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Form **990-PF**Department of the Treasury
Internal Revenue Service**Return of Private Foundation**
or Section 4947(a)(1) Trust Treated as Private Foundation

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▶ Information about Form 990-PF and its separate instructions is at www.irs.gov/form990pf.

OMB No 1545-0052

2014

Open to Public Inspection

For calendar year 2014 or tax year beginning , 2014, and ending , 20

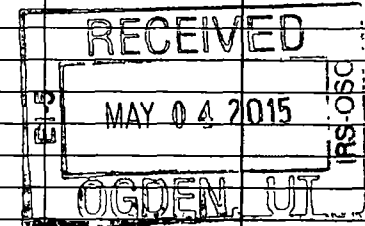
Name of foundation Shelter Insurance Foundation		A Employer identification number 43-1224155
Number and street (or P O box number if mail is not delivered to street address) 1817 West Broadway	Room/suite	B Telephone number (see instructions) 573-214-4887
City or town, state or province, country, and ZIP or foreign postal code Columbia MO 65218		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/>
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶ \$ 13,564,309	J Accounting method <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	F If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

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 instructions)).		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)	179,993			
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	95	95	95	
	4 Dividends and interest from securities	467,463	467,463	467,463	
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	360,453			
	b Gross sales price for all assets on line 6a				
	7 Capital gain net income (from Part IV, line 2)		355,956		
	8 Net short-term capital gain				
	9 Income modifications			1,154	
	10a Gross sales less returns and allowances				
Operating and Administrative Expenses	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	1,008,004	823,514	468,712	
	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 instructions)	12,447			
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)				
	24 Total operating and administrative expenses. Add lines 13 through 23	12,447	0	0	0
	25 Contributions, gifts, grants paid	951,978			931,396
	26 Total expenses and disbursements. Add lines 24 and 25	964,425	0	0	931,396
	27 Subtract line 26 from line 12.				
	a Excess of revenue over expenses and disbursements	43,579			
	b Net investment income (if negative, enter -0-)		823,514		
	c Adjusted net income (if negative, enter -0-)			468,712	

For Paperwork Reduction Act Notice, see instructions.

Form **990-PF** (2014)

SCANNED MAY 07 2015



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		
Assets	1 Cash—non-interest-bearing	659,123	437,554	437,554		
	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 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)	7,922,222	7,481,282	7,481,282		
	c Investments—corporate bonds (attach schedule)	4,794,193	5,512,600	5,512,600		
	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) ▶						
15 Other assets (describe ▶ <u>Accrued Int and Misc Rec</u>)	85,223	132,873	132,873			
16 Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)	13,460,761	13,564,309	13,564,309			
Liabilities	17 Accounts payable and accrued expenses	43,156	67,910			
	18 Grants payable					
	19 Deferred revenue					
	20 Loans from officers, directors, trustees, and other disqualified persons					
	21 Mortgages and other notes payable (attach schedule)					
	22 Other liabilities (describe ▶ <u>Deferred Excise Tax</u>)	36,111	36,463			
	23 Total liabilities (add lines 17 through 22)	79,267	104,373			
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.					
	24 Unrestricted	13,349,494	13,427,930			
	25 Temporarily restricted					
	26 Permanently restricted	32,000	32,000			
	Foundations that do not follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 27 through 31.					
	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 Total net assets or fund balances (see instructions)	13,381,494	13,459,930			
	31 Total liabilities and net assets/fund balances (see instructions)	13,460,761	13,564,303			

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	13,381,494
2 Enter amount from Part I, line 27a	2	43,579
3 Other increases not included in line 2 (itemize) ▶ <u>Change in Unrealized Gain/Loss</u>	3	34,857
4 Add lines 1, 2, and 3	4	13,459,930
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	13,459,930

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.)
1a See Attached Listing				
b				
c				
d				
e				
(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)	
a			0	
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any		
a				
b				
c				
d				
e				
2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }		2	355,956	
3 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 instructions) If (loss), enter -0- in Part I, line 8 }		3		

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))
2013	650,590	12,824,991	0.0507
2012	831,206	12,645,406	0.0657
2011	589,157	12,081,033	0.0488
2010	649,048	11,710,331	0.0554
2009	567,474	10,815,032	0.0525
2 Total of line 1, column (d)			2 0.2731
3 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			3 .05462
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5			4 13,270,109
5 Multiply line 4 by line 3			5 724,813
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 8,235
7 Add lines 5 and 6			7 733,048
8 Enter qualifying distributions from Part XII, line 4 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.			8 931,396

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

1a	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	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	1	8,235
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b).		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	2	
3	Add lines 1 and 2	3	8,235
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	8,235
6	Credits/Payments		
a	2014 estimated tax payments and 2013 overpayment credited to 2014	6a	10,900
b	Exempt foreign organizations—tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments. Add lines 6a through 6d	7	10,900
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	0
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	2,665
11	Enter the amount of line 10 to be Credited to 2015 estimated tax 2,665 Refunded	11	0

Part VII-A Statements Regarding Activities

	Yes	No
1a 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 Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the 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
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation ► \$ _____ (2) On foundation managers. ► \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ► \$ _____		
2 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
3 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
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		X
5 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
6 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	
7 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	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ► Missouri		
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 General Instruction G? <i>If "No," attach explanation</i>	X	
9 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 2014 or the taxable year beginning in 2014 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>		X
10 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)

