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Form 990-PF

Return of Private Foundation

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

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Information about Form 990-PF and its instructions is at www.irs.gov/form990pf.

OMB No 1545-0052

2013

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

For calendar year 2013, or tax year beginning 01-01-2013 , and ending 12-31-2013

Name of foundation RISKPRESS FOUNDATION		A Employer identification number 26-1532774	
Number and street (or P O box number if mail is not delivered to street address) 825 GRAVENSTEIN HWY N		B Telephone number (see instructions) (707) 876-9922	
City or town, state or province, country, and ZIP or foreign postal code SEBASTOPOL, CA 95472		C If exemption application is pending, check here <input type="checkbox"/>	
G Check all that apply <div><input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input checked="" type="checkbox"/> Address change</div> <div><input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change</div>		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>	
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) <input type="checkbox"/> \$ 1,139,643		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	
J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis.)			

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))		(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 (attach schedule)				
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	2	2		
	4 Dividends and interest from securities.	32,619	32,619		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	25,121			
	b Gross sales price for all assets on line 6a 120,852				
	7 Capital gain net income (from Part IV , line 2) . . .		25,121		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
Operating and Administrative Expenses	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)				
	12 Total. Add lines 1 through 11	57,742	57,742		
	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)	6,406	6,406		
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	1,346	377		
	19 Depreciation (attach schedule) and depletion . . .				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	9,622			9,622
	24 Total operating and administrative expenses.				
	Add lines 13 through 23	17,374	6,783		9,622
	25 Contributions, gifts, grants paid	51,734			51,734
	26 Total expenses and disbursements. Add lines 24 and 25	69,108	6,783		61,356
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	-11,366			
	b Net investment income (if negative, enter -0-)		50,959		
	c Adjusted net income (if negative, enter -0-)				

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing			
	2	Savings and temporary cash investments	21,201	26,266	26,266
	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 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			
	10a	Investments—U S and state government obligations (attach schedule)			
	b	Investments—corporate stock (attach schedule)	909,322	892,837	1,113,324
	c	Investments—corporate bonds (attach schedule).			
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)			
	14	Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
15	Other assets (describe ▶ _____)		54	53	
16	Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	930,523	919,157	1,139,643	
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)		0	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> 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 ▶ <input checked="" type="checkbox"/> and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds			
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	930,523	919,157	
	30	Total net assets or fund balances (see page 17 of the instructions)	930,523	919,157	
31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	930,523	919,157		

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	930,523
2	Enter amount from Part I, line 27a	2	-11,366
3	Other increases not included in line 2 (itemize) ▶ _____	3	
4	Add lines 1, 2, and 3	4	919,157
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	919,157

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)
1 a	PUBLICLY TRADED SECURITIES	P	2001-01-01	2013-12-31
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 120,852		95,731	25,121
b			
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			25,121
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	25,121
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 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))
2012	48,304	991,264	0 04873
2011	47,584	1,000,467	0 04756
2010	40,335	941,842	0 04283
2009	36,639	816,238	0 04489
2008	9,676	954,166	0 01014

2 Total of line 1, column (d).	2	0 19415
3 Average distribution ratio for the 5-year base period—divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	0 03883
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5.	4	1,066,851
5 Multiply line 4 by line 3.	5	41,425
6 Enter 1% of net investment income (1% of Part I, line 27b).	6	510
7 Add lines 5 and 6.	7	41,935
8 Enter qualifying distributions from Part XII, line 4.	8	61,356

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 page 18 of the instructions)		
1a 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 letter if necessary—see instructions)		
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	1	510
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	510
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	510
6 Credits/Payments		
a 2013 estimated tax payments and 2012 overpayment credited to 2013	6a	500
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	500
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
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 2014 estimated tax <input checked="" type="checkbox"/> Refunded <input checked="" type="checkbox"/>	11	

