091	

**Part III Analysis of Changes in Net Assets or Fund Balances**

1 Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return) . . . . .	1	9,835,273
2 Enter amount from Part I, line 27a . . . . .	2	198,905
3 Other increases not included in line 2 (itemize) ▶ <u>Change in Unrealized gain/loss</u> . . . . .	3	568,413
4 Add lines 1, 2, and 3 . . . . .	4	10,602,591
5 Decreases not included in line 2 (itemize) ▶ . . . . .	5	
6 Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 . . . . .	6	10,602,591

**Part IV Capital Gains and Losses for Tax on Investment Income**

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs. MLC Co.)		(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
<b>1a</b> See Attached Schedule				
<b>b</b>				
<b>c</b>				
<b>d</b>				
<b>e</b>				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)	
<b>a</b>			105,718	
<b>b</b>				
<b>c</b>				
<b>d</b>				
<b>e</b>				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
<b>a</b>				
<b>b</b>				
<b>c</b>				
<b>d</b>				
<b>e</b>				
<b>2</b> Capital gain net income or (net capital loss) $\left\{ \begin{array}{l} \text{If gain, also enter in Part I, line 7} \\ \text{If (loss), enter -0- in Part I, line 7} \end{array} \right\}$			<b>2</b>	105,718
<b>3</b> Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see pages 13 and 17 of the instructions) If (loss), enter -0- in Part I, line 8			<b>3</b>	

**Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income**

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No  
 If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2008	356,165	9,945,852	0.0358
2007	742,187	10,422,554	0.0712
2006	362,580	8,536,365	0.0425
2005	719,598	8,039,355	0.0895
2004	576,730	6,523,960	0.0884
<b>2</b> Total of line 1, column (d)			<b>2</b> 0.3274
<b>3</b> Average distribution ratio for the 5-year base period—divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years			<b>3</b> .06548
<b>4</b> Enter the net value of noncharitable-use assets for 2009 from Part X, line 5			<b>4</b> 10,815,032
<b>5</b> Multiply line 4 by line 3			<b>5</b> 708,168
<b>6</b> Enter 1% of net investment income (1% of Part I, line 27b)			<b>6</b> 4,705
<b>7</b> Add lines 5 and 6			<b>7</b> 712,873
<b>8</b> Enter qualifying distributions from Part XII, line 4			<b>8</b> 567,474

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions on page 18.

**Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)**

<b>1a</b> Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter ..... (attach copy of letter if necessary—see instructions)		
<b>b</b> Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b	<b>1</b>	9,411
<b>c</b> All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
<b>2</b> Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	<b>2</b>	
<b>3</b> Add lines 1 and 2	<b>3</b>	9,411
<b>4</b> Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	<b>4</b>	
<b>5 Tax based on investment income.</b> Subtract line 4 from line 3. If zero or less, enter -0-	<b>5</b>	9,411
<b>6 Credits/Payments</b>		
<b>a</b> 2009 estimated tax payments and 2008 overpayment credited to 2009	<b>6a</b>	10,871
<b>b</b> Exempt foreign organizations—tax withheld at source	<b>6b</b>	
<b>c</b> Tax paid with application for extension of time to file (Form 8868)	<b>6c</b>	
<b>d</b> Backup withholding erroneously withheld	<b>6d</b>	
<b>7</b> Total credits and payments. Add lines 6a through 6d	<b>7</b>	10,871
<b>8</b> Enter any <b>penalty</b> for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	<b>8</b>	
<b>9 Tax due.</b> If the total of lines 5 and 8 is more than line 7, enter <b>amount owed</b>	<b>9</b>	0
<b>10 Overpayment.</b> If line 7 is more than the total of lines 5 and 8, enter the <b>amount overpaid</b>	<b>10</b>	1,460
<b>11</b> Enter the amount of line 10 to be <b>Credited to 2010 estimated tax</b> <b>1,460</b> <b>Refunded</b>	<b>11</b>	0

**Part VII-A Statements Regarding Activities**

	Yes	No
<b>1a</b> During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
<b>b</b> Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)? <i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities</i>		X
<b>c</b> Did the foundation file <b>Form 1120-POL</b> for this year?		X
<b>d</b> Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation <b>\$</b> ..... (2) On foundation managers <b>\$</b> .....		
<b>e</b> Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <b>\$</b> .....		
<b>2</b> Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities</i>		X
<b>3</b> Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>		X
<b>4a</b> Did the foundation have unrelated business gross income of \$1,000 or more during the year?	X	
<b>b</b> If "Yes," has it filed a tax return on <b>Form 990-T</b> for this year?	X	
<b>5</b> Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T</i>		X
<b>6</b> Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
<b>7</b> Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col (c), and Part XV</i>	X	
<b>8a</b> Enter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) <b>MISSOURI</b>		
<b>b</b> If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by <i>General Instruction G</i> ? <i>If "No," attach explanation</i>	X	
<b>9</b> Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2009 or the taxable year beginning in 2009 (see instructions for Part XIV on page 27)? <i>If "Yes," complete Part XIV</i>		X
<b>10</b> Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>		X

