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Form **990-PF**

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

OMB No. 1545-0052

Department of the Treasury
Internal Revenue Service

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

2009 1011

For calendar year **2009**, or tax year beginning **12/01, 2009**, and ending **11/30, 2010**

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

Name of foundation: **RUTH E. WARD ENDOWMENT TRUST 100245**

Employer identification number: **43-6771065**

Number and street (or P.O. box number if mail is not delivered to street address): **P. O. BOX 419692 M/S 1020305**

Room/suite: _____

Telephone number (see page 10 of the instructions): **(785) 826-453**

City or town, state, and ZIP code: **KANSAS CITY, MO 64141-6692**

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

I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ **1,883,372.**

J Accounting method: Cash Accrual
 Other (specify) _____

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

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

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see page 11 of the instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (see instructions)
1 Contributions, gifts, grants, etc., received (attach schedule)		NONE			
2 Check <input type="checkbox"/> if the foundation is not required to attach Sch. B.					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities		37,434	37,546		
5a Gross rents					
b Net rental income or (loss)					
6a Net gain or (loss) from sale of assets not on line 10		-11,300			
b Gross sales price for all assets on line 6a		735,753			
7 Capital gain net income (from Part IV, line 2)					
8 Net short-term capital gain					
9 Income modifications					
10a Gross sales less returns and allowances					
b Less: Cost of goods sold					
c Gross profit or (loss) (attach schedule)					
11 Other income (attach schedule)					
12 Total. Add lines 1 through 11		26,134	37,546		
13 Compensation of officers, directors, trustees, etc.		17,119	8,559		8,559
14 Other employee salaries and wages					
15 Pension plans, employee benefits					
16a Legal fees (attach schedule)					
b Accounting fees (attach schedule) STMT 1		750	NONE	NONE	750
c Other professional fees (attach schedule)					
17 Interest					
18 Taxes (attach schedule) (see page 14 of the instructions) STMT 2		2,144	550		
19 Depreciation (attach schedule) and depletion					
20 Occupancy					
21 Travel, conferences, and meetings					
22 Printing and publications					
23 Other expenses (attach schedule)					
24 Total operating and administrative expenses. Add lines 13 through 23		20,013	9,109	NONE	9,309
25 Contributions, gifts, grants paid		49,227			49,227
26 Total expenses and disbursements. Add lines 24 and 25		69,240	9,109	NONE	58,536
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements		-43,106			
b Net investment income (if negative, enter -0-)			28,437		
c Adjusted net income (if negative, enter -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. (See instructions.)			
		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			
	3	Accounts receivable			
		Less: allowance for doubtful accounts			
	4	Pledges receivable			
		Less: allowance for doubtful accounts			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see page 16 of the instructions)			
	7	Other notes and loans receivable (attach schedule)			
		Less: allowance for doubtful accounts			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10 a	Investments - U.S. and state government obligations (attach schedule)			
	b	Investments - corporate stock (attach schedule)			
	c	Investments - corporate bonds (attach schedule)			
	11	Investments - land, buildings, and equipment: basis			
	Less: accumulated depreciation (attach schedule)				
12	Investments - mortgage loans				
13	Investments - other (attach schedule)	1,787,695.	1,744,588.	1,883,372.	
14	Land, buildings, and equipment: basis				
	Less: accumulated depreciation (attach schedule)				
15	Other assets (describe)				
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	1,787,695.	1,744,588.	1,883,372.	
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe)			
	23	Total liabilities (add lines 17 through 22)			
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here and complete lines 24 through 26 and lines 30 and 31. <input type="checkbox"/>				
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. <input checked="" type="checkbox"/>				
	27	Capital stock, trust principal, or current funds	1,787,695.	1,744,588.	
	28	Paid-in or capital surplus, or land, bldg., and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
30	Total net assets or fund balances (see page 17 of the instructions)	1,787,695.	1,744,588.		
31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	1,787,695.	1,744,588.		

Part III Analysis of Changes in Net Assets or Fund Balances		
1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1 1,787,695.
2	Enter amount from Part I, line 27a	2 -43,106.
3	Other increases not included in line 2 (itemize)	3
4	Add lines 1, 2, and 3	4 1,744,589.
5	Decreases not included in line 2 (itemize) SEE STATEMENT 3	5 1.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6 1,744,588.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)		(b) How acquired P-Purchase D-Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a SEE PART IV DETAIL				
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			(l) Gains (Col. (h) gain minus col. (k), but not less than -0- or Losses (from col. (h))	
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any		
a				
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	-11,300.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see pages 13 and 17 of the instructions). If (loss), enter -0- in Part I, line 8.			}	3

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

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

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

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2008	56,062.	1,778,147.	0.03152832696
2007			
2006			
2005			
2004			

2 Total of line 1, column (d)	2	0.03152832696
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	0.01576416348
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5	4	1,855,121.
5 Multiply line 4 by line 3	5	29,244.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	284.
7 Add lines 5 and 6	7	29,528.
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions on page 18.	8	58,537.

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

Table with 11 rows for excise tax calculations. Includes items like 'Exempt operating foundations', 'Domestic foundations that meet the section 4940(e) requirements', 'Tax under section 511', 'Credits/Payments', and 'Total credits and payments'. Total tax due is 76, refunded 76.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Columns include question number, 'Yes', and 'No'. Questions cover political campaign influence, political expenditures, unrelated business income, and substantial contributors.

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see page 20 of the instructions)			X
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?			X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?		X	
Website address <input type="checkbox"/> N/A				
14 The books are in care of <input type="checkbox"/> UMB BANK Telephone no. <input type="checkbox"/> 785826453				
Located at <input type="checkbox"/> P.O. BOX 560, SALINA, KS ZIP + 4 <input type="checkbox"/> 67402-0560				
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year <input type="checkbox"/> 15				

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

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.		Yes	No
1a	During the year did the foundation (either directly or indirectly):		
(1)	Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2)	Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3)	Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4)	Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
(5)	Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6)	Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here <input type="checkbox"/>	1b	X
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2009?	1c	X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a	At the end of tax year 2009, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2009? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years <input type="checkbox"/>		
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see page 20 of the instructions)	2b	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. <input type="checkbox"/>		
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If "Yes," did it have excess business holdings in 2009 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2009.)	3b	
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 propoganda, or otherwise attempt to influence legislation (section 4945(e))? Yes No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? Yes No

(3) Provide a grant to an individual for travel, study, or other similar purposes? Yes No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see page 22 of the instructions) Yes No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? Yes No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see page 22 of the instructions)? 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? Yes No
 If "Yes," attach the statement required by Regulations section 53.4945-5(d)

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? Yes No

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

b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? Yes No 7b

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

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

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (if not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 5		17,119.	-0-	-0-

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

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

Total number of other employees paid over \$50,000 Yes No NONE

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

3 Five highest-paid independent contractors for professional services (see page 23 of the instructions). If none, enter "NONE."

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

Total number of others receiving over \$50,000 for professional services ▶ NONE

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 NONE	
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 NONE	
2	
All other program-related investments. See page 24 of the instructions. 3 NONE	
Total. Add lines 1 through 3 ▶	

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	1,883,372.
b	Average of monthly cash balances	1b	NONE
c	Fair market value of all other assets (see page 24 of the instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	1,883,372.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	1,883,372.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see page 25 of the instructions)	4	28,251.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1,855,121.
6	Minimum investment return. Enter 5% of line 5	6	92,756.