Part VII-A Statements Regarding Activities			
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	Yes	No
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>	1b		No
c Did the foundation file Form 1120-POL for this year?.	1c		No
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation <input checked="" type="checkbox"/> \$ _____ (2) On foundation managers <input checked="" type="checkbox"/> \$ _____			
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input checked="" type="checkbox"/> \$ _____			
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>	2		No
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>	3	Yes	
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?.	4a		No
b If "Yes," has it filed a tax return on Form 990-T for this year?.	4b		No
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>	5		No
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	Yes	
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>	7	Yes	
8a Enter the states to which the foundation reports or with which it is registered (see instructions): <input checked="" type="checkbox"/> CA, DE _____			
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>	8b	Yes	
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 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>	9		No
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i>	10		No

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 instructions).	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	
Website address N/A				
14	The books are in care of KEVIN CONNOR Telephone no (707) 823-2737 Located at 825 GRAVENSTEIN HWY N 12 SEBASTOPOL CA ZIP+4 95472			
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		
16	At any time during calendar year 2013, 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
See 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.			Yes	No
1a	During the year did the foundation (either directly or indirectly) (1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)?. Organizations relying on a current notice regarding disaster assistance check here. <input checked="" type="checkbox"/>	1b		No
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 2013?.	1c		No
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 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013?. If "Yes," list the years 20____, 20____, 20____, 20____ <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see instructions).	2b		No
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here 20____, 20____, 20____, 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
b	If "Yes," did it have excess business holdings in 2013 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? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2013.</i>)	3b		No
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
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 2013?	4b		No

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))?		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
(3) Provide a grant to an individual for travel, study, or other similar purposes?		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
(4) Provide a grant to an organization other than a charitable, etc , organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see instructions).		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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?		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
b If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?		5b		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?				
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?				
b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		6b		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?				
b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?		7b		No

Part VIII

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

1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).				
(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
CHARLES R PENDERGAST	PRES/DIR/SEC	0		
825 GRAVENSTEIN HWY N 12 SEBASTOPOL,CA 95472	1 00			
KEVIN L CONNOR	VP/DIR	0		
825 GRAVENSTEIN HWY N 12 SEBASTOPOL,CA 95472	1 00			
2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."				
(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				
Total number of other employees paid over \$50,000.				

Part VIII

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

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".		
(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services.		

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	
2	
3	
4	

Part IX-B

Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1	
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 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	1,067,650
b	Average of monthly cash balances.	1b	15,447
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	1,083,097
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	
3	Subtract line 2 from line 1d.	3	1,083,097
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	16,246
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	1,066,851
6	Minimum investment return. Enter 5% of line 5.	6	53,343

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	53,343
2a	Tax on investment income for 2013 from Part VI, line 5.	2a	510
b	Income tax for 2013 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	510
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	52,833
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	52,833
6	Deduction from distributable amount (see instructions).	6	
7	Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1.	7	52,833

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	61,356
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	61,356
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see instructions).	5	510
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	60,846
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 2012	(c) 2012	(d) 2013
1 Distributable amount for 2013 from Part XI, line 7				52,833
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only.			49,094	
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2013				
a From 2008.				
b From 2009.				
c From 2010.				
d From 2011.				
e From 2012.				
f Total of lines 3a through e.				
4 Qualifying distributions for 2013 from Part XII, line 4 ▶ \$ 61,356				
a Applied to 2012, but not more than line 2a			49,094	
b Applied to undistributed income of prior years (Election required—see instructions).				
c Treated as distributions out of corpus (Election required—see instructions).	0			
d Applied to 2013 distributable amount.				12,262
e Remaining amount distributed out of corpus				
5 Excess distributions carryover applied to 2013 (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 instructions				
e Undistributed income for 2012 Subtract line 4a from line 2a Taxable amount—see instructions				
f Undistributed income for 2013 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2014				40,571
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions).				
8 Excess distributions carryover from 2008 not applied on line 5 or line 7 (see instructions). . .				
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a				
10 Analysis of line 9				
a Excess from 2009. . . .				
b Excess from 2010. . . .				
c Excess from 2011. . . .				
d Excess from 2012. . . .				
e Excess from 2013. . . .				

Part XIVPrivate Operating Foundations (see instructions and Part VII-A, question 9)

1a

If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2013, enter the date of the ruling.

b

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

☐ 4942(j)(3) or ☐ 4942(j)(5)

2a	Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed	Tax year	Prior 3 years			(e) Total
		(a) 2013	(b) 2012	(c) 2011	(d) 2010	
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 XVSupplementary Information (Complete this part only if the organization had \$5,000 or more in assets at any time during the year—see instructions.)