**Part VII-A Statements Regarding Activities** (continued)

<b>11</b>	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see page 20 of the instructions)	<b>11</b>		X
<b>12</b>	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	<b>12</b>		X
<b>13</b>	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	<b>13</b>	X	

Website address ▶ \_\_\_\_\_

**14** The books are in care of ▶ **Christina M. Workman** Telephone no ▶ **573 214-4574**  
 Located at ▶ **1817 West Broadway, Columbia, MO** ZIP+4 ▶ **65218-0001**

**15** Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041—Check here ▶ ☐  
 and enter the amount of tax-exempt interest received or accrued during the year ▶ **15**

**Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required**

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

	Yes	No
<b>1a</b> During the year did the foundation (either directly or indirectly)		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6) Agree to pay money or property to a government official? ( <b>Exception.</b> Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<b>b</b> If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here ▶ <input type="checkbox"/>	<b>1b</b>	N/A
<b>c</b> Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2009?	<b>1c</b>	X
<b>2</b> Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))		
<b>a</b> At the end of tax year 2009, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2009? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ▶ 20 _____, 20 _____, 20 _____, 20 _____		
<b>b</b> Are there any years listed in 2a for which the foundation is <b>not</b> applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to <b>all</b> years listed, answer "No" and attach statement—see page 20 of the instructions)	<b>2b</b>	N/A
<b>c</b> If the provisions of section 4942(a)(2) are being applied to <b>any</b> of the years listed in 2a, list the years here ▶ 20 _____, 20 _____, 20 _____, 20 _____		
<b>3a</b> Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<b>b</b> If "Yes," did it have excess business holdings in 2009 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2009)	<b>3b</b>	N/A
<b>4a</b> Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	<b>4a</b>	X
<b>b</b> Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2009?	<b>4b</b>	X

**Part VII-B** Statements Regarding Activities for Which Form 4720 May Be Required (continued)

- 5a** During the year did the foundation pay or incur any amount to
- (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No
  - (2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No
  - (3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No
  - (4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see page 22 of the instructions) ☐ Yes ☒ No
  - (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No
- b** If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see page 22 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here ☐ Yes ☒ No
- c** If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☐ No  
If "Yes," attach the statement required by Regulations section 53.4945–5(d)
- 6a** Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No
- b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No  
If "Yes" to 6b, file Form 8870
- 7a** At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No
- b** If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ Yes ☒ No

<b>5b</b>	N/A	
<b>6b</b>		X
<b>7b</b>	N/A	

**Part VIII** Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

**1** List all officers, directors, trustees, foundation managers and their compensation (see page 22 of the instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
See Attached Schedule				

**2** Compensation of five highest-paid employees (other than those included on line 1—see page 23 of the instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
None				

Total number of other employees paid over \$50,000

**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors** (continued)**3 Five highest-paid independent contractors for professional services** (see page 23 of the instructions). If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
None		

Total number of others receiving over \$50,000 for professional services

**Part IX-A Summary of Direct Charitable Activities**

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

Expenses

1 None	
2	
3	
4	

**Part IX-B Summary of Program-Related Investments** (see page 23 of the instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2

Amount

1 None	
2	
All other program-related investments See page 24 of the instructions	
3	

Total. Add lines 1 through 3



0



**Part X Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see page 24 of the instructions.)

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
<b>a</b>	Average monthly fair market value of securities	<b>1a</b>	10,405,857
<b>b</b>	Average of monthly cash balances	<b>1b</b>	573,871
<b>c</b>	Fair market value of all other assets (see page 24 of the instructions)	<b>1c</b>	
<b>d</b>	<b>Total</b> (add lines 1a, b, and c)	<b>1d</b>	10,979,728
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	<b>1e</b>	
<b>2</b>	Acquisition indebtedness applicable to line 1 assets	<b>2</b>	
<b>3</b>	Subtract line 2 from line 1d	<b>3</b>	10,979,728
<b>4</b>	Cash deemed held for charitable activities. Enter 1½% of line 3 (for greater amount, see page 25 of the instructions)	<b>4</b>	164,696
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	<b>5</b>	10,815,032
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5	<b>6</b>	540,752

**Part XI Distributable Amount** (see page 25 of the instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ☐ and do not complete this part.)

<b>1</b>	Minimum investment return from Part X, line 6	<b>1</b>	540,752
<b>2a</b>	Tax on investment income for 2009 from Part VI, line 5	<b>2a</b>	9,411
<b>b</b>	Income tax for 2009 (This does not include the tax from Part VI)	<b>2b</b>	14,630
<b>c</b>	Add lines 2a and 2b	<b>2c</b>	24,041
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1	<b>3</b>	516,711
<b>4</b>	Recoveries of amounts treated as qualifying distributions	<b>4</b>	3,107
<b>5</b>	Add lines 3 and 4	<b>5</b>	519,818
<b>6</b>	Deduction from distributable amount (see page 25 of the instructions)	<b>6</b>	
<b>7</b>	<b>Distributable amount as adjusted.</b> Subtract line 6 from line 5. Enter here and on Part XIII, line 1	<b>7</b>	519,818