11	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 instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ►	13	X	
14	The books are in care of ► <u>Christina M Workman</u> Telephone no ► <u>573 214-4574</u> Located at ► <u>1817 W Broadway, Columbia, MO</u> ZIP+4 ► <u>65218-0001</u>			
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 ► <u>15</u>			
16	At any time during calendar year 2014, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for FinCEN Form 114, (formerly TD F 90-22.1) If "Yes," enter the name of the foreign country ►	16	Yes	No X

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
1a	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? (Exception. 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	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 instructions)? Organizations relying on a current notice regarding disaster assistance check here ► <input type="checkbox"/>	1b	
c	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 2014?	1c	X
2	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))		
a	At the end of tax year 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ► 20____, 20____, 20____, 20____		
b	Are there any years listed in 2a for which the foundation is not 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 all years listed, answer "No" and attach statement—see instructions)	2b	X
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ► 20____, 20____, 20____, 20____		
3a	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	If "Yes," did it have excess business holdings in 2014 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 2014)	3b	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
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 2014?	4b	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 4945(d)(4)(A)? (see 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 instructions)?Organizations relying on a current notice regarding disaster assistance check here ☐**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?

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?**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 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 Listing				

2 Compensation of five highest-paid employees (other than those included on line 1—see 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 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 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 instructions	
3	
Total. Add lines 1 through 3	▶ 0

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
a	Average monthly fair market value of securities	1a	13,238,278
b	Average of monthly cash balances	1b	233,914
c	Fair market value of all other assets (see instructions)	1c	
d	Total (add lines 1a, b, and c)	1d	13,472,192
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	
3	Subtract line 2 from line 1d	3	13,472,192
4	Cash deemed held for charitable activities. Enter 1 1/2 % of line 3 (for greater amount, see instructions)	4	202,083
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	13,270,109
6	Minimum investment return. Enter 5% of line 5	6	663,505

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

1	Minimum investment return from Part X, line 6	1	663,505
2a	Tax on investment income for 2014 from Part VI, line 5	2a	8,235
b	Income tax for 2014 (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	8,235
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	655,270
4	Recoveries of amounts treated as qualifying distributions	4	1,154
5	Add lines 3 and 4	5	656,424
6	Deduction from distributable amount (see instructions)	6	
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	656,424

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26	1a	931,396
b	Program-related investments—total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	931,396
5	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 instructions)	5	8,235
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	923,161

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 instructions)

	(a) Corpus	(b) Years prior to 2013	(c) 2013	(d) 2014
1 Distributable amount for 2014 from Part XI, line 7				656,424
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only				
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2014				
a From 2009	47,656			
b From 2010	68,382			
c From 2011	8,014			
d From 2012	203,616			
e From 2013	329,441			
f Total of lines 3a through e	657,109			
4 Qualifying distributions for 2014 from Part XII, line 4 ▶ \$ 931,396				
a Applied to 2013, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions)				
c Treated as distributions out of corpus (Election required—see instructions)				
d Applied to 2014 distributable amount				656,424
e Remaining amount distributed out of corpus	274,972			
5 Excess distributions carryover applied to 2014 (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	932,081			
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 instructions		0		
e Undistributed income for 2013. Subtract line 4a from line 2a Taxable amount—see instructions			0	
f Undistributed income for 2014. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2015				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required—see instructions)				
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions)	47,656			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	884,425			
10 Analysis of line 9:				
a Excess from 2010	68,382			
b Excess from 2011	8,014			
c Excess from 2012	203,616			
d Excess from 2013	329,441			
e Excess from 2014	274,972			

Part XIV Private Operating Foundations (see 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 2014, 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)

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

Tax year	Prior 3 years			(e) Total
(a) 2014	(b) 2013	(c) 2012	(d) 2011	
				0
b 85% of line 2a	0	0	0	0
c Qualifying distributions from Part XII, line 4 for each year listed				0
d Amounts included in line 2c not used directly for active conduct of exempt activities				0
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c	0	0	0	0
3 Complete 3a, b, or c for the alternative test relied upon				
a "Assets" alternative test—enter				
(1) Value of all assets				0
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)				0
b "Endowment" alternative test—enter $\frac{2}{3}$ of minimum investment return shown in Part X, line 6 for each year listed				0
c "Support" alternative test—enter				
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)				0
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)				0
(3) Largest amount of support from an exempt organization				0
(4) 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 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 instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

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

Teresa Magruder, Shelter Insurance Companies, 1817 W Broadway, Columbia, MO 65218 573-214-4508

- 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: Alabama, Georgia, South Carolina, Virginia, Arizona

Arkansas, Colorado, Illinois, Indiana, Iowa, Kansas, Louisiana, Missouri, Mississippi, Nebraska, Nevada, Oklahoma, Tennessee

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

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i> See Attached Listing				
Total			▶ 3a	931,396
b <i>Approved for future payment</i> See Attached List				
Total			▶ 3b	62,910

Enter gross amounts unless otherwise indicated

Enter gross amounts unless otherwise indicated		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
		(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1	Program service revenue:					
a						
b						
c						
d						
e						
f						
g	Fees and contracts from government agencies					
2	Membership dues and assessments					
3	Interest on savings and temporary cash investments			14	95	
4	Dividends and interest from securities			14	467,463	
5	Net rental income or (loss) from real estate					
a	Debt-financed property					
b	Not debt-financed property					
6	Net rental income or (loss) from personal property					
7	Other investment income					
8	Gain or (loss) from sales of assets other than inventory			18	360,453	
9	Net income or (loss) from special events					
10	Gross profit or (loss) from sales of inventory					
11	Other revenue a					
b						
c						
d						
e						
12	Subtotal. Add columns (b), (d), and (e)		0		828,011	0
13	Total. Add line 12, columns (b), (d), and (e)				13 828,011	