1

Information Regarding Foundation Managers:

a

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

CHARLES R PENDERGAST

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

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

b

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

c

Any submission deadlines

d

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

Form 990-PF (2013)

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 Paid during the year See Additional Data Table				
Total			3a	51,734
b Approved for future payment				
Total			3b	

Enter gross amounts unless otherwise indicated

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

Form **990-PF** (2013)

Form 990PF Part XV Line 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>				
BAY AREA CABARET 205 BRADFORD ST SAN FRANCISCO, CA 94110	N/A	PC	GENERAL PURPOSE	10,000
CULTURAL ARTS COUNCIL OF SONOMA COU PO BOX 14296 SANTA ROSA, CA 95402	N/A	PC	PROJECT "PORTRAITS-50," BOOK BY BOB CORNELIS	2,500
FOOD FOR THOUGHT PO BOX 1608 FORESTVILLE, CA 95436	N/A	PC	DIVISION TO BE USED TO SUPPORT THE 2014 GARDEN TOUR	2,734
FOOD FOR THOUGHT PO BOX 1608 FORESTVILLE, CA 95436	N/A	PC	GENERAL PURPOSE	10,000
FRIENDS OF THE SEBASTOPOL LIBRARY 7140 BODEGA AVE SEBASTOPOL, CA 95472	N/A	PC	PROJECT FURNITURE PURCHASE FOR RENOVATION	2,500
PERFORMING ARTISTS COALITION FOR TH 104 N MAIN ST SEBASTOPOL, CA 95472	N/A	PC	GENERAL PURPOSE	10,000
SEBASTOPOL CENTER FOR THE ARTS 282 SOUTH HIGH ST SEBASTOPOL, CA 95472	N/A	PC	JIM SULLIVAN TRACKING ART	1,500
SEBASTOPOL CENTER FOR THE ARTS 282 SOUTH HIGH ST SEBASTOPOL, CA 95472	N/A	PC	BUILDING FUND	10,000
UNDER THE BRIDGES ON THE STREETS 2261 W 28TH ST LOS ANGELES, CA 90018	N/A	PC	GENERAL PURPOSE	2,500
Total  3a				51,734

**TY 2013 Investments Corporate
Stock Schedule****Name:** RISKPRESS FOUNDATION**EIN:** 26-1532774**Software ID:** 13000170**Software Version:** 2013v3.1

Name of Stock	End of Year Book Value	End of Year Fair Market Value
DFA EMERGING MARKETS VALUE PORTFOLIO	32,340	32,825
DFA INFLATION PROTECTED SECURITIES	42,954	49,823
DFA INT'L REAL ESTATE SECURITIES	27,128	20,843
DFA INT'L SMALL CAP VALUE PORTFOLIO	33,086	36,594
DFA INT'L VALUE PORTFOLIO	125,089	139,104
DFA REAL ESTATE SECURITIES PORTFOLIO	13,374	21,816
DFA SHORT TERM EXTENDED	117,167	116,365
DFA US CORE EQUITY 1 PORTFOLIO	76,039	139,535
DFA US LARGE CAP VALUE PORTFOLIO	94,667	164,345
DFA US TARGETED VALUE PORTFOLIO	89,538	166,762
VANGUARD INT TERM BOND	150,013	135,459
VANGUARD SHORT TERM FEDERAL FD	91,442	89,853

TY 2013 Other Assets Schedule**Name:** RISKPRESS FOUNDATION**EIN:** 26-1532774**Software ID:** 13000170**Software Version:** 2013v3.1

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
			53
ACCRUED DIVIDENDS		53	
Rounding		1	

TY 2013 Other Expenses Schedule**Name:** RISKPRESS FOUNDATION**EIN:** 26-1532774**Software ID:** 13000170**Software Version:** 2013v3.1

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ADMINISTRATIVE FEES	9,597			9,597
STATE FILING FEE	25			25

TY 2013 Other Professional Fees Schedule**Name:** RISKPRESS FOUNDATION**EIN:** 26-1532774**Software ID:** 13000170**Software Version:** 2013v3.1

