Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

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

OMB No 1545-0052

2010

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

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

Name of foundation: STAFFORD FAMILY CHARITABLE TRUST

A Employer identification number: 43-6337559

Number and street (or P O box number if mail is not delivered to street address): P.O. BOX 1867

Room/suite:

B Telephone number: (573)499-7362

City or town, state, and ZIP code: COLUMBIA, MO 65205

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

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

I Fair market value of all assets at end of year *(from Part II, col (c), line 16)* ▶$ 2,544,945.

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

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))

		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received	891,348.		N/A	
	2 Check ▶☐ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	55,799.	55,799.		STATEMENT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	43,489.			
	b Gross sales price for all assets on line 6a 833,113.				
	7 Capital gain net income (from Part IV, line 2)		43,489.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
	c Gross profit or (loss)				
	11 Other income				
	12 **Total.** Add lines 1 through 11	990,636.	99,288.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	16,864.	8,432.		8,432.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees STMT 2	2,650.	0.		265.
	c Other professional fees				
	17 Interest				
	18 Taxes STMT 3	1,426.	1,042.		0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses STMT 4	2.	2.		0.
	24 **Total operating and administrative expenses.** Add lines 13 through 23	20,942.	9,476.		8,697.
	25 Contributions, gifts, grants paid	60,123.			60,123.
	26 **Total expenses and disbursements.** Add lines 24 and 25	81,065.	9,476.		68,820.
	27 Subtract line 26 from line 12:				
	a Excess of revenue over expenses and disbursements	909,571.			
	b **Net investment income** (if negative, enter -0-)		89,812.		
	c **Adjusted net income** (if negative, enter -0-)			N/A	

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Part II Balance Sheets (Attached schedules and amounts in the description column should be for end-of-year amounts only)		Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	77,090.	91,768.	91,768.
	3 Accounts receivable ▶			
	Less: allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less: allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons			
	7 Other notes and loans receivable ▶			
	Less: allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges	600.	200.	200.
	10a Investments - U.S. and state government obligations STMT 5	46,175.	105,923.	107,148.
	b Investments - corporate stock STMT 6	821,607.	1,241,014.	1,461,633.
	c Investments - corporate bonds STMT 7	441,372.	854,813.	869,330.
	11 Investments - land, buildings, and equipment basis ▶			
	Less accumulated depreciation ▶			
	12 Investments - mortgage loans			
	13 Investments - other			
	14 Land, buildings, and equipment: basis ▶			
	Less accumulated depreciation ▶			
	15 Other assets (describe ▶ STATEMENT 8)	12,169.	14,866.	14,866.
	16 **Total assets** (to be completed by all filers)	1,399,013.	2,308,584.	2,544,945.
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable			
	22 Other liabilities (describe ▶)			
	23 **Total liabilities** (add lines 17 through 22)	0.	0.	
Net Assets or Fund Balances	**Foundations that follow SFAS 117, check here** ▶ ☐ **and complete lines 24 through 26 and lines 30 and 31.**			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ [X] **and complete lines 27 through 31.**			
	27 Capital stock, trust principal, or current funds	0.	0.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
	29 Retained earnings, accumulated income, endowment, or other funds	1,399,013.	2,308,584.	
	30 **Total net assets or fund balances**	1,399,013.	2,308,584.	
	31 **Total liabilities and net assets/fund balances**	1,399,013.	2,308,584.	

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	1,399,013.
2	Enter amount from Part I, line 27a	2	909,571.
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	2,308,584.
5	Decreases not included in line 2 (itemize) ▶	5	0.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	2,308,584.

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 STOCKS			
b	CAPITAL GAINS DIVIDENDS			
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	833,031.		789,624.	43,407.
b	82.			82.
c				
d				
e				

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

	(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a				43,407.
b				82.
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** 43,489.

3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8 **3** N/A

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2009	77,904.	1,327,912.	.058667
2008	87,916.	1,593,006.	.055189
2007	83,286.	1,826,919.	.045588
2006	81,417.	1,705,627.	.047734
2005	80,364.	1,667,232.	.048202

2	Total of line 1, column (d)	2	.255380
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	.051076
4	Enter the net value of noncharitable-use assets for 2010 from Part X, line 5	4	2,204,873.
5	Multiply line 4 by line 3	5	112,616.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	898.
7	Add lines 5 and 6	7	113,514.
8	Enter qualifying distributions from Part XII, line 4	8	68,820.

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.