**Part XII Qualifying Distributions** (see page 25 of the instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		
<b>a</b>	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26	<b>1a</b>	567,474
<b>b</b>	Program-related investments—total from Part IX-B	<b>1b</b>	
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	<b>2</b>	
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the		
<b>a</b>	Suitability test (prior IRS approval required)	<b>3a</b>	
<b>b</b>	Cash distribution test (attach the required schedule)	<b>3b</b>	
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	<b>4</b>	567,474
<b>5</b>	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see page 26 of the instructions)	<b>5</b>	
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4	<b>6</b>	567,474

**Note.** The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

**Part XIII Undistributed Income** (see page 26 of the instructions)

	(a) Corpus	(b) Years prior to 2008	(c) 2008	(d) 2009
1 Distributable amount for 2009 from Part XI, line 7				519,818
2 Undistributed income, if any, as of the end of 2009				
a Enter amount for 2008 only				
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2009				
a From 2004	235,660			
b From 2005	317,344			
c From 2006				
d From 2007	221,059			
e From 2008				
f Total of lines 3a through e	774,063			
4 Qualifying distributions for 2009 from Part XII, line 4 ▶ \$ 567,474				
a Applied to 2008, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see page 26 of the instructions)				
c Treated as distributions out of corpus (Election required—see page 26 of the instructions)				
d Applied to 2009 distributable amount				519,818
e Remaining amount distributed out of corpus	47,656			
5 Excess distributions carryover applied to 2009 (If an amount appears in column (d), the same amount must be shown in column (a))				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	821,719			
b Prior years' undistributed income Subtract line 4b from line 2b		0		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d Subtract line 6c from line 6b Taxable amount—see page 27 of the instructions		0		
e Undistributed income for 2008 Subtract line 4a from line 2a Taxable amount—see page 27 of the instructions			0	
f Undistributed income for 2009 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2010				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see page 27 of the instructions)				
8 Excess distributions carryover from 2004 not applied on line 5 or line 7 (see page 27 of the instructions)	235,660			
9 Excess distributions carryover to 2010. Subtract lines 7 and 8 from line 6a	586,059			
10 Analysis of line 9				
a Excess from 2005	317,344			
b Excess from 2006				
c Excess from 2007	221,059			
d Excess from 2008				
e Excess from 2009	47,656			

**Part XIV Private Operating Foundations** (see page 27 of the instructions and Part VII-A, question 9)

**1a** If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2009, enter the date of the ruling ▶ N/A

**b** Check box to indicate whether the foundation is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year				(e) Total
	(a) 2009	(b) 2008	(c) 2007	(d) 2006	
<b>2a</b> Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed . . . . .					0
<b>b</b> 85% of line 2a . . . . .	0	0	0	0	0
<b>c</b> Qualifying distributions from Part XII, line 4 for each year listed . . . . .					0
<b>d</b> Amounts included in line 2c not used directly for active conduct of exempt activities . . . . .					0
<b>e</b> Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c . . . . .	0	0	0	0	0
<b>3</b> Complete 3a, b, or c for the alternative test relied upon					
<b>a</b> "Assets" alternative test—enter					
<b>(1)</b> Value of all assets . . . . .					0
<b>(2)</b> Value of assets qualifying under section 4942(j)(3)(B)(i) . . . . .					0
<b>b</b> "Endowment" alternative test—enter $\frac{2}{3}$ of minimum investment return shown in Part X, line 6 for each year listed . . . . .					0
<b>c</b> "Support" alternative test—enter					
<b>(1)</b> Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties) . . . . .					0
<b>(2)</b> Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii) . . . . .					0
<b>(3)</b> Largest amount of support from an exempt organization . . . . .					0
<b>(4)</b> Gross investment income . . . . .					0

**Part XV Supplementary Information** (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year—see page 27 of the instructions.)**1 Information Regarding Foundation Managers:**

- a** List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000) (See section 507(d)(2) )

NONE

- b** List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

NONE

**2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**

Check here ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see page 28 of the instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d

- a** The name, address, and telephone number of the person to whom applications should be addressed

Joe Moseley, Shelter Insurance Companies; 1817 West Broadway; Columbia, MO 65218 573 214-4324

- b** The form in which applications should be submitted and information and materials they should include

A brief written description of the request.

- c** Any submission deadlines

None

- d** Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors

Arkansas, Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Mississippi, Missouri, Nebraska

Nevada, Oklahoma, and Tennessee

**Part XV** **Supplementary Information** (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
<b>a</b> <i>Paid during the year</i> See Attached Listing				
<b>Total</b>			▶ <b>3a</b>	567,474
<b>b</b> <i>Approved for future payment</i> See Attached Listing				
<b>Total</b>			▶ <b>3b</b>	382,500



**Part XVII** Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

- |            |   |            |           |
|------------|---|------------|-----------|
| <b>1</b>   | Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?   | <b>Yes</b> | <b>No</b> |
| <b>a</b>   | Transfers from the reporting foundation to a noncharitable exempt organization of   |            |           |
| <b>(1)</b> | Cash  |            | X         |
| <b>(2)</b> | Other assets  |            | X         |
| <b>b</b>   | Other transactions  |            |           |
| <b>(1)</b> | Sales of assets to a noncharitable exempt organization  |            | X         |
| <b>(2)</b> | Purchases of assets from a noncharitable exempt organization  |            | X         |
| <b>(3)</b> | Rental of facilities, equipment, or other assets  |            | X         |
| <b>(4)</b> | Reimbursement arrangements  |            | X         |
| <b>(5)</b> | Loans or loan guarantees  |            | X         |
| <b>(6)</b> | Performance of services or membership or fundraising solicitations  |            | X         |
| <b>c</b>   | Sharing of facilities, equipment, mailing lists, other assets, or paid employees  |            | X         |
| <b>d</b>   | If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received |            |           |


[illegible]

- 2a** Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No

- b** If "Yes," complete the following schedule

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer or fiduciary) is based on all information of which preparer has any knowledge.

