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 3/01 **, 2009, and ending** 2/28 , 2010

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.

ELAINE FELD STERN CHARITABLE TRUST
BLUE RIDGE BANK & TRUST COMPANY
4200 LITTLE BLUE PARKWAY
INDEPENDENCE, MO 64057

A Employer identification number
43-6354470

B Telephone number (see the instructions)

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 ► ☐

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, column (c), line 16)* ► $ 2,158,635.

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) (see the instructions).)

	Line	Description	(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 (att sch)				
	2	Ck ► [X] if the foundn is **not** req to att Sch B				
	3	Interest on savings and temporary cash investments	383.	383.	N/A	
	4	Dividends and interest from securities	61,406.	61,406.		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain/(loss) from sale of assets not on line 10	-273,983.			
	b	Gross sales price for all assets on line 6a 2,214,621.				
	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/(loss) (att sch)				
	11	Other income (attach schedule)				
	12	**Total.** Add lines 1 through 11	-212,194.	61,789.		
OPERATING AND ADMINISTRATIVE EXPENSES	13	Compensation of officers, directors, trustees, etc	16,338.	1,634.		14,704.
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule) SEE ST 1	3,853.	385.		3,468.
	b	Accounting fees (attach sch) SEE ST 2	1,675.	1,675.		
	c	Other prof fees (attach sch) SEE ST 3	16,044.	14,440.		1,604.
	17	Interest				
	18	Taxes (attach schedule)(see instr) SEE STM 4	1,556.			
	19	Depreciation (attach sch) 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	39,466.	18,134.		19,776.
	25	Contributions, gifts, grants paid STMT 5	75,000.			75,000.
	26	**Total expenses and disbursements.** Add lines 24 and 25	114,466.	18,134.		94,776.
	27	Subtract line 26 from line 12:				
	a	**Excess of revenue over expenses and disbursements**	-326,660.			
	b	**Net investment income** (if negative, enter -0-)		43,655.		
	c	**Adjusted net income** (if negative, enter -0-)				

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GK 18

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			
	2 Savings and temporary cash investments	495,121.	11,873.	11,873.
	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 the instructions)			
	7 Other notes and loans receivable (attach sch) ►			
	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) STATEMENT 6	394,872.	129,415.	126,832.
	b Investments – corporate stock (attach schedule) STATEMENT 7	1,360,482.	945,682.	1,135,925.
	c Investments – corporate bonds (attach schedule) STATEMENT 8		836,845.	884,005.
	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 instructions Also, see page 1, item I)	2,250,475.	1,923,815.	2,158,635.
LIABILITIES	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, & other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	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 ► [ ] and complete lines 24 through 26 and lines 30 and 31.**			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ► [X] and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	2,250,475.	1,923,815.	
	28 Paid-in or capital surplus, or land, building, and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 **Total net assets or fund balances** (see the instructions)	2,250,475.	1,923,815.	
	31 **Total liabilities and net assets/fund balances** (see the instructions)	2,250,475.	1,923,815.	

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	2,250,475.
2	Enter amount from Part I, line 27a	2	-326,660.
3	Other increases not included in line 2 (itemize) ►	3	
4	Add lines 1, 2, and 3	4	1,923,815.
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	1,923,815.

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 shares MLC Company)	(b) How acquired P — Purchase D — Donation	(c) Date acquired (month, day, year)	(d) Date sold (month, day, year)
1a SEE STATEMENT 9			
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				
b				
c				
d				
e				

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

	(i) Fair Market Value as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of column (i) over column (j), if any	(l) Gains (Column (h) gain minus column (k), but not less than -0-) or Losses (from column (h))
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	-273,983.
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 the instructions). If (loss), enter -0- in Part I, line 8	3	12,056.

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 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 (column (b) divided by column (c))
2008	121,180.	2,175,502.	0.055702
2007	135,918.	2,566,677.	0.052955
2006	104,599.	2,469,613.	0.042354
2005	123,980.	2,387,947.	0.051919
2004	131,060.	2,407,007.	0.054449

2 **Total** of line 1, column (d)	2	0.257379
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	0.051476
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5	4	2,023,197.
5 Multiply line 4 by line 3	5	104,146.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	437.
7 Add lines 5 and 6	7	104,583.
8 Enter qualifying distributions from Part XII, line 4	8	94,776.

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 the instructions)

1 a Exempt operating foundations described in section 4940(d)(2), check here ► ☐ and enter 'N/A' on line 1. Date of ruling or determination letter. ________ (attach copy of letter if necessary - see instr.)			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ► ☐ and enter 1% of Part I, line 27b		1	873.
c All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, column (b)			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		2	0.
3 Add lines 1 and 2		3	873.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		4	0.
5 **Tax based on investment income.** Subtract line 4 from line 3. If zero or less, enter -0-		5	873.
6 Credits/Payments.			
a 2009 estimated tax pmts and 2008 overpayment credited to 2009	6a 760.		
b Exempt foreign organizations — tax withheld at source	6b		
c Tax paid with application for extension of time to file (Form 8868)	6c 117.		
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d		7	877.
8 Enter any **penalty** for underpayment of estimated tax Check here [X] if Form 2220 is attached		8	4.
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
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?	1a		X
b Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see the 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?	4b	N/A	
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, column (c), and Part XV*	7	X	
8a Enter the states to which the foundation reports or with which it is registered (see the instructions) ► MO			
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

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 ► BLUE RIDGE BANK & TRUST Telephone no. ► (816) 746-6200

Located at ► 4200 LITTLE BLUE PARKWAY INDEPENDENCE MO ZIP + 4 ► 64057

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** – Check here N/A ► ☐

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 ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☒ Yes ☐ 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 ☒ 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 ☒ 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 the instructions)?		1b		X
	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? If 'Yes,' list the years ► 20__ , 20__ , 20__ , 20__ .	☐ Yes ☒ No			
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 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. ► 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?	☐ Yes ☒ 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 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)? **5b** N/A

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 ☒ No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? **6b** X (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? **7b** N/A

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

1 List all officers, directors, trustees, foundation managers and their compensation (see 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
SUSAN FELD STRAUSS 1035 WEST 64TH TERRACE KANSAS CITY, MO 64113	TRUSTEE 1.00	4,085.	0.	0.
LESLIE ANN STRAUSS 7509 LANGLEY CANYON ROAD SALINAS, CA 93907	TRUSTEE 1.00	4,085.	0.	0.
DON KAHAN 505 NORTH HIGHWAY 50 LEE'S SUMMIT, MO 64063	TRUSTEE 1.00	4,084.	0.	0.
ROBERT J. MARGOLIN 1628 RIVER RIDGE WILLIAMSBURG, VA 23185	TRUSTEE 1.00	4,084.	0.	0.

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 ► 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 – (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 ►		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 (see instructions)

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.

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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	1,936,806.
	b Average of monthly cash balances	1b	117,201.
	c Fair market value of all other assets (see instructions)	1c	
	d **Total** (add lines 1a, b, and c)	1d	2,054,007.
	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	2,054,007.
4	Cash deemed held for charitable activities Enter 1-1/2% of line 3 (for greater amount, see instructions)	4	30,810.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	2,023,197.
6	**Minimum investment return.** Enter 5% of line 5	6	101,160.

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	101,160.
2a	Tax on investment income for 2009 from Part VI, line 5 — 2a: 873.		
b	Income tax for 2009 (This does not include the tax from Part VI) — 2b:		
c	Add lines 2a and 2b	2c	873.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	100,287.
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	100,287.
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	100,287.

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	94,776.
	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	94,776.
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	
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	94,776.

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				100,287.
2 Undistributed income, if any, as of the end of 2009.				
a Enter amount for 2008 only			66,929.	
b Total for prior years. 20___, 20___, 20___		0.		
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: ► $ 94,776.				
a Applied to 2008, but not more than line 2a			66,929.	
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				27,847.
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		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		0.		
d Subtract line 6c from line 6b Taxable amount — see instructions		0.		
e Undistributed income for 2008. Subtract line 4a from line 2a. Taxable amount — see instructions			0.	
f Undistributed income for 2009 Subtract lines 4d and 5 from line 1. This amount must be distributed in 2010				72,440.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)	0.			
8 Excess distributions carryover from 2004 not applied on line 5 or line 7 (see instructions)	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
2a 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 organization 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 of the person to whom applications should be addressed:

SEE STATEMENT 10

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

SEE STATEMENT FOR LINE 2A

c Any submission deadlines.

SEE STATEMENT FOR LINE 2A

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

SEE STATEMENT FOR LINE 2A

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*				
Total			► 3a	
b *Approved for future payment*				
Total			► 3b	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	(e) Related or exempt function income (see the instructions)
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	383.	
4 Dividends and interest from securities			14	61,406.	
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	-273,983.	
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)				-212,194.	

13 **Total.** Add line 12, columns (b), (d), and (e) 13 -212,194.

(See worksheet in the instructions for line 13 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) (See the instructions)
N/A	

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	1 a (1)		X
(2) Other assets	1 a (2)		X
b Other transactions:			
(1) Sales of assets to a noncharitable exempt organization	1 b (1)		X
(2) Purchases of assets from a noncharitable exempt organization	1 b (2)		X
(3) Rental of facilities, equipment, or other assets	1 b (3)		X
(4) Reimbursement arrangements	1 b (4)		X
(5) Loans or loan guarantees	1 b (5)		X
(6) Performance of services or membership or fundraising solicitations	1 b (6)		X
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1 c		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 ☒ 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

Blue Ridge Bank and Trust Co.
By: Karen K Burris 7/15/10 Vice President

Signature of officer or trustee | Date | Title

Paid Preparer's Use Only

Preparer's signature	WILLIAM D O'FLYNN	Date 7/14/10	Check if self-employed ☐
			Preparer's Identifying number (See Signature in the instrs) N/A
Firm's name (or yours if self-employed), address, and ZIP code	O'FLYNN & BIHUNIAK CHARTERED		EIN N/A
	4200 SOMERSET DRIVE STE 137		
	PRAIRIE VILLAGE, KS 66208		Phone no (913) 648-6828

STATEMENT 1
FORM 990-PF, PART I, LINE 16A
LEGAL FEES

	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
LATHROP & GAGE	$ 3,853.	$ 385.		$ 3,468.
TOTAL	$ 3,853.	$ 385.		$ 3,468.

STATEMENT 2
FORM 990-PF, PART I, LINE 16B
ACCOUNTING FEES

	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
O'FLYNN & BIHUNIAK	$ 1,675.	$ 1,675.		
TOTAL	$ 1,675.	$ 1,675.		$ 0.

STATEMENT 3
FORM 990-PF, PART I, LINE 16C
OTHER PROFESSIONAL FEES

	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
BLUE RIDGE BANK	$ 16,044.	$ 14,440.		$ 1,604.
TOTAL	$ 16,044.	$ 14,440.		$ 1,604.

STATEMENT 4
FORM 990-PF, PART I, LINE 18
TAXES

	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
2008 990PF BALANCE DUE	$ 796.			
2009 990PF ESTIMATES	760.			
TOTAL	$ 1,556.	$ 0.		$ 0.

STATEMENT 5
FORM 990-PF, PART I, LINE 25
CONTRIBUTIONS, GIFTS, AND GRANTS

CASH GRANTS AND ALLOCATIONS

CLASS OF ACTIVITY:	CHARITABLE
DONEE'S NAME:	AMERICAN RED CROSS
DONEE'S ADDRESS:	211 WEST ARMOUR BOULEVARD

**STATEMENT 5 (CONTINUED)
FORM 990-PF, PART I, LINE 25
CONTRIBUTIONS, GIFTS, AND GRANTS**

	KANSAS CITY, MO 64111	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		$ 8,500.
CLASS OF ACTIVITY:	ARTS	
DONEE'S NAME:	KANSAS CITY STRING QUARTET	
DONEE'S ADDRESS:	PO BOX 8133 PRAIRIE VILLAGE, KS 66208	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		2,500.
CLASS OF ACTIVITY:	MEDICAL	
DONEE'S NAME:	TRUMAN MEDICAL CENTER	
DONEE'S ADDRESS:	2310 HOLMES #735 KANSAS CITY, MO 64108	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		5,000.
CLASS OF ACTIVITY:	EDUCATION	
DONEE'S NAME:	MISSOURI COLLEGES FUND	
DONEE'S ADDRESS:	3401 WEST TRUMAN BOULEVARD, #202 JEFFERSON CITY, MO 65109	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		2,000.
CLASS OF ACTIVITY:	CHARITABLE	
DONEE'S NAME:	HARVESTERS	
DONEE'S ADDRESS:	3801 TOPPING AVENUE KANSAS CITY, MO 64129	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		3,000.
CLASS OF ACTIVITY:	CHARITABLE	
DONEE'S NAME:	WAYSIDE WAIFS	
DONEE'S ADDRESS:	PO BOX 9791 KANSAS CITY, MO 64141	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		2,000.
CLASS OF ACTIVITY:	EDUCATION	
DONEE'S NAME:	AMERICAN DIABETES ASSOCIATION	
DONEE'S ADDRESS:	10580 BARKLEY, #400 OVERLAND PARK, KS 66212	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		1,500.
CLASS OF ACTIVITY:	CHARITABLE	
DONEE'S NAME:	BOYS & GIRLS CLUB OF GREATER KANSAS CITY	
DONEE'S ADDRESS:	6301 ROCKHILL ROAD, #303 KANASAS CITY, MO 64113	

STATEMENT 5 (CONTINUED)
FORM 990-PF, PART I, LINE 25
CONTRIBUTIONS, GIFTS, AND GRANTS

RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		$ 2,000.
CLASS OF ACTIVITY:	CHARITABLE	
DONEE'S NAME:	SALVATION ARMY	
DONEE'S ADDRESS:	PO BOX 412577 KANSAS CITY, MO 64141	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		5,000.
CLASS OF ACTIVITY:	ARTS	
DONEE'S NAME:	FOLLY THEATER	
DONEE'S ADDRESS:	PO BOX 26505 KANSAS CITY, MO 64196	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		1,000.
CLASS OF ACTIVITY:	CHARITABLE	
DONEE'S NAME:	PARALYZED VETERANS OF AMERICA	
DONEE'S ADDRESS:	801 18TH STREET, NW NEW YORK, NY 20006	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		2,000.
CLASS OF ACTIVITY:	MEDICAL	
DONEE'S NAME:	KANSAS CITY HOSPICE & PALLIATIVE CARE	
DONEE'S ADDRESS:	9221 WARD PARKWAY, #100 KANSAS CITY, MO 64114	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		2,000.
CLASS OF ACTIVITY:	CHARITABLE	
DONEE'S NAME:	REDEMPTORIST SOCIAL SERVICES CENTER	
DONEE'S ADDRESS:	207 WEST LINWOOD KANSAS CITY, MO 64111	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		1,000.
CLASS OF ACTIVITY:	CHARITABLE	
DONEE'S NAME:	LEE'S SUMMIT CARES	
DONEE'S ADDRESS:	901 NE INDEPENDENCE AVENUE LEE'S SUMMIT, MO 64063	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		6,000.
CLASS OF ACTIVITY:	CHARITABLE	
DONEE'S NAME:	LEE'S SUMMIT SOCIAL SERVICES	
DONEE'S ADDRESS:	108 SE 4TH STREET LEE'S SUMMIT, MO 64063	
RELATIONSHIP OF DONEE:	NONE	

STATEMENT 5 (CONTINUED)
FORM 990-PF, PART I, LINE 25
CONTRIBUTIONS, GIFTS, AND GRANTS

ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		$ 6,000.
CLASS OF ACTIVITY:	CHARITABLE	
DONEE'S NAME:	OZANAM	
DONEE'S ADDRESS:	421 EAST 137TH STREET KANSAS CITY, MO 64145	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		3,000.
CLASS OF ACTIVITY:	SUBSTANCE ABUSE	
DONEE'S NAME:	JANUS COMMUNITY CLINIC	
DONEE'S ADDRESS:	200 7TH AVENUE SANTA CRUZ, CA 95062	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		1,000.
CLASS OF ACTIVITY:		
DONEE'S NAME:	MOCSA	
DONEE'S ADDRESS:	3100 BROADWAY STREET KANSAS CITY, MO 64111	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:	CHARITABLE	
AMOUNT GIVEN:		3,500.
CLASS OF ACTIVITY:	DVLOPMNTL & MENTAL HEALTH	
DONEE'S NAME:	THE CHILDRENS PLACE	
DONEE'S ADDRESS:	2 EAST 59TH STREET KANSAS CITY, MO 64113	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		2,000.
CLASS OF ACTIVITY:	CHARITABLE	
DONEE'S NAME:	HOPE HOUSE	
DONEE'S ADDRESS:	PO BOX 577 LEE'S SUMMIT, MO 64063	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		10,000.
CLASS OF ACTIVITY:	MEDICAL	
DONEE'S NAME:	LEE ANN BRITAIN DEVELOPMENT CENTER	
DONEE'S ADDRESS:	9120 WEST 75TH STREET SHAWNEE MISSION, KS 66204	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		2,000.
CLASS OF ACTIVITY:	EDUCATION	
DONEE'S NAME:	JAMESTOWN-YORKTOWN FOUNDATION, INC.	
DONEE'S ADDRESS:	PO BOX 3605 WILLIAMSBURG, VA 23187	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		

STATEMENT 5 (CONTINUED)
FORM 990-PF, PART I, LINE 25
CONTRIBUTIONS, GIFTS, AND GRANTS

AMOUNT GIVEN:		$ 2,000.
CLASS OF ACTIVITY:	LIFE SKILLS DEVELOPMENT	
DONEE'S NAME:	DREAM CATCHERS	
DONEE'S ADDRESS:	7550 NE CROUCH ROAD CAMERON, MO 64429	
RELATIONSHIP OF DONEE:	NONE	
ORGANIZATIONAL STATUS OF DONEE:		
AMOUNT GIVEN:		2,000.
	TOTAL	$ 75,000.

STATEMENT 6
FORM 990-PF, PART II, LINE 10A
INVESTMENTS - U.S. AND STATE GOVERNMENT OBLIGATIONS

U.S. GOVERNMENT OBLIGATIONS	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
GNMA II POOL #003302M	COST	$ 29,415.	$ 29,136.
FHLB, 5.00%, DUE 12/11/09	COST	0.	0.
FHLB, 3.00%, 6/23/09	COST	0.	0.
FHLB, 3.45%, 8/27/10	COST	0.	0.
FFCB, 4.125%, 4/15/09	COST	0.	0.
FNMA, 4.875%, 4/15/09	COST	0.	0.
FHLB STEP 3.125%	COST	100,000.	97,696.
		$ 129,415.	$ 126,832.
	TOTAL	$ 129,415.	$ 126,832.

STATEMENT 7
FORM 990-PF, PART II, LINE 10B
INVESTMENTS - CORPORATE STOCKS

CORPORATE STOCKS	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
CHEVRON CORPORATION	COST	$ 0.	$ 0.
CONOCOPHILLIPS	COST	0.	0.
DEVON ENERGY CORP NEW	COST	0.	0.
EXXON MOBIL CORP	COST	0.	0.
PEABODY ENERGY CORP	COST	0.	0.
SCHLUMBERGER, LTD	COST	0.	0.
BHP BILLITON LIMITED	COST	0.	0.
WEYERHAEUSER CO	COST	0.	0.
BURLINGTON NORTHERN, INC.	COST	0.	0.
CATERPILLAR, INC.	COST	0.	0.
DANAHER CORP.	COST	0.	0.
GENERAL ELECTRIC CORP.	COST	0.	0.
RAYTHEON CO COM NEW	COST	0.	0.
UNITED TECHNOLOGIES	COST	0.	0.
GARMIN, LTD.	COST	0.	0.

STATEMENT 7 (CONTINUED)
FORM 990-PF, PART II, LINE 10B
INVESTMENTS - CORPORATE STOCKS

CORPORATE STOCKS	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
DISNEY (WALT) COMPANY HOLDING	COST	$ 0.	$ 0.
JOHNSON CONTROLS, INC.	COST	0.	0.
LOWES COS, INC.	COST	0.	0.
MCDONALDS CORPORATION	COST	0.	0.
STAPLES, INC.	COST	0.	0.
VF CORP.	COST	0.	0.
ARCHER-DANIELS MIDLAND COMPANY	COST	0.	0.
CVS CAREMARK CORPORATION	COST	0.	0.
COSTCO WHSL CORP NEW	COST	0.	0.
HEINZ COMPANY	COST	0.	0.
PEPSICO INCORPORATED	COST	0.	0.
PROCTER & GAMBLE	COST	0.	0.
AETNA, INC. NEW	COST	0.	0.
BARD CR, INC.	COST	0.	0.
BAXTER INTL INC	COST	0.	0.
CERNER CORPORATION	COST	0.	0.
CONVANCE, INC.	COST	0.	0.
GILEAD SCIENCES, INC.	COST	0.	0.
JOHNSON & JOHNSON	COST	0.	0.
ZIMMER HLDGS, INC.	COST	0.	0.
AFLAC INCORPORATED	COST	0.	0.
FRANKLIN RESOURCES, INC.	COST	0.	0.
GOLDMAN SACHS GROUP, INC.	COST	0.	0.
LINCOLN NATIONAL CORPORATION	COST	0.	0.
NORTHERN TRUST CORP.	COST	0.	0.
CHARLES SCHWAB CORPORATION	COST	0.	0.
WELLS FARGO & COMPANY	COST	0.	0.
ADOBE SYSTEMS, INC.	COST	0.	0.
APPLE, INC.	COST	0.	0.
APPLIED MATERIALS, INC.	COST	0.	0.
CISCO SYSTEMS	COST	0.	0.
GOOGLE, INC.	COST	0.	0.
ORACLE CORPORATION	COST	0.	0.
TEXAS INSTRUMENTS INCORPORATED	COST	0.	0.
A T & T, INC.	COST	0.	0.
EXELON CORP.	COST	0.	0.
GREAT PLAINS ENERGY, INC.	COST	0.	0.
VANGUARD EUROPE PACIFIC ETF	COST	140,539.	164,106.
UMB SCOUT INTERNATIONAL	COST	0.	0.
ISHARES RUSSELL MIDCAP VALUE	COST	51,460.	66,206.
ISHARES RUSSELL 2000 GROWTH	COST	17,010.	21,815.
ISHARES RUSSELL 2000 VALUE	COST	16,650.	21,237.
ISHARES S & P 500 INDEX/BARRA	COST	46,055.	55,192.
ISHARES TR RUSSELL MIDCAP GWTH INDEX	COST	53,433.	67,577.
SPDR S & P DIVIDEND	COST	61,776.	73,226.
VANGUARD HIGH DIVIDEND YIELD INDX ETF	COST	59,327.	70,442.
VANGUARD INDEX FDS STK MKT ETF	COST	145,873.	180,892.
GOLDMAN SACHS ABSOLUTE RET TRACKER I	COST	110,892.	115,240.
GOLDMAN SACHS BRIC INSTL	COST	39,106.	56,168.
GOLDMAN SACHS SATELLITE STRATEGIES	COST	98,360.	116,148.
GOLDMAN SACHS US EQ DIV & PREMIUM I	COST	60,711.	73,689.
PRUDENTIAL JENNISON NATURAL RES Z	COST	44,490.	53,987.
	TOTAL	$ 945,682.	$ 1,135,925.

STATEMENT 8
FORM 990-PF, PART II, LINE 10C
INVESTMENTS - CORPORATE BONDS

CORPORATE BONDS	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
ISHARES BARCLAYS 1-3 YR CREDIT BOND	COST	$ 249,515.	$ 254,959.
GOLDMAN SACHS CORE FIXED-INC INSTL	COST	244,048.	258,892.
GOLDMAN SACHS HIGH YIELD INSTL	COST	97,427.	115,502.
OPPENHEIMER INTERNATIONAL BOND	COST	81,338.	83,294.
T ROWE PRICE EMERGING MARKETS	COST	80,224.	86,189.
VANGUARD GNMA	COST	84,293.	85,169.
	TOTAL	$ 836,845.	$ 884,005.

STATEMENT 9
FORM 990-PF, PART IV, LINE 1
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

ITEM	(A) DESCRIPTION	(B) HOW ACQUIRED	(C) DATE ACQUIRED	(D) DATE SOLD
1	100000 FFCB 4.125%	PURCHASED	1/01/2001	4/15/2009
2	100000 FNMA 4.875%	PURCHASED	1/01/2001	4/15/2009
3	3541.579 UMB SCOUT INTERNATIONAL	PURCHASED	1/01/2001	5/07/2009
4	350 GARMIN LTD	PURCHASED	1/01/2001	5/07/2009
5	400 AFLAC INC	PURCHASED	1/01/2001	5/07/2009
6	800 AT & T	PURCHASED	1/01/2001	5/07/2009
7	800 ADOBE SYSTEMS INC	PURCHASED	1/01/2001	5/07/2009
8	600 AETNA INC NEW	PURCHASED	1/01/2001	5/07/2009
9	100 APPLE INC	PURCHASED	1/01/2001	5/07/2009
10	1500 APPLIED MATERIALS INC	PURCHASED	1/01/2001	5/07/2009
11	300 ARCHER DANIELS MIDLAND	PURCHASED	8/29/2008	5/07/2009
12	200 BARD C R INC	PURCHASED	1/01/2001	5/07/2009
13	500 BAXTER INTERNATIONAL INC	PURCHASED	1/01/2001	5/07/2009
14	500 BHP BILLITON LIMITED	PURCHASED	1/01/2001	5/07/2009
15	250 BURLINGTON NORTHERN INC	PURCHASED	1/01/2001	5/07/2009
16	600 CVS CAREMARK CORPORATION	PURCHASED	1/01/2001	5/07/2009
17	600 CATERPILLAR INC	PURCHASED	1/01/2001	5/07/2009
18	500 CERNER CORP	PURCHASED	1/01/2001	5/07/2009
19	400 CHEVRON CORPORATION	PURCHASED	1/01/2001	5/07/2009
20	1000 CISCO SYSTEMS	PURCHASED	1/01/2001	5/07/2009
21	500 CONOCOPHILLIPS	PURCHASED	1/01/2001	5/07/2009
22	500 COSTCO WHOLESALE CORP	PURCHASED	1/01/2001	5/07/2009
23	400 COVANCE INC	PURCHASED	1/01/2001	5/07/2009
24	300 DANAHER CORP DEL	PURCHASED	1/01/2001	5/07/2009
25	200 DEVON ENERGY CORP	PURCHASED	1/01/2001	5/07/2009
26	800 DISNEY WALT CO	PURCHASED	1/01/2001	5/07/2009
27	400 EXELON CORP	PURCHASED	1/01/2001	5/07/2009
28	500 EXXON MOBIL CORP	PURCHASED	1/01/2001	5/07/2009
29	350 FRANKLIN RESOURCES INC	PURCHASED	1/01/2001	5/07/2009
30	800 GENERAL ELECTRIC CORPORATION	PURCHASED	1/01/2001	5/07/2009
31	200 GILEAD SCIENCES INC	PURCHASED	1/01/2001	5/07/2009
32	200 GOLDMAN SACHS GROUP INC	PURCHASED	1/01/2001	5/07/2009
33	50 GOOGLE INC	PURCHASED	1/01/2001	5/07/2009
34	300 GREAT PLAINS ENERGY INC	PURCHASED	8/29/2008	5/07/2009
35	500 HEINZ H J CO	PURCHASED	1/01/2001	5/07/2009
36	500 JOHNSON & JOHNSON	PURCHASED	1/01/2001	5/07/2009
37	500 JOHNSON CONTROLS INIC	PURCHASED	1/01/2001	5/07/2009
38	500 LINCOLN NATIONAL CORP	PURCHASED	1/01/2001	5/07/2009

STATEMENT 9 (CONTINUED)
FORM 990-PF, PART IV, LINE 1
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

ITEM	(A) DESCRIPTION	(B) HOW ACQUIRED	(C) DATE ACQUIRED	(D) DATE SOLD
39	200 LOWES COS INC	PURCHASED	8/29/2008	5/07/2009
40	500 MCDONALD'S CORP	PURCHASED	1/01/2001	5/07/2009
41	300 NORTHERN TRUST CO	PURCHASED	1/01/2001	5/07/2009
42	1000 ORACLE CORP	PURCHASED	1/01/2001	5/07/2009
43	200 PEABODY ENERGY CORP	PURCHASED	1/01/2001	5/07/2009
44	200 PEPSICO INC	PURCHASED	8/29/2008	5/07/2009
45	700 PROCTER & GAMBLE CO	PURCHASED	1/01/2001	5/07/2009
46	400 RAYTHEON CO	PURCHASED	1/01/2001	5/07/2009
47	350 SCHLUMBERGER LTD	PURCHASED	1/01/2001	5/07/2009
48	400 CHARLES SCHWAB CORPORATION	PURCHASED	1/01/2001	5/07/2009
49	400 STAPLES INC	PURCHASED	1/01/2001	5/07/2009
50	800 TEXAS INSTRUMENTS INC	PURCHASED	1/01/2001	5/07/2009
51	400 UNITED TECHNOLOGIES CORP	PURCHASED	1/01/2001	5/07/2009
52	200 V F CORP	PURCHASED	1/01/2001	5/07/2009
53	1100 WELLS FARGO & COMPANY	PURCHASED	1/01/2001	5/07/2009
54	300 WEYERHAEUSER CO	PURCHASED	1/01/2001	5/07/2009
55	300 ZIMMER HOLDINGS INC	PURCHASED	1/01/2001	5/07/2009
56	18136 GOLDMAN SACHS SHORT DURAT GOVT INSTL	PURCHASED	4/27/2009	5/18/2009
57	50000 FHLB 3.00%	PURCHASED	8/21/2008	6/23/2009
58	762 GOLDMAN SACHS BRIC INSTL	PURCHASED	5/07/2009	7/28/2009
59	3343.089 GOLDMAN SACHS US EQ DIV & PREMIUM I	PURCHASED	5/07/2009	7/28/2009
60	496 GOLDMAN SACHS ABSOLUTE RET TRACKER I	PURCHASED	5/07/2009	7/28/2009
61	4100.946 VANGUARD SHORT TERM TAX EX	PURCHASED	5/15/2009	7/28/2009
62	16942.771 VANGUARD INTER TERM TAX EXEMPT	PURCHASED	5/15/2009	7/28/2009
63	6625.892 VANGUARD HIGH YIELD TAX-EXEMPT FUND	PURCHASED	5/15/2009	7/28/2009
64	465 SPDR S & P DIVIDEND	PURCHASED	5/07/2009	7/28/2009
65	2114 VANGUARD EUROPE PACIFIC ETF	PURCHASED	9/22/2008	7/28/2009
66	663 VANGUARD HIGH DIVIDEND YIELD IDX ETF	PURCHASED	5/07/2009	7/28/2009
67	733 VANGUARD INDEX FDS STK MKT ETF	PURCHASED	5/07/2009	7/28/2009
68	50000 FHLB 3.45%	PURCHASED	8/21/2008	8/27/2009
69	1258 GOLDMAN SACHS SATELLITE STRATEGIES	PURCHASED	7/28/2009	9/21/2009
70	170 GOLDMAN SACHS BRIC INSTL	PURCHASED	5/07/2009	9/21/2009
71	2177 GOLDMAN SACHS US EQ DIV & PREMIUM I	PURCHASED	5/07/2009	9/21/2009
72	118 JENNISON NATURAL RESOURCES	PURCHASED	7/28/2009	9/21/2009
73	307 ISHARES RUSSELL MIDCAP VALUE	PURCHASED	7/28/2009	9/21/2009
74	157 ISHARES TR RUSSELL MIDCAP GWTH INDEX	PURCHASED	7/28/2009	9/21/2009
75	511 ISHARES RUSSELL 2000 VALUE	PURCHASED	7/28/2009	9/21/2009
76	396 ISHARES RUSSELL 2000 GROWTH	PURCHASED	7/28/2009	9/21/2009
77	422 SPDR S & P DIVIDEND	PURCHASED	5/07/2009	9/21/2009
78	555 VANGUARD HIGH DIVIDEND YIELD IDX ETF	PURCHASED	5/07/2009	9/21/2009
79	50000 FHLB 5.00%	PURCHASED	9/02/2008	12/11/2009
80	LONG TERM CAPITAL GAIN DISTRIBUTIONS	PURCHASED	VARIOUS	VARIOUS
81	SHORT TERM CAPITAL GAIN DISTRIBUTIONS	PURCHASED	VARIOUS	VARIOUS
82	GNMA II POOL 5.00%	PURCHASED	VARIOUS	VARIOUS
83	CARDINAL HEALTH CLASS ACTION	PURCHASED	VARIOUS	11/13/2009
84	ENRON CORP SECURITIES LITIGATION	PURCHASED	VARIOUS	11/13/2009
85	MOTOROLA INC	PURCHASED	VARIOUS	11/13/2009
86	ENRON CORP SECURITIES LITIGATION	PURCHASED	VARIOUS	1/25/2010

ITEM	(E) GROSS SALES	(F) DEPREC. ALLOWED	(G) COST BASIS	(H) GAIN (LOSS)	(I) FMV 12/31/69	(J) ADJ. BAS. 12/31/69	(K) EXCESS (I)-(J)	(L) GAIN (LOSS)
1	100,000.		101,356.	-1,356.				$ -1,356.

STATEMENT 9 (CONTINUED)
FORM 990-PF, PART IV, LINE 1
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

ITEM	(E) GROSS SALES	(F) DEPREC. ALLOWED	(G) COST BASIS	(H) GAIN (LOSS)	(I) FMV 12/31/69	(J) ADJ. BAS. 12/31/69	(K) EXCESS (I)-(J)	(L) GAIN (LOSS)
2	100,000.		101,986.	-1,986.				$ -1,986.
3	78,942.		99,788.	-20,846.				-20,846.
4	7,644.		18,626.	-10,982.				-10,982.
5	13,316.		25,007.	-11,691.				-11,691.
6	20,311.		30,396.	-10,085.				-10,085.
7	20,359.		22,527.	-2,168.				-2,168.
8	15,726.		25,791.	-10,065.				-10,065.
9	12,814.		12,726.	88.				88.
10	17,400.		18,026.	-626.				-626.
11	7,455.		7,578.	-123.				-123.
12	14,418.		17,628.	-3,210.				-3,210.
13	24,786.		28,475.	-3,689.				-3,689.
14	25,770.		19,844.	5,926.				5,926.
15	17,741.		23,097.	-5,356.				-5,356.
16	19,002.		20,537.	-1,535.				-1,535.
17	22,631.		47,241.	-24,610.				-24,610.
18	28,274.		23,472.	4,802.				4,802.
19	26,999.		33,803.	-6,804.				-6,804.
20	18,540.		25,684.	-7,144.				-7,144.
21	21,795.		32,524.	-10,729.				-10,729.
22	22,969.		30,290.	-7,321.				-7,321.
23	15,649.		28,073.	-12,424.				-12,424.
24	18,158.		22,532.	-4,374.				-4,374.
25	11,882.		19,894.	-8,012.				-8,012.
26	20,039.		17,413.	2,626.				2,626.
27	19,108.		29,198.	-10,090.				-10,090.
28	34,089.		22,936.	11,153.				11,153.
29	21,328.		46,787.	-25,459.				-25,459.
30	11,088.		26,920.	-15,832.				-15,832.
31	9,034.		8,955.	79.				79.
32	26,681.		43,505.	-16,824.				-16,824.
33	19,653.		26,698.	-7,045.				-7,045.
34	4,386.		7,014.	-2,628.				-2,628.
35	17,535.		21,439.	-3,904.				-3,904.
36	27,319.		32,819.	-5,500.				-5,500.
37	9,550.		17,149.	-7,599.				-7,599.
38	7,920.		27,819.	-19,899.				-19,899.
39	4,050.		4,910.	-860.				-860.
40	26,504.		25,414.	1,090.				1,090.
41	15,606.		21,840.	-6,234.				-6,234.
42	18,150.		9,297.	8,853.				8,853.
43	6,236.		11,564.	-5,328.				-5,328.
44	9,876.		13,750.	-3,874.				-3,874.
45	35,846.		22,554.	13,292.				13,292.
46	18,880.		26,434.	-7,554.				-7,554.
47	18,543.		23,504.	-4,961.				-4,961.
48	7,152.		8,088.	-936.				-936.
49	7,896.		8,858.	-962.				-962.
50	13,856.		20,936.	-7,080.				-7,080.
51	20,503.		17,393.	3,110.				3,110.
52	11,786.		16,193.	-4,407.				-4,407.
53	26,993.		29,308.	-2,315.				-2,315.
54	9,913.		20,292.	-10,379.				-10,379.

STATEMENT 9 (CONTINUED)
FORM 990-PF, PART IV, LINE 1
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

ITEM	(E) GROSS SALES	(F) DEPREC. ALLOWED	(G) COST BASIS	(H) GAIN (LOSS)	(I) FMV 12/31/69	(J) ADJ. BAS. 12/31/69	(K) EXCESS (I)-(J)	(L) GAIN (LOSS)
55	13,737.		22,301.	-8,564.				$ -8,564.
56	188,070.		187,708.	362.				362.
57	50,000.		50,092.	-92.				-92.
58	9,037.		7,300.	1,737.				1,737.
59	24,672.		22,833.	1,839.				1,839.
60	4,439.		4,300.	139.				139.
61	65,123.		65,000.	123.				123.
62	223,814.		225,000.	-1,186.				-1,186.
63	65,000.		65,000.	0.				0.
64	19,227.		18,414.	813.				813.
65	64,771.		79,912.	-15,141.				-15,141.
66	22,289.		21,068.	1,221.				1,221.
67	36,063.		33,237.	2,826.				2,826.
68	50,000.		50,000.	0.				0.
69	9,020.		8,315.	705.				705.
70	2,195.		1,629.	566.				566.
71	17,133.		14,869.	2,264.				2,264.
72	5,066.		4,416.	650.				650.
73	10,987.		9,612.	1,375.				1,375.
74	6,734.		6,092.	642.				642.
75	29,510.		25,622.	3,888.				3,888.
76	26,424.		23,625.	2,799.				2,799.
77	18,660.		16,711.	1,949.				1,949.
78	20,607.		17,636.	2,971.				2,971.
79	50,000.		51,173.	-1,173.				-1,173.
80	415.		0.	415.				415.
81	1,123.		0.	1,123.				1,123.
82	10,851.		10,851.	0.				0.
83	993.		0.	993.				993.
84	5,349.		0.	5,349.				5,349.
85	182.		0.	182.				182.
86	1,029.		0.	1,029.				1,029.
							TOTAL	$-273,983.

STATEMENT 10
FORM 990-PF, PART XV, LINE 2A-D
APPLICATION SUBMISSION INFORMATION

NAME OF GRANT PROGRAM:	ELAINE FELD STERN CHARITABLE TRUST
NAME:	KAREN K. BURRIS
CARE OF:	BLUE RIDGE BANK & TRUST COMPANY
STREET ADDRESS:	4200 LITTLE BLUE PARKWAY
CITY, STATE, ZIP CODE:	INDEPENDENCE, MO 64057
TELEPHONE:	(816) 746-6200
FORM AND CONTENT:	LETTER DESCRIBING THE NEED, PURPOSES AND PROGRAM OF REQUESTING ORGANIZATION, PROOF OF THE ORGANIZATION'S ELIGIBILITY FOR TAX EXEMPT CONTRIBUTIONS, THE AMOUNT SOUGHT AND TIME WHEN CONTRIBUTION IS NEEDED.
SUBMISSION DEADLINES:	NONE
RESTRICTIONS ON AWARDS:	TRUST MAKES CONTRIBUTIONS TO SECTION 501(C)(3) ORGANIZATIONS. GENERALLY DOES NOT FUND TAX SUPPORTED INSTITUTIONS, TRAVEL CONFERENCES, TELETHONS OR PROGRAMS

STATEMENT 10 (CONTINUED)
FORM 990-PF, PART XV, LINE 2A-D
APPLICATION SUBMISSION INFORMATION

WHICH DO NOT PROVIDE DIRECT SERVICES TO BENEFICIARIES. TRUST DOES NOT MAKE CONTRIBUTIONS TO INDIVIDUALS. WHERE SCHOLARSHIP FUNDS ARE AWARDED TO AN EDUCATIONAL INSTITUTION, INSTITUTION SELECTS RECIPIENT.

Form **8868** (Rev April 2009)

Department of the Treasury Internal Revenue Service

Application for Extension of Time To File an Exempt Organization Return

► File a separate application for each return.

OMB No 1545-1709

- If you are filing for an **Automatic 3-Month Extension, complete only Part I** and check this box ► [X]
- If you are filing for an **Additional (Not Automatic) 3-Month Extension, complete only Part II** (on page 2 of this form).

Do not complete Part II unless you have already been granted an automatic 3-month extension on a previously filed Form 8868.

Part I Automatic 3-Month Extension of Time. Only submit original (no copies needed).

A corporation required to file Form 990-T and requesting an automatic 6-month extension – check this box and complete Part I only ► [ ]

All other corporations (including 1120-C filers), partnerships, REMICS, and trusts must use Form 7004 to request an extension of time to file income tax returns

Electronic Filing *(e-file)*. Generally, you can electronically file Form 8868 if you want a 3-month automatic extension of time to file one of the returns noted below (6 months for a corporation required to file Form 990-T) However, you cannot file Form 8868 electronically if (1) you want the additional (not automatic) 3-month extension or (2) you file Forms 990-BL, 6069, or 8870, group returns, or a composite or consolidated Form 990-T Instead, you must submit the fully completed and signed page 2 (Part II) of Form 8868. For more details on the electronic filing of this form, visit *www.irs gov/efile* and click on *e-file for Charities & Nonprofits*

Type or print	Name of Exempt Organization ELAINE FELD STERN CHARITABLE TRUST BLUE RIDGE BANK & TRUST COMPANY	**Employer identification number** 43-6354470
File by the due date for filing your return See instructions	Number, street, and room or suite number If a P O box, see instructions 4200 LITTLE BLUE PARKWAY	
	City, town or post office, state, and ZIP code For a foreign address, see instructions INDEPENDENCE, MO 64057	

Check type of return to be filed (file a separate application for each return).

[ ] Form 990	[ ] Form 990-T (corporation)	[ ] Form 4720
[ ] Form 990-BL	[ ] Form 990-T (section 401(a) or 408(a) trust)	[ ] Form 5227
[ ] Form 990-EZ	[ ] Form 990-T (trust other than above)	[ ] Form 6069
[X] Form 990-PF	[ ] Form 1041-A	[ ] Form 8870

- The books are in the care of ► BLUE RIDGE BANK & TRUST

Telephone No. ► (816) 746-6200 FAX No. ►

- If the organization does not have an office or place of business in the United States, check this box ► [ ]
- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) ____ If this is for the whole group, check this box ► [ ] If it is for part of the group, check this box ► [ ] and attach a list with the names and EINs of all members the extension will cover

1 I request an automatic 3-month (6 months for a corporation required to file Form 990-T) extension of time until 10/15, 20 10, to file the exempt organization return for the organization named above The extension is for the organization's return for:

► [ ] calendar year 20___ or

► [X] tax year beginning 3/01, 20 09, and ending 2/28, 20 10

2 If this tax year is for less than 12 months, check reason: [ ] Initial return [ ] Final return [ ] Change in accounting period

3a If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits See instructions	3a	$ 877.
b If this application is for Form 990-PF or 990-T, enter any refundable credits and estimated tax payments made Include any prior year overpayment allowed as a credit	3b	$ 877.
c Balance Due. Subtract line 3b from line 3a Include your payment with this form, or, if required, deposit with FTD coupon or, if required, by using EFTPS (Electronic Federal Tax Payment System) See instructions	3c	$ 0.

Caution. If you are going to make an electronic fund withdrawal with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions.