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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

For calendar year 2010, or tax year beginning , 2010, and ending , 20

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

Name of foundation: **MFA INCORPORATED CHARITABLE FOUNDATION**
A Employer identification number: **32-0164444**

Number and street (or P O box number if mail is not delivered to street address): **201 RAY YOUNG DRIVE**
Room/suite:
B Telephone number (see page 10 of the instructions): **(573) 876-5323**

City or town, state, and ZIP code: **COLUMBIA, MO 65201**
C If exemption application is pending, check here
D 1. Foreign organizations, check here
2. Foreign organizations meeting the 85% test, check here and attach computation

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) ▶ \$ **1,797,614**
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 (cash basis only)
1	Contributions, gifts, grants, etc., received (attach schedule)	422,205			
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	37,899	37,899		
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	31,300			
b	Gross sales price for all assets on line 6a	1,466,850			
7	Capital gain net income (from Part IV, line 2)		31,300		
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) Sch. 1	5,352			
12	Total. Add lines 1 through 11	496,756	69,199		
13	Compensation of officers, directors, trustees, etc.				
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees (attach schedule)				
b	Accounting fees (attach schedule)				
c	Other professional fees (attach schedule)				
17	Interest				
18	Taxes (attach schedule) (see page 14 of the instructions)	185	185		185
19	Depreciation (attach schedule) and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses (attach schedule) Sch. 1	7,836	7,836		7,836
24	Total operating and administrative expenses. Add lines 13 through 23	8,021	8,021		8,021
25	Contributions, gifts, grants paid	49,463			49,463
26	Total expenses and disbursements. Add lines 24 and 25	57,484	8,021		57,484
27	Subtract line 26 from line 12:				
a	Excess of revenue over expenses and disbursements	439,272			
b	Net investment income (if negative, enter -0-)		61,178		
c	Adjusted net income (if negative, enter -0-)				

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Operating and Administrative Expenses

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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	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing	98,145	470,887	470,887
	2 Savings and temporary cash investments	16,481	32,456	32,456
	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 15 of the instructions)			
	7 Other notes and loans receivable (attach schedule) ▶ Less allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10 a Investments - U S and state government obligations (attach schedule),			
	b Investments - corporate stock (attach schedule) Sch. 2	700,599	727,641	727,641
	c Investments - corporate bonds (attach schedule), Sch. 2	543,117	566,630	566,630
	11 Investments - land, buildings, and equipment basis Less accumulated depreciation (attach schedule) ▶			
	12 Investments - mortgage loans			
	13 Investments - other (attach schedule)			
	14 Land, buildings, and equipment basis Less accumulated depreciation (attach schedule) ▶			
15 Other assets (describe ▶)				
16 Total assets (to be completed by all filers - see the instructions Also, see page 1, item I)	1,358,342	1,797,614	1,797,614	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶)			
	23 Total liabilities (add lines 17 through 22)			
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.			
	24 Unrestricted	1,358,342	1,797,614	
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. <input type="checkbox"/>			
	27 Capital stock, trust principal, or current funds			
	28 Paid-in or capital surplus, or land, bldg, and equipment fund			
29 Retained earnings, accumulated income, endowment, or other funds				
30 Total net assets or fund balances (see page 17 of the instructions)	1,358,342	1,797,614		
31 Total liabilities and net assets/fund balances (see page 17 of the instructions)	1,358,342	1,797,614		

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	1,358,342
2 Enter amount from Part I, line 27a	2	439,272
3 Other increases not included in line 2 (itemize) ▶	3	
4 Add lines 1, 2, and 3	4	1,797,614
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	1,797,614

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)

			(b) How acquired P-Purchase D-Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a Publicly Traded Securities					
b					
c					
d					
e					
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)		
a 1,466,850		1,435,550	31,300		
b					
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69					(i) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) 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			31,300		
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	31,300	
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))
2009	53,715	1,240,747	0.0433
2008	70,698	1,271,683	0.0556
2007	46,495	1,135,664	0.0409
2006	24,498	827,092	0.0296
2005			

2 Total of line 1, column (d)	2	0.1694
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	.04235
4 Enter the net value of noncharitable-use assets for 2010 from Part X, line 5	4	1,354,614
5 Multiply line 4 by line 3	5	57,368
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	612
7 Add lines 5 and 6	7	57,980
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	57,484