  
Signature of officer or trustee

10-11-10  
Date

Vice-President & Secretary  
Title

**Sign Here**

**Paid  
Preparer's  
Use Only**

Preparer's  
signature

Date \_\_\_\_\_

Check if self-employed ☐

Preparer's identifying  
number (see **Signature** on  
page 30 of the instructions)

Firm's name (or yours if self-employed), address, and ZIP code

EIN ►

Phone no

SHELTER INSURANCE FOUNDATION  
ID# 43-1224155  
2009 FORM 990-PF  
PART 1

**LINE 1, CONTRIBUTIONS**

CONTRIBUTOR	DATE	AMOUNT	CASH	COMMON STOCK
Contributions from individuals or businesses of less than \$5,000	Various	122,858	122,858	0

**LINE 18, TAXES**

Excise Tax Based on Investment Income (Section 4940(e))	9,411
Unrelated Business Income Tax	14,630
	24,041

**LINE 23, OTHER EXPENSES**

Annual Registration Fee	15
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SHELTER INSURANCE FOUNDATION  
ID # 43-1224155  
Part I - Additional Information  
6/30/2010

Reconciliation of Part I, Line 4(a) with Part I, Line 4(b)

Dividends & Interest from Securities  
Line 4, Column (a) - Per Book 391,943

Adjustments for Limited Partnership Investments

Energy Transfer Partners L P		
Distributions recorded as dividends per books	-	
2009 K-1 Interest Income	77	
2009 K-1 Dividends	219	
		296
Enterprise Products Partners L P		
Distributions recorded as dividends per books	-	
2009 K-1 Interest Income	87	
2009 K-1 Dividends	6	
		93
Enbridge Energy Partners L P		
Distributions recorded as dividends per books	(14,301)	
2009 K-1 Interest Income	16	
2009 K-1 Dividends		(14,285)
DCP Midstream Partners L P		
Distributions recorded as dividends per books	-	
2009 K-1 Interest Income	94	
2009 K-1 Dividends		94
Spectra Energy Partners LP (Purchased 1/23/08)		
Distributions recorded as dividends per books	(13,855)	
2009 K-1 Interest Income	25	
2009 K-1 Dividends		(13,830)

Line 4, Column (b) - Net Investment Income 364,311

Note: Unrelated business income from the above listed partnerships has been reported on Form 990-T.



**SHELTER INSURANCE FOUNDATION**  
**ID# 43-1224155**  
**2009 FORM 990-PF**  
**PART 1, LINE 25, COLUMN D**

<b>DISBURSEMENTS FOR CHARITABLE PURPOSES</b>	<b>TOTAL</b>	<b>AGENT SCHOLARSHIPS</b>	<b>EMPLOYEE/ AGENT SCHOLARSHIP AWARDS</b>	<b>OTHER AWARDS</b>
Contributions Per Statement	569,367	364,393	85,000	119,974
Add Scholarship Refunds	3,107	3,107		
Subtotal	572,474	367,500	85,000	119,974
Add Awards Payable 6/30/2009	377,500	360,000	2,500	15,000
Less Awards Payable 6/30/2010	382,500	367,500	-	15,000
<b>Cash Basis - Disbursements for Charitable Purposes</b>	<b>567,474</b>	<b>360,000</b>	<b>87,500</b>	<b>119,974</b>

SHELTER INSURANCE FOUNDATION  
ID# 43-1224155  
2009 FORM 990-PF, PART II, LINE 10(b)