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

1	Minimum investment return from Part X, line 6	1	92,756.
2a	Tax on investment income for 2009 from Part VI, line 5	2a	284.
b	Income tax for 2009. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	284.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	92,472.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	92,472.
6	Deduction from distributable amount (see page 25 of the instructions)	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	92,472.

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

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	58,537.
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	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	58,537.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see page 26 of the instructions)	5	284.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	58,253.

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

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

	(a) Corpus	(b) Years prior to 2008	(c) 2008	(d) 2009
1 Distributable amount for 2009 from Part XI, line 7				92,472.
2 Undistributed income, if any, as of the end of 2009:				
a Enter amount for 2008 only			32,080.	
b Total for prior years: 20 <u>07</u> , 20 <u> </u> , 20 <u> </u>		NONE		
3 Excess distributions carryover, if any, to 2009:				
a From 2004	NONE			
b From 2005	NONE			
c From 2006	NONE			
d From 2007	NONE			
e From 2008	NONE			
f Total of lines 3a through e	NONE			
4 Qualifying distributions for 2009 from Part XII, line 4. ▶ \$ <u>58,537.</u>				
a Applied to 2008, but not more than line 2a			32,080.	
b Applied to undistributed income of prior years (Election required - see page 26 of the instructions)		NONE		
c Treated as distributions out of corpus (Election required - see page 26 of the instructions)	NONE			
d Applied to 2009 distributable amount				26,457.
e Remaining amount distributed out of corpus	NONE			
5 Excess distributions carryover applied to 2009 (If an amount appears in column (d), the same amount must be shown in column (a).)	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	NONE			
b Prior years' undistributed income. Subtract line 4b from line 2b		NONE		
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		NONE		
d Subtract line 6c from line 6b. Taxable amount - see page 27 of the instructions		NONE		
e Undistributed income for 2008. Subtract line 4a from line 2a. Taxable amount - see page 27 of the instructions				
f Undistributed income for 2009. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2010.				66,015.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see page 27 of the instructions)	NONE			
8 Excess distributions carryover from 2004 not applied on line 5 or line 7 (see page 27 of the instructions)	NONE			
9 Excess distributions carryover to 2010. Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9:				
a Excess from 2005	NONE			
b Excess from 2006	NONE			
c Excess from 2007	NONE			
d Excess from 2008	NONE			
e Excess from 2009	NONE			

Part XIV Private Operating Foundations (see page 27 of the instructions and Part VII-A, question 9) **NOT APPLICABLE**

- 1a** If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2009, enter the date of the ruling
- b** Check box to indicate whether the foundation is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2009	(b) 2008	(c) 2007	(d) 2006	
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 foundation had \$5,000 or more in assets at any time during the year - see page 28 of the instructions.)

1 Information Regarding Foundation Managers:

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

N/A

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.

N/A

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

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

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

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

c Any submission deadlines:

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

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
<p>a Paid during the year</p> <p>SEE STATEMENT 7</p>				
Total				▶ 3a 49,229.
<p>b Approved for future payment</p>				
Total				▶ 3b

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P r o p e r t y T y p e	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
1,749.00		35. AFLAC INC PROPERTY TYPE: SECURITIES 1,069.00				06/18/2009	05/12/2010 680.00	
732.00		15. ABBOTT LABORATORIES PROPERTY TYPE: SECURITIES 813.00				02/19/2009	05/12/2010 -81.00	
1,218.00		35. ADOBE SYSTEMS INC PROPERTY TYPE: SECURITIES 1,366.00				03/03/2006	05/12/2010 -148.00	
11,308.00		385. ADOBE SYSTEMS INC PROPERTY TYPE: SECURITIES 14,662.00				02/19/2009	11/04/2010 -3,354.00	
632.00		10. ALLERGAN INC PROPERTY TYPE: SECURITIES 627.00				04/14/2010	05/12/2010 5.00	
856.00		15. ANADARKO PETROLEUM CORP PROPERTY TYPE: SECURITIES 1,107.00				04/14/2010	05/12/2010 -251.00	
7,015.00		185. ANADARKO PETROLEUM CORP PROPERTY TYPE: SECURITIES 13,659.00				04/14/2010	06/10/2010 -6,644.00	
982.00		10. APACHE CORP PROPERTY TYPE: SECURITIES 779.00				05/13/2009	05/12/2010 203.00	
2,614.00		10. APPLE COMPUTER INC PROPERTY TYPE: SECURITIES 1,000.00				04/26/2007	05/12/2010 1,614.00	
6,133.00		25. APPLE COMPUTER INC PROPERTY TYPE: SECURITIES 2,499.00				04/26/2007	07/02/2010 3,634.00	
489.00		15. AUTODESK INC PROPERTY TYPE: SECURITIES 373.00				08/12/2009	05/12/2010 116.00	

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
6,594.00		250. AUTODESK INC PROPERTY TYPE: SECURITIES 6,219.00					08/12/2009	07/20/2010 375.00
673.00		15. BAXTER INTERNATIONAL INC PROPERTY TYPE: SECURITIES 874.00					02/19/2009	05/12/2010 -201.00
8,796.00		210. BAXTER INTERNATIONAL INC PROPERTY TYPE: SECURITIES 10,570.00					02/19/2009	06/22/2010 -1,774.00
12,130.00		155. BECTON DICKINSON & CO PROPERTY TYPE: SECURITIES 12,568.00					02/19/2009	04/14/2010 -438.00
681.00		10. BHP LTD SPONSORED ADR REPSTG 2 ORD S PROPERTY TYPE: SECURITIES 689.00					09/16/2009	05/12/2010 -8.00
2,048.00		30. BHP LTD SPONSORED ADR REPSTG 2 ORD S PROPERTY TYPE: SECURITIES 2,068.00					09/16/2009	06/22/2010 -20.00
12,290.00		180. BHP LTD SPONSORED ADR REPSTG 2 ORD PROPERTY TYPE: SECURITIES 8,900.00					05/13/2009	06/22/2010 3,390.00
1,093.00		15. BOEING CO PROPERTY TYPE: SECURITIES 890.00					01/21/2010	05/12/2010 203.00
1,269.00		35. CVS CORPORATION PROPERTY TYPE: SECURITIES 1,280.00					08/16/2007	05/12/2010 -11.00
10,973.00		380. CVS CORPORATION PROPERTY TYPE: SECURITIES 13,737.00					02/19/2009	08/12/2010 -2,764.00
1,396.00		35. CARNIVAL CORP PROPERTY TYPE: SECURITIES 1,308.00					03/10/2010	05/12/2010 88.00