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT MANAGEMENT SERVICES	6,406	6,406	0	0

TY 2013 Taxes Schedule**Name:** RISKPRESS FOUNDATION**EIN:** 26-1532774**Software ID:** 13000170**Software Version:** 2013v3.1

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAX	377	377		
IRS EXCISE TAX ESTIMATES FOR 2013	500			
IRS EXCISE TAX PAYMENT WITH 2012 RETURN	469			

BYLAWS
OF
RISKPRESS FOUNDATION

(a Delaware corporation not for profit and without capital stock)

ARTICLE I
Offices

Section 1 01 *Location* The principal office of the Corporation shall be located at 825 Gravenstein Highway North, Suite 12, Sebastopol, California 95472 or at such place as the Board of Directors shall from time to time designate. The Corporation may maintain additional offices at such other places as the Board of Directors may designate. The Corporation shall have and maintain within the State of Delaware a registered office at such place as may be designated by the Board of Directors.

ARTICLE II
Members

Section 2 01 *Members* The Directors of the Corporation shall be the Members of the Corporation for all purposes. All actions, consents and approvals taken by the Directors shall be and be deemed to be taken by them as the Members and as the Directors of the Corporation for all purposes, whether or not the specific action, consent or approval specifically references them as acting as Members at the time. All meetings of the Board of Directors shall be and be deemed to be meetings of the Directors acting both as the Directors and as the Members of the Corporation. The Corporation shall have no shareholders.

ARTICLE III
Board of Directors

Section 3 01 *Power of Board and Qualification of Directors* The business and affairs of the Corporation shall be managed by or under the direction of the Board of Directors. Each director shall be at least eighteen years of age.

Section 3 02 *Number of Directors* The number of directors constituting the entire Board shall not be less than one (1) nor more than five (5). The number of directors may be increased or decreased (but not to less than one (1) nor to more than five (5)) at any time and from time to time by amendment of the Bylaws or by action of a majority vote of the entire Board, except that in no case may any decrease in the number of directors shorten the term of any incumbent director. Directors need not be residents of the State of Delaware.

Section 3 03 *Election and Term of Directors* The initial Board of Directors shall be comprised of those directors named in the Organization Action in Writing of the Incorporator. Directors shall be elected at every third consecutive regular annual meeting of the Board of Directors (each such third annual meeting an "Election Meeting"). If the election of the directors shall not be held at such a meeting, such election shall be held as soon thereafter as is conveniently possible. Each director shall hold office for a term ending no later than the date of the next Election Meeting and until his or her successor has been elected and qualified or until his or her death or until he or she shall resign or be removed.

Section 3 04 *Newly-Created Directorships and Vacancies* Newly created directorships resulting from an increase in the number of directors elected may be filled by vote of a majority of the Board of Directors then in office. Vacancies occurring in the Board of Directors for any reason may be filled by vote of a majority of the Board of Directors then in office. A director elected to fill a vacancy shall hold office until the next Election Meeting and until his or her successor shall have been elected and qualified.

A person may accept his or her directorship election by notifying the Administrator. The election of a person to fill a newly-created directorship or a vacancy shall be effective only in the event that such person has accepted his or her election, in the manner described in the immediately preceding sentence, within the 60-day period commencing on the date that notice of such election has been sent to such person via electronic means or otherwise.

The directors may appoint one or more successors by executing a consent designating such successors and the conditions for their appointment and such appointment may be effective immediately or upon the occurrence of some future event. In the event of the death of the last remaining director and in the event that the last remaining director has not designated his successor or such designated successor is unwilling or unable to serve, the executor, administrator or legal representative of the deceased director may appoint one or more successor directors. If the Corporation does not have at least one director, then the Corporation shall dissolve and, in accordance with the terms of Article EIGHTH of the Corporation's Certificate of Incorporation, all of the Corporation's assets shall be distributed to those public charities and in such proportions as designated as the Corporation's year-end charities on the Corporation's "Year-End Charity List."

