Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

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

OMB No 1545-0052

2009

For calendar year 2009, or tax year beginning , **and ending**

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: Ralph Stuart Stowers Scholarship

Number and street (or P O box number if mail is not delivered to street address): P. O. Box 687 — Room/suite

City or town, state, and ZIP code: Tazewell,, VA 24651

A Employer identification number: 54-6309437

B Telephone number: 276-979-0358

C If exemption application is pending, check here ▶

D 1. Foreign organizations, check here ▶
2. Foreign organizations meeting the 85% test, check here and attach computation ▶

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ X

H Check type of organization: X 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)* ▶$ 2055856.

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

Part I Analysis of Revenue and Expenses *(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))*

		(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				
	2 Check ▶ X if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	72369.	72369.		Statement 1
	4 Dividends and interest from securities	20948.	20948.		Statement 2
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	-52.			
	b Gross sales price for all assets on line 6a 1907212.				
	7 Capital gain net income (from Part IV, line 2)		0.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
	c Gross profit or (loss)				
	11 Other income				
	12 **Total.** Add lines 1 through 11	93265.	93317.	0.	
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	18659.	0.	0.	18659.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees Stmt 3	1307.	0.	0.	1307.
	c Other professional fees				
	17 Interest				
	18 Taxes				
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses Stmt 4	1819.	0.	0.	1819.
	24 **Total operating and administrative expenses.** Add lines 13 through 23	21785.	0.	0.	21785.
	25 Contributions, gifts, grants paid	91114.			91114.
	26 **Total expenses and disbursements.** Add lines 24 and 25	112899.	0.	0.	112899.
	27 Subtract line 26 from line 12:				
	a Excess of revenue over expenses and disbursements	-19634.			
	b **Net investment income** (if negative, enter -0-)		93317.		
	c **Adjusted net income** (if negative, enter -0-)			0.	

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Part II Balance Sheets (Attached schedules and amounts in the description column should be for end-of-year amounts only)	Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets			
1 Cash - non-interest-bearing			
2 Savings and temporary cash investments	140336.	137930.	137930.
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			
7 Other notes and loans receivable ▶			
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 Stmt 5	1104888.	1140000.	1129359.
b Investments - corporate stock Stmt 6	399114.	436774.	487733.
c Investments - corporate bonds Stmt 7	439450.	349450.	300834.
11 Investments - land, buildings, and equipment: basis ▶			
Less accumulated depreciation ▶			
12 Investments - mortgage loans			
13 Investments - other			
14 Land, buildings, and equipment: basis ▶			
Less accumulated depreciation ▶			
15 Other assets (describe ▶)			
16 **Total assets** (to be completed by all filers)	2083788.	2064154.	2055856.
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			
22 Other liabilities (describe ▶)			
23 **Total liabilities** (add lines 17 through 22)	0.	0.	
Net Assets or Fund Balances			
Foundations that follow SFAS 117, check here ▶ X and complete lines 24 through 26 and lines 30 and 31.			
24 Unrestricted			
25 Temporarily restricted			
26 Permanently restricted	2083788.	2064154.	
Foundations that do not follow SFAS 117, check here ▶ 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**	2083788.	2064154.	
31 **Total liabilities and net assets/fund balances**	2083788.	2064154.	

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	2083788.
2 Enter amount from Part I, line 27a	2	-19634.
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	2064154.
5 Decreases not included in line 2 (itemize) ▶	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	2064154.

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				
b	See Attached Statements			
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				
b				
c				
d				
e	1907212.		1907264.	-52.

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				
	(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a				
b				
c				
d				
e				-52.

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 | -52.

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). If (loss), enter -0- in Part I, line 8 | 3 | N/A

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.) N/A

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 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			
2007			
2006			
2005			
2004			

2 **Total** of line 1, column (d)	2	
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	
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5	4	
5 Multiply line 4 by line 3	5	
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	
7 Add lines 5 and 6	7	
8 Enter qualifying distributions from Part XII, line 4	8	

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.

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 ▶ X and enter "N/A" on line 1. Date of ruling or determination letter: 01/01/06 (attach copy of letter if necessary-see instructions)		
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ and enter 1% of Part I, line 27b	1	N/A
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	
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	0.
6 Credits/Payments:		
a 2009 estimated tax payments and 2008 overpayment credited to 2009 — 6a		
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	0.
8 Enter any **penalty** for underpayment of estimated tax. Check here 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	
11 Enter the amount of line 10 to be: **Credited to 2010 estimated tax** ▶ **Refunded** ▶	11	

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?	1a		X
b Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see instructions for definition)?	1b		X
*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.*			
c Did the foundation file **Form 1120-POL** for this year?	1c		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: **(1)** On the foundation. ▶ $ 0. **(2)** On foundation managers. ▶ $ 0.			
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ 0.			
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		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? *If "Yes," attach a conformed copy of the changes*	3		X
4a Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b If "Yes," has it filed a tax return on **Form 990-T** for this year? N/A	4b		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		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?	6	X	
7 Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col. (c), and Part XV.*	7	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ VA			
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? If "No," attach explanation*	8b	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)? *If "Yes," complete Part XIV*	9		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10		X

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

			Yes	No
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 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 ▶ N/A

14 The books are in care of ▶ National Bank Trust Department Telephone no. ▶ 276-979-0358

Located at ▶ 309 East Main Street, Tazewell, VA ZIP+4 ▶ 24651-0687

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 | N/A

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?	Yes X No			
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	Yes X No			
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	Yes X No			
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	Yes X 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)?	Yes X 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.)	Yes X 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)?	N/A	1b		
Organizations relying on a current notice regarding disaster assistance check here	▶			
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?	X Yes No			
If "Yes," list the years ▶ 2006 , , ,				
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. ▶ , , ,				
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	Yes X 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.)*	N/A	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 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 X 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 X No

(3) Provide a grant to an individual for travel, study, or other similar purposes? Yes X 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)? Yes X 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 X 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)? N/A | 5b |

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? N/A 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 X No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? | 6b | No: X

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 X No

b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? N/A | 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.

(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
National Bank Trust Department P. O. Box 687 Tazewell, VA 24651	Trustee 5.00	18659.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). 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 ▶ 0

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

3 Five highest-paid independent contractors for professional services. 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 ▶		0

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 N/A	
2	
3	
4	

Part IX-B **Summary of Program-Related Investments**

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 N/A	
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	2025872.
b	Average of monthly cash balances	1b	
c	Fair market value of all other assets	1c	
d	**Total** (add lines 1a, b, and c)	1d	2025872.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) — 1e: 0.		
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	2025872.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	30388.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1995484.
6	**Minimum investment return.** Enter 5% of line 5	6	99774.

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	99774.
2a	Tax on investment income for 2009 from Part VI, line 5 — 2a:		
b	Income tax for 2009. (This does not include the tax from Part VI.) — 2b:		
c	Add lines 2a and 2b	2c	0.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	99774.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	99774.
6	Deduction from distributable amount (see instructions)	6	0.
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	99774.

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	112899.
b	Program-related investments - total from Part IX-B	1b	0.
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	112899.
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	5	0.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	112899.

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 2008	(c) 2008	(d) 2009
1 Distributable amount for 2009 from Part XI, line 7				99774.
2 Undistributed income, if any, as of the end of 2009				
a Enter amount for 2008 only			100593.	
b Total for prior years: 2006 , _____ , _____		2485.		
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	0.			
4 Qualifying distributions for 2009 from Part XII, line 4: ▶ $ 112899.				
a Applied to 2008, but not more than line 2a			100593.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2009 distributable amount				12306.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied to 2009 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
6 **Enter the net total of each column as indicated below:**				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	0.			
b Prior years' undistributed income. Subtract line 4b from line 2b		2485.		
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		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		2485.		
e Undistributed income for 2008. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2009. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2010				87468.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.			
8 Excess distributions carryover from 2004 not applied on line 5 or line 7	0.			
9 **Excess distributions carryover to 2010.** Subtract lines 7 and 8 from line 6a	0.			
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 instructions and Part VII-A, question 9) N/A

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 ▶

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			
	(a) 2009	(b) 2008	(c) 2007	(d) 2006	(e) Total
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 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 ▶ X 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 of the person to whom applications should be addressed:

Ralph Stuart Stowers Scholarship, C/O National Bank Trust Department; P.O

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

None

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:

Students graduating from a high school in Tazewell County, Virginia.

Part XV Supplementary Information *(continued)*

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
See Statement 8				
Total			▶ 3a	91114.
b *Approved for future payment*				
None				
Total			▶ 3b	0.

Part XVI-A **Analysis of Income-Producing Activities**

Enter gross amounts unless otherwise indicated.	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income
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					72369.
4 Dividends and interest from securities					20948.
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					-52.
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.		0.	93265.

13 Total. Add line 12, columns (b), (d), and (e) . . . . 13 93265.

(See worksheet in line 13 instructions to verify calculations.)

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes).
	The purpose of the Ralph Stowers Scholarship fund as amended is to provide scholarships to graduating high school students from Tazewell County, Virginia.

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

			Yes	No
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?			
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.

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements
		N/A	

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 X 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 or fiduciary) is based on all information of which preparer has any knowledge

Signature of officer or trustee: [signature] VP | Date: 5/05/10 | Title: Vice President

Paid Preparer's Use Only

Preparer's signature	[signature]	Date 5/5/10	Check if self-employed ▶ X	Preparer's identifying number
Firm's name (or yours if self-employed), address, and ZIP code	David M. Nichols, CPA P. O. Box 654 Tazewell, VA 24651-0654	EIN ▶	
		Phone no. 276-988-2428	

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	150000 FHLB	P	02/14/08	01/08/09
b	150000 FHLB	P	01/08/09	10/19/09
c	25000 FHLB	P	01/23/09	08/27/09
d	75000 FHLB	P	03/12/09	09/25/09
e	50000 FHLB	P	05/15/09	11/23/09
f	50000 FHLB	P	05/26/09	12/18/09
g	50000 FHLB	P	06/05/09	09/24/09
h	75000 FFCB	P	10/02/08	09/17/09
i	50000 FFCB	P	01/08/09	10/09/09
j	75000 FFCB	P	01/23/09	05/04/09
k	50000 FFCB	P	02/06/09	05/13/09
l	75000 FFCB	P	03/12/09	06/04/09
m	50000 FFCB	P	02/05/09	05/26/09
n	100000 FFCB	P	04/13/09	11/27/09
o	50000 FFCB	P	06/05/09	09/23/09

	(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	150000.		150000.	0.
b	150000.		150000.	0.
c	25000.		25000.	0.
d	75000.		75000.	0.
e	50000.		50000.	0.
f	50000.		50000.	0.
g	50000.		50000.	0.
h	75000.		74888.	112.
i	50000.		50000.	0.
j	75000.		75000.	0.
k	50000.		50000.	0.
l	75000.		75000.	0.
m	50000.		50000.	0.
n	100000.		100000.	0.
o	50000.		49950.	50.

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Losses (from col. (h)) Gains (excess of col. (h) gain over col. (k), but not less than "-0-")
	(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				0.
b				0.
c				0.
d				0.
e				0.
f				0.
g				0.
h				112.
i				0.
j				0.
k				0.
l				0.
m				0.
n				0.
o				50.

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	
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). If (loss), enter "-0-" in Part I, line 8	3	

923591
04-24-09

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	Pimco	P		
b	50000 Cit Group	P	10/12/07	07/13/09
c	100000 FHLB	P	02/17/05	01/16/09
d	50000 FHLB	P	03/27/08	04/03/09
e	150000 FHLB	P	03/03/08	03/13/09
f	75000 FHLB	P	07/24/08	08/19/09
g	50000 FHLB	P	03/08/04	01/20/09
h	150000 FNMA	P	08/18/05	04/06/09
i	150000 FNMA	P	06/06/08	03/10/09
j	138 Kraft Foods	P	10/27/03	12/01/09
k	40000 Prudential Fin	P	01/08/08	07/20/09
l	500 UST Inc	P	02/04/03	01/07/09
m	Pinco	P		
n				
o				