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/allowable	Cost or other basis	FMV as of 12/31/89	Adj. basis as of 12/31/89	Excess of FMV over adj basis	Gain or (loss)	
1,697.00		25. CATERPILLAR INC PROPERTY TYPE: SECURITIES 1,666.00				04/12/2007 31.00	05/12/2010
8,338.00		105. CATERPILLAR INC PROPERTY TYPE: SECURITIES 6,998.00				04/12/2007 1,340.00	10/14/2010
798.00		10. CHEVRONTEXACO CORP PROPERTY TYPE: SECURITIES 581.00				03/09/2009 217.00	05/12/2010
14,425.00		275. CHUBB CORP PROPERTY TYPE: SECURITIES 14,092.00				02/19/2009 333.00	04/14/2010
1,066.00		40. CISCO SYSTEMS INC PROPERTY TYPE: SECURITIES 858.00				06/25/2001 208.00	05/12/2010
13,273.00		245. COCA COLA COMPANY PROPERTY TYPE: SECURITIES 11,847.00				02/19/2009 1,426.00	03/10/2010
866.00		15. COSTCO WHOLESALE CORP PROPERTY TYPE: SECURITIES 1,039.00				12/06/2007 -173.00	05/12/2010
13,673.00		245. COVANCE INC PROPERTY TYPE: SECURITIES 10,529.00				12/12/2008 3,144.00	05/12/2010
1,310.00		15. DANAHER CORP PROPERTY TYPE: SECURITIES 1,085.00				12/07/2006 225.00	05/12/2010
610.00		10. DEERE & CO PROPERTY TYPE: SECURITIES 374.00				10/20/2008 236.00	05/12/2010
1,233.00		35. DISNEY WALT HOLDING CO PROPERTY TYPE: SECURITIES 1,182.00				12/07/2006 51.00	05/12/2010

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
603.00		642.00					04/14/2010	05/12/2010
							-39.00	
1,081.00		618.00					10/23/2008	05/12/2010
							463.00	
4,109.00		4,062.00					11/11/2009	09/15/2010
							47.00	
8,675.00		5,817.00					02/19/2009	09/15/2010
							2,858.00	
748.00		669.00					06/18/2009	05/12/2010
							79.00	
7,884.00		12,283.00					02/19/2009	03/10/2010
							-4,399.00	
6,384.00		5,437.00					03/09/2009	01/21/2010
							947.00	
25,000.00		24,853.00					07/18/2007	10/27/2010
							147.00	
25,000.00		25,000.00					08/25/2008	09/02/2010
25,000.00		25,219.00					08/15/2007	08/06/2010
							-219.00	
25,000.00		25,000.00					12/07/2007	12/14/2009

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P r o p e r t y T y p e	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
25,000.00		25,000.00					02/20/2008	03/12/2010
25,000.00		25,000.00					03/26/2008	09/28/2010
25,000.00		25,125.00					05/17/2010	11/26/2010
25,000.00		24,994.00					12/18/2008	12/28/2009
6,814.00		3,921.00					01/13/2009	12/16/2009
554.00		302.00					01/13/2009	05/12/2010
781.00		1,241.00					08/14/2008	05/12/2010
8,122.00		9,931.00					08/14/2008	07/28/2010
1,417.00		1,056.00					11/11/2009	09/30/2010
6,733.00		7,386.00					02/19/2009	09/30/2010
998.00		1,181.00					02/19/2009	05/12/2010

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
9,945.00		275. GILEAD SCIENCES INC PROPERTY TYPE: SECURITIES 10,572.00					08/16/2007	06/22/2010
							-627.00	
13,109.00		85. GOLDMAN SACHS GROUP INC PROPERTY TYPE: SECURITIES 12,191.00					06/18/2009	02/10/2010
							918.00	
5,973.00		10. GOOGLE INC PROPERTY TYPE: SECURITIES 4,729.00					05/17/2007	12/16/2009
							1,244.00	
11,483.00		25. GOOGLE INC PROPERTY TYPE: SECURITIES 10,990.00					11/13/2008	08/27/2010
							493.00	
1,251.00		35. HOME DEPOT INC PROPERTY TYPE: SECURITIES 873.00					05/13/2009	05/12/2010
							378.00	
12,174.00		440. HOME DEPOT INC PROPERTY TYPE: SECURITIES 10,975.00					05/13/2009	08/12/2010
							1,199.00	
770.00		15. ILLINOIS TOOL WORKS INC PROPERTY TYPE: SECURITIES 736.00					08/14/2008	05/12/2010
							34.00	
690.00		30. INTEL CORP PROPERTY TYPE: SECURITIES 727.00					08/14/2008	05/12/2010
							-37.00	
6,813.00		315. INTEL CORP PROPERTY TYPE: SECURITIES 7,634.00					08/14/2008	07/20/2010
							-821.00	
8,711.00		475. INTEL CORP PROPERTY TYPE: SECURITIES 9,308.00					04/17/2009	08/27/2010
							-597.00	
660.00		5. INTERNATIONAL BUSINESS MACHINES CORP PROPERTY TYPE: SECURITIES 507.00					04/17/2009	05/12/2010
							153.00	

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj. basis		Gain or (loss)	
5,795.00		135. JACOBS ENGR GROUP DEL PROPERTY TYPE: SECURITIES 5,343.00					02/19/2009	03/10/2010 452.00
1,120.00		35. JOHNSON CONTROLS INC PROPERTY TYPE: SECURITIES 961.00					09/16/2009	05/12/2010 159.00
13,540.00		355. MCCORMICK & CO INC PROPERTY TYPE: SECURITIES 14,383.00					02/19/2009	04/14/2010 -843.00
7,406.00		295. MICROSOFT CORP PROPERTY TYPE: SECURITIES 8,711.00					05/12/2010	10/14/2010 -1,305.00
6,904.00		275. MICROSOFT CORP PROPERTY TYPE: SECURITIES 7,216.00					02/19/2009	10/14/2010 -312.00
1,023.00		25. NATIONAL OILWELL INC PROPERTY TYPE: SECURITIES 1,139.00					11/11/2009	05/12/2010 -116.00
845.00		10. OCCIDENTAL PETROLEUM CORPORATION PROPERTY TYPE: SECURITIES 596.00					04/17/2009	05/12/2010 249.00
982.00		40. ORACLE CORPORATION PROPERTY TYPE: SECURITIES 679.00					02/19/2009	05/12/2010 303.00
442.00		10. P G & E CORP PROPERTY TYPE: SECURITIES 430.00					03/10/2010	05/12/2010 12.00
14,546.00		320. P G & E CORP PROPERTY TYPE: SECURITIES 13,685.00					06/22/2010	09/15/2010 861.00
1,083.00		25. PEABODY ENERGY CORP PROPERTY TYPE: SECURITIES 1,113.00					12/16/2009	05/12/2010 -30.00