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

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1. Date of ruling or determination letter: ________ (attach copy of letter if necessary-see instructions)			
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b		1	1,796.
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	0.
3	Add lines 1 and 2		3	1,796.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
5	**Tax based on investment income.** Subtract line 4 from line 3. If zero or less, enter -0-		5	1,796.
6	Credits/Payments:			
a	2010 estimated tax payments and 2009 overpayment credited to 2010	6a 400.		
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	400.
8	Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached		8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶		9	1,396.
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶		10	
11	Enter the amount of line 10 to be: **Credited to 2011 estimated tax** ▶	**Refunded** ▶	11	

Part VII-A | Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see instructions for definition)?	1b		X
	*If the answer is "Yes" to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ▶ $ 0. (2) On foundation managers. ▶ $ 0.			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ 0.			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities*	2		X
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year? N/A	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		X
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col. (c), and Part XV.*	7	X	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ MO			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If "No," attach explanation*	8b	X	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2010 or the taxable year beginning in 2010 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		X
10	Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses STMT 9	10	X	

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

		Line	Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ▶ N/A

14 The books are in care of ▶ LANDMARK BANK Telephone no. ▶ (573) 449-3911

Located at ▶ P.O. BOX 1867, COLUMBIA, MO ZIP+4 ▶ 65205

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here ▶ ☐

and enter the amount of tax-exempt interest received or accrued during the year ▶ 15 N/A

		Line	Yes	No
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		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.

			Line	Yes	No
1a	During the year did the foundation (either directly or indirectly):				
(1)	Engage in the sale or exchange, or leasing of property with a disqualified person?	☐ Yes ☒ No			
(2)	Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes ☒ No			
(3)	Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☒ No			
(4)	Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☒ Yes ☐ No			
(5)	Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	☐ Yes ☒ No			
(6)	Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)-(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 22 of the instructions)?		1b		X
	Organizations relying on a current notice regarding disaster assistance check here	▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 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 ☒ 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 instructions.)	N/A	2b		
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 ☒ 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.)*	N/A	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2010?		4b		X

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

		Line	Yes	No
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)?	☐ Yes ☒ No			
(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	☐ Yes ☒ No			
b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?	N/A	5b		
Organizations relying on a current notice regarding disaster assistance check here	▶ ☐			
c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?	N/A ☐ Yes ☐ No			
If "Yes," attach the statement required by Regulations section 53 4945-5(d).				
6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	☐ Yes ☒ No			
b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		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?	N/A	7b		

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

1 List all officers, directors, trustees, foundation managers and their compensation.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
LANDMARK BANK P.O. BOX 1867 COLUMBIA, MO 65205	TRUSTEE 2.00	16,864.	0.	0.

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

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

Total number of other employees paid over $50,000 ▶ 0

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

3 Five highest-paid independent contractors for professional services. If none, enter "NONE."

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over $50,000 for professional services	▶	0

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 N/A	
2	
All other program-related investments. See instructions. 3	
Total. Add lines 1 through 3 ▶	0.

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:			
a	Average monthly fair market value of securities		1a	2,018,113.
b	Average of monthly cash balances		1b	218,718.
c	Fair market value of all other assets		1c	1,619.
d	**Total** (add lines 1a, b, and c)		1d	2,238,450.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e 0.		
2	Acquisition indebtedness applicable to line 1 assets		2	0.
3	Subtract line 2 from line 1d		3	2,238,450.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)		4	33,577.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4		5	2,204,873.
6	**Minimum investment return.** Enter 5% of line 5		6	110,244.

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

1	Minimum investment return from Part X, line 6		1	110,244.
2a	Tax on investment income for 2010 from Part VI, line 5	2a 1,796.		
b	Income tax for 2010. (This does not include the tax from Part VI.)	2b		
c	Add lines 2a and 2b		2c	1,796.
3	Distributable amount before adjustments. Subtract line 2c from line 1		3	108,448.
4	Recoveries of amounts treated as qualifying distributions		4	0.
5	Add lines 3 and 4		5	108,448.
6	Deduction from distributable amount (see instructions)		6	0.
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1		7	108,448.

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	68,820.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	68,820.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	0.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	68,820.