(See worksheet in line 13 instructions to verify calculations)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

[illegible]

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

- | | | | | |
|----------|---|--------------|------------|-----------|
| 1 | 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? | | Yes | No |
| | | | | |
| a | Transfers from the reporting foundation to a noncharitable exempt organization of | | | |
| | (1) Cash | 1a(1) | | X |
| | (2) Other assets | 1a(2) | | X |
| b | Other transactions | | | |
| | (1) Sales of assets to a noncharitable exempt organization | 1b(1) | | X |
| | (2) Purchases of assets from a noncharitable exempt organization | 1b(2) | | X |
| | (3) Rental of facilities, equipment, or other assets | 1b(3) | | X |
| | (4) Reimbursement arrangements | 1b(4) | | X |
| | (5) Loans or loan guarantees | 1b(5) | | X |
| | (6) Performance of services or membership or fundraising solicitations | 1b(6) | | X |
| c | Sharing of facilities, equipment, mailing lists, other assets, or paid employees | 1c | | X |
| d | 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		

**Sign
Here**

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) is based on all information of which preparer has any knowledge.

Signature of officer or trustee

4/27/2015
Date

Vice-President & Secretary
Title

May the IRS discuss this return with the preparer shown below (see instructions)? ☐ Yes ☐ No

**Paid
Preparer
Use Only**

Print/Type preparer's name

Preparer's signature

Date _____

Check ☐ if self-employed

PTIN

Firm's name ▶

Firm's EIN ►

Firm's address ►

Phone no.

Schedule B(Form 990, 990-EZ,
or 990-PF)Department of the Treasury
Internal Revenue Service**Schedule of Contributors**

OMB No 1545-0047

2014

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.

▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and its instructions is at www.irs.gov/form990.**Name of the organization**

Shelter Insurance Foundation

Employer identification number

43-1224155

Organization type (check one)**Filers of:****Section:**

Form 990 or 990-EZ

☐ 501(c)() (enter number) organization☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation☐ 527 political organization

Form 990-PF

☒ 501(c)(3) exempt private foundation☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation☐ 501(c)(3) taxable private foundationCheck if your organization is covered by the **General Rule** or a **Special Rule**.**Note.** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.**General Rule**

- ☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

No contributions over \$5,000 were received

Special Rules

- ☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year. ▶ \$ _____

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990, or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization Shelter Insurance Foundation	Employer identification number 43-1224155
---	---

Part I **Contributors** (see instructions) Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
-----	None ----- ----- -----	\$-----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
-----	----- ----- ----- -----	\$-----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
-----	----- ----- ----- -----	\$-----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
-----	----- ----- ----- -----	\$-----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
-----	----- ----- ----- -----	\$-----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
-----	----- ----- ----- -----	\$-----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
-----	----- ----- ----- -----	\$-----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)

SHELTER INSURANCE FOUNDATION
ID# 43-1224155
2014 FORM 990-PF
JANUARY 1 2014 THROUGH DECEMBER 31, 2014
PART 1

LINE 1, CONTRIBUTIONS

CONTRIBUTOR	DATE	AMOUNT	CASH	COMMON STOCK
Contributions from individuals or businesses of less than \$5,000	Various	179,993	179,993	0
Contributions from individuals or businesses of \$5,000 or more		0	0	0
Total Line 1, Contributions		179,993	179,993	0

No contributions were received from any individual or business that were \$5,000 or greater. Shelter Insurance Foundation is covered by the General Rule which requires the filing of Schedule B which provides a listing of every contributor who during the year gave the organization, directly or indirectly, money, securities, or any other type of property that total \$5,000 or more for the organization's tax year. There were no contributions equal to or exceeding \$5,000 from any one contributor during the tax year from 1/1/2014 through 12/31/2014.

LINE 18, TAXES

Excise Tax Based on Investment Income (Section 4940(e))	12,432
Annual Registration Fee	15
	<u>12,447</u>

SHELTER INSURANCE FOUNDATION
ID# 43-1224155
2014 FORM 990-PF
PART 1, LINE 25, COLUMN D

DISBURSEMENTS FOR CHARITABLE PURPOSES	EMPLOYEE/ AGENT SCHOLARSHIP OTHER			
	TOTAL	AGENT SCHOLARSHIPS	AWARDS	AWARDS
Contributions Per Statement	951,978	639,184	123,500	189,294
Add Scholarship Refunds	1,154		1,154	
Subtotal	953,132	639,184	124,654	189,294
Add Awards Payable 12/31/2013	41,174	7,231		33,943
Less Awards Payable 12/31/2014	62,910	4,000	-	58,910
Cash Basis - Disbursements for Charitable Purposes	931,396	642,415	124,654	164,327

SHELTER INSURANCE FOUNDATION

ID# 43-1224155

2014 FORM 990-PF

PART II, LINE 10(b)