		Values at 6/30/2010		
Cusip ID	Description	Number of Shares	Cost	Market Value
Common Stock				
002824100	Abbott Labs	3,200	131,101	149,696
038222105	Applied Materials, Inc	7,970	108,631	95,799
054303102	Avon Products	4,520	140,350	119,780
055622104	BP P L C	1,940	108,958	56,027
084670207	Berkshire Hathaway	2,250	135,541	179,303
088606108	BHP Billiton Ltd	3,120	49,046	193,409
110122108	Bristol-Myers-Squib	10,300	613,319	256,882
12572Q105	CME Group Inc	320	98,847	90,096
149123101	Caterpillar Tractor	2,210	105,166	132,755
291011104	Emerson Electric	3,300	162,361	144,177
29250N105	Enbridge Inc	4,050	109,063	188,730
30231G102	Exxon Mobil	3,900	350,571	222,573
354613101	Franklin Resources	1,230	125,122	106,014
369604103	General Electric Co	10,200	320,783	147,084
404280406	HSBC Holdings PLC	2,000	178,780	91,180
404280406	HSBC Holdings PLC	900	40,780	41,031
452308109	Illinois Tool Works	2,800	110,237	115,584
458140100	Intel Corp	12,300	231,155	239,235
459200101	International Business Machines	980	124,596	121,010
465685105	ITC Holdings Corp	2,340	104,138	123,809
494368103	Kimberly Clark Corporation	2,260	144,847	137,024
548661107	Lowe's Corporation	3,540	100,240	72,287
582839106	Mead Johnson Nutrition	2,280	108,311	114,274
589331107	Merck & Co	5,800	181,336	202,826
594918104	Microsoft	6,600	135,566	151,866
713448108	Pepsico Corporation	4,500	196,560	274,275
717081103	Pfizer	6,460	97,496	92,120
718172109	Philip Morris International	3,100	134,447	142,104
742718109	Procter & Gamble	3,310	192,119	198,534
780259206	Royal Dutch Shell PLC	4,110	228,389	206,404
806857108	Schlumberger	1,850	105,893	102,379
847560109	Spectra Energy Corporation	9,050	223,459	181,634
87612E106	Target Corporation	2,300	114,450	113,091
88579Y101	3M Company	2,700	186,136	213,273
92343V104	Verizon Communications	3,310	103,929	92,746
988498101	Yum Brands, Inc	3,300	110,554	128,832
			<u>5,712,277</u>	<u>5,237,843</u>
Limited Partnerships				
29250R106	Enbridge Energy Ptrs LP	3,600	181,374	188,711
84756N109	Spectra Energy Partners LP	6,640	154,638	225,361
			<u>336,012</u>	<u>414,072</u>
Total Common Stock & Limited Partnerships			<u><u>6,048,289</u></u>	<u><u>5,651,915</u></u>

SHELTER INSURANCE FOUNDATION  
ID# 43-1224155  
2009 FORM 990-PF, PART II, LINE 10(c)

<u>Cusip ID</u>	<u>Bonds</u>	<u>Cost</u>	<u>Market Value</u>
037411AV7	Apache Corp	294,835	303,903.00
039483AY8	Archer Daniels	216,630	227,500 00
054303AW2	Avon Products	225,046	237,866 00
097023AZ8	Boeing Co	205,600	220,210.00
102885GTA	Bowling Green Univ OH Rev	200,000	208,168.00
05569AAB5	BP Leasing Nts	200,882	168,496.00
199112HU0	Columbus GA Lease Revenue	199,634	207,014 00
291011AN4	Emerson Electric NTS	269,678	264,867 00
406216AH4	Halliburton Co	243,312	251,698 00
428236AL7	Hewlett Packard Co NTS	198,530	214,006 00
459200AG6	IBM Corp Nts	245,980	271,794 00
617446GM5	Morgan Stanley Dean Witter NTS	102,112	103,461.00
637432LR4	National Rural Utilities Notes	273,860	277,334 00
65364UAA4	Niagra Mohawl Power	204,316	210,940 00
713448BJ6	Pepsi Corp	252,216	258,592 00
74005PAJ3	Praxair Inc Sr NTS	207,834	218,094 00
742718DQ9	Proctor & Gamble	199,544	210,164.00
87612EAC0	Target Corp NTS	274,273	257,353.00
904764AK3	Unilever Capital	208,432	218,660.00
913017BH1	United Technologies NTS	189,158	223,652 00
		<u>4,411,872</u>	<u>4,553,772</u>

SHELTER INSURANCE FOUNDATION  
ID # 43-1224155  
CAPITAL GAINS & LOSSES  
PART IV, PAGE 3  
2009 990-PF

DESCRIPTION	HOW ACQUIRED	DATE ACQUIRED	DATE SOLD	SALES PRICE	BASIS	GAIN/ (LOSS)
JP Morgan Nts	P	2/22/2005	10/2/2009	200,000	200,000	-
May Department Stores Nts	P	5/21/2002	12/29/2009	102,000	103,781	(1,781)
Consolidated Edison	P	2/28/2005	6/15/2010	200,000	200,000	-
Bank of America	P	7/25/2006	11/16/2009	55,945	177,450	(121,505)
BHP Billiton Ltd	P	11/21/2003	10/20/2009	116,623	25,152	91,471
BHP Billiton Ltd	P	11/21/2003	6/21/2010	117,687	26,410	91,277
DCP Midstream Partners	P	5/22/2007	10/20/2009	151,232	232,811	(81,579)
Emerson Electric Co	P	1/22/2008	4/26/2010	147,320	137,760	9,560
Enbridge Inc	P	5/23/2005	2/22/2010	121,943	74,055	47,888
Energy Transfer Partners	P	1/18/2005	8/24/2009	272,143	225,232	46,911
Enterprise Products Partners	P	1/18/2005	7/21/2009	192,944	180,603	12,341
Kimberly Clark	P	1/22/2008	5/25/2010	146,743	158,323	(11,580)
Procter & Gamble	P	11/24/2003	6/21/2010	109,593	86,878	22,715