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

Part XIII **Undistributed Income** (see instructions)

	(a) Corpus	(b) Years prior to 2009	(c) 2009	(d) 2010
1 Distributable amount for 2010 from Part XI, line 7				108,448.
2 Undistributed income, if any, as of the end of 2010				
a Enter amount for 2009 only			59,680.	
b Total for prior years: ___ , ___ , ___		0.		
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	0.			
4 Qualifying distributions for 2010 from Part XII, line 4: ▶ $ 68,820.				
a Applied to 2009, but not more than line 2a			59,680.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2010 distributable amount				9,140.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied to 2010 (If an amount appears in column (d), the same amount must be shown in column (a).)	0.			0.
6 **Enter the net total of each column as indicated below:**				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	0.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2009. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2010. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2011				99,308.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.			
8 Excess distributions carryover from 2005 not applied on line 5 or line 7	0.			
9 **Excess distributions carryover to 2011.** Subtract lines 7 and 8 from line 6a	0.			
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 instructions and Part VII-A, question 9) N/A

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

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

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

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

1 **Information Regarding Foundation Managers:**

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

NONE

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

NONE

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

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

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

TRUST DEPARTMENT, LANDMARK BANK, 800-618-5503
801 EAST BROADWAY, PO BOX 1867, COLUMBIA, MO 65205

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

SEE ATTACHMENT B

c Any submission deadlines:

SEE ATTACHMENT B

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

SEE ATTACHMENT B

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
COLUMBIA ART LEAGUE 207 SOUTH 9TH STREET COLUMBIA, MO 65201	NONE	PUBLIC CHARITY	DIVIDER WALL	2,938.
CANCER RESEARCH CENTER 3501 BERRYWOOD DRIVE COLUMBIA, MO 65201	NONE	PUBLIC CHARITY	PROSTATE CANCER RESEARCH	11,626.
ALZHEIMERS ASSOCIATION MID-MO CHAPTER 2400 BLUFF CREEK DRIVE COLUMBIA, MO 65201	NONE	PUBLIC CHARITY	TECHNOLOGY UPGRADES FOR ALZHEIMERS ASSOC EDUCATION CENTER	13,209.
RONALD MCDONALD HOUSE CHARITIES OF MID-MO 1001 EAST STADIUM BOULEVARD COLUMBIA, MO	NONE	PUBLIC CHARITY	NEW LOCATION	16,800.
PET MO - COLUMBIA 1908 HERIFORD ROAD COLUMBIA, MO 65202	NONE	PUBLIC CHARITY	CONSTRUCTION OF PERSONAL ENERGY TRANSPORTATION VEHICLES	2,500.
BIG BROTHERS & BIG SISTERS OF CENTRAL MISSOURI - 800 NORTH PROVIDENCE ROAD, SUITE	NONE	PUBLIC CHARITY	GENERAL	13,050.
Total			▶ 3a	60,123.
b Approved for future payment				
NONE				
Total			▶ 3b	0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income		Excluded by section 512, 513, or 514		(e)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	Related or exempt function income
1 Program service revenue:					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities			14	55,799.	
5 Net rental income or (loss) from real estate:					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	43,489.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue:					
a					
b					
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)		0.		99,288.	0.

13 **Total.** Add line 12, columns (b), (d), and (e) 13 99,288.

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

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes).

023621
12-07-10

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

			Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of:			
	(1) Cash	1a(1)		X
	(2) Other assets	1a(2)		X
b	Other transactions:			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
	(3) Rental of facilities, equipment, or other assets	1b(3)		X
	(4) Reimbursement arrangements	1b(4)		X
	(5) Loans or loan guarantees	1b(5)		X
	(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.

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

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No

b If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

LANDMARK BANK, TRUSTEE

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than taxpayer or fiduciary) is based on all information of which preparer has any knowledge

Rory J. Mooney, VP & TO | 5/13/11 | Vice President

Signature of officer or trustee | Date | Title

Paid Preparer Use Only				
Print/Type preparer's name: JEFFREY T ECHELMEIER	Preparer's signature: Jeffrey T. Echelmeier, CPA	Date: 5/13/11	Check ☐ if self-employed	PTIN
Firm's name ▶ WILLIAMS-KEEPERS LLC			Firm's EIN ▶	
Firm's address ▶ 2005 WEST BROADWAY, SUITE 100 COLUMBIA, MO 65203			Phone no. 573-442-6171	

023622
03-04-11

Schedule B
(Form 990, 990-EZ, or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

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

OMB No 1545-0047

2010

Name of the organization	**Employer identification number**
STAFFORD FAMILY CHARITABLE TRUST	43-6337559

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 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: STAFFORD FAMILY CHARITABLE TRUST

Employer identification number: 43-6337559

Part I Contributors (see instructions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	JW STAN STAFFORD-ALLSTATE 1099-R LIFE INSURANCE PROCEEDS PO BOX 758565 TOPEKA, KS 66675	$ 436,883.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution.)
2	JW STAN STAFFORD-ALLSTATE 1099-R LIFE INSURANCE PROCEEDS PO BOX 758565 TOPEKA, KS 66675	$ 454,465.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution.)