	(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	204.			204.
b	30500.		50000.	-19500.
c	100000.		100000.	0.
d	50000.		50000.	0.
e	150000.		150000.	0.
f	75000.		75000.	0.
g	50000.		50000.	0.
h	150000.		150000.	0.
i	150000.		150000.	0.
j	3660.		2166.	1494.
k	38044.		40000.	-1956.
l	34750.		15260.	19490.
m	54.			54.
n				
o				

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Losses (from col. (h)) Gains (excess of col. (h) gain over col. (k), but not less than "-0-")
	(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				204.
b				-19500.
c				0.
d				0.
e				0.
f				0.
g				0.
h				0.
i				0.
j				1494.
k				-1956.
l				19490.
m				54.
n				
o				

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	-52.
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). If (loss), enter "-0-" in Part I, line 8	3	N/A

923591
04-24-09

Form 990-PF Interest on Savings and Temporary Cash Investments Statement 1

Source	Amount
National Bank Trust	72369.
Total to Form 990-PF, Part I, line 3, Column A	72369.

Form 990-PF Dividends and Interest from Securities Statement 2

Source	Gross Amount	Capital Gains Dividends	Column (A) Amount
National Bank Trust	20948.	0.	20948.
Total to Fm 990-PF, Part I, ln 4	20948.	0.	20948.

Form 990-PF Accounting Fees Statement 3

Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
David M. Nichols, CPA	1307.	0.	0.	1307.
To Form 990-PF, Pg 1, ln 16b	1307.	0.	0.	1307.

Form 990-PF Other Expenses Statement 4

Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Filing fees	1819.	0.	0.	1819.
To Form 990-PF, Pg 1, ln 23	1819.	0.	0.	1819.

Form 990-PF U.S. and State/City Government Obligations Statement 5

Description	U.S. Gov't	Other Gov't	Book Value	Fair Market Value
U. S. and state government	X		1140000.	1129359.
Total U.S. Government Obligations			1140000.	1129359.
Total State and Municipal Government Obligations				
Total to Form 990-PF, Part II, line 10a			1140000.	1129359.

Form 990-PF Corporate Stock Statement 6

Description	Book Value	Fair Market Value
Investments corporate stock	436774.	487733.
Total to Form 990-PF, Part II, line 10b	436774.	487733.

Form 990-PF Corporate Bonds Statement 7

Description	Book Value	Fair Market Value
Investment corporate bonds	349450.	300834.
Total to Form 990-PF, Part II, line 10c	349450.	300834.

Form 990-PF Grants and Contributions Paid During the Year Statement 8

Recipient Name and Address	Recipient Relationship and Purpose of Grant	Recipient Status	Amount
James Madison University MSC 3516 Harrisonburg, VA 22807			
Rexford Tester II	none college tuition		3622.
Syndey Stacy	none college tuition		19080.
University of Virginia P.O. Box 24535 Charlottesville, VA 22904			
Virginia Olmsted	none college tuition		8890.
Virginia Tech 222 Burrus Hall Blacksburg, VA 24061			
Sophie Sell	none college tuition		1600.
East Tennessee State University P.O. Box 70722 Johnson City, TN 37614			

Paige Graham Southwest Virginia Community College P.O. Box SVCC Richlands, VA 24641	none college tuition	1319.
Julie Fitzgerald Radford University P.O. Box 6922 Radford, VA 23142	none college tuition	1623.
Bethanie Sizemore University of Virginia at Wise 1 College Avenue Wise, VA 22093	none college tuition	603.
Dakota Thomas Brigham Young University B-150ASB Provo, UT 84602	none college tuition	5027.
Timothy McClure Patrick Henry Community College P. O. Box 5311 Martinsville, VA 24115	none college tuition	9350.

John C. Lambert, III	none college tuition	10000.
Roanoke College 221 College Lane Salem, VA 24153		
Jeremy Johnson	none college tuition	15000.
Vanderbilt University P. O. Box 35-1672 Station B Nashville, TN 37325		
Alexander Azzo	none college tuition	15000.
Total to Form 990-PF, Part XV, line 3a		91114.