		Values at 12/31/2014		
Cusip ID	Description	Number of Shares	Cost	Market Value
002824100	Abbott Labs	3,200	62,896	144,064
00287Y109	Abbvie Inc	3,200	68,205	209,408
054303102	Avon Products	6,220	190,539	58,405
055622104	BP P L.C	1,940	108,958	73,953
084670207	Berkshire Hathaway	2,250	135,541	337,838
088606108	BHP Billiton Ltd	3,120	49,046	147,638
12572Q105	CME Group Inc	2,600	146,132	230,490
149123101	Caterpillar Tractor	2,210	105,166	202,281
291011104	Emerson Electric	3,300	162,361	203,709
29250N105	Enbridge Inc.	5,800	78,094	298,178
29358Q109	Ensco PLC	1,700	99,238	50,915
30231G102	Exxon Mobil	2,500	224,725	231,125
354613101	Franklin Resources	3,690	125,122	204,315
369604103	General Electric Co.	10,200	320,783	257,754
369604103	General Electric Co	3,230	47,315	81,622
452308109	Illinois Tool Works	2,800	110,237	265,160
458140100	Intel Corp	12,300	231,155	446,367
459200101	International Business Machines	980	124,596	157,231
465685105	ITC Holdings Corp	2,340	104,139	283,819
548661107	Lowes Corporation	3,540	100,240	243,552
582839106	Mead Johnson Nutrition	2,300	118,896	231,242
589331107	Merck & Co	5,800	181,336	329,382
98389X105	Oracle Corp	3,300	107,776	148,401
713448108	Pepsico Corporation	4,500	196,560	425,520
717081103	Pfizer	12,700	196,674	395,605
718172109	Philip Morris International	2,330	101,052	189,779
742718109	Procter & Gamble	4,150	242,456	378,024
780259107	Royal Dutch Shell PLC-ADR B	3,250	276,656	226,070
806857108	Schlumberger	2,290	129,622	195,589
832696405	JM Smuckers	1,400	94,362	141,372
87612E106	Target Corporation	2,300	114,450	174,593
88579Y101	3M Company	1,800	124,090	295,776
92857W308	Vodafone Group-SP ADR	6,500	231,299	222,105
Total Common Stock			4,709,717	7,481,281

SHELTER INSURANCE FOUNDATION

ID# 43-1224155

2014 FORM 990-PF

PART II, LINE 10(c)

Cusip ID	Bonds	Cost	Market Value
037411AV7	Apache Corp	294,835	287,562.50
039483AY8	Archer Daniels	216,630	222,780 00
00850LAA2	Argibank FCB	259,680	255,340 00
052404KL3	Austin TX comm College Rev	250,000	250,585.00
097023AZ8	Boeing Co	205,600	225,456.00
102885GTA	Bowling Green Univ OH Rev	200,000	222,690 00
05569AAB5	BP Leasing Nts	200,882	224,416.00
02153YAA4	Claremont TX	193,777	197,872 73
199112HU0	Columbus GA Lease Revenue	199,634	220,886.00
29364DAS9	Entergy Arkansas	249,820	261,965.00
3137A7HC7	Fed Home Loan Mtg	128,571	127,151 60
3137GAWM5	Fed Home Loan Mtg	204,019	207,105 80
31392VXT4	Fed Home Loan Mtg	258,358	262,152 32
406216AH4	Halliburton Co	243,312	255,778 00
459200AG6	IBM Corp Nts	245,980	256,000 00
637432LR4	National Rural Utilities Notes	273,860	260,546 00
65364UAA4	Niagra Mohawk Power	204,316	221,200 00
68608USE7	Oregon St GO	250,000	243,432.50
713448BJ6	Pepsi Corp	252,216	243,320 00
742718DQ9	Proctor & Gamble	199,544	203,432 00
842434CM2	Southern Cal Gas Co	199,268	202,100 00
904764AK3	Unilever Capital	208,432	222,232 00
913017BH1	United Technologies NTS	189,158	202,800 00
61212LFM3	Univ of Montana	235,000	235,796.65
		5,362,892	5,512,600

SHELTER INSURANCE FOUNDATION
ID # 43-1224155
CAPITAL GAINS & LOSSES
2014 FORM 990-PF
PART IV, PAGE 3

DESCRIPTION	HOW ACQUIRED	DATE ACQUIRED	DATE SOLD	SALES PRICE	BASIS	CAPITAL GAIN/ (LOSS)
Claremont	P	2/5/2014	12/22/2014	4,279	4,237	42
Fed Home Loan Mtg	P	5/29/2012	12/1/2014	13,992	13,992	-
Fed Home Loan Mtg	P	11/22/2011	12/1/2014	2,174	2,174	-
Pembroke Pines	P	5/12/2011	9/8/2014	200,440	190,634	9,806
Flowserve Corp 3,000 shares	P	2/22/2011	1/21/2014	230,105	127,284	102,820
HSBC Holdings 2,900 shares	P	7/25/2006	6/17/2014	150,521	219,560	(69,039)
MDC Holdings - 5,200 shares	P	10/17/2011	1/21/2014	157,941	99,232	58,709
Mead Johnson Nutrition 1,000 shares	P	5/25/2010	11/18/2014	102,373	47,505	54,868
Royal Dutch Shell 2,500 shares	P	1/18/2005	8/19/2014	201,989	139,617	62,372
Royal Dutch Shell 910 shares	P	6/21/2010	8/19/2014	73,524	49,680	23,844
Vodafone group 6,700 shares	P	2/27/2014	2/27/2014	169,208	169,208	-
Vodafone group 55 shares	P	2/27/2014	3/5/2014	53,961	53,956	5
Yum Brands 2,200 shares	P	7/21/2009	2/7/2014	156,719	73,703	83,016
Verizon Communications 1,762 shares	P	2/27/2014	3/3/2014	83,452	53,939	29,513