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

1 a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of ruling letter if necessary - see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b	1	1,224
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	2	
3	Add lines 1 and 2	3	1,224
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	
5	Tax based on investment income. Subtract line 4 from line 3 If zero or less, enter -0-	5	1,224
6	Credits/Payments:		
a	2010 estimated tax payments and 2009 overpayment credited to 2010	6a	1,312
b	Exempt foreign organizations-tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments. Add lines 6a through 6d	7	1,312
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	88
11	Enter the amount of line 10 to be Credited to 2011 estimated tax 88 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?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)? <i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.</i>		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation ▶ \$ _____ (2) On foundation managers ▶ \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities</i>		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>		X
4 a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?	N	A
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col (c), and Part XV</i>	X	
8 a Enter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) ▶ <u>Missouri</u>		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? <i>If "No," attach explanation</i>	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2010 or the taxable year beginning in 2010 (see instructions for Part XIV on page 27)? <i>If "Yes," complete Part XIV</i>		X
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>		X

Part VII-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see page 20 of the instructions) 11 X
12 Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008? 12 X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? 13 X
Website address
14 The books are in care of Ernie Verslues Telephone no (573) 876-5268
Located at 201 Ray Young Drive Columbia, MO ZIP + 4 65201
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here 15
16 At any time during calendar year 2010, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? 16 Yes No X
See page 20 of the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country

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.

1a During the year did the foundation (either directly or indirectly)
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? Yes X No
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? Yes X No
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? Yes X No
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? Yes X No
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? Yes X No
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) Yes X No
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 22 of the instructions)? 1b N A
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 2010? 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 2010, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2010? Yes X No
If "Yes," list the years
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 22 of the instructions) 2b N A
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here.
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? Yes X No
b If "Yes," did it have excess business holdings in 2010 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 2010.) 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 2010? 4b X

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

5a During the year did the foundation pay or incur any amount to

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? Yes No

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

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

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

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

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

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? Yes No
 If "Yes," attach the statement required by Regulations section 53.4945-5(d)

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

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? Yes No
 If "Yes" to 6b, file Form 8870

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? Yes No

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

	5b	N	A
			X
		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 page 22 of the instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
See Schedule 3	As Needed	0	0	0

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

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

Total number of other employees paid over \$50,000 Yes No

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

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

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

Total number of others receiving over \$50,000 for professional services ▶		

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 -----	
Contributions to Charitable Organizations - 41 Beneficiaries	49,463
2 -----	
3 -----	
4 -----	

Part IX-B Summary of Program-Related Investments (see page 24 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 -----	

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	1,264,378
b	Average of monthly cash balances	1b	110,865
c	Fair market value of all other assets (see page 25 of the instructions)	1c	
d	Total (add lines 1a, b, and c)	1d	1,375,243
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	
3	Subtract line 2 from line 1d	3	1,375,243
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see page 25 of the instructions)	4	20,629
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1,354,614
6	Minimum investment return. Enter 5% of line 5	6	67,731

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	67,731
2a	Tax on investment income for 2010 from Part VI, line 5	2a	1,224
b	Income tax for 2010. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	1,224
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	66,507
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	66,507
6	Deduction from distributable amount (see page 25 of the instructions)	6	
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	66,507

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	57,484
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	57,484
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	
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	57,484

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 2009	(c) 2009	(d) 2010
1 Distributable amount for 2010 from Part XI, line 7				66,507
2 Undistributed income, if any, as of the end of 2010				
a Enter amount for 2009 only			25,105	
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2010				
a From 2005				
b From 2006				
c From 2007				
d From 2008				
e From 2009				
f Total of lines 3a through e				
4 Qualifying distributions for 2010 from Part XII, line 4 ▶ \$ <u>57,484</u>				
a Applied to 2009, but not more than line 2a			25,105	
b Applied to undistributed income of prior years (Election required - see page 26 of the instructions)				
c Treated as distributions out of corpus (Election required - see page 26 of the instructions)				
d Applied to 2010 distributable amount				32,379
e Remaining amount distributed out of corpus				
5 Excess distributions carryover applied to 2010 . (If an amount appears in column (d), the same amount must be shown in column (a).)				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5				
b Prior years' undistributed income. Subtract line 4b from line 2b				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d Subtract line 6c from line 6b Taxable amount - see page 27 of the instructions				
e Undistributed income for 2009 Subtract line 4a from line 2a Taxable amount - see page 27 of the instructions				
f Undistributed income for 2010 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2011				34,128
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see page 27 of the instructions)				
8 Excess distributions carryover from 2005 not applied on line 5 or line 7 (see page 27 of the instructions)				
9 Excess distributions carryover to 2011. Subtract lines 7 and 8 from line 6a				
10 Analysis of line 9.				
a Excess from 2006				
b Excess from 2007				
c Excess from 2008				
d Excess from 2009				
e Excess from 2010				