Report Date	*February 19, 2010*		NATIONAL BANK
Time Prepared	*10:48:25 AM*		
Requested By	*Steve Barrett*		
Includes	*Account: 23 00 8189 0 04*	*RALPH STOWERS SCHOLARSHIP*	

Account Holdings as of 12/31/2009

Cusip No	Security Name	Shares / Par	Investment	Unit Price	Market Value	Price Date
17306N203	CITIGROUP CAP VII	1,000 0000	26,000 00	20 89	20,890 00	12/31/2009
29364D795	ENTERGY ARKANSAS PFD	1,000 0000	25,000 00	25 28	25,280 00	12/31/2009
46626V207	JP MORGAN CHASE CAP	1,000 0000	25,000 00	22 13	22,130 00	12/31/2009
481228203	JP MORGAN CHASE CAP	500 0000	12,500 00	24 23	12,115 00	12/31/2009
617462205	MORGAN STANLEY CAP	1,000 0000	25,000 00	21.12	21,120 00	12/31/2009
73941X601	GOLDMAN SACHS PFD 6%	1,000 0000	25,000 00	21 57	21,570 00	12/31/2009
94979B204	WELLS FARGO QRTLY	1,000 0000	23,030 00	22 25	22,250 00	12/31/2009
Total	**PREFERRED STOCK**	**7,500.0000**	**186,530.00**		**167,512.00**	
	FOREIGN EQUITIES					
G47791101	INGERSOLL-RAND PLC	300 0000	11,697 64	35 74	10,722 00	12/31/2009
Total	**FOREIGN EQUITIES**	**300.0000**	**11,697.64**		**10,722.00**	
	MUTUAL FUNDS-EQUITY					
693390700	PIMCO TOTAL RETURN B	2,349 6240	25,000 00	10 80	25,375 94	12/31/2009
Total	**MUTUAL FUNDS-EQUITY**	**2,349.6240**	**25,000.00**		**25,375 94**	
Total other corporate stock & bonds			436,773.74		487,733.44	
	MISC CASH EQUIV-TAXABLE					
09248U619	BLACKROCK TP #24 PRN	137,930 6700	137,930 67		137,930 67	09/24/2008
Total	**MISC CASH EQUIV-TAXABLE**	**137,930.6700**	**137,930.67**		**137,930.67**	
	Total Securities	**1,644,120.2940**	**2,064,154.41**		**2,055,857.11**	
	Income Cash		**-32,289.51**		**-32,289.51**	
	Principal Cash		**32,289.51**		**32,289.51**	
	Account Total		**2,064,154.41**		**2,055,857.11**	

Report Date	*February 19, 2010*	NATIONAL BANK
Time Prepared	*10:48:25 AM*	
Requested By	*Steve Barrett*	
Includes	*Account: 23 00 8189 0 04 RALPH STOWERS SCHOLARSHIP*	