Part IV, Line 2, Net Capital Gain

355,956

Reconciliation

Tax Basis Adjustments Due to Prior Year OTTI Writedowns

HSBC Holdings - 2000 shares

95,240

Tax Basis Adjustments Due to Current Year OTTI Writedowns

Ensco PLC 1700 Shares

(48,323)

Avon Products 6220 Shares

(42,420)

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

Net Gain/(Loss) From Sale of Assets

360,453

SHELTER INSURANCE FOUNDATION
ID # 43-1224155
2014 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>
Rick L Means 3504 Crosstimber Court Columbia, MO 65203	President & Director	0	0	0
Teresa Magruder 4704 Silver Cliff Drive Columbia, MO 65203	Vice-President, Secretary & Director	0	0	0
S Daniel Clapp 4410 Glen Eagle Drive Columbia, MO 65203	Treasurer & Director	0	0	0
Christina M. Workman 5601 Majestic Circle Columbia, MO 65203	Assistant Treasurer & Director	0	0	0
Madison M Moore 605 E. Old Hawthorne Columbia, MO 65201	Director	0	0	0
Paul J LaRose 3570 S Old Ridge Road Columbia, MO 65203	Director	0	0	0
Frank Thompson 4500 Thornbrook Terrace Columbia, MO 65203	Director	0	0	0
Randa Rawlins 5408 W Tayside Circle Columbia, MO 65203	Director	0	0	0
Rockne Corbin 14165 N Patton Harrisburg MO 65256	Director	0	0	0

SHELTER INSURANCE FOUNDATION
ID# 43-1224155
2014 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	29,152 04						
1/1/2014	63,042 90	46,097 47	1,199,981 33	8,802,583 25	3,031,406 14	11,833,989 39	13,033,970 72
2/28/2014	141,259 53	102,151 22	997,986 00	9,257,790 97	3,271,225 38	12,529,016 35	13,527,002 35
3/31/2014	83,996 98	112,628 26	599,978 41	9,565,976 55	3,305,136 16	12,871,112 71	13,471,091 12
4/30/2014	194,265 26	139,131 12	599,961 50	9,501,625 19	3,486,822 05	12,988,447 24	13,588,408 74
5/31/2014	135,773 54	165,019 40	699,972 17	9,497,739 34	3,504,751 65	13,002,490 99	13,702,463 16
6/30/2014	819,933 09	477,853 32	0 00	9,429,777 98	3,596,756 57	13,026,534 55	13,026,534 55
7/31/2014	168,822 91	494,378 00	0 00	9,423,942 80	3,452,889 64	12,876,832 44	12,876,832 44
8/31/2014	217,203 03	193,012 97	0 00	9,504,830 99	3,652,694 24	13,157,525 23	13,157,525 23
9/30/2014	265,321 55	241,262 29	0 00	9,506,817 32	3,408,091 91	12,914,909 23	12,914,909 23
10/31/2014	264,408 21	264,864 88	0 00	9,501,077 63	3,562,227 18	13,063,304 81	13,063,304 81
11/30/2014	419,575 77	341,991 99	0 00	9,447,137 43	3,656,299 42	13,103,436 85	13,103,436 85
12/31/2014	37,567 78	228,571 78	399,979 82	9,347,546 86	3,646,335 20	12,993,882 06	13,393,861 88
Average		<u>233,913 56</u>					<u>13,238,278 42</u>

SHELTER INSURANCE FOUNDATION
ID # 43-1224155
2014 FORM 990-PF, RETURN OF PRIVATE FOUNDATION
PART XV, SUPPLEMENTARY INFORMATION - SECTION 3A

