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

2009

Department of the Treasury
 Internal Revenue Service

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 **2009**, and ending **20**

G Check all that apply: Initial return Initial return of a former public charity Final return
 Amended return Address change Name change

Use the IRS label. Otherwise, print or type. See Specific Instructions.	Name of foundation MFA INCORPORATED CHARITABLE FOUNDATION		A Employer identification number 32-0164444
	Number and street (or P O box number if mail is not delivered to street address)	Room/suite	B Telephone number (see page 10 of the instructions) (573) 876-5323
	City or town, state, and ZIP code COLUMBIA, MO 65201		C If exemption application is pending, check here <input type="checkbox"/> D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>

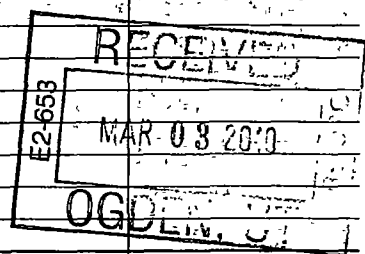
H Check type of organization: Section 501(c)(3) exempt private foundation
 Section 4947(a)(1) nonexempt charitable trust Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, col. (c), line 16) **\$ 1,358,342**

J Accounting method: Cash Accrual Other (specify) _____
 (Part I, column (d) must be on cash basis.)

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

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)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule). Check <input type="checkbox"/> if the foundation is not required to attach Sch. B.				
	2 Interest on savings and temporary cash investments				
	3 Dividends and interest from securities	39,700	39,700		
	4 Gross rents				
	5a Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	(69,433)			
	6b Gross sales price for all assets on line 6a	1,395,603			
	7 Capital gain net income (from Part IV, line 2)				
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
	10b Less Cost of goods sold				
10c Gross profit or (loss) (attach schedule)					
11 Other income (attach schedule) SCH. 1	186,737				
12 Total. Add lines 1 through 11	157,004	39,700			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.				
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	16b Accounting fees (attach schedule)				
	16c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see page 14 of the instructions)	479	479		479
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule) SCH. 1	6,959	6,959		6,959
	24 Total operating and administrative expenses. Add lines 13 through 23	7,438	7,438		7,438
	25 Contributions, gifts, grants paid	46,600			46,600
26 Total expenses and disbursements. Add lines 24 and 25	54,038	7,438		54,038	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	102,966				
b Net investment income (if negative, enter -0-)		32,262			
c Adjusted net income (if negative, enter -0-)					



SCANNED MAR 08 2010 Operating and Administrative Expenses

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	144,745	98,145	98,145
	2	Savings and temporary cash investments	200,072	16,481	16,481
	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 16 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			
	10 a	Investments - U S and state government obligations (attach schedule)			
	b	Investments - corporate stock (attach schedule) SCH. 2	545,305	700,599	700,599
	c	Investments - corporate bonds (attach schedule) SCH. 2	365,254	543,117	543,117
	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 ▶)				
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	1,255,376	1,358,342	1,358,342	
Liabilities	17	Accounts payable and accrued expenses			
	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 ▶)			
23	Total liabilities (add lines 17 through 22)				
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted	1,255,376	1,358,342	
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. <input type="checkbox"/>				
	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 page 17 of the instructions)	1,255,376	1,358,342		
31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	1,255,376	1,358,342		

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	1,255,376
2	Enter amount from Part I, line 27a	2	102,966
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	1,358,342
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	1,358,342

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 Publicly Traded Securities					
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 1,395,603		1,465,036	(69,433)		
b					
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))		
(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			
a			(69,433)		
b					
c					
d					
e					
2 Capital gain net income or (net capital loss)			2	(69,433)	
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 pages 13 and 17 of the instructions). If (loss), enter -0- in Part I, line 8.					

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.