Section 3.05 *Resignation* Any director may resign from office at any time by delivering (i) a resignation in writing to the Board of Directors or to the President or to either Co-President of the Corporation and (ii) a copy of such resignation to the Administrator. Such resignation shall take effect at the time specified therein, and unless otherwise specified, no acceptance of such resignation shall be necessary to make it effective.

Section 3.06 *Removal of Directors* Any one or more of the directors may be removed with or without cause at any time by vote of a majority of the Board of Directors, provided that written notice of such removal is given to any director so removed and a copy of such notice is delivered to the Administrator.

Section 3.07 *Meetings of the Board* An annual meeting of the Board of Directors shall be held each year at such time and place as may be fixed by the President or by the Co-Presidents jointly, as the case may be, for the transaction of such business as may properly come before the meeting, and, in the case of an Election Meeting, for the election of officers and directors. Regular meetings of the Board of Directors may be held at such times as may be fixed by the President or by the Co-Presidents jointly, as the case may be. Special meetings of the Board may be called by or at the direction of the President or at the direction of the Co-Presidents jointly, as the case may be, or by a majority of the directors in office.

No notice need be given of regular meetings of the Board of Directors for which the time and place have been fixed. Written, oral, or any other mode of notice of the time and place shall be given for special meetings in sufficient time for the convenient assembly of the directors thereat. In any event, notice of any special meeting shall be given to the Administrator. Notice need not be given to any director who submits a written waiver of notice signed by him before or after the time stated therein. Attendance of any such person at a meeting shall constitute a waiver of notice of such meeting, except when he or she attends a meeting for the express purpose of objecting, at the beginning of the meeting, to the transaction of any business because the meeting is not lawfully called or convened. Neither the business to be transacted at, nor the purpose of, any regular or special meeting of the directors need be specified in any written waiver or notice.

A majority of the directors present, whether or not a quorum is present, may adjourn any meeting to another time and place. Notice of any adjournment of a meeting of the Board to another time or place shall be given (i) to the Administrator, and (ii) in the manner described above to the directors who were not present at the time of the adjournment and, unless such time and place are announced at the meeting, to other directors.

The President, a single Co-President if one of the Co-Presidents is absent, or both Co-Presidents, as the case may be, if present and acting, shall preside at all meetings. Otherwise, any other director chosen by the Board shall preside.

Section 3.08 *Quorum and Voting* Unless a greater proportion is required by law, by the Certificate of Incorporation, or by the Bylaws adopted by a unanimous vote of the Board of Directors, a majority of the entire Board of Directors shall constitute a quorum for the transaction of business or of a specified item of business. Except as otherwise provided by law by the Certificate of Incorporation or by these Bylaws, the vote of a majority of the directors present at a meeting at the time of the vote, if a quorum is present at such time, shall be the act of the Board.

Section 3 09 *Written Consent of Directors, Meeting by Conference Telephone or by Comparable Medium* Any action required or permitted to be taken by the Board of Directors may be taken without a meeting if all members of the Board consent thereto in writing. Each consent so adopted by members of the Board shall be filed with the minutes of the proceedings of the Board and a copy of each such consent shall be printed and delivered to the Administrator.

To the extent permitted by law, any one or more members of the Board of Directors may participate in a meeting of such Board by means of a conference telephone, Internet chat room or similar communications equipment allowing all persons participating in the meeting to hear or to otherwise communicate with each other at the same time. Participation by such means shall constitute presence in person at a meeting.

Section 3 10 *Compensation of Directors* Directors shall not receive any stated salaries for their services, providing that nothing herein contained shall be construed to preclude any director from serving the Corporation in any other legally permitted capacity and receiving reasonable compensation therefor. At all times, such compensation shall not exceed what is ordinarily considered to be reasonable compensation for services rendered.

Section 3 11 *Records* Minutes shall be kept of each meeting of the Board of Directors. Copies of the minutes of each meeting shall be filed with the corporate records of the Corporation and a copy of such minutes shall be delivered to the Administrator.

ARTICLE IV *Officers, Agents and Employees*

Section 4 01 *General Provisions* The officers of the Corporation shall be one (1) President or two (2) Co-Presidents, as the case may be, one (1) Secretary and may consist of an unlimited number of Vice-Presidents, and the Board may give any of them further designation or alternate titles as it considers desirable.