Recipient	Street Address	City, State	Relationship to Foundation	Foundation Status of Recipient	Purpose of Contribution	Amount
(The) One, Inc	PO Box 250061	Little Rock AR 72225	N/A	PC	Charitable	1,000 00
AMERICAN CANCER SOCIETY	1900 N Providence Road, Suite 105	Columbia, MO 65202	N/A	PC	Charitable	1,000 00
AMERICAN CANCER SOCIETY	1900 N Providence Road, Suite 105	Columbia, MO 65202	N/A	PC	Charitable	1,000 00
AMERICAN HEART & STROKE ASSOCIATION	104 Corporate Lake Dr	Columbia MO 65203	N/A	PC	Charitable	1,000 00
AMERICAN HEART ASSOCIATION	104 Corporate Lake Drive	Columbia, MO 65203	N/A	PC	Charitable	100 00
AMERICAN HEART ASSOCIATION	104 Corporate Lake Drive	Columbia, MO 65203	N/A	PC	Charitable	1,250 00
AMERICAN HEART ASSOCIATION	104 Corporate Lake Dr	Columbia MO 65203	N/A	PC	Charitable	750 00
AMERICAN RED CROSS HEART OF MISSOURI CHAPTER	431 E McCarty	Jefferson City MO 65101	N/A	PC	Charitable	1,250 00
AUTISM SPEAKS	1060 State Road, 2nd Floor	Princeton NJ 08540	N/A	PC	Charitable	100 00
BATTLE COLUMBIA FOR PROSTATE CANCER Foundation	5309 Redcastle Ct	Columbia MO 65203	N/A	PC	Education	250 00
Battle High School AVID Program	7575 St Charles Rd	Columbia MO 65202	N/A	PC	Education	400 00
BIG BROTHERS BIG SISTERS OF CENTRAL MISSOURI	800 N Providence Road	Columbia, MO 65203	N/A	PC	Charitable	2,500 00
BLACKWELL COMMUNITY FOUNDATION	PO Box 514	Blackwell OK 74631	N/A	PF	Charitable	1,135 00
BOYS & GIRLS CLUB OF THE COLUMBIA AREA	1002 Fay St	Columbia, MO 65201	N/A	PC	Child Welfare	3,500 00
BUILDING TOMORROW FOUNDATION	221 E State St	Jacksonville IL 62650	N/A	PC	Charitable	250 00
CARROLL COUNTY AREA YMCA	101 E Ridge Drive Ste F	Carrollton, MO 64633	N/A	PC	Child Welfare	200 00
Central Christian College	911 E Urbandale Drive	Moberly, MO 65248	N/A	PC	Education	2,400 00
Central College	812 University	Pella, IA 50219	N/A	PC	Education	2,000 00
CENTRAL MAGNET ROBOTICS- CENTRAL MAGNET HIGH SCHOOL	701 E Main St	Murfreesboro, TN 37129	N/A	PC	Education	100 00
Central Methodist University	411 Central Methodist Square	Fayette MO 65248	N/A	PC	Education	200 00
CENTRAL MISSOURI FOOD BANK	2010 Vandiver Drive	Columbia, MO 65202	N/A	PC	Assistance to Low Income Families	6,500 00
CENTRAL MISSOURI FOOD BANK	2010 Vandiver Drive	Columbia, MO 65202	N/A	PC	Assistance to Low Income Families	100 00
CENTRAL MISSOURI HUMANE SOCIETY	616 Big Bear Blvd	Columbia MO 65202	N/A	PC	Charitable	2,000 00
Central Missouri Humane Society	616 Big Bear Blvd	Columbia MO 65202	N/A	PC	Charitable	640 00
CHRIS PREMIER MEMORIAL FUND (scholarship)	200 N Lincoln Ave	Loveland CO 80537	N/A		Education	2,500 00
College of the Ozarks	P O Box 17	Point Lookout, MO 65726	N/A	PC	Education	500 00
COLUMBIA AFRICAN AMERICAN ASSOC MEMORIAL SCHOLARSHIP	PO Box 1632	Columbia MO 65205	N/A	PC	Education	500 00
Columbia College	1001 Rogers St	Columbia, MO 65201	N/A	PC	Education	1,700 00
Columbia Public School	4603 John Garry Dr	Columbia, MO 65203	N/A	PC	Education	820 00
COLUMBIA SENIOR ACTIVITY CENTER	1121 Business Loop 70 East	Columbia MO 65201	N/A	PC	Charitable	1,000 00
COMMUNITY FOUNDATION OF CENTRAL MISSOURI	1 S 7th Street, PO Box 6015	Columbia MO 65205	N/A	PC	Charitable	5,000 00
COYOTE HILL CHRISTIAN CHILDREN'S HOME	9501 Coyote Hill Road	Harnsburg, MO 65256	N/A	PC	Child Welfare	275 00
COYOTE HILLS CHILDRENS HOME	9501 Coyote Hill Road	Harnsburg, MO 65256	N/A	PC	Child Welfare	1,500 00