1 Enter the appropriate amount in each column for each year; see page 18 of the instructions before making any entries.

(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	70,698	1,271,683	0.0556
2007	46,495	1,135,664	0.0409
2006	24,498	827,092	0.0296
2005			
2004			
2 Total of line 1, column (d)			2 0.1261
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 .0420
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5			4 1,240,747
5 Multiply line 4 by line 3			5 52,111
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 323
7 Add lines 5 and 6			7 52,434
8 Enter qualifying distributions from Part XII, line 4			8 54,038

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)

1 a	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 ruling 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	323
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	323
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	323
6	Credits/Payments:		
a	2009 estimated tax payments and 2008 overpayment credited to 2009	6a	1,635
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	1,635
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	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	1,312
11	Enter the amount of line 10 to be: Credited to 2010 estimated tax <input type="checkbox"/> 1,312 Refunded <input type="checkbox"/>	11	

Part VII-A Statements Regarding Activities

	Yes	No
1 a 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 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
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 <input type="checkbox"/> \$ _____ (2) On foundation managers <input type="checkbox"/> \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. <input type="checkbox"/> \$ _____		
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
4 a 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?	N	A
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	
8 a Enter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) <input type="checkbox"/> <u>Missouri</u>		
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 2009 or the taxable year beginning in 2009 (see instructions for Part XIV on page 27)? <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 page 20 of the instructions)	11		X
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address

14 The books are in care of ALLEN FLOYD Telephone no (573) 876-5316
 Located at 201 RAY YOUNG DRIVE COLUMBIA, MISSOURI ZIP + 4 65201

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
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 page 20 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here <input type="checkbox"/>	1b	N A
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 2009?	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 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 <input type="checkbox"/>		
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 page 20 of the instructions)	2b	N A
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here <input type="checkbox"/>		
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 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.)	3b	N A
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 2009?	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 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)? Yes No
 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? 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

	5b	N	A
6b			X
7b			

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 SCHEDULE 3	AS NEEDED	0	0	0

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 CONTRIBUTIONS TO CHARITABLE ORGANIZATIONS - 46 BENEFICIARIES	46,600
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	
3 All other program-related investments See page 24 of the instructions	
Total. Add lines 1 through 3 ▶	

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see page 24 of the 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	1,140,709
b	Average of monthly cash balances	1b	118,933
c	Fair market value of all other assets (see page 24 of the instructions)	1c	
d	Total (add lines 1a, b, and c)	1d	1,259,642
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	1,259,642
4	Cash deemed held for charitable activities. Enter 1 1/2 % of line 3 (for greater amount, see page 25 of the instructions)	4	18,895
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1,240,747
6	Minimum investment return. Enter 5% of line 5	6	62,037

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.)

1	Minimum investment return from Part X, line 6	1	62,037
2a	Tax on investment income for 2009 from Part VI, line 5	2a	323
b	Income tax for 2009. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	323
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	61,714
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	61,714
6	Deduction from distributable amount (see page 25 of the instructions)	6	
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	61,714

Part XII Qualifying Distributions (see page 25 of the 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	54,038
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	54,038
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 page 26 of the instructions)	5	323
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	53,715

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				61,714
2 Undistributed income, if any, as of the end of 2009				
a Enter amount for 2008 only			17,429	
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2009:				
a From 2004				
b From 2005				
c From 2006				
d From 2007				
e From 2008				
f Total of lines 3a through e				
4 Qualifying distributions for 2009 from Part XII, line 4: ▶ \$ <u>54,038</u>				
a Applied to 2008, but not more than line 2a			17,429	
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				36,609
e Remaining amount distributed out of corpus				
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				
b Prior years' undistributed income. Subtract line 4b from line 2b				
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				
e Undistributed income for 2008. Subtract line 4a from line 2a. Taxable amount - see page 27 of the instructions				
f Undistributed income for 2009. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2010				25,105
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)				
9 Excess distributions carryover to 2010. Subtract lines 7 and 8 from line 6a				
10 Analysis of line 9:				
a Excess from 2005				
b Excess from 2006				
c Excess from 2007				
d Excess from 2008				
e Excess from 2009				

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

1 a 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		Prior 3 years		(e) Total
	(a) 2009	(b) 2008	(c) 2007	(d) 2006	
2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test - enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i).					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
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)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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 28 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:
BILL STREETER 201 RAY YOUNG DRIVE COLUMBIA, MO 65201 (573) 876-5461

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

SEE SCHEDULE 4

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:

SEE SCHEDULE 3

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 SCHEDULE 5				46,600
Total. ▶ 3a				46,600
b <i>Approved for future payment</i> NONE				
Total. ▶ 3b				

**MFA Charitable Foundation
Columbia, Missouri
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Schedule of Other Income

Unrealized Gain on Investments	<u><u>186,737</u></u>
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Schedule of Other Expenses