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

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2010, enter the date of the ruling ▶ N/A

b Check box to indicate whether the foundation is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2010	(b) 2009	(c) 2008	(d) 2007	
2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test - enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year - see page 28 of the instructions.)

1 Information Regarding Foundation Managers:

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

NONE

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

NONE

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

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

a The name, address, and telephone number of the person to whom applications should be addressed:
Bill Streeter 201 Ray Young Drive Columbia, MO 65201 (573) 876-5461

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

See Schedule 4

c Any submission deadlines:

NONE

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

See Schedule 3

Part XV Supplementary Information (continued)

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i> See Schedule 5				49,463
Total				49,463
b <i>Approved for future payment</i> NONE				
Total				3b

Schedule of Contributors

2010

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

Name of the organization

Employer identification number

MFA INCORPORATED CHARITABLE FOUNDATION

32-0164444

Organization type (check one):

Filers of:

Section:

Form 990 or 990-EZ

501(c)() (enter number) organization

4947(a)(1) nonexempt charitable trust **not** treated as a private foundation

527 political organization

Form 990-PF

501(c)(3) exempt private foundation

4947(a)(1) nonexempt charitable trust treated as a private foundation

501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.

Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II.

Special Rules

For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33 $\frac{1}{3}$ % support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), and received from any one contributor, during the year, a contribution of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h or (ii) Form 990-EZ, line 1. Complete Parts I and II.

For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, aggregate contributions of more than \$1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.

For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not aggregate to more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc., contributions of \$5,000 or more during the year. ▶ \$ _____

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

Name of organization MFA INCORPORATED CHARITABLE FOUNDATION	Employer identification number 32-0164444
---	---

Part I Contributors (see instructions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	MFA Incorporated ----- 201 Ray Young Drive ----- Columbia, MO 65201 -----	\$ ----- 422,205	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
-----	----- ----- -----	\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
-----	----- ----- -----	\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
-----	----- ----- -----	\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
-----	----- ----- -----	\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
-----	----- ----- -----	\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
-----	----- ----- -----	\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)

Name of organization

MFA INCORPORATED CHARITABLE FOUNDATION

Employer identification number

32-0164444

Part II Noncash Property (see instructions)

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____

Name of organization

MFA INCORPORATED CHARITABLE FOUNDATION

Employer identification number

32-0164444

Part III Exclusively religious, charitable, etc., individual contributions to section 501(c)(7), (8), or (10) organizations aggregating more than \$1,000 for the year. Complete columns (a) through (e) and the following line entry.

For organizations completing Part III, enter the total of *exclusively* religious, charitable, etc., contributions of \$1,000 or less for the year. (Enter this information once. See instructions.) ▶ \$

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
_____	_____ _____ _____	_____ _____ _____	_____ _____ _____
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
_____ _____ _____		_____ _____ _____	
_____	_____ _____ _____	_____ _____ _____	_____ _____ _____
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
_____ _____ _____		_____ _____ _____	
_____	_____ _____ _____	_____ _____ _____	_____ _____ _____
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
_____ _____ _____		_____ _____ _____	
_____	_____ _____ _____	_____ _____ _____	_____ _____ _____
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
_____ _____ _____		_____ _____ _____	

**MFA Charitable Foundation
Columbia, Missouri
FYE 12/31/10
32-0164444**

Schedule of Other Income

Unrealized Gain on Investments	<u><u>5,352</u></u>
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Schedule of Other Expenses