**Part IV, Line 2, Net Capital Loss**

1,934,173      1,828,455      **105,718**

**Reconciliation**

Other Than Temporary Impairment (OTTI)  
Basis Writedowns (Year Ending 6/30/10)

Exxon Mobil Corporation	P	12/17/2007				(127,998)
BP P L C	P	10/20/2009				(52,929)
						<u>(180,927)</u>

Tax Basis Adjustments Due to Prior  
Year OTTI Writedowns

Bank of America						131,250
Emerson Electric						46,619
						<u>177,869</u>

Sales of Partnerships - Book to Tax  
Differences in Gain/Loss

DCP Midstream Partners						136,367
Energy Transfer Partners						32,811
Enterprise Products Partners						(10,798)
Spectra Energy Partners (Partial Sale in 2010 - Will be Reported in 2010 990-PF)						15,974
						<u>174,354</u>

**Page 1, Line 6a, Col. (a)**

**Net Gain/(Loss) From Sale of Assets**

**277,014**

SHELTER INSURANCE FOUNDATION  
ID # 43-1224155  
2009 FORM 990-PF  
PART VIII, LINE 1

<u>(a)Name and Address</u>	<u>(b)Title</u>	<u>(c)Compensation</u>	<u>(d)Contributions</u>	<u>(e)Expense Account</u>
J David Moore 3301 West Old Field Road Columbia, MO 65203	President & Director	0	0	0
Joe L. Moseley 3209 Wood Dale Columbia, MO 65203	Vice-President, Secretary & Director	0	0	0
Jerry L. French 6304 Old Village Road Columbia, MO 65203	Treasurer & Director	0	0	0
Don A McCubbin 18400 N Hwy.NN Sturgeon, MO 65284	Director	0	0	0
Rick L. Means 3504 Crosstimbers Ct Columbia, MO 65203	Director	0	0	0
William C. Keithley 10231 S Route N Columbia, MO 65203	Director	0	0	0
Mary Lou Mills 1516 Mills Drive Columbia, MO 65203	Director	0	0	0

SHELTER INSURANCE FOUNDATION  
ID# 43-1224155  
2009 FORM 990-PF  
Part X, Line 1a and 1b

	Cash Balance	Average Cash Balance	Temporary Investments	Long Term Investments Stocks & Bonds	Long Term Market Over Cost	Long Term Market Value Stocks & Bonds	Total Temporary and Long Term Investments
Beg Balance	3,092,684 66						
Jul-09	78,440 29	1,585,562 48	2,599,939 81	6,962,958 44	672,873 06	7,635,831 50	10,235,771 31
Aug-09	58,949 74	68,695 02	1,399,993 48	8,263,868 05	614,586 95	8,878,455 00	10,278,448 48
Sep-09	1,278,342 15	668,645 95	0 48	8,477,738 05	823,598 95	9,301,337 00	9,301,337 48
Oct-09	1,034,287 07	1,156,314 61	0 48	8,884,898 15	697,578 45	9,582,476 60	9,582,477 08
Nov-09	1,028,517 06	1,031,402 07	0 48	8,950,127 76	1,103,983 94	10,054,111 70	10,054,112 18
Dec-09	1,141,126 76	1,084,821 91	0 48	8,843,369 76	1,083,593 14	9,926,962 90	9,926,963 38
Jan-10	52,101 70	596,614 23	649,989 65	9,313,834 76	959,995 04	10,273,829 80	10,923,819 45
Feb-10	51,125 75	51,613 73	659,990 21	9,424,945 30	1,027,240 00	10,452,185 30	11,112,175 51
Mar-10	106,765 44	78,945 60	649,997 77	9,421,489 30	1,262,286 18	10,683,775 48	11,333,773 25
Apr-10	55,404 75	81,085 10	499,993 81	9,728,445 86	1,304,887 74	11,033,333 60	11,533,327 41
May-10	107,308 65	81,356 70	499,996 31	9,713,927 97	795,332 53	10,509,260 50	11,009,256 81
Jun-10	695,472 81	401,390 73	0 48	8,835,628 98	743,186 41	9,578,815 39	9,578,815 87
Average		<u>573,870 67</u>					<u>10,405,856 52</u>

SHELTER INSURANCE FOUNDATION  
ID # 43-1224155  
2009 FORM 990-PF, RETURN OF PRIVATE FOUNDATION  
PART XV, SUPPLEMENTARY INFORMATION - SECTION 3A