Management Fee	6,931
Miscellaneous	<u>28</u>
Total	<u><u>6,959</u></u>

MFA Inc. Charitable Foundation
Columbia, Missouri
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Account Number:

72-E007-01-7

For Period 01/01/09 Through 12/31/09

Asset Position As of 12/31/09

Asset Description	Shares	Accruals	Cost	Market Value
Common Stocks				
Allied Wrlld Assur Com Hldg L Awh	300.000		11,684.08	13,821.00
Axis Capital Holdings	575.000	120.75	18,185.96	16,335.75
Accenture PLC Ireland Shs Cl A Acn	265.000		7,656.01	10,997.50
Bunge Limited Com Bg	195.000		9,035.56	12,446.85
Check Point Software Tech Lt	480.000		11,394.84	16,262.40
AT&T Inc Com T	390.000		9,890.91	10,931.70
Aarons Inc Formerly Aaron Rents Inc Rnt	500.000	9.00	13,385.51	13,865.00
Abbott Laboratories Inc	250.000		10,943.33	13,497.50
Amgen Inc	230.000		12,424.88	13,011.10
Apache Corporation Apa	155.000		10,719.52	15,991.35
Astrazeneca PLC-Spons ADR	290.000		11,571.77	13,612.60
Block H & R Incorporated	560.000	84.00	8,687.78	12,667.20
Cenovus Energy Inc Cve WI	230.000	43.63	4,828.54	5,796.00
Centurytel Inc	300.000		9,754.20	10,863.00
Chevron Corporation Cvx	170.000		10,370.10	13,088.30
Chubb Corp	323.000	113.05	16,150.78	15,885.14
Cogo Group Inc Cogo	810.000		5,032.85	5,969.70

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Asset Position As of 12/31/09

Asset Description	Shares	Accruals	Cost	Market Value
Computer SCI Corp	290.000		11,056.31	16,683.70
Conocophillips Cop	215.000		12,514.43	10,980.05
Corn Products Intl Inc	390.000	54.60	9,892.58	11,399.70
DPL Inc Com	240.000		6,863.66	6,624.00
Dover Corporation	350.000		10,932.90	14,563.50
Encana Corp ECA	230.000	46.00	5,232.91	7,449.70
Exelon Corp Exc	295.000		14,260.79	14,416.65
Exxon Mobil Corp Xom	135.000		9,430.48	9,205.65
Forest Labs Inc	470.000		10,853.66	15,091.70
General Dynamics Corp Common	200.000		10,870.82	13,634.00
Global Pmts Inc	335.000		10,712.01	18,043.10
Goodrich Corp Gr	225.000	60.75	7,618.62	14,456.25
Harris Corp Del Hrs	375.000		16,614.78	17,831.25
Hillenbrand Inc HI I	460.000		9,034.63	8,666.40
Johnson & Johnson Jnj	185.000		11,238.44	11,915.85
L-3 Communications Hldgs Inc	160.000		15,334.79	13,912.00
Loews Corporation	385.000		15,617.65	13,994.75
McKesson Corporation	290.000	34.80	14,932.30	18,125.00
National Oilwell Varco Inc	335.000		12,746.97	14,770.15

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For Period 01/01/09 Through 12/31/09

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Asset Position As of 12/31/09

Asset Description	Shares	Accruals	Cost	Market Value
Norfolk Southern Corp	205.000		6,841.49	10,746.10
Northrup Grumman Corp Com	260.000		15,513.94	14,521.00
Prudential Financial Inc Pru	210.000		10,549.52	10,449.60
Public Service Enterprise	330.000		10,325.07	10,972.50
Quest Software Inc Qsft	800.000		12,757.00	14,720.00
Reinsurance Group Amer Inc Rga	295.000		12,685.47	14,056.75
Royal Dutch Shell PLC ADR A	220.000		14,041.80	13,224.20
Spdr Kbw Bank Etf	785.000		17,747.39	16,618.45
Financial Select Sector Spdr	2,300.000		27,653.06	33,120.00
Tidewater Inc	265.000		10,316.06	12,706.75
UGI Corp New	520.000	104.00	13,468.44	12,578.80
Unitedhealth Group Inc Unh	475.000		13,543.89	14,478.00
Unum Group Corp	720.000		11,103.54	14,054.40
V F Corp	190.000		12,309.28	13,915.60
Wal-Mart Stores Wmt	265.000	72.21	13,180.39	14,164.25
Watson Pharmaceuticals Inc Wpi	340.000		9,990.48	<u>13,467.40</u>
Fixed Income Securities				
Abbott Laboratories 5.150% Due 11/30/2012	25,000.000	110.86	27,166.25	27,323.75
American Home Prods Corp 6.950% Due 03/15/2011	20,000.000	409.27	20,773.20	21,365.20
			<i>Total Stock</i>	<u><u>700,599</u></u>