Management Fee	7,836
Miscellaneous	<u>0</u>
Total	<u><u>7,836</u></u>

MFA Inc. Charitable Foundation
Columbia, Missouri
FYE 12/31/10
32-0164444

ed

Account Number: 72-E007-01-7

For Period 01/01/10 Through 12/31/10

Asset Position As of 12/31/10

Asset Description	Shares	Accruals	Cost	Market Value
Common Stocks				
Axis Capital Holdings	465.000	106.95	14,015.36	16,684.20
Allied Wrld Assur Com Hldg A Awh	245.000		9,451.00	14,502.80
Check Point Software Tech Lt	370.000		8,783.35	17,116.20
AT&T Inc Com T	390.000		9,890.91	11,458.20
Abbott Laboratories Inc	250.000		10,943.33	11,977.50
Amgen Inc	230.000		12,424.88	12,627.00
Archer-Daniels Midland Company Adm	240.000		7,566.89	7,219.20
Bayer Ag-Sponsored ADR	225.000		12,962.91	16,616.70
Chevron Corporation Cvx	170.000		10,370.10	15,512.50
China Mobile Limited	255.000		12,791.01	12,653.10
Chubb Corp	253.000	93.61	12,474.38	15,088.92
Conocophillips Cop	215.000		12,514.43	14,641.50
Contango Oil & Gas Company Mcf	190.000		10,780.48	11,006.70
Contango Ore Inc Ctgo	19.000		95.19	199.50
Corn Products Intl Inc	390.000	54.60	9,892.58	17,940.00
Coventry Health Care Inc	570.000		15,062.70	15,048.00
DPL Inc Com	540.000		14,518.36	13,883.40
Devon Energy Corp New Dvn	215.000		13,688.83	16,879.65

Ben

MFA Inc. Charitable Foundation
Columbia, Missouri
FYE 12/31/10
32-0164444

Edward Suite 100
Kansas City, Missouri 64111

John

Account Number: 72-E007-01-7

For Period 01/01/10 Through 12/31/10

Asset Position As of 12/31/10

Asset Description	Shares	Accruals	Cost	Market Value
Devry Inc	160.000		7,592.37	7,676.80
Domtar Corp Ufs	235.000	58.75	16,088.82	17,841.20
Ducommun Inc Del Dco	330.000		7,072.33	7,187.40
Encana Corp ECA		72.00		
Energen Corp	235.000		11,165.09	11,341.10
General Dynamics Corp Common Gd	200.000		10,870.82	14,192.00
Harris Corp Del Hrs	375.000		16,614.78	16,987.50
Imperial Tob Group PLC Spd ADR	240.000		14,115.10	14,789.76
Intel Corporation	650.000		13,991.34	13,669.50
Interdigital Inc Idcc	380.000		10,276.99	15,823.20
Jpmorgan Chase & Co JPM	345.000		15,256.20	14,634.90
Johnson & Johnson Jnj	185.000		11,238.44	11,442.25
McKesson Corporation	190.000	34.20	9,069.45	13,372.20
Metlife Inc Met	325.000		14,448.82	14,443.00
Minerals Technologies Inc Com	195.000		10,973.50	12,754.95
National Oilwell Varco Inc	335.000		12,746.97	22,528.75
Nice Sys LTD	230.000		7,685.27	8,027.00
Northrup Grumman Corp Com	260.000		15,513.94	16,842.80

MFA Inc. Charitable Foundation
 Columbia, Missouri
 FYE 12/31/10
 32-0164444

ied

Account Number: 72-E007-01-7

For Period 01/01/10 Through 12/31/10

Asset Position As of 12/31/10

Asset Description	Shares	Accruals	Cost	Market Value
Protective Life Corp PI	280.000		7,638.26	7,459.20
Prudential Financial Inc Pru	235.000		11,889.59	13,796.85
Quest Software Inc Qsft	580.000		8,815.04	16,089.20
Reinsurance Group Amer Inc Rga	295.000		12,685.47	15,844.45
Rio Tinto PLC-Spon ADR	229.000		12,044.99	16,410.14
Royal Dutch Shell PLC ADR A	220.000		14,041.80	14,691.60
Spdr Kbw Bank Etf	615.000		14,253.30	15,934.65
Financial Select Sector Spdr Xlf	480.000		7,616.40	7,656.00
Symantec Corp	1,120.000		17,767.56	18,748.80
Synopsys Inc Snps	560.000		14,403.31	15,069.60
Teva Pharmaceutical Inds LTD	255.000		14,187.40	13,293.15
Torchmark Corporation	250.000		14,273.34	14,935.00
UGI Corp New	520.000	130.00	13,468.44	16,421.60
Unitedhealth Group Inc Unh	410.000		13,384.63	14,805.10
Unitrin Inc Utr	530.000		15,012.82	13,006.20
V F Corp	190.000		12,309.28	16,374.20
Wd-40 Co	180.000		7,456.58	7,250.40
Wells Fargo & Company Wfc	490.000		13,689.64	15,185.10