Name and Address	Relationship to Foundation	Foundation Status	Purpose of Contribution	Amount of Contribution
AGENT SCHOLARSHIP AWARDS Various High School Seniors	N/A	N/A	Education	\$ 360,000
SCHOLARSHIP PROGRAM FOR CHILDREN OF AGENTS AND EMPLOYEES Various College/University Students	N/A	N/A	Education	87,500
ANNUAL SCHOLARSHIPS - WEST JUNIOR HIGH SCHOOL AND LAPLATA HIGH SCHOOL STUDENTS	N/A	N/A	Education	6,000
2009 LANG AWARD - Zachery Kyle Garner c/o Bank of America Columbia, MO 65203	N/A	N/A	Education	250 00
2010 LANG AWARD - Donte Jeron Darrington c/o Bank of America Columbia, MO 65203	N/A	N/A	Education	250 00
AMERICAN CANCER SOCIETY 1900 N Providence Road Columbia, MO 65202	N/A	N/A	Charitable	750 00
BLUE RYNO FOUNDATION P O Box 1926 La Jolla, CA 92038	N/A	N/A	Charitable	500 00
BOYS AND GIRLS CLUB OF COLUMBIA 1002 Fay St Columbia, MO 65201	N/A	N/A	Charitable	1,450 00
CENTRAL MISSOURI HONOR FLIGHT 5550 Hwy 63 South Columbia, MO 65201	N/A	N/A	Charitable	1,000 00
CI FOUNDATION P O Box 413 Madisonville, KY 42431	N/A	N/A	Charitable	1,000 00
CONWAY COUNTY COMMUNITY FOUNDATION P O Box 397 Morrilton, AR 72110	N/A	N/A	Charitable	6,000 00
COYOTE HILL 9501 W Coyote Hill Road Harrisburg, MO 65256	N/A	N/A	Charitable	7,000 00
F V HEINKEL AWARD FOR EXCELLENCE AMANDA HUHMANN Columbia, MO 65201	N/A	N/A	Educational	1,000 00
F V HEINKEL AWARD FOR EXCELLENCE DARRAH DOLLENS-BERCK Jackson, NC 28546	N/A	N/A	Educational	2,000 00
F V HEINKEL AWARD FOR EXCELLENCE - JAMES PENNELL Kingdom City, MO 65252	N/A	N/A	Educational	2,000 00
F V HEINKEL AWARD FOR EXCELLENCE - LIBBY BURKS Columbia, MO 65203	N/A	N/A	Educational	1,000 00
F V HEINKEL AWARD FOR EXCELLENCE - ROLANDO BARRY Columbia, MO 65201	N/A	N/A	Educational	2,000 00
FORSYTH HIGH SCHOOL PROJECT GRADUATION P O Box 187 Forsyth, MO 65653	N/A	N/A	Educational	250 00
HABITAT FOR HUMANITY 1906 Monroe Street Columbia, MO 65201	N/A	N/A	Charitable	500 00

SHELTER INSURANCE FOUNDATION  
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PART XV. SUPPLEMENTARY INFORMATION - SECTION 3A

Name and Address	Relationship to Foundation	Foundation Status	Purpose of Contribution	Amount of Contribution
HEALTHY BIRTH DAY 475 S 46th Street West Des Moines, IL 50265	N/A	N/A	Educational	1,000 00
HEART OF MISSOURI CASA ANNUAL BASEBALL CLINIC P O Box 10028 Columbia, MO 65205	N/A	N/A	Educational	100 00
JAMES PENNELL HEROISM FUND C/O Callaway Bank 5 East 5th Street Fulton, MO 65251	N/A	N/A	Charitable	3,000 00
JOB POINT 2116 Nelwood Drive Columbia, MO 65202	N/A	N/A	Charitable	5,000 00
KEEP CAMP HICKORY HILL ALIVE 1287 S Sonora Drive Columbia, MO 65201	N/A	N/A	Charitable	500 00
LEUKEMIA & LYMPHOMA SOCIETY - GATEWAY CHAPTER 77 Westport Plaza St Louis, MO 63146	N/A	N/A	Charitable	500 00
LITERACY ACTION CORPS OF COLUMBIA P O Box 7105 Columbia, MO 65205	N/A	N/A	Educational	1,500 00
MARCH OF DIMES FOUNDATION 315 Ellis Blvd Jefferson City, Mo 65101	N/A	N/A	Charitable	5,000 00
MARY LEE JOHNSTON COMMUNITY LEARNING CENTER 1509 Hinkson Avenue Columbia, MO 65201	N/A	N/A	Educational	250 00
MENA ARKANSAS SCHOOL DISTRICT 501 Hickory Avenue Mena, AR 71953	N/A	N/A	Educational	4,000 00
MISSOURI HIGHSTEPPERS P O Box 365 Columbia, MO 65205	N/A	N/A	Charitable	500 00
P A C E 503 E Nifong, Blvd Columbia, MO 65201	N/A	N/A	Charitable	500 00
PARIS BOYS AND GIRLS CLUB P O Box 277 Paris, AR 72855	N/A	N/A	Charitable	500 00
RAIN OF CENTRAL MO 1123 Wilkes Blvd, Suite 250 Columbia, MO 65201	N/A	N/A	Charitable	340 00
RONALD MCDONALD HOUSE CHARITIES OF MID-MISSOURI 1101 E Stadium Slvd Columbia, MO 65201	N/A	N/A	Charitable	500 00
MISSOURI SPECIAL OLYMPICS SPONSORSHIP P O Box 1088 Jefferson City, MO 65102	N/A	N/A	Charitable	250 00
ST LOUIS ZOO FRIENDS ASSOCIATION 1 Government Drive St Louis, MO 63110	N/A	N/A	Charitable	120 00
ST JUDES CHILDRENS FOUNDATION South 1 St Jude Place Memphis, TN 38105	N/A	N/A	Charitable	150 00