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For Period 01/01/09 Through 12/31/09

Asset Position As of 12/31/09

Asset Description	Shares	Accruals	Cost	Market Value
Atlantic Richfield Co Deb 8.500% Due 04/01/2012	15,000.000	318.75	17,396.10	17,128.05
Cisco Systems 5.250% Due 02/22/2011	15,000.000	282.18	15,875.93	15,739.95
Computer Sciences Corp 5.500% Due 03/15/2013	20,000.000	323.88	20,017.00	21,203.40
Consolidated Nat Gas Co Sr Note 6.250% Due 11/01/2011	30,000.000	312.49	31,059.30	32,295.60
Dover Corp 6.500% Due 02/15/2011	25,000.000	613.88	26,635.75	26,410.50
FFCB 2.300% Due 09/03/2013	20,000.000	35.77	20,000.00	19,746.90
FFCB 3.350% Due 12/28/2015	20,000.000	5.58	20,000.00	19,662.60
Cenentech Inc Sr Nt 4.400% Due 07/15/2010	20,000.000	405.77	20,501.00	20,411.60
Halliburton Co Sr Nt 5.500% Due 10/15/2010	20,000.000	232.22	20,968.60	20,813.80
Hewlett Packard Co Var Rt Due 03/01/2012	20,000.000	7.17	18,950.00	19,998.40
International Business Machines Var Rt Due 07/28/2011	20,000.000	63.70	19,762.94	20,177.80
McDonnell Douglas Corp Deb 9.750% Due 04/01/2012	18,000.000	438.75	20,796.66	20,729.88
Medtronic Inc Sr Nt 4.500% Due 03/15/2014	20,000.000	265.00	20,784.60	21,180.80
Pfizer Inc Sr Nt 4.450% Due 03/15/2012	30,000.000	393.08	30,745.20	31,729.50
Phillips Pete Co Nt 8.750% Due 05/25/2010	15,000.000	131.24	16,183.05	15,499.80

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Account Number: 72-E007-01-7

For Period 01/01/09 Through 12/31/09

Asset Position As of 12/31/09

Asset Description	Shares	Accruals	Cost	Market Value
SBC Communications Inc Glbl Nt 5.300% Due 11/15/2010	25,000.000	169.30	25,747.50	25,988.50
Schering Plough Corp 5.300% Due 12/01/2013	15,000.000	69.06	16,486.13	16,485.90
US Treasury Inflation Protected Securities 1.875% Due 7/15/2015	30,000.000		31,900.37	35,152.83
US Treasury Inflation Index Bond 2.000% Due 04/15/2012	25,000.000		26,083.21	26,156.25
Unitedhealth Group Inc Nt 5.250% Due 03/15/2011	25,000.000	386.45	25,125.00	25,905.25
Vodafone Airtouch PLC 7.750% Due 02/15/2010	35,000.000	1,024.72	38,432.45	35,267.40
Cash & Equivalents				
Cash				
Northern Instl Govt Select Port	16,480.880	0.96	16,480.88	16,480.88

Accrued Income

6,743

Total Fixed Income Securities

543,117

**MFA Charitable Foundation
Columbia, Missouri
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Part VIII - Officers and Directors

Bill Streeter	President
J. Brian Griffith	Vice President
Janice Schuerman	Secretary
Allen Floyd	Treasurer
Glen Cope	Director
Randy Ludwig	Director
Carlton Spencer	Director
Barry Kagay	Director

Part XV, Question 2d - Restrictions or Limitations on Awards

The MFA Incorporated Charitable Foundation was organized for the purpose of providing monetary support for community based projects and organizations, educational institutions, and other charitable organizations. The Foundation will make contributions to projects or organizations that provide services or benefits to citizens of communities located in MFA's traditional trade territory. MFA Incorporated's historical trade territory includes most of Missouri, southeastern Kansas, northern Arkansas, southern Iowa and northeastern Oklahoma.