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CUB SCOUT PACK 733 - SHEPARD ELEMENTARY	200 E Broadway	Columbia, MO 65201	N/A	PC	Education	100.00
DEON STARMAN BREAST CANCER FOUNDATION	1713 Kenilworth	Columbia MO 65203	N/A	PC	Education & Research	200.00
F V HEINKEL AWARD - DONNA VANMETER	98 Valley View Dr	Leitchfield KY 42754	N/A	PC	Achievement in Science, Education, Other	2,000.00
First Friends LLC	PO Box 117	Amory MS 38821	N/A	PC	Charitable	500.00
FORSYTH PROJECT GRADUATION	P O Box 187	Forsyth, MO 65653	N/A	PC	Education	250.00
FULTON HIGH SCHOOL	1 Hornet Dr	Fulton MO 65251	N/A	PC	Education	200.00
FUN CITY YOUTH ACADEMY - COLUMBIA PUBLIC SCHOOLS	P O Box 1426	Columbia, MO 65205	N/A	PC	Education	100.00
GRANT COUNTY CHAMBER OF COMMERCE	202 N Oak St Ste B	Shendan AR 72150	N/A	PC	Charitable	500.00
GREAT CIRCLE GREATER MISSOURI LEADERSHIP FOUNDATION	409 Vandiver West, Bldg 6 Ste 102A	Columbia, MO 65201	N/A	PC	Charitable	1,250.00
Harvard University	503 E Nifong Blvd #112	Columbia MO 65201	N/A	PC	Charitable	1,000.00
HEART OF MISSOURI CASA	124 Mount Auburn St	Cambridge, MA 02138	N/A	PC	Education	500.00
HEART OF MISSOURI UNITED WAY	P O Box 10028	Columbia, MO 65205	N/A	PC	Charitable	1,000.00
Huntingtons Disease Society	1700 E Pointe Drive	Columbia, MO 65205	N/A	PC	Charitable	5,200.00
JAMESTOWN BOOSTER CLUB	PO Box 1556	Fnsco TX 75034	N/A	PC	Education	50.00
JUNIOR ACHIEVEMENT	222 School St	Jamestown MO 65046	N/A	PC		250.00
JUNIOR ACHIEVEMENT	PO Box 10140	Columbia MO 65202	N/A	PC	Education	700.00
JUNIOR ACHIEVEMENT	PO Box 10140	Columbia MO 65202	N/A	PC	Education	500.00
Knox College - Rebecca Katz	2 East South St	Galesburg IL 61401-4999	N/A	PC	Education	2,000.00
LEADERCAST COMO	5712 Sandance Dr	Columbia MO 65203	N/A	PC	Charitable	1,000.00
MAITI NEPAL	PO Box 9599	Kathmandu Nepal	N/A	PC	Charitable	200.00
MARCH OF DIMES	308 E High Street, Suite 204	Jefferson City, MO 65101	N/A	PC	Charitable	250.00
MARY LEE JOHNSTON COMMUNITY LEARNING CENTER	1509 Hinkson	Columbia, MO 65201	N/A	PC	Community Development	500.00
MARY T KLINKER VETERANS CENTER	420 N 4th St	Lafayette IN 47901	N/A	PC	Charitable	500.00
MEDZOU COMMUNITY HEALTH CLINIC (MU)	MA215 Medical Sciences Building	Columbia MO 65212	N/A	PC	Education	2,000.00
Mississippi State University Foundation	P O Box 6149	Mississippi State, MS 39762	N/A	PC	Education	1,250.00
MISSOURI HEART INSTITUTE FOUNDATION	1605 E Broadway, Suite 300	Columbia, MO 65201	N/A	PC	Education & Research	1,000.00
MISSOURI HEP C ALLIANCE	601 Business Loop 70 W Ste 134-K	Columbia, MO 65203	N/A	PC	Education & Research	1,000.00
Missouri S&T	112 Campus Support	Rolla MO 65409	N/A	PC	Education	50.00
MISSOURI STATE UNIVERSITY	901 S National Ave	Springfield MO 65897	N/A	PC	Education	2,500.00
Missouri State University Foundation	300 S Jefferson Ave Ste 100	Springfield MO 65806	N/A	PC	Education	25.00
Missouri Valley College	500 E college	Marshall, MO 65340	N/A	PC	Education	5,000.00
MU CHILDRENS HOSPITAL	404 N Keene Street	Columbia, MO 65201	N/A	PC	Education & Research	1,000.00
MU CHILDREN'S HOSPITAL	404 N Keene Street	Columbia, MO 65201	N/A	PC	Education & Research	500.00
MU DEPT OF PERSONAL FINANCIAL PLANNING	239 Stanley Hall	Columbia MO 65211	N/A	PC	Education	1,400.00
MUHLENBERG COUNTY SPECIAL OLYMPICS	320 Golden Tide Ave	Central City KY 42330	N/A	PC	Charitable	250.00
MUSCULAR DYSTROPHY ASSOCIATION	1415 28th St, Unit 175	West Des Moines IA 50266	N/A	PC	Charitable	250.00
Museum of VETERAN'S Vilonia	PO Box 668	Vilonia AR 72173	N/A	PC	Charitable	1,000.00
NATIONAL MULTIPLE SCLEROSIS SOCIETY	1867 Lackland Hill Parkway	St Louis, MO 63146	N/A	PC	Education & Research	1,500.00