Total Common Stocks

727,641

Ben

MFA Inc. Charitable Foundation
Columbia, Missouri
FYE 12/31/10
32-0164444

evard Suite 100
1sas 66211

jed

Account Number: 72-E007-01-7

For Period 01/01/10 Through 12/31/10

Asset Position As of 12/31/10

Asset Description	Shares	Accruals	Cost	Market Value
Fixed Income Securities				
Abbott Laboratories 5.150% Due 11/30/2012	25,000.000	110.86	27,166.25	27,030.00
American Home Prods Corp 6.950% Due 03/15/2011	20,000.000	409.27	20,773.20	20,257.80
Astrazeneca PLC Nt 5.900% Due 09/15/2017	20,000.000	347.44	22,366.10	23,160.60
Astrazeneca PLC Nt 5.400% Due 09/15/2012	20,000.000	318.00	21,902.50	21,567.00
Campbell Soup Co Sr Nt 3.050% Due 07/15/2017	15,000.000	222.39	15,033.75	15,068.70
Caterpillar Finl Svcs Mtns Be Fr 2.000% Due 04/05/2013	20,000.000	95.55	19,997.50	20,346.00
Cisco Systems 5.250% Due 02/22/2011	15,000.000	282.18	15,875.93	15,094.05
Cisco Systems Sr Nt 5.500% Due 02/22/2016	20,000.000	394.16	23,047.20	22,822.20
Computer Sciences Corp Note 5.000% Due 02/15/2013	20,000.000	377.77	21,270.00	21,181.80
Computer Sciences Corp 5.500% Due 03/15/2013	20,000.000	323.88	20,017.00	21,385.60
Consolidated Nat Gas Co Sr Note 6.250% Due 11/01/2011	30,000.000	312.49	31,059.30	31,268.70
Diageo Cap PLC Nt 5.200% Due 01/30/2013	20,000.000	436.22	21,616.60	21,568.20
Dover Corp 6.500% Due 02/15/2011	25,000.000	613.88	26,635.75	25,169.25
FPL Group Cap Inc Deb 2.600% Due 09/01/2015	15,000.000	131.08	14,978.40	14,688.90

MFA Inc. Charitable Foundation
Columbia, Missouri
FYE 12/31/10
32-0164444

ged

Account Number: 72-E007-01-7

For Period 01/01/10 Through 12/31/10

Asset Position As of 12/31/10

Asset Description	Shares	Accruals	Cost	Market Value
Hershey Co Nt 5.000% Due 04/01/2013	20,000.000	249.99	21,666.40	21,655.20
Hewlett Packard Co Var Rt Due 03/01/2012	20,000.000	6.23	18,950.00	20,019.40
Hewlett Packard Co Gbl Nt 4.500% Due 03/01/2013	20,000.000	300.00	21,538.40	21,407.20
International Business Machines Var Rt Due 07/28/2011	20,000.000	29.93	19,762.94	20,070.00
Lowes Cos Inc Sr Nt 2.125% Due 04/15/2016	20,000.000	46.03	19,673.20	19,559.20
McDonnell Douglas Corp Deb 9.750% Due 04/01/2012	18,000.000	438.75	20,796.66	19,859.76
Medtronic Inc Sr Nt 4.500% Due 03/15/2014	20,000.000	265.00	20,784.60	21,709.20
Ontario Prov Canada 2.950% Due 02/05/2015	20,000.000	239.27	20,134.70	20,645.00
Pfizer Inc Sr Nt 4.450% Due 03/15/2012	30,000.000	393.08	30,745.20	31,303.80
Royal Bk Cda Global Sr MTN 2.100% Due 07/29/2013	20,000.000	177.33	20,026.60	20,394.80
Schering Plough Corp 5.300% Due 12/01/2013	15,000.000	66.24	16,486.13	16,662.00
Unitedhealth Group Inc Nt 5.250% Due 03/15/2011	25,000.000	386.45	25,125.00	25,211.75