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Name and Address	Relationship to Foundation	Foundation Status	Purpose of Contribution	Amount of Contribution
STONE COUNTY SCHOLARSHIP FOUNDATION P O Box 356 Mountain View, AR 72560	N/A	N/A	Educational	500 00
STUART EIKEN MEMORIAL 5K RUN/WALK Jefferson City, MO 65109	N/A	N/A	Charitable	250 00
THE INTERSECTION 7 East Sexton Rd Columbia, Mo 65203	N/A	N/A	Charitable	1,500 00
TRULASKE COLLEGE OF BUSINESS - UMC 110 Cornell Hall Columbia, MO 65211	N/A	N/A	Educational	2,500 00
TRYPS 2300 Bernadette Drive Columbia, MO 65203	N/A	N/A	Charitable	500 00
USS MISSOURI COMMISSIONING COMMITTEE 236 E High Street Jefferson City, MO 65101	N/A	N/A	Charitable	500 00
WE ALWAYS SWING JAZZ 218 N 8th Street Columbia, MO 65201	N/A	N/A	Charitable	2,000 00
ROCKBRIDGE HIGH SCHOOL SENIOR PARTY 4603 John Cary Drive Columbia, MO 65203	N/A	N/A	Educational	703 70
WILLIAM RANDY SWIFT OUTSTANDING CONTRIBUTOR WEST JR HIGH Auxvasse, MO 65231	N/A	N/A	Educational	2,000 00
WILLOW SPRINGS BOOSTER CLUB 515 North Ferguson Street Willow Springs, MO 65793	N/A	N/A	Educational	1,000 00
YOUTH ENTREPRENEURS KANSAS 4111 E 37th Street North Wichita, KS 67220	N/A	N/A	Educational	1,000 00
Central Chrstian College of the Bible 911 E Urbandale Drive Moberly, MO 65248	N/A	N/A	Educational	1,380
Central Methodist University 411 Central Methodist Square Fayette, MO 65248	N/A	N/A	Educational	300
College of the Ozarks P O Box 17 Point Lookout, MO 65726	N/A	N/A	Educational	1,000
Columbia College 1001 Rogers St Columbia, MO 65201	N/A	N/A	Educational	5,800
Hamilton College 198 College Hill Road Clinton, NY 13323	N/A	N/A	Educational	500
Harvard University 124 Mount Auburn Street Cambridge, MA 02138	N/A	N/A	Educational	500
Kansas State University 2323 Anderson Avenue Manhattan, KY 66502	N/A	N/A	Educational	25

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PART XV, SUPPLEMENTARY INFORMATION - SECTION 3A

Name and Address	Relationship to Foundation	Foundation Status	Purpose of Contribution	Amount of Contribution
Mississippi State University P O Box 6149 Mississippi State, MS 39762	N/A	N/A	Educational	3,100
Missouri State University 300 S Jefferson Avenue Springfield, MO 65806	N/A	N/A	Educational	30
Missouri Valley College 500 E College Marshall, MO 65340	N/A	N/A	Educational	10,000
Northern Illinois University 1425 W Lincoln Hwy Dekalb, IL 60115	N/A	N/A	Educational	50
Saint Mary's University 1 Camino Santa Maria San Antonio, TX 78291	N/A	N/A	Educational	250
Saint Paul School of Theology 5123 E Truman Road Kansas City, MO 64127	N/A	N/A	Educational	1,000
Stephens College 1200 E Broadway Columbia, MO 65201	N/A	N/A	Educational	100
Truman State University 100 McClain Hall Kirksville, MO 63501	N/A	N/A	Educational	3,750
UMC Medical School Foundation 1 Hospital Drive Columbia, Mo 65212	N/A	N/A	Educational	250
University of Central Missouri Smiser Alumni Center Warrensburg, MO 64093	N/A	N/A	Educational	150
University of Maine 5703 Alumni Hall Orono, ME 04469	N/A	N/A	Educational	500
University of Missouri Columbia 109 Alumni Center Columbia, MO 65211	N/A	N/A	Educational	16,725
University of Missouri-Columbia Law School 205 Hulston Hall Columbia, MO 65211	N/A	N/A	Educational	2,500
Washburn University 1700 SW College Avenue Topeka, KS 66621	N/A	N/A	Educational	150
Washington University 1 Brookings St Louis, MO 63130	N/A	N/A	Educational	300
Western Kentucky University 1 Big Red Way Bowling Green, KY 42101	N/A	N/A	Educational	2,500
				<u>567,474</u>

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PART XV, SUPPLEMENTARY INFORMATION - SECTION 3B

<b>Name and Address</b>	<b>Relationship to Foundation</b>	<b>Foundation Status</b>	<b>Purpose of Contribution</b>	<b>Amount of Contribution</b>
Agent Scholarship Awards Various High School Seniors	N/A	N/A	Education	\$ 367,500
West Junior High School Scholarships	N/A	N/A	Education	12,000
La Plata High School Scholarships	N/A	N/A	Education	3,000
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				<u><u>\$ 382,500</u></u>