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
12,662.00		295. PEABODY ENERGY CORP PROPERTY TYPE: SECURITIES 13,135.00					12/16/2009	07/20/2010 -473.00
1,004.00		15. PEPSICO INC PROPERTY TYPE: SECURITIES 968.00					03/10/2010	05/12/2010 36.00
12,651.00		160. PRAXAIR INC PROPERTY TYPE: SECURITIES 10,561.00					02/19/2009	03/10/2010 2,090.00
944.00		15. PROCTER & GAMBLE CO PROPERTY TYPE: SECURITIES 926.00					02/10/2010	05/12/2010 18.00
762.00		20. QUALCOMM INC PROPERTY TYPE: SECURITIES 821.00					04/17/2009	05/12/2010 -59.00
9,877.00		260. QUALCOMM INC PROPERTY TYPE: SECURITIES 10,515.00					05/13/2009	08/19/2010 -638.00
1,073.00		20. RAYTHEON CO PROPERTY TYPE: SECURITIES 933.00					02/19/2009	01/21/2010 140.00
13,417.00		250. RAYTHEON CO PROPERTY TYPE: SECURITIES 15,596.00					09/13/2007	01/21/2010 -2,179.00
995.00		15. SCHLUMBERGER LTD PROPERTY TYPE: SECURITIES 1,004.00					12/07/2006	05/12/2010 -9.00
1,060.00		60. SCHWAB CHARLES CORP PROPERTY TYPE: SECURITIES 1,340.00					10/18/2007	05/12/2010 -280.00
6,083.00		405. SCHWAB CHARLES CORP PROPERTY TYPE: SECURITIES 7,326.00					12/16/2009	06/22/2010 -1,243.00

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
6,383.00		8,890.00					02/19/2009	06/22/2010
34,567.00		43,127.00					12/14/2007	08/13/2010
920.00		917.00					09/16/2009	05/12/2010
10,451.00		12,036.00					09/16/2009	07/20/2010
641.00		711.00					04/14/2010	05/12/2010
11,274.00		13,510.00					04/14/2010	07/20/2010
980.00		603.00					02/19/2009	02/10/2010
13,716.00		14,792.00					03/26/2008	02/10/2010
1,207.00		785.00					05/13/2009	05/12/2010
12,874.00		10,025.00					05/13/2009	10/14/2010
25,000.00		25,082.00					11/30/2005	11/15/2010

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
908.00		30. UNITEDHEALTH GROUP INC PROPERTY TYPE: SECURITIES 1,002.00				01/21/2010	05/12/2010	
						-94.00		
785.00		15. WAL MART STORES INC PROPERTY TYPE: SECURITIES 800.00				02/10/2010	05/12/2010	
						-15.00		
1,008.00		30. WELLS FARGO & CO PROPERTY TYPE: SECURITIES 950.00				10/20/2008	05/12/2010	
						58.00		
11,809.00		470. WELLS FARGO & CO PROPERTY TYPE: SECURITIES 13,075.00				02/19/2009	09/30/2010	
						-1,266.00		
12,929.00		275. XTO ENERGY CORP PROPERTY TYPE: SECURITIES 11,528.00				08/12/2009	12/16/2009	
						1,401.00		
610.00		10. ZIMMER HOLDINGS INC PROPERTY TYPE: SECURITIES 552.00				11/11/2009	05/12/2010	
						58.00		
TOTAL GAIN (LOSS)					----- -11,300. =====	

RUTH E. WARD ENDOWMENT TRUST 100245

43-6771065

FORM 990PF, PART I - ACCOUNTING FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
TAX PREPARATION FEE (NON-ALLOC)	750.			750.
TOTALS	750.	NONE	NONE	750.

FORM 990PF, PART I - TAXES
=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FOREIGN TAXES	116.	116.
FEDERAL TAX PAYMENT - PRIOR YE	1,594.	
FOREIGN TAXES ON QUALIFIED FOR	434.	434.
TOTALS	2,144.	550.

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES

DESCRIPTION

AMOUNT

ROUNDING

1.

TOTAL

1.

STATE(S) WHERE THE FOUNDATION IS REGISTERED
=====

KS

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

OFFICER NAME:

UMB BANK

ADDRESS:

P.O. BOX 560

SALINA, KS 67402-0560

TITLE:

TRUSTEE

AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 2

COMPENSATION 17,119.

TOTAL COMPENSATION: 17,119.

=====

RECIPIENT NAME:
FIRST UNITED METHODIST CHURCH
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
PROGRAM SUPPORT
FOUNDATION STATUS OF RECIPIENT:
PUBLIC CHARITY
AMOUNT OF GRANT PAID 16,409.

RECIPIENT NAME:
PRESBYTERIAN MANOR
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
PROGRAM SUPPORT
FOUNDATION STATUS OF RECIPIENT:
PUBLIC CHARITY
AMOUNT OF GRANT PAID 8,205.

RECIPIENT NAME:
UNITED METHODIST YOUTHVILLE INC
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
PROGRAM SUPPORT
FOUNDATION STATUS OF RECIPIENT:
PUBLIC CHARITY
AMOUNT OF GRANT PAID 8,205.

RECIPIENT NAME:
SALINA REGIONAL HEALTH FOUNDATION
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
PROGRAM SUPPORT
FOUNDATION STATUS OF RECIPIENT:
PUBLIC CHARITY
AMOUNT OF GRANT PAID 8,205.

RUTH E. WARD ENDOWMENT TRUST 100245

43-6771065

FORM 990PF, PART XV, LINE 3 - CONTRIBUTIONS, GIFTS, GRANTS PAID

=====

RECIPIENT NAME:

KANSAS WESLEYAN UNIVERSITY

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

PROGRAM SUPPORT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 8,205.

TOTAL GRANTS PAID:

49,229.

=====

**SCHEDULE D
(Form 1041)**

Department of the Treasury
Internal Revenue Service

Capital Gains and Losses

▶ Attach to Form 1041, Form 5227, or Form 990-T. See the instructions for Schedule D (Form 1041) (also for Form 5227 or Form 990-T, if applicable).

OMB No. 1545-0092

2009

Name of estate or trust

RUTH E. WARD ENDOWMENT TRUST 100245

Employer identification number

43-6771065

Note: Form 5227 filers need to complete only Parts I and II.

Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less

(a) Description of property (Example: 100 shares 7% preferred of "Z" Co)	(b) Date acquired (mo., day, yr.)	(c) Date sold (mo., day, yr.)	(d) Sales price	(e) Cost or other basis (see page 4 of the instructions)	(f) Gain or (loss) for the entire year Subtract (e) from (d)
1a					
b Enter the short-term gain or (loss), if any, from Schedule D-1, line 1b					1b -3,474.
2 Short-term capital gain or (loss) from Forms 4684, 6252, 6781, and 8824					2
3 Net short-term gain or (loss) from partnerships, S corporations, and other estates or trusts					3
4 Short-term capital loss carryover. Enter the amount, if any, from line 9 of the 2008 Capital Loss Carryover Worksheet					4 ()
5 Net short-term gain or (loss). Combine lines 1a through 4 in column (f). Enter here and on line 13, column (3) on the back					5 -3,474.

Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year

(a) Description of property (Example: 100 shares 7% preferred of "Z" Co)	(b) Date acquired (mo., day, yr.)	(c) Date sold (mo., day, yr.)	(d) Sales price	(e) Cost or other basis (see page 4 of the instructions)	(f) Gain or (loss) for the entire year Subtract (e) from (d)
6a					
b Enter the long-term gain or (loss), if any, from Schedule D-1, line 6b					6b -7,861.
7 Long-term capital gain or (loss) from Forms 2439, 4684, 6252, 6781, and 8824					7
8 Net long-term gain or (loss) from partnerships, S corporations, and other estates or trusts					8
9 Capital gain distributions					9 35.
10 Gain from Form 4797, Part I					10
11 Long-term capital loss carryover. Enter the amount, if any, from line 14 of the 2008 Capital Loss Carryover Worksheet					11 ()
12 Net long-term gain or (loss). Combine lines 6a through 11 in column (f). Enter here and on line 14a, column (3) on the back					12 -7,826.