Accrued Income

7524

Total Fixed Income

566,630

Ben

**MFA Charitable Foundation
Columbia, Missouri
FYE 12/31/10
32-0164444**

Part VIII - Officers and Directors

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

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

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

MFA Inc Charitable Foundation
Columbia, Missouri
FYE 12/31/10
32-0164444

MFA INCORPORATED CHARITABLE FOUNDATION
DONATION REQUEST FORM

Name of requesting Group or Organization: _____

Contact person: _____

Street address: _____

City: _____ State: _____ Zip Code: _____

Phone Number (including area code): _____

e-mail address: _____

Total amount needed: _____

Total amount requested: _____

Purpose for which donation is requested: _____

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

Attach additional information as needed.

Date: _____

Signature _____

When completed, mail to:

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

(Please print name)

MFA Charitable Foundation
Columbia, Missouri
FYE 12/31/10
32-0164444

Listing of Contributions

<u>Donee Name</u>	<u>Amount</u>	<u>Purpose</u>
ABCD 4-H Livestock Committee	2,000	Wash Rack at County Fairgrounds
A LOT Foundation	500	Annual Meeting Sponsorship
Albany Young Farmers	1,500	New Bleachers
Brynn Myers	50	Farm Safety Poster Winner
Candlelighters of U of MO Hospital and Clinics	1,000	Families of Children with Cancer
Central Missouri Food Bank	1,000	Food for Disadvantaged
Colton Devore	25	Farm Safety Poster Winner
Columbia College	1,000	Boone County Endowed Scholarship
Community Health Foundation of Lafayette County	1,000	Health Education Scholarship
Division of Animal Sciences	500	Outstanding Livestock Teacher Award
Easy Riders Drill Team	360	Horse Tack
Emily Dickmeier	25	Farm Safety Poster Winner
Elizabeth Gabriel Mauzy	25	Farm Safety Poster Winner
Great Rivers Council - Boy Scouts of America	750	Missouri State Fair Booth Sponsorship
Hallsville Inter Church Council	500	School Supplies
Hale Lions Club	500	Medical Helo Landing Pad
Harvest for the Hungry	1,500	Food Donations
Health Care Coalition of Lafayette County	1,000	Health and Wellness Expo
Heart of America Tractor Club	1,500	Camp for Children with Cancer
Heart of Missouri United Way	8,000	Charitable Organization
Jackson Area Baseball Association	1,500	Build New Concession Stand
Latham R-V School District	3,000	Fire Fund
Lewis County Extension Council	2,000	4-H Youth Program Assistant
Missouri 4-H Foundation	500	Clover Classic Sponsorship
Missouri Department of Agriculture	100	Golf Tournament Sponsor
Missouri Farm Bureau	1,000	Young Farmers Conference
Missouri Farm Bureau	1,000	Team Roping Event
Missouri Institute of Cooperatives	2,500	Educational Assistance for Directors
MFA Incorporated	300	Farm Safety Poster Winners
Monroe County Swimming Pool	1,000	Refinish the Swimming Pool
MU Bradford Research and Extension Center	1,500	FFA Field Day
Salute to Veterans Air Show	2,000	Salute to Veterans Ceremony

MFA Charitable Foundation
Columbia, Missouri
FYE 12/31/10
32-0164444

Listing of Contributions

<u>Donee Name</u>	<u>Amount</u>	<u>Purpose</u>
Sante Fe Agri Leaders Organization	2,000	Help Fund Adult Ag Teacher
Show-Me Christian Youth Home	500	Christian Youth Home
Therapeutic Riding of the Ozarks	500	Therapeutic Horseback Riding
Thomas Jefferson Agriculture Institute	2,500	Agricultural Education Facility
University of Missouri	1,528	Missouri Mule Team
University of Missouri	600	Returning to the Farm Class
Women in Agriculture	200	Annual Meeting
Wonderland Camp Foundation	500	Camp for Handicapped Children
Youth in Ag Fund - Missouri State Fair	2,000	College Scholarships
Total Contributions	<u>49,463</u>	