MFA Inc. Charitable Foundation
Columbia, Missouri
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MFA INCORPORATED CHARITABLE FOUNDATION
DONATION REQUEST FORM

Name of requesting Group or Organization: _____

Contact person: _____

Street address: _____

City: _____ State: _____ Zip Code: _____

Phone Number (including area code): _____

e-mail address: _____

Total amount needed: _____

Total amount requested: _____

Purpose for which donation is requested: _____

If requesting group is a tax-exempt 501(c) (3) organization, please attach copy of IRS Letter.

Attach additional information as needed.

Date: _____

Signature

When completed, mail to:

MFA Incorporated
Charitable Foundation
201 Ray Young Drive
Columbia, MO 65201

(Please print name)

MFA Charitable Foundation
Columbia, Missouri
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Listing of Contributions

<u>Donee Name</u>	<u>Amount</u>	<u>Purpose</u>
A LOT Foundation	500	Agricultural Leadership Sessions
Albany Young Farmers	1,500	Fund Youth Leadership Activities
Armstrong Fire Protection District	500	Purchase Medical Equipment
Audrain County 4-H and FFA Clubs	2,000	County Fairground Improvements
Audrain County 4-H Foundation	500	Announcers Stand at Fairgrounds
Boone County Government	1,000	Construction of Equestrian Arena
Candlelighters of U of MO Hospital and Clinics	1,500	Families of Children with Cancer
Central Missouri Food Bank	2,000	Food for Disadvantaged
Chariton County Community Foundation	1,000	Youth Leadership Programs
Clinton County Soil & Water Conservation District	100	Youth Environmental Training Sessions
Columbia FFA Chapter	1,000	Columbia FFA Livestock Judging Team
Columbia Public Schools Foundation	1,000	Classroom Curricular Materials
Community Hospital - Fairfax	2,000	Build Emergency Services Facility
Fair Grounds Development of Howard County	2,000	Construction of 4-H/FFA Arena
Fellowship of Christian Athletes	1,000	Mid Missouri FCA Banquet
Fire Fighters Historical Preservation Foundation	500	Fire Fighters Museum
Glasgow Fire Department	2,000	Purchase Fire Protection Gear
Governors Conference on Agriculture	1,200	College Scholarships
Great Rivers Council - Boy Scouts of America	250	Boy Scouts Fundraiser
Hallsville Inter Church Council	500	School Supplies
Harvest for the Hungry	1,500	Local Food Pantry
Heart of America Tractor Club	1,000	Camp for Children with Cancer
Huntsville Community Club	300	Old Settlers Fall Fair
Kiwanis Golden K Foundation	750	Kiwanis Pediatric Program at MU
Lincoln Park Board	500	Electrical Service to Shelter House
Lucky Charms & Jolly Green Giants 4-H Clubs	1,000	New Playground Equipment
Mid-Mo Chapter of American Red Cross	500	Equipment for Regional Support Vehicle
Milan City Park Board	1,000	Bathrooms and Playground Equipment
Missouri Cowboy Poets Association	500	College Scholarship
Missouri Farm Bureau	1,000	Young Farmers Conference
Missouri Farm Bureau Foundation	1,000	Programs to Promote Agriculture
Missouri State University - Dept. of Ag Foundation	1,000	Scholarship and Awards Banquet

**MFA Charitable Foundation
Columbia, Missouri
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Listing of Contributions

<u>Donee Name</u>	<u>Amount</u>	<u>Purpose</u>
MU Bradford Research and Extension Center	1,500	FFA Field Day
Parents as Teachers - Ewing, MO	500	Tutor Underpriveleged Children
Salisbury High School	1,500	Press Box at Football Field
Show-Me Christian Youth Home	500	Christian Youth Home
Southeast Girls Softball Association	1,000	Field Improvements and Lighting
St. Luke Community Christian Center	1,000	Build Community Center
St. Mary's Parish	500	Building Repairs
Stedem Family Endowment	1,000	Support for Students with Disabilities
Therapeutic Riding of the Ozarks	500	Therapeutic Horseback Riding
Thomas Jefferson Agriculture Institute	2,500	Agricultural Education Facility
Up with Ethel - Community Center	1,000	Construction of Community Center
Voluntary Action Center	1,000	Youth Enrichment Scholarships
Youth in Ag Fund - Missouri State Fair	2,000	College Scholarships
Total Contributions	<u>46,600</u>	