For Paperwork Reduction Act Notice, see the instructions for Form 1041.

Schedule D (Form 1041) 2009

Part III Summary of Parts I and II		(1) Beneficiaries' (see page 5)	(2) Estate's or trust's	(3) Total
Caution: Read the instructions before completing this part.				
13	Net short-term gain or (loss)	13		-3,474.
14	Net long-term gain or (loss):			
a	Total for year	14a		-7,826.
b	Unrecaptured section 1250 gain (see line 18 of the wrkshet.)	14b		
c	28% rate gain	14c		
15	Total net gain or (loss). Combine lines 13 and 14a	15		-11,300.

Note: If line 15, column (3), is a net gain, enter the gain on Form 1041, line 4 (or Form 990-T, Part I, line 4a). If lines 14a and 15, column (2), are net gains, go to Part V, and do not complete Part IV. If line 15, column (3), is a net loss, complete Part IV and the Capital Loss Carryover Worksheet, as necessary.

Part IV Capital Loss Limitation

16	Enter here and enter as a (loss) on Form 1041, line 4 (or Form 990-T, Part I, line 4c, if a trust), the smaller of:	16	(3,000)
a	The loss on line 15, column (3) or b \$3,000		

Note: If the loss on line 15, column (3), is more than \$3,000, or if Form 1041, page 1, line 22 (or Form 990-T, line 34), is a loss, complete the Capital Loss Carryover Worksheet on page 7 of the instructions to figure your capital loss carryover.

Part V Tax Computation Using Maximum Capital Gains Rates

Form 1041 filers. Complete this part only if both lines 14a and 15 in column (2) are gains, or an amount is entered in Part I or Part II and there is an entry on Form 1041, line 2b(2), and Form 1041, line 22, is more than zero.

Caution: Skip this part and complete the worksheet on page 8 of the instructions if:

- Either line 14b, col. (2) or line 14c, col. (2) is more than zero, or
- Both Form 1041, line 2b(1), and Form 4952, line 4g are more than zero.

Form 990-T trusts. Complete this part only if both lines 14a and 15 are gains, or qualified dividends are included in income in Part I of Form 990-T, and Form 990-T, line 34, is more than zero. Skip this part and complete the worksheet on page 8 of the instructions if either line 14b, col. (2) or line 14c, col. (2) is more than zero.

17	Enter taxable income from Form 1041, line 22 (or Form 990-T, line 34)	17	
18	Enter the smaller of line 14a or 15 in column (2) but not less than zero	18	
19	Enter the estate's or trust's qualified dividends from Form 1041, line 2b(2) (or enter the qualified dividends included in income in Part I of Form 990-T)	19	
20	Add lines 18 and 19	20	
21	If the estate or trust is filing Form 4952, enter the amount from line 4g; otherwise, enter -0-	21	
22	Subtract line 21 from line 20. If zero or less, enter -0-	22	
23	Subtract line 22 from line 17. If zero or less, enter -0-	23	
24	Enter the smaller of the amount on line 17 or \$2,300	24	
25	Is the amount on line 23 equal to or more than the amount on line 24? <input type="checkbox"/> Yes. Skip lines 25 and 26; go to line 27 and check the "No" box. <input type="checkbox"/> No. Enter the amount from line 23.	25	
26	Subtract line 25 from line 24	26	
27	Are the amounts on lines 22 and 26 the same? <input type="checkbox"/> Yes. Skip lines 27 thru 30; go to line 31. <input type="checkbox"/> No. Enter the smaller of line 17 or line 22	27	
28	Enter the amount from line 26 (if line 26 is blank, enter -0-)	28	
29	Subtract line 28 from line 27	29	
30	Multiply line 29 by 15% (.15)	30	
31	Figure the tax on the amount on line 23. Use the 2009 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	31	
32	Add lines 30 and 31	32	
33	Figure the tax on the amount on line 17. Use the 2009 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	33	
34	Tax on all taxable income. Enter the smaller of line 32 or line 33 here and on Form 1041, Schedule G, line 1a (or Form 990-T, line 36)	34	

**SCHEDULE D-1
(Form 1041)**

**Continuation Sheet for Schedule D
(Form 1041)**

OMB No. 1545-0092

2009

Department of the Treasury
Internal Revenue Service

▶ See instructions for Schedule D (Form 1041).
▶ Attach to Schedule D to list additional transactions for lines 1a and 6a.

Name of estate or trust

RUTH E. WARD ENDOWMENT TRUST 100245

Employer identification number

43-6771065

Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less

(a) Description of property (Example: 100 sh. 7% preferred of "Z" Co.)	(b) Date acquired (mo., day, yr.)	(c) Date sold (mo., day, yr.)	(d) Sales price (see page 4 of the instructions)	(e) Cost or other basis (see page 4 of the instructions)	(f) Gain or (loss) Subtract (e) from (d)
1a 35. AFLAC INC	06/18/2009	05/12/2010	1,749.00	1,069.00	680.00
10. ALLERGAN INC	04/14/2010	05/12/2010	632.00	627.00	5.00
15. ANADARKO PETROLEUM CORP	04/14/2010	05/12/2010	856.00	1,107.00	-251.00
185. ANADARKO PETROLEUM CORP	04/14/2010	06/10/2010	7,015.00	13,659.00	-6,644.00
10. APACHE CORP	05/13/2009	05/12/2010	982.00	779.00	203.00
15. AUTODESK INC	08/12/2009	05/12/2010	489.00	373.00	116.00
250. AUTODESK INC	08/12/2009	07/20/2010	6,594.00	6,219.00	375.00
10. BHP LTD SPONSORED ADR REPSTG 2 ORD SHS	09/16/2009	05/12/2010	681.00	689.00	-8.00
30. BHP LTD SPONSORED ADR REPSTG 2 ORD SHS	09/16/2009	06/22/2010	2,048.00	2,068.00	-20.00
15. BOEING CO	01/21/2010	05/12/2010	1,093.00	890.00	203.00
35. CARNIVAL CORP	03/10/2010	05/12/2010	1,396.00	1,308.00	88.00
40. DISCOVER FINANCIAL SERVICES	04/14/2010	05/12/2010	603.00	642.00	-39.00
45. EOG RESOURCES INC	11/11/2009	09/15/2010	4,109.00	4,062.00	47.00
70. ERICSSON LM TELEPHONE CO ADR	06/18/2009	05/12/2010	748.00	669.00	79.00
130. FPL GROUP INC	03/09/2009	01/21/2010	6,384.00	5,437.00	947.00
25000. FEDERAL HOME LOAN MORTGAGE CORP DTD 5/26/2010	05/17/2010	11/26/2010	25,000.00	25,125.00	-125.00
65. FRANKLIN RESOURCES INC	01/13/2009	12/16/2009	6,814.00	3,921.00	2,893.00
20. GENZYME CORP	11/11/2009	09/30/2010	1,417.00	1,056.00	361.00
85. GOLDMAN SACHS GROUP INC	06/18/2009	02/10/2010	13,109.00	12,191.00	918.00
35. HOME DEPOT INC	05/13/2009	05/12/2010	1,251.00	873.00	378.00
35. JOHNSON CONTROLS INC	09/16/2009	05/12/2010	1,120.00	961.00	159.00
295. MICROSOFT CORP	05/12/2010	10/14/2010	7,406.00	8,711.00	-1,305.00
25. NATIONAL OILWELL INC	11/11/2009	05/12/2010	1,023.00	1,139.00	-116.00
10. P G & E CORP	03/10/2010	05/12/2010	442.00	430.00	12.00

1b Total. Combine the amounts in column (f). Enter here and on Schedule D, line 1b

For Paperwork Reduction Act Notice, see the Instructions for Form 1041.