A person may accept his or her election to serve as an officer of the Corporation by notifying the Administrator. The election of a person to serve as an officer of the Corporation shall be effective only in the event that such person has accepted his or her election, in the manner described in the immediately preceding sentence, within the 60-day period commencing on the date that notice of such election has been sent to such person via electronic means or otherwise.

Section 4 02 *Term of Office of President or Co-Presidents* The President or both Co-Presidents shall be elected by the Board of Directors at each and every Election Meeting. The President or each Co-President, as the case may be, shall hold office for a term ending no later than the date of the next Election Meeting and until his or her successor has been elected or appointed and qualified or until his or her earlier resignation or removal.

Section 4 03 *Term of Office of Vice-Presidents* Each Vice-President may be elected by the Board of Directors, in its discretion, at each and every Election Meeting or at any time the Board determines. Each Vice-President shall hold office for a term ending no later than the date of the next Election Meeting and until his or her successor has been elected or appointed and qualified or until his or her earlier resignation or removal.

Section 4.04 *Term of Office of Secretary* The Secretary may be elected by the Board of Directors, in its discretion, at each and every Election Meeting or at any time the Board determines. The Secretary shall hold office for a term ending no later than the date of the next Election Meeting and until his or her successor has been elected or appointed and qualified or until his or her earlier resignation or removal.

Section 4 05 *Vacancies and Removal of the President or Co-Presidents* If the office of President becomes vacant for any reason, the Board shall promptly fill such vacancy. The President or Co-Presidents so appointed or elected to fill a vacancy shall hold office only until such time as the unexpired term of his, her or their predecessor or predecessors and until his, her or their successor or successors are elected and qualified. Any officer may be removed by the Board with or without cause at any time.

Section 4 06 *Vacancies and Removal of Vice-Presidents* If the office of Vice-President becomes vacant for any reason, the Board, in its discretion, may fill such vacancy. Any officer so appointed or elected to fill a vacancy shall hold office only until such time as the unexpired term of his or her predecessor. A Vice-President may be removed by the Board with or without cause at any time.

Section 4 07 *Vacancies and Removal of the Secretary* If the office of Secretary becomes vacant for any reason, the Board, in its discretion, may fill such vacancy Any officer so appointed or elected to fill a vacancy shall hold office only until such time as the unexpired term of his or her predecessor The Secretary may be removed by the Board with or without cause at any time

Section 4 08 *Resignation* Any officer may resign at any time by giving written notice to the Corporation and by giving a copy of such notice to the Administrator Unless otherwise specified in the written notice, the resignation shall be effective upon delivery to the Corporation and the Administrator

Section 4 09 *Power and Duties of Officers* Subject to the control of the Board of Directors, all officers as between themselves and the Corporation shall have such authority and perform such duties in the management of the property and affairs of the Corporation as may be provided in these Bylaws and, to the extent not so provided, as generally pertain to their respective offices

A *President and Co-Presidents* Only a director of the Corporation may serve as the President or as a Co-President thereof If at any time a Co-President shall resign or be removed from the Board of Directors, the remaining Co-President shall continue to serve as the President of the Corporation and the office of President shall not be deemed vacant If at any time a President alone or the Co-Presidents jointly shall resign or be removed from the Board of Directors, the office of President shall be deemed vacant and the Board shall promptly fill such vacancy pursuant to the terms of Section 4 05 hereof

The President alone or the Co-Presidents jointly shall serve as chief executive officer of the Corporation The President alone or the Co-Presidents jointly shall preside at all meetings of the Board of Directors and, subject to the supervision of the Board of Directors, shall perform all duties customary to that office and

shall supervise and control all of the affairs of the Corporation in accordance with the policies and directives approved by the Board of Directors

The Board of Directors may give general authority to any officer to affix the seal of the Corporation, if any, and to attest the affixing by his or her signature