Name of organization	Employer identification number
STAFFORD FAMILY CHARITABLE TRUST	43-6337559

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
		$	

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

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

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

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

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

Name of organization	Employer identification number
STAFFORD FAMILY CHARITABLE TRUST	43-6337559

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

(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

(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

(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

FORM 990-PF	DIVIDENDS AND INTEREST FROM SECURITIES		STATEMENT 1
SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	COLUMN (A) AMOUNT
DIVIDENDS AND INTEREST	55,881.	82.	55,799.
TOTAL TO FM 990-PF, PART I, LN 4	55,881.	82.	55,799.

FORM 990-PF	ACCOUNTING FEES			STATEMENT 2
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
TAX RETURN PREPARATION AND ADVISORY SERVICES	2,650.	0.		265.
TO FORM 990-PF, PG 1, LN 16B	2,650.	0.		265.

FORM 990-PF	TAXES			STATEMENT 3
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
EXCISE TAX ON INVESTMENT INCOME	384.	0.		0.
FOREIGN TAXES	1,042.	1,042.		0.
TO FORM 990-PF, PG 1, LN 18	1,426.	1,042.		0.

FORM 990-PF	OTHER EXPENSES			STATEMENT 4
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
OTHER INVESTMENT FEE	2.	2.		0.
TO FORM 990-PF, PG 1, LN 23	2.	2.		0.

FORM 990-PF U.S. AND STATE/CITY GOVERNMENT OBLIGATIONS STATEMENT 5

DESCRIPTION	U.S. GOV'T	OTHER GOV'T	BOOK VALUE	FAIR MARKET VALUE
SEE ATTACHMENT A	X		105,923.	107,148.
TOTAL U.S. GOVERNMENT OBLIGATIONS			105,923.	107,148.
TOTAL STATE AND MUNICIPAL GOVERNMENT OBLIGATIONS				
TOTAL TO FORM 990-PF, PART II, LINE 10A			105,923.	107,148.

FORM 990-PF CORPORATE STOCK STATEMENT 6

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
SEE ATTACHMENT A	1,241,014.	1,461,633.
TOTAL TO FORM 990-PF, PART II, LINE 10B	1,241,014.	1,461,633.

FORM 990-PF CORPORATE BONDS STATEMENT 7

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
SEE ATTACHMENT A	360,026.	372,255.
SEE ATTACHMENT A	494,787.	497,075.
TOTAL TO FORM 990-PF, PART II, LINE 10C	854,813.	869,330.

FORM 990-PF OTHER ASSETS STATEMENT 8

DESCRIPTION	BEGINNING OF YR BOOK VALUE	END OF YEAR BOOK VALUE	FAIR MARKET VALUE
DIVIDENDS RECEIVABLE	12,169.	14,866.	14,866.
TO FORM 990-PF, PART II, LINE 15	12,169.	14,866.	14,866.

FORM 990-PF LIST OF SUBSTANTIAL CONTRIBUTORS STATEMENT 9
PART VII-A, LINE 10

NAME OF CONTRIBUTOR	ADDRESS
JW STAN STAFFORD (DECEASED)	PO BOX 1867 COLUMBIA , MO 65205

Stafford Family Charitable Trust
ATTACHMENT A - 2010 Form 990-PF
EIN: 43-6337559
Part II, Statements 5, 6, and 7

Portfolio Statement

Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Estimated Annual Income	Current Yield
Cash						
CASH			0 00			
* Total Cash			0.00 0.00		0.00	0.00

Description	Total Market/ Total Cost	Market Price/ Cost Price	Estimated Annual Income	Current Yield
Cash Equivalents				
FEDERATED GOVT OBLI FD - I	91,767 52 91,767 52	1 00 1 00	12 80	0 01
* Total Cash Equivalents	91,767.52 91,767.52		12.80	0.01

Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Estimated Annual Income	Current Yield
Fixed Income - Taxable						
Govt & Agency						
FEDERAL HOME LOAN MORTGAGE CORP PC GOLD POOL #C9_1308 DTD 06/01/2010 5% 06/01/2030		38,024 170	39,903 32 40,852 22	104 94 107 44	1,901 21	4 76
FEDERAL NATIONAL MORTGAGE ASSN SERIES 2003-72 CLASS LC DTD 07/01/2003 3 5% 08/25/2033		49,321 430	50,965 34 49,783 82	103 33 100 94	1,726 25	3 39

Portfolio Statement (Continued)

Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Estimated Annual Income	Current Yield
Govt & Agency						
FEDERAL NATIONAL MORTGAGE ASSN SERIES 2009-94 CLASS DA DTD 10/01/2009 4 5% 10/25/2039		14,618 000	15,444 61 15,220 98	105 65 104 12	657 81	4 26
FEDERAL NATIONAL MORTGAGE ASSOC POOL #932557 DTD 01/01/2010 4% 02/01/2025		39,141 960	40,371 41 40,891 12	103 14 104 47	1,565 68	3 88
GOVERNMENT NATIONAL MTGE ASSN SERIES 2009-69 CLASS PV DTD 08/01/2009 4% 08/20/2039		41,658 040	43,447 73 43,285 31	104 30 103 91	1,666 32	3 84
GOVERNMENT NATIONAL MTGE ASSN SERIES 2009-62 CLASS DC DTD 08/01/2009 5% 08/16/2035		12,812 600	13,617 84 13,517 29	106 28 105.50	640 63	4 70
GOVERNMENT NATIONAL MTGE ASSN SERIES 2004-86 CLASS PK DTD 10/01/2004 4% 09/20/2034		13,696 950	14,426 16 14,116 42	105 32 103 06	547 88	3 80
GOVERNMENT NATIONAL MTGE ASSN SERIES 2009_31 CLASS TA DTD 05/01/2009 4% 03/20/2039		28,654 190	29,977 57 29,621 27	104 62 103 38	1,146 17	3 82
GOVERNMENT NATIONAL MTGE ASSN SERIES 2009-57 CLASS KA DTD 07/01/2009 4.5% 05/20/2039		69,999 730	73,193 47 71,924 72	104 56 102 75	3,149 99	4 30
GOVERNMENT NATIONAL MTGE ASSN REMIC TR SERIES 2009_14 CLASS CE DTD 03/01/2009 4% 03/20/2039		26,071 980	27,374 50 26,984 51	105 00 103 50	1,042 88	3 81
GOVT NATIONAL MORTGAGE ASSOC SERIES 2008-79 CLASS MB DTD 09/01/2008 5 25% 02/20/2037		48,000 000	51,596 50 51,930 00	107 49 108 19	2,520 00	4 88
GOVT NATIONAL MORTGAGE ASSOC REMIC TR SERIES 2008_89 CLASS PG DTD 11/01/2008 4 75% 06/20/2038		36,885 060	38,699 40 38,406 57	104 92 104 13	1,752 04	4 53
GOVERNMENT NATIONAL MTGE ASSOC SERUES 2009_61 CLASS AP DTD 08/01/2009 4% 08/20/2039		19,947 620	20,860 56 20,683 19	104 58 103 69	797 90	3 82
GOVERNMENT NATIONAL MTGE ASSN SERIES 2009_106 CLASS HA DTD 11/01/2009 4% 11/16/2039		19,709 220	20,041 44 20,571 50	101 69 104 38	788 37	3 93
GOVERNMENT NATIONAL MTGE ASSN GTD REMIC PASS THRU SECS 2010-024 REMIC PASS THRU 125 CTF CL MX PM DTD 02/26/2010 4 5% 12/20/2038		16,237 360	17,155 07 16,998 48	105 65 104 69	730 68	4 26
** Total Govt & Agency		Sub-Total	497,074.92 494,787.40		20,633.81	4.15

Corporate Bonds

Portfolio Statement (Continued)

Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Estimated Annual Income	Current Yield
Corporate Bonds						
ABBOTT LABORATORIES SR UNSECURED DTD 03/03/2009 5 125% 04/01/2019		10,000 000	11,010 60 10,521 10	110 11 105 21	512 50	4 65
CONOCOPHILLIPS COMPANY GUARNT DTD 05/21/2009 6% 01/15/2020		10,000 000	11,642 50 10,140 00	116 43 101 40	600 00	5.15
GENERAL ELEC CAP CORP SENIOR UNSECURED DTD 04/21/2008 5 625% 05/01/2018		10,000 000	10,905 10 10,255 30	109 05 102 55	562 50	5 16
GOLDMAN SACHS GROUP INC SR UNSECURED DTD 04/01/2008 6 15% 04/01/2018		15,000 000	16,517 85 15,795 00	110 12 105 30	922 50	5 58
MERRILL LYNCH & CO SENIOR UNSECURED DTD 08/28/2007 6 4% 08/28/2017		25,000 000	26,431 75 23,139 89	105 73 92 56	1,600 00	6 05
MORGAN STANLEY DW DISC SR MEDIUM TERM NOTE DTD 08/31/2010 5% 08/31/2025-2011		30,000 000	29,799 30 29,550 00	99 33 98 50	1,500 00	5 03
WELLS FARGO & CO SENIOR UNSECURED DTD 12/10/2007 5 625% 12/11/2017		10,000 000	11,071 80 9,496 35	110 72 94 96	562 50	5 08
** **Total Corporate Bonds**		**Sub-Total**	117,378.90 108,897.64		6,260 00	5 33
Fixed Income Funds						
AMERICAN CENTURY QUANTITATIVE EQT STRG INF INVT	ASIOX	5,014 140	52,147 06 48,674 22	10 40 9 71		
FEDERATED TOTAL RETURN BOND FUND I	FTRBX	4,103 735	45,756 65 45,348 04	11 15 11 05	2,387 53	5 22
ISHARES LEHMAN MBS FIXED-RATE BOND FUND (ETF)	MBB	275 000	29,034 50 29,588 00	105 58 107 59	1,026 85	3 54
ISHARES BARCLAYS INTERMEDIATE GOVERNMENT/CREDIT BOND FUND (ETF)	GVI	375 000	40,455 00 40,268 54	107 88 107 38	1,159 13	2 87
ISHARES TRUST BARCLAYS 1-3 YEAR CREDIT BOND FUND (ETF)	CSJ	400 000	41,712 00 41,883 72	104 28 104 71	1,035 20	2 48
VANGUARD SHORT-TERM INVESTMENT GRADE FUND INVESTOR	VFSTX	4,249 865	45,771 05 45,365 46	10 77 10 67	1,372 62	3 00
** **Total Fixed Income Funds**		**Sub-Total**	254,876.26 251,127.98		6,981 33	2.74
* **Total Fixed Income - Taxable**			869,330.08 854,813 02		33,875.14	3.90
Fixed Income - Tax-exempt						
COLUMBIA MO SP OBLIG BUILD AMERICA BONDS- TXBL IMPT ANNUAL APPROP A DIR SUBSI REVENUE BOND DTD 09/01/2009 4 7% 03/01/2021-2019		25,000 000	25,260 75 24,687 50	101 04 98 75	1,175 00	4 65

Portfolio Statement (Continued)

Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Estimated Annual Income	Current Yield
Fixed Income - Tax-exempt						
COOK CNTY IL SCH DIST NO 100 BERWYN SOUTH REF TAXABLE SERIES F GO UNLTD DTD 09/01/2009 5 3% 12/01/2019		10,000 000	10,285 40 10,130 00	102 85 101 30	530.00	5 15
COOK CNTY IL SCH DIST NO 151 TAXABLE GO SCH BDS SERIES D GO UNLTD DTD 12/13/2010 6% 02/01/2022-2020		10,000 000	9,752 80 9,950 00	97 53 99 50	600 00	6 15
EDGEWOOD OHIO CITY SCH DIST BUILD AMERICA BONDS GO UNLTD DTD 11/12/2009 7.5% 12/01/2037-2019		20,000.000	20,315 00 20,805 50	101 58 104 03	1,500 00	7 38
OHIO STATE BUILD AMERICA BONDS REVENUE BOND DTD 02/18/2010 5 441% 10/01/2021		20,000 000	20,553 60 20,100 00	102 77 100 50	1,088 20	5 29
SPRINGFIELD MO PUB BLDG CORP LEASEHOLD REV TAXABALE IMPT BRANSON NATL ARPT REVENUE BOND DTD 05/14/2009 5% 03/01/2017		20,000 000	20,980 60 20,250 00	104 90 101 25	1,000 00	4 77
*** Total Fixed Income - Tax-exempt**			107,148.15 105,923.00		5,893.20	5 50
Equities						
AT&T INC	T	470 000	13,808 60 16,059 61	29 38 34 17	808 40	5 85
ABBOTT LABORATORIES	ABT	350 000	16,768 50 17,225 28	47 91 49 22	616 00	3 67
AMERICAN TOWER CORP	AMT	300 000	15,492 00 10,752 68	51 64 35 84		
APPLE INC	AAPL	50 000	16,128 00 4,770 05	322 56 95 40		
BANK OF AMERICA CORP	BAC	785 000	10,471 90 11,152 62	13 34 14 21	31 40	0 30
BANK OF NEW YORK MELLON CORP	BK	425 000	12,835 00 13,063 18	30 20 30 74	153 00	1 19
CATERPILLAR INC	CAT	165 000	15,453 90 6,779 85	93 66 41 09	290 40	1 88
CHEVRON CORP	CVX	210 000	19,162 50 15,013 12	91 25 71 49	604 80	3 16
CHUBB CORP	CB	190 000	11,331 60 9,125 53	59 64 48 03	281 20	2 48
CISCO SYSTEMS INC	CSCO	510 000	10,317 30 9,925 48	20 23 19 46		
COGNIZANT TECHNOLOGY SOLUTIONS CORP	CTSH	215 000	15,757 35 5,891 28	73 29 27 40		