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North Central Missoun College	1301 Main St	Trenton MO 64683	N/A	PC	Education	2,000 00
NRG PACKS	1012 S Sturgeon	Montgomery City MO 63361	N/A	PC	Charitable	100 00
PARK	6915 Geyer Springs Rd	Little Rock AR 72209	N/A	PC	Charitable	5,000 00
PASCALE'S PALS	1511 Chapel Hill Rd	Columbia, MO 65203	N/A	PC	Charitable	700 00
RAIN-CENTRAL MISSOURI INC	1123 Wilkes Boulevard	Columbia, MO 65201	N/A	PC	Education, Early Detection & care	250 00
RONALD MCDONALD HOUSE CHARITIES	1101 E Stadium Blvd	Columbia, MO 65203	N/A	PC	Charitable	2,000 00
RONALD MCDONALD HOUSE CHARITIES OF MID MO	1101 E Stadium Blvd	Columbia, MO 65203	N/A	PC	Charitable	1,500 00
RONALD MCDONALD HOUSE CHARITIES OF MID-MISSOURI	1101 E Stadium Blvd	Columbia, MO 65203	N/A	PC	Charitable	3,000 00
Ronald McDonald House OF MID-MISSOURI	3501 Lansing Ave	Columbia MO 65201	N/A	PC	Charitable	1,000 00
ROTARY FOUNDATION	PO Box 1699	Columbia MO 65201	N/A	PC	Charitable	1,000 00
RUN FOR HER LIFE	P O Box 188	Moberly, MO 65270	N/A	PC	Charitable	100 00
SOUTHEAST IOWA SHOP WITH A COP	321 N Main St	Burlington IA 52601	N/A	PC	Charitable	500 00
Southern Methodist University	P O Box 750402	Dallas, TX 75275	N/A	PC	Education	500 00
SPRINGDALE HIGH SCHOOL YEARBOOK DEPT	101 S Pleasant St	Springdale AR 72764	N/A	PC	Education	1,000 00
Springfield Catholic School Athletic Boosters	2340 S Eastgate Ave	Springfield MO 65809	N/A	PC	Education	250 00
SPRINGFIELD CATHOLIC SCHOOL BOOSTER CLUB	2340 S Eastgate Ave	Springfield MO 65809	N/A	PC	Education	650 00
St Louis Community College-Forest Park (Missouri School for the Deaf)	5600 Oakland Ave	St Louis MO 63110	N/A	PC	Education	500 00
ST LOUIS ZOO FRIENDS ASSOCIATION	1 Government Drive	St Louis, MO 63110	N/A	PC	Charitable	120 00
Stephens College	1200 E Broadway	Columbia MO 65215	N/A	PC	Education	250 00
SUSAN G KOMEN FOR THE CURE	3301 W Broadway Ste C	Columbia MO 65203	N/A	PC	Education, Early Detection & Research	2,200 00
Taneyville Schools	302 Myrtle Street	Taneyville, MO 65759	N/A	PC	Education	500 00
THE ALI KEMP EDUCATIONAL FOUNDATION	6518 Vista Drive	Shawnee KS 66218	N/A	PC	Education	250 00
The Community Partnership	1101 Hauck Drive	Rolla, MO 65401	N/A	PC	Charitable	1,000 00
TOWN OF THOMPSON'S STATION DOG & PONY SHOW	PO Box 100	Thompson's Station TN 37179	N/A	PC	Charitable	1,000 00
Truman State University	McClain Hall 103, 100 E Normal St	Kirksville MO 63501	N/A	PC		2,000 00
Truman State University Foundation	100 McClain Hall	Kirksville, MO 63501	N/A	PC	Education	6,040 80
TRUMAN STATE UNIVERSITY SCHOOL OF BUSINESS	100 E Normal St	Kirksville MO 63501	N/A	PC	Education	7,500 00
Trustees of Hamilton College	198 College Hill Road	Clinton, NY 13323	N/A	PC	Education	500 00
U OF MO TRULASKE COLL OF BUSINESS	403 C Cornell Hall	Columbia MO 65211	N/A	PC	Education	2,500 00
University of Arkansas Community College Foundation	300 University House	Fayetteville, AR 72701	N/A	PC	Education	6,000 00
University of Central Missouri Foundation	Rm 1100 Ward Edwards Building	Warrensburg, MO 64093	N/A	PC	Education	3,150 00
University of Missouri School of Law	109 Alumni Center	Columbia, MO 65211	N/A	PC	Education	4,371 00
University of Missouri-Kansas City	5100 Rockhill Rd, 101 Admin Cntr	Kansas City MO 64110	N/A	PC	Education	2,000 00
UNIVERSITY OF MO	600 Stadium Blvd 336 Hearnes Center	Columbia MO 65211	N/A	PC	Education	50 00
University of MO	403 S Cornell Hall	Columbia MO 65211	N/A	PC	Education	5,000 00
VOLUNTARY ACTION CENTER	403 Vandiver	Columbia, MO 65202	N/A	PC	Charitable	350 00
Washburn University Foundation	1700n SW University Avenue	Topeka, KS 66210	N/A	PC	Education	250 00
Washington University	1 Brookings Drne	St Louis, MO 63130	N/A	PC	Education	100 00

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WE ALWAYS SWING	21 N Tenth St	Columbia MO 65201	N/A	PC	Charitable	1,500.00
WEST MIDDLE SCHOOL	401 Clinkscates Rd	Columbia MO 65203	N/A	PC	Education	2,500.00
West Middle School - OUTSTANDING CONTRIBUTOR AWARD	1477 Abilene Acres	Columbia MO 65202	N/A	PC	Education	2,000.00
Western Kentucky University Foundation	1906 College Heights Blvd	Bowling Green KY 42101	N/A	PC	Education	1,250.00
WILLOW SPRINGS LIONS CLUB	P O Box 87	Willow Springs, MO 65793	N/A	PC	Education	2,000.00
Woodhaven	1405 Hathman Place	Columbia MO 65201	N/A	PC	Education & Community Development	8,000.00
YOUTH ENTREPRENEURS	4111 E 37th St N	Wichita, KS 67220	N/A	PC	Education	1,000.00
Agent Scholarship Awards Various High School Seniors			N/A	N/A	Education	642,415.00
Employee Scholarship Awards Various High School Seniors			N/A	N/A	Education	124,654.00
Total						931,395.80

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Scholarship Awards Various High School Seniors Various College/University Students	N/A	N/A	Education	\$ 4,000
West Junior High School Scholarships	N/A	N/A	Education	12,000
La Plata High School Scholarships	N/A	N/A	Education	4,000
Lang Award - MO School for Deaf	N/A	N/A	Education	500
Multicultural Achievement Committee Scholarship	N/A	N/A	Education	2,000
University of Missouri - Columbia Trulaske College of Business 403C Cornell Hall Columbia, MO 65211	N/A	PC	Education	14,400
Woodhaven 1405 Hathman Place Columbia, MO 65201	N/A	PC	Education	16,399
PARK (Positive Atmosphere Reaches Kids) 6915 Geyer Springs Road Little Rock AR 72209	N/A	PC	Education	9,611
				\$ 62,910