Schedule D-1 (Form 1041) 2009

JSA
9F1221 4.000

Name of estate or trust as shown on Form 1041. Do not enter name and employer identification number if shown on the other side

Employer identification number

RUTH E. WARD ENDOWMENT TRUST 100245

43-6771065

Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year

(a) Description of property (Example 100 sh. 7% preferred of Z Co.)	(b) Date acquired (mo., day, yr.)	(c) Date sold (mo., day, yr.)	(d) Sales price (see page 4 of the instructions)	(e) Cost or other basis (see page 4 of the instructions)	(f) Gain or (loss) Subtract (e) from (d)
6a 15. ABBOTT LABORATORIES	02/19/2009	05/12/2010	732.00	813.00	-81.00
35. ADOBE SYSTEMS INC	03/03/2006	05/12/2010	1,218.00	1,366.00	-148.00
385. ADOBE SYSTEMS INC	02/19/2009	11/04/2010	11,308.00	14,662.00	-3,354.00
10. APPLE COMPUTER INC	04/26/2007	05/12/2010	2,614.00	1,000.00	1,614.00
25. APPLE COMPUTER INC	04/26/2007	07/02/2010	6,133.00	2,499.00	3,634.00
15. BAXTER INTERNATIONAL INC	02/19/2009	05/12/2010	673.00	874.00	-201.00
210. BAXTER INTERNATIONAL INC	02/19/2009	06/22/2010	8,796.00	10,570.00	-1,774.00
155. BECTON DICKINSON & CO	02/19/2009	04/14/2010	12,130.00	12,568.00	-438.00
180. BHP LTD SPONSORED ADR REPSTG 2 ORD SHS	05/13/2009	06/22/2010	12,290.00	8,900.00	3,390.00
35. CVS CORPORATION	08/16/2007	05/12/2010	1,269.00	1,280.00	-11.00
380. CVS CORPORATION	02/19/2009	08/12/2010	10,973.00	13,737.00	-2,764.00
25. CATERPILLAR INC	04/12/2007	05/12/2010	1,697.00	1,666.00	31.00
105. CATERPILLAR INC	04/12/2007	10/14/2010	8,338.00	6,998.00	1,340.00
10. CHEVRONTXACO CORP	03/09/2009	05/12/2010	798.00	581.00	217.00
275. CHUBB CORP	02/19/2009	04/14/2010	14,425.00	14,092.00	333.00
40. CISCO SYSTEMS INC	06/25/2001	05/12/2010	1,066.00	858.00	208.00
245. COCA COLA COMPANY	02/19/2009	03/10/2010	13,273.00	11,847.00	1,426.00
15. COSTCO WHOLESALE CORP	12/06/2007	05/12/2010	866.00	1,039.00	-173.00
245. COVANCE INC	12/12/2008	05/12/2010	13,673.00	10,529.00	3,144.00
15. DANAHER CORP	12/07/2006	05/12/2010	1,310.00	1,085.00	225.00
10. DEERE & CO	10/20/2008	05/12/2010	610.00	374.00	236.00
35. DISNEY WALT HOLDING CO	12/07/2006	05/12/2010	1,233.00	1,182.00	51.00
10. EOG RESOURCES INC	10/23/2008	05/12/2010	1,081.00	618.00	463.00
95. EOG RESOURCES INC	02/19/2009	09/15/2010	8,675.00	5,817.00	2,858.00
175. EXELON CORP	02/19/2009	03/10/2010	7,884.00	12,283.00	-4,399.00

6b Total. Combine the amounts in column (f). Enter here and on Schedule D, line 6b

Name of estate or trust as shown on Form 1041. Do not enter name and employer identification number if shown on the other side
RUTH E. WARD ENDOWMENT TRUST 100245

Employer identification number
43-6771065

Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year

(a) Description of property (Example: 100 sh. 7% preferred of "Z" Co.)	(b) Date acquired (mo., day, yr.)	(c) Date sold (mo., day, yr.)	(d) Sales price (see page 4 of the instructions)	(e) Cost or other basis (see page 4 of the instructions)	(f) Gain or (loss) Subtract (e) from (d)
6a 25000. FEDERAL HOME LOAN MORTGAGE CORP DTD 10/27/2007	07/18/2007	10/27/2010	25,000.00	24,853.00	147.00
25000. FEDERAL FARM CR BKS DTD 9/2/2008 3.200% 9/2/201	08/25/2008	09/02/2010	25,000.00	25,000.00	
25000. FEDERAL HOME LOAN BANK DTD 8/6/2007 5.625% 8/	08/15/2007	08/06/2010	25,000.00	25,219.00	-219.00
25000. FEDERAL HOME LOAN BANK DTD 12/14/2007 4.500%	12/07/2007	12/14/2009	25,000.00	25,000.00	
25000. FEDERAL HOME LOAN BANK DTD 3/12/2008 4.700% 3	02/20/2008	03/12/2010	25,000.00	25,000.00	
25000. FEDERAL HOME LOAN BANK DTD 3/28/2008 4.000% 9	03/26/2008	09/28/2010	25,000.00	25,000.00	
25000. FEDERAL NATIONAL MORTGAGE ASSN DTD 12/29/200	12/18/2008	12/28/2009	25,000.00	24,994.00	6.00
5. FRANKLIN RESOURCES INC	01/13/2009	05/12/2010	554.00	302.00	252.00
15. GENZYME CORP	08/14/2008	05/12/2010	781.00	1,241.00	-460.00
120. GENZYME CORP	08/14/2008	07/28/2010	8,122.00	9,931.00	-1,809.00
95. GENZYME CORP	02/19/2009	09/30/2010	6,733.00	7,386.00	-653.00
25. GILEAD SCIENCES INC	02/19/2009	05/12/2010	998.00	1,181.00	-183.00
275. GILEAD SCIENCES INC	08/16/2007	06/22/2010	9,945.00	10,572.00	-627.00
10. GOOGLE INC	05/17/2007	12/16/2009	5,973.00	4,729.00	1,244.00
25. GOOGLE INC	11/13/2008	08/27/2010	11,483.00	10,990.00	493.00
440. HOME DEPOT INC	05/13/2009	08/12/2010	12,174.00	10,975.00	1,199.00
15. ILLINOIS TOOL WORKS INC	08/14/2008	05/12/2010	770.00	736.00	34.00
30. INTEL CORP	08/14/2008	05/12/2010	690.00	727.00	-37.00
315. INTEL CORP	08/14/2008	07/20/2010	6,813.00	7,634.00	-821.00
475. INTEL CORP	04/17/2009	08/27/2010	8,711.00	9,308.00	-597.00
5. INTERNATIONAL BUSINESS MACHINES CORP	04/17/2009	05/12/2010	660.00	507.00	153.00
135. JACOBS ENGR GROUP DEL	02/19/2009	03/10/2010	5,795.00	5,343.00	452.00
355. MCCORMICK & CO INC	02/19/2009	04/14/2010	13,540.00	14,383.00	-843.00
275. MICROSOFT CORP	02/19/2009	10/14/2010	6,904.00	7,216.00	-312.00
10. OCCIDENTAL PETROLEUM CORPORATION	04/17/2009	05/12/2010	845.00	596.00	249.00