In addition, the President alone or the Co-Presidents jointly shall have the custody of, and shall be responsible for, all funds and securities of the Corporation He, she or they shall keep or cause to be kept complete and accurate accounts of receipts and disbursements of the Corporation, and shall deposit all monies and other valuable property of the Corporation in the name and to the credit of the Corporation in such banks or depositories as the Board of Directors may designate Whenever required by the Board of Directors, the President alone or the Co-Presidents jointly shall render a statement of accounts He, she or they shall at all reasonable times exhibit the books and accounts to any officer or director of the Corporation, and shall perform all duties incident to the office of President, subject to the supervision of the Board of Directors, and such other duties as shall from time to time be assigned by the Board of Directors The President or each Co-President shall, if required by the Board of Directors, give such bond or security for the faithful performance of his or her duties as the Board of Directors may require, for which he or she shall be reimbursed

Moreover, unless otherwise directed by the Board of Directors, the President or each Co-President, as the case may be, shall have the authority to make all decisions regarding charitable contributions made or to be made by the Corporation Unless otherwise directed, the President or each Co-President may, in his or her sole discretion and at any time and from time to time, delegate (subject to his or her revocation of such delegation) such authority to one or more of the other officers of the Corporation and may limit the amount that each such authorized officer may contribute to any one charitable organization in a fiscal year In addition, unless otherwise directed, the President or each Co-President may, in his or her sole discretion at any time and from time to time, authorize (subject to his or her revocation of such authorization) one or more persons to make charitable contributions on behalf of the Corporation in such an amount as prescribed by the President or by each Co-President

Unless otherwise directed, the President alone or the Co-Presidents jointly may, in his, her or their sole discretion and at any time and from time to time, delegate his, her or their investment authority concerning the Corporation's assets to one and only one other officer of the Corporation at any given time

- B Vice-President* The Vice-President shall perform such duties and have such powers as the President or as each Co-President may from time to time provide, subject to the powers and the supervision of the Board of Directors and, in the absence of the President or the Co-Presidents, as the case may be, or in the event of his, her or their inability or refusal to act, as the Board of Directors may prescribe by standing or special resolution
- C Secretary* The Secretary shall perform such duties and have such powers as the President alone or the Co-Presidents jointly may from time to time provide, subject to the powers and the supervision of the Board of Directors and, in the absence of the President or the Co-Presidents, as the case may be, or in the event of his, her or their inability or refusal to act, as the Board of Directors may prescribe by standing or special resolution

In addition, the Secretary shall be responsible for the keeping of an accurate record of the proceedings of all meetings of the Board of Directors, shall give or cause to be given all notices in accordance with these Bylaws or as required by law. The Secretary shall have custody of the corporate seal of the Corporation, if any, and he or she shall have authority to affix the same to any instrument requiring it, and, when so affixed, it may be attested by his or her signature

Section 4.10 Agents and Employees The Board of Directors may appoint agents and employees who shall have such authority and perform such duties as may be prescribed by the Board. The Board may remove any agent or employee at any time with or without cause. Removal without cause shall be without prejudice to such person's contract rights, if any, and the appointment of such person shall not itself create contract rights

Section 4.11 Compensation of Officers, Agents and Employees The Corporation may pay compensation in reasonable amounts to agents and employees for services rendered to the Corporation, such amount to be fixed by the Board, or, if the Board delegates power to any officer or officers, then by such officer or officers. The Board may require officers, agents or employees to give security for the faithful performance of their duties

ARTICLE V

Miscellaneous

Section 5.01 Fiscal Year The fiscal year of the Corporation shall be the calendar year

Section 5.02 Corporate Seal The seal of the Corporation shall be circular in form and contain the name of the Corporation, the words "Corporate Seal" and "Delaware" and the year the Corporation was formed in the center. The Corporation may use the seal by causing it or a facsimile thereof to be affixed or impressed or reproduced in any manner

Section 5.03 Checks, Notes, Contracts The President or each Co-President, as the case may be, shall determine who shall be authorized from time to time on the Corporation's behalf to sign checks, notes, drafts, acceptances, bills of exchange and other orders or obligations for the payment of money, to enter into contracts; or to execute and deliver other documents and instruments

Section 5.04 Books and Records The Corporation shall keep at its office or at any other designated office (1) correct and complete books and records of accounts, (2) minutes of the proceedings of its Board of Directors, and (3) a current list or record containing the names and addresses of all directors and officers of the Corporation. Any of the books, records and minutes of the Corporation may be in written form or in any other form capable of being converted into written form within a reasonable time

Section 5.05 Amendments of Certificate of Incorporation and Bylaws The Certificate of Incorporation may be amended in whole or in part by a unanimous vote of the Board of Directors pursuant to the procedure outlined in title 8, section 242(b)(3) of the Delaware General Corporation Law. The Bylaws of the Corporation may be adopted, amended or repealed, in whole or in part by a unanimous vote of the Board of Directors of the Corporation

Section 5 06 *Indemnification and Insurance* The Corporation shall indemnify any director, officer, employee or agent, any former director, officer, employee or agent, any person who may have served at its request as a director, officer, employee or agent of another corporation of any type or kind, domestic or foreign, or any partnership, joint venture, trust, or other enterprise, whether for profit or not for profit, against expenses (including attorney's fees), judgments, fines and amounts paid in settlement, actually and reasonably incurred by him or her in connection with any threatened, pending or completed action, suit or proceeding whether civil, criminal, administrative, or investigative (other than an action by or in the right of the Corporation), to which he or she may be or is made a party by reason of being or having been such director, officer, employee or agent if he or she acted in good faith and in a manner he or she reasonably believed to be in or not opposed to the best interests of the Corporation and, with respect to any criminal action or proceeding, had no reasonable cause to believe his or her conduct was unlawful. However, there shall be no indemnification in respect of any claim, issue or matter as to which he or she shall have been adjudged to be liable to the Corporation unless and only to the extent that the court in which such action or suit was brought shall determine upon application that, despite the adjudication of liability, but in view of all the circumstances of the case, such person is fairly and reasonably entitled to be indemnified for such expenses which the court shall deem proper.

The Corporation may pay expenses (including attorney's fees) incurred by an officer or director in defending any civil, criminal, administrative or investigative action, suit or proceeding in advance of the final disposition of such action, suit or proceeding upon receipt of an undertaking by or on behalf of such officer or director, to repay such amount if it shall ultimately be determined that he or she is not entitled to be indemnified by the Corporation under this Article. Such expenses (including attorney's fees) incurred by other employees and agents may be paid upon such terms and conditions, if any, as the Board of Directors deems appropriate. The Corporation shall have the power to purchase and maintain insurance to indemnify the Corporation and its directors and officers to the full extent such indemnification is permitted by law.

Any indemnification (unless ordered by a court) shall be made by the Corporation only as authorized in the specific case upon a determination that indemnification of the director, officer, employee or agent is proper in the circumstances because he has met the applicable standard of conduct set forth in title 8, section 145 (a) and (b) of the Delaware General Corporation Law. Such determination shall be made (1) by a majority vote of the directors who are not parties to such action, suit or proceeding, even though less than a quorum, or (2) if there are no such directors or if such directors so direct, by independent legal counsel in a written opinion.

The provisions of this Article shall be applicable to claims, actions, suits, or proceedings made or commenced after the adoption hereof, whether arising from acts or omissions occurring before or after adoption hereof.

The indemnification or advancement of expenses provided by this Article shall not be deemed exclusive of any other rights to which such director, officer, employee or agent may be entitled under any statute, Bylaw, agreement, vote of the disinterested directors or otherwise, and shall not restrict the power of the Corporation to make any indemnification permitted by law.

The indemnification or advancement of expenses provided by this Article shall, unless otherwise provided when authorized or ratified, continue as to a person who has ceased to be a director, officer, employee or agent and shall inure to the benefit of the heirs, executors and administrators of such person.

The Board of Directors may authorize the purchase of insurance on behalf of any person who is or was a director, officer, employee or agent of the Corporation, or who is or was serving at the request of the Corporation as a director, officer, employee or agent of another corporation, partnership, joint venture, trust or other enterprise against any liability asserted against or incurred by him or her in any such capacity, or which arises out of such person's status as a director, officer, employee or agent whether or not the Corporation would have the power to indemnify such person against that liability under law.

Notwithstanding anything herein to the contrary, the Corporation shall not indemnify, reimburse, or insure any person for any taxes imposed on such individual under Chapter 42 of the