Account Holdings as of 12/31/2009

Cusip No	Security Name	Shares / Par	Investment	Unit Price	Market Value	Price Date
	U.S. GOVT AGENCY OBLIGATIONS					
3128X9HN3	FHLMC 4.05% 10/13/17	100,000 0000	100,000 00	98 509	98,509 00	12/31/2009
3128X9LB4	FHLMC 4% 11/17/16	85,000.0000	85,000 00	99 428	84,513.80	12/31/2009
3128X9RQ5	FHLMC 3% 12/30/14	100,000 0000	100,000.00	98 513	98,513 00	12/31/2009
31331GRX9	FFCB 3 7% 04/01/16	150,000 0000	150,000 00	98 75	148,125 00	12/31/2009
31331GYB9	FFCB 4.95% 06/17/19	75,000 0000	75,000 00	100 25	75,187 50	12/31/2009
31331GZ85	FFCB 3.45% 10/22/15	100,000.0000	100,000.00	98 719	98,719 00	12/31/2009
31331GZ93	FFCB 2.29% 04/22/13	25,000.0000	25,000 00	99 969	24,992 25	12/31/2009
3133F4AH4	FHLMC 3% 05/15/15	50,000 0000	50,000.00	97 932	48,966 00	12/31/2009
3133XLVF7	FHLB 6% 8/9/17	50,000 0000	50,000.00	100 531	50,265 50	12/31/2009
3133XSM70	FHLB 3 125% 11/17/11	30,000 0000	30,000 00	101 969	30,590 70	12/31/2009
3133XSSA7	FHLB 4.5% 01/16/19	75,000.0000	75,000.00	95 75	71,812 50	12/31/2009
3133XT3P9	FHLB 4.75% 02/26/19	50,000 0000	50,000 00	100 125	50,062 50	12/31/2009
3133XUSQ7	FHLB 2.375% 03/15/13	50,000 0000	50,000 00	99 938	49,969 00	12/31/2009
3133XUTY9	FHLB 2 3% 03/25/13	75,000 0000	75,000 00	99 875	74,906 25	12/31/2009
3133XUX40	FHLB 3 125% 10/06/14	25,000 0000	25,000 00	99 813	24,953 25	12/31/2009
3133XVLK5	FHLB 3 5% 11/12/15	75,000 0000	75,000 00	99.188	74,391.00	12/31/2009
31398AZT2	FNMA 3 25% 11/05/14	25,000 0000	25,000 00	99 531	24,882 75	12/31/2009
Total	**U.S. GOVT AGENCY OBLIGATIONS**	**1,140,000.0000**	**1,140,000.00**		**1,129,359.00**	
	CORPORATE BONDS & NOTES					
00206RAJ1	AT&T 5.50% 2/1/18	50,000 0000	49,450.00	104.342	52,171 00	12/31/2009
06050WBM6	BAC 5.1% 2/15/18	100,000 0000	100,000 00	91.958	91,958 00	12/31/2009
073902PR3	BSC 6.4% 10/2/17	50,000 0000	50,000.00	109.008	54,504 00	12/31/2009
369604BC6	GE 5 25% 12/6/17	100,000 0000	100,000 00	102.186	102,186 00	12/31/2009
524908R36	LEHMAN 6 5% 7/19/17	50,000 0000	50,000 00	0.03	15 00	12/31/2009
Total	**CORPORATE BONDS & NOTES**	**350,000.0000**	**349,450.00**		**300,834.00**	
	COMMON STOCK					
00206R102	AT&T INC	300.0000	7,628.97	28 03	8,409.00	12/31/2009
02209S103	ALTRIA GROUP INC	200.0000	2,107 87	19 63	3,926.00	12/31/2009
053015103	AUTO DATA PROCESSING	300 0000	11,933 62	42 82	12,846 00	12/31/2009
060505104	BANK OF AMERICA CORP	500 0000	19,411 25	15 06	7,530 00	12/31/2009
166764100	CHEVRONTEXACO CORP	300.0000	13,146.17	76.99	23,097 00	12/31/2009
194162103	COLGATE-PALMOLIVE CO	140 0000	9,618 00	82 15	11,501 00	12/31/2009
25746U109	DOMINION RESOURCES	200 0000	9,508 00	38 92	7,784 00	12/31/2009
30231G102	EXXON MOBIL CORP	1,000.0000	15,861 05	68 19	68,190 00	12/31/2009
319426102	FIRST CENTURY BANKSH	500 0000	8,205 44	15 225	7,612 50	12/31/2009
437076102	HOME DEPOT INC	300 0000	10,312 80	28 93	8,679 00	12/31/2009
459200101	IBM	200.0000	18,401.26	130 90	26,180 00	12/31/2009
580135101	MCDONALDS CORP	400.0000	22,455.96	62 44	24,976 00	12/31/2009
594918104	MICROSOFT	500.0000	13,557 08	30.48	15,240 00	12/31/2009
713448108	PEPSICO INC	300.0000	13,378.50	60.80	18,240.00	12/31/2009
718172109	PHILIP MORRIS INTL	200.0000	4,832 37	48.19	9,638 00	12/31/2009
742718109	PROCTER & GAMBLE	150 0000	8,411.00	60.63	9,094 50	12/31/2009
882508104	TEXAS INSTRUMNTS INC	300.0000	10,141.76	26.06	7,818.00	12/31/2009
931142103	WAL-MART STORES INC	250.0000	14,635.00	53.45	13,362.50	12/31/2009
Total	**COMMON STOCK**	**6,040.0000**	**213,546.10**		**284,123.50**	
	PREFERRED STOCK					
05518E202	BANK OF AM PFD 7%	1,000.0000	25,000.00	22.157	22,157 00	12/31/2009