6b Total. Combine the amounts in column (f). Enter here and on Schedule D, line 6b



UMB Bank, n.a.
P.O. Box 419692
Kansas City, MO 64141-7014

Account Title Ruth E. Ward Permanent Endowment
Account Number 100245

Statement of Investment Position

Units	Original Face Asset Description	Cost Basis		Market Value		% of Account	Estimated Annual Income	Market Yield
		Total	Unit	Total	Price			
225	3M Corp MMIM 88579Y101	19,035.32	84.60	18,895.50	83.98	1.00%	472.50	2.50
240	Abbott Laboratories ABT 002824100	12,874.94	52.81	11,162.40	46.51	0.59%	422.40	3.78
110	Affiliated Managers Group Inc AMG 008252108	9,391.36	85.38	9,615.10	87.41	0.51%		
330	AFLAC Inc AFL 001055102	10,078.80	30.54	16,995.00	51.50	0.90%	396.00	2.33
220	Allergan Inc AGN 018490102	13,784.93	62.66	14,579.40	66.27	0.77%	44.00	0.30
200	Apache Corp APA 037411105	16,801.21	84.01	21,528.00	107.64	1.14%	120.00	0.56
60	Apple Inc AAPL 037833100	8,929.01	148.82	18,669.00	311.15	0.99%		
155	Berkshire Hathaway Inc - Cl B BRK B 084670702	12,111.96	78.14	12,350.40	79.68	0.68%		
225	Boeing Co BA 097023105	13,351.10	59.34	14,348.25	63.77	0.76%	378.00	2.63
265	Broadcom Corp BRCM 111320107	11,264.94	42.51	11,789.85	44.49	0.63%	84.80	0.72
350	Carnival Corp CCL 143658300	13,083.66	37.38	14,458.50	41.31	0.77%	140.00	0.97
125	Caterpillar Inc Del CAT 149123101	7,145.65	57.17	10,575.00	84.60	0.56%	220.00	2.08





UMB Bank, n.a.
P.O. Box 419692
Kansas City, MO 64141-7014

Account Title Ruth E. Ward Permanent Endowment
Account Number 100245

Statement of Investment Position (continued)

Units Original Face	Asset Description	Cost Basis		Market Value		% of Account	Estimated Annual Income	Market Yield
		Total	Unit	Total	Price			
185	Chevron Corp CVX 166764100	9,682.49	58.68	13,360.05	80.97	0.71%	475.20	3.56
615	Cisco Systems Inc CSCO 17275R102	11,049.05	17.97	11,783.40	19.16	0.63%		
170	Citrix Sys Inc CTXS 177376100	9,986.66	58.80	11,293.10	66.43	0.60%		
190	Clorox Co Del CLX 189054109	12,302.84	64.75	11,743.90	61.81	0.62%	418.00	3.56
295	Coach Inc COH 189754104	12,090.14	40.98	16,679.30	56.54	0.89%	177.00	1.06
245	Costco Wholesale Corp COST 22160K105	16,185.97	66.07	16,564.45	67.61	0.88%	200.90	1.21
470	Danaher Corp Del DHR 235851102	16,626.05	35.37	20,327.50	43.25	1.08%	37.60	0.18
120	Deere & Company DE 244199105	4,485.60	37.38	8,964.00	74.70	0.48%	144.00	1.61
1080	Discover Financial Services DFS 254709108	16,064.33	15.16	19,376.80	18.28	1.03%	84.80	0.44
450	Disney Walt Co DIS 254687105	14,685.49	32.63	16,429.50	36.51	0.87%	157.50	0.96
275	Dominion Resources Inc D 25746U109	12,028.80	43.74	11,420.75	41.53	0.61%	503.25	4.41
710	Duke Energy Hldg Corp DUK 26441C105	12,219.10	17.21	12,460.50	17.55	0.66%	695.80	5.58
730	EMC Corp EMC 268648102	14,905.19	20.42	15,687.70	21.49	0.83%		



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Account Title Ruth E. Ward Permanent Endowment

Account Number 100245

Statement of Investment Position (continued)

Units Original Face	Asset Description	Cost Basis		Market Value		% of Account	Estimated Annual Income	Market Yield
		Total	Unit	Total	Price			
610	Progressive Corp Ohio PGR 743315103	12,794.75	20.98	12,407.40	20.34	0.66%	98.21	0.79
220	Schlumberger Ltd SLB 806857108	14,154.00	64.34	17,014.80	77.34	0.90%	184.80	1.09
180	Teva Pharmaceutical Inds Ltd ADR Repstg 1 Ord Sh TEVA 881624209	9,529.97	52.94	9,007.20	50.04	0.48%	120.05	1.33
245	Thermo Fisher Scientific Inc TMO 883556102	12,089.97	49.35	12,460.70	50.86	0.66%		
180	Toronto Dominion Bank TD 891180509	12,353.17	68.63	13,102.20	72.79	0.70%	426.24	3.25
180	United Technologies Corp UTX 913017109	13,329.59	74.05	13,548.60	75.27	0.72%	306.00	2.26
380	UnitedHealth Group Inc UNH 91324P102	12,694.09	33.41	13,877.80	36.52	0.74%	190.00	1.37
600	Verizon Communications Inc VZ 92343V104	17,852.81	29.75	19,208.00	32.01	1.02%	1,170.00	6.09
235	Wal Mart Stores Inc WMT 921142103	12,527.00	53.31	12,711.15	54.09	0.67%	284.35	2.24
170	Zimmer Holdings Inc ZMH 98956P102	9,389.40	55.23	8,374.20	49.26	0.44%		
	Total Common Stock	985,979.77		671,700.48		35.66%	11,244.46	1.67



UMB Bank, n.a.
P.O. Box 419692
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Account Title Ruth E. Ward Permanent Endowment
Account Number 100245

Statement of Investment Position (continued)