Portfolio Statement (Continued)

Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Estimated Annual Income	Current Yield
Equities						
CORNING INC	GLW	825 000	15,939 00 15,472 81	19 32 18 75	165 00	1 04
DEVON ENERGY CORP	DVN	220.000	17,272 20 13,178 39	78 51 59 90	140 80	0 82
WALT DISNEY COMPANY	DIS	400 000	15,004 00 13,339 21	37 51 33 35	160 00	1 07
ECOLAB INC	ECL	200 000	10,084 00 7,516 20	50 42 37 58	140 00	1.39
ENERGIZER HOLDINGS INC	ENR	280 000	20,412 00 15,978 34	72 90 57.07		
EXELON CORP	EXC	240 000	9,993 60 11,656 37	41 64 48 57	504 00	5 04
FEDERATED INTERCONTINENTAL FUND CLASS IS	ICFIX	4,768 031	237,781 71 209,440 08	49 87 43 93	1,988 27	0 84
FORUM FUNDS ABSOLUTE STRATEGIES FUND-I	ASFIX	9,503 585	103,018 86 93,403 39	10 84 9 83	836 32	0 81
FRANKLIN RESOURCES INC	BEN	141 000	15,680 61 14,343 35	111 21 101 73	141 00	0 90
GOLDMAN SACHS GROUP INC	GS	55 000	9,248 80 6,277 08	168 16 114 13	77 00	0 83
GOLDMAN SACHS SATELLITE STRATEGIES PORTFOLIO INSTITUTIONAL SHARE	GXSIX	5,618 909	44,614 14 39,635 59	7 94 7 05	2,472 32	5 54
HARBOR INTERNATIONAL FUND I	HAINX	554 854	33,596 41 29,811 68	60 55 53 73	483 83	1 44
HEWLETT-PACKARD CO	HPQ	280 000	11,788 00 10,074 40	42 10 35 98	89 60	0 76
HOME DEPOT INC	HD	300 000	10,518 00 8,528 29	35 06 28.43	283 50	2 70
ITT CORP	ITT	330 000	17,196 30 17,332 22	52 11 52 52	330 00	1 92
ILLINOIS TOOL WORKS INC	ITW	325 000	17,355 00 15,137 98	53 40 46 58	442 00	2 55
INTEL CORP	INTC	650 000	13,669 50 11,730 29	21 03 18 05	409 50	3 00
INTERNATIONAL BUSINESS MACHINES CORP	IBM	100 000	14,676 00 9,850 70	146 76 98 51	260 00	1 77
JPMORGAN CHASE & CO	JPM	300 000	12,726 00 11,432 97	42 42 38 11	60 00	0 47
JACOBS ENGINEERING GROUP INC	JEC	400 000	18,340 00 15,874 22	45 85 39 69		

Portfolio Statement (Continued)

Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Estimated Annual Income	Current Yield
Equities						
KLA-TENCOR CORP	KLAC	400 000	15,456 00 11,824 97	38 64 29 56	400.00	2 59
KAYNE ANDERSON MLP INVESTMENT CO (CLOSED END)	KYN	1,000 000	31,470 00 23,702 80	31 47 23 70	1,940 00	6 16
KIMBERLY-CLARK CORP	KMB	325 000	20,488 00 19,864 96	63 04 61 12	858 00	4 19
LOOMIS SAYLES SML CAP VAL I	LSSCX	5,279 642	140,438 48 120,007 95	26 60 22 73	871 14	0 62
MCDONALD'S CORP	MCD	250 000	19,190 00 12,301 49	76 76 49.21	610 00	3 18
MICROSOFT CORP	MSFT	500 000	13,955 00 13,046 81	27 91 26 09	320 00	2 29
MICROCHIP TECHNOLOGY INC	MCHP	500 000	17,105 00 15,091 58	34 21 30 18	690 00	4 03
NASDAQ STOCK MARKET INC	NDAQ	690 000	16,373 70 12,690 11	23 73 18 39		
NATIONAL OILWELL VARCO INC	NOV	250 000	16,812 50 7,728 62	67 25 30 91	110 00	0 65
NIKE INC	NKE	105 000	8,969 10 7,834 14	85 42 74 61	130 20	1 45
NOVARTIS AG ADR	NVS	255 000	15,032 25 13,852 52	58 95 54 32	421 52	2 80
PARKER HANNIFIN CORP	PH	180.000	15,534 00 11,499 27	86 30 63.88	208 80	1 34
PEPSICO INC	PEP	300 000	19,599 00 7,933 49	65 33 26 44	576 00	2 94
PROCTER & GAMBLE CO	PG	300 000	19,299 00 14,325 56	64 33 47 75	578 10	3 00
RIO TINTO PLC SPONSORED ADR	RIO	165 000	11,823 90 4,684 28	71 66 28 39	145 86	1 23
RYDEX SERIES - ALTERNATIVE STRATEGIES ALLOCATION FUND H	RYFOX	4,012 465	79,888 18 79,747 77	19 91 19 88	1,436 46	1 80
SPDR S&P BRIC 40 (ETF)	BIK	865 000	23,726 95 19,587 86	27 43 22 64	366 76	1 55
SPDR S&P INTERNATIONAL SMALL CAP (ETF)	GWX	1,200 000	37,008 00 32,192 23	30 84 26 83	874 80	2 36
SANOFI-AVENTIS SA ADR	SNY	450 000	14,503 50 14,319 83	32 23 31 82	495 90	3 42
SELECT SECTOR SPDR - FINANCIAL (ETF)	XLF	1,805 000	28,789 75 28,170 12	15 95 15 61	281 58	0 98

Portfolio Statement (Continued)

Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Estimated Annual Income	Current Yield
Equities						
TJX COS INC	TJX	365 000	16,202 35 16,176 01	44 39 44 32	219 00	1 35
THERMO FISHER SCIENTIFIC INC	TMO	275 000	15,224 00 11,593 32	55 36 42 16		
UNITED TECHNOLOGIES CORP	UTX	200 000	15,744 00 13,927 32	78 72 69 64	340 00	2 16
WAL-MART STORES INC	WMT	350 000	18,875 50 17,884 31	53 93 51 10	423 50	2 24
COVIDIEN PLC	COV	127 000	5,798 82 4,971 73	45 66 39 15	101 60	1 75
NOBLE CORPORATION	NE	500 000	17,885 00 16,282 91	35 77 32 57	174 00	0 97
*** Total Equities**			1,461,632.76 1,241,014 20		24,341.56	1.67
Grand Total Assets			2,529,878 51 2,293,517.74		64,122.70	2.53

2010 Form 990 PF, Part XV – Attachment B

Stafford Family Charitable Trust - Columbia, Missouri EIN: 43-6337559

Contribution Guidelines

- Contributions will be limited to those charitable causes and institutions serving the central Missouri area.
- Contributions will be limited to organizations that are exempt from federal income taxes.
- Requests for capital funds will receive primary consideration.
- Generally, funds will be provided for operational expenses only when they will be used to cover start-up costs for new programs.
- Applications shall be in writing and may be submitted at any time to the Trustee, Landmark Bank.

NOTE: The Selection Committee meets in January and July of each year. Please present proposals by December 31st or June 30th. A period of several months may elapse between the date of the receipt of an application and committee action.

- Emergency requests - Applications, which are clearly of an emergency nature, will be considered in an expeditious manner.

Application Guidelines

Applications for contributions shall contain the following information, except where inapplicable:

- The applying organization's legal name, mailing address, principal agent's name, history, and type of organizational entity.
- Statement on services and objectives of the organization.
- List of key personnel names and their qualifications.
- A copy of the Internal Revenue Service Tax Exemption letter for the organization, accompanied by any conditional provisions to it.
- A description of the project or services involved in the request.
- A description of the anticipated benefit to the citizens of central Missouri
- Audited financial statements including source of revenue in detail and a copy of the latest tax return. If audited statements are not available, an acceptable substitute is required.
- A detailed list of component prices of the project or service.
- A statement showing why regular revenues will not cover the anticipated project or service cost, and why the Stafford Family Charitable Trust should make a contribution.
- A certification by the organization's secretary or other appropriate officer that the application has been approved by their governing board or other body.
- In case of an application for an emergency contribution, the nature of the emergency shall be clearly stated.
- The Selection Committee reserves the right to request any additional information it deems necessary.

Contact Information

Applications and questions should be directed to:

The Stafford Family Charitable Trust
c/o Trust Department
Landmark Bank
801 East Broadway
P.O. Box 1867
Columbia, MO 65205-1867