Units	Original Face	Asset Description	Cost Basis		Market Value		% of Account	Estimated Annual Income	Market Yield
			Total	Unit	Total	Price			
1816.295	35,000.00	Baron Small Cap Fund BSCFX 068278308	35,000.00	19.27	40,793.99	22.46	2.17%		
2738.345	104,744.33	Dodge & Cox Funds International Stock Fund DOOIFX 256208103	104,744.33	38.28	91,777.01	33.54	4.87%	1,193.05	1.30
1500	19,725.00	iShares Gold Trust IAU 464285105	19,725.00	13.15	20,340.00	13.56	1.08%		
875	83,617.63	iShares Russell Midcap Index Fund IWR 464287499	83,617.63	95.58	83,588.75	95.53	4.44%	1,240.75	1.48
1380	82,980.92	iShares Tr S&P Small Cap 600 Index Fund IJR 464287804	82,980.92	60.13	88,251.00	63.95	4.69%	794.88	0.90
1150	78,368.16	iShares Trust MSCI EAFE Index Fund EFA 464287465	78,368.16	68.15	62,399.00	54.26	3.31%	1,557.10	2.50
2852.606	69,452.93	Scout International Fund UMBWX 81083U503	69,452.93	24.35	86,890.38	30.46	4.61%	967.03	1.11
7090.325	76,023.28	Scout Mid Cap Fund UMBMX 81063U206	76,023.28	10.72	93,237.77	13.15	4.95%	262.34	0.28
2837.075	33,434.66	Scout Small Cap Fund UMBHX 81063U305	33,434.66	11.78	40,655.28	14.33	2.16%		
Total Equity Funds			583,346.93		607,933.18		32.28%	6,015.15	0.99
Total Equity Securities			1,169,326.70		1,279,633.66		67.94%	17,259.61	1.35





UMB Bank, n.a.
P.O. Box 419692
Kansas City, MO 64141-7014

Account Title Ruth E. Ward Permanent Endowment

Account Number 100245

Statement of Investment Position (continued)

Units	Original Face Asset Description	Cost Basis		Market Value		% of Account	Estimated Annual Income	Market Yield
		Total	Unit	Total	Price			
25000	Federal Farm Credit Bank DTD 2/5/2008 3.750% 2/5/2014 AAA 31331YSG6	24,990.75	1.00	27,172.00	108.69	1.44%	937.50	3.45
25000	Federal Farm Credit Bank DTD 8/15/2008 3.800% 8/15/2011 AAA 31331Y6G0	25,163.50	1.01	25,601.50	102.41	1.36%	950.00	3.71
25000	Federal Farm Credit Banks DTD 10/14/2008 3.600% 10/14/2011 AAA 31331GDC0	25,049.50	1.00	25,687.50	102.75	1.36%	900.00	3.50
25000	Federal Farm Credit Banks DTD 2/24/2009 2.250% 4/24/2012 AAA 31331GN08	25,071.25	1.00	25,593.75	102.38	1.36%	562.50	2.20
25000	Federal Home Loan Bank DTD 12/4/2008 3.125% 12/13/2013 AAA 3133XSP93	25,393.25	1.02	26,617.25	106.47	1.41%	781.25	2.94
25000	Federal Home Loan Bank DTD 5/5/2005 4.375% 6/8/2012 AAA 3133XBT39	25,095.31	1.00	26,297.00	105.19	1.40%	1,093.75	4.16
25000	Federal Home Loan Bank DTD 8/18/2010 2.150% 8/18/2015 Callable 2/18/11 @ 100% AAA 313370GT9	25,050.00	1.00	25,101.50	100.41	1.33%	537.50	2.14
25000	Federal National Mortgage Assn DTD 1/9/2009 2.000% 1/9/2012 AAA 31398AJU4	25,050.00	1.00	25,422.00	101.69	1.35%	500.00	1.97
25000	Federal National Mortgage Assn DTD 10/21/2010 0.930% 10/21/2013	25,003.75	1.00	24,906.25	99.63	1.32%	232.50	0.93



UMB Bank, n.s.
P.O. Box 419692
Kansas City, MO 64141-7014

Account Title Ruth E. Ward Permanent Endowment 9
Account Number 100245

Statement of Investment Position (continued)

Units	Original Face	Asset Description	Cost Basis		Market Value		% of Account	Estimated Annual Income	Market Yield
			Total	Unit	Total	Price			
25000		Federal National Mortgage Assn Call 4/2/11 @ 100 AAA 31398A5C2	24,952.50	1.00	25,023.50	100.09	1.33%	500.00	2.00
25000		Federal National Mortgage Assn DTD 12/28/2009 2.000% Ser 1 8/28/2013 Call 12/28/10 @ 100 AAA 3136FJZ7	25,308.35	1.01	28,820.25	115.28	1.53%	1,250.00	4.34
25000		Federal National Mortgage Assn DTD 8/18/2010 1.750% 8/18/2014 Call 8/18/11 @ 100 AAA 3136FM3R3	25,123.75	1.00	25,218.75	100.88	1.34%	437.50	1.73
9500		United States Svgs Bd Ser HH DTD 1/1/1992 4.000% 1/1/2012 AAA 912550GA2	1,437.80	0.15	9,500.00	100.00	0.50%	380.00	4.00
50000		United States Treasury Notes DTD 12/31/2008 1.500% 12/31/2013 AAA 912828JW1	49,779.29	1.00	51,152.50	102.31	2.72%	750.00	1.47
25000		United States Treasury Notes DTD 8/15/2006 4.875% 8/15/2016 AAA 912828F08	25,312.50	1.01	29,361.25	117.45	1.56%	1,218.75	4.15
		Total Gov't & Agency Bonds	377,781.50		401,475.00		21.32%	11,031.25	2.75
Corporate Bonds									
25000		Abbott Laboratories DTD 3/18/2004 3.750% 3/15/2011 AA 002824AP5	24,990.00	1.00	25,251.75	101.01	1.34%	937.50	3.71
25000		AT&T Inc DTD 7/30/2010 2.500% 8/15/2015 A 00208RAVA	25,523.50	1.02	25,262.25	101.05	1.34%	625.00	2.47



UMB Bank, n.a.
P.O. Box 419692
Kansas City, MO 64141-7014

Account Title Ruth E. Ward Permanent Endowment 10
Account Number 100245

Statement of Investment Position (continued)

Units	Original Face	Asset Description	Cost Basis		Market Value		% of Account	Estimated Annual Income	Market Yield
			Total	Unit	Total	Price			
25000	Du Pont E I De Nemours Min DTD 3/6/2003 4.125% 3/6/2013 A 26353LJB8	24,816.75	0.99	26,646.25	106.59	1.41%	1,031.25	3.87	
25000	International Business Machs DTD 11/27/2002 4.750% 11/29/2012 A+ 459200BA8	25,292.50	1.01	27,006.75	108.03	1.43%	1,187.50	4.40	
25000	Wells Fargo & Co MTN DTD 10/1/2009 3.750% 10/1/2014 Sr Unsecured Notes AA- 94974BET3	25,148.00	1.01	26,387.00	105.55	1.40%	937.50	3.55	
	Total Corporate Bonds	125,770.75		130,554.00		6.93%	4,718.75	3.61	
	Total Fixed Income Securities	503,552.25		532,029.00		28.25%	15,750.00	2.96	
	Cash & Equivalents								
	Money Market Funds								
71708.92	Fidelity Money Market Fund #59 FMPXX 316175207	71,708.92	1.00	71,708.92	1.00	3.81%	163.15	0.23	
	Total Money Market Funds	71,708.92		71,708.92		3.81%	163.15	0.23	
	Total Cash & Equivalents	71,708.92		71,708.92		3.81%	163.15	0.23	
	Total Assets	1,744,587.87		1,883,371.58		100.00%	33,172.76	1.76	
	Account Total	1,744,587.87		1,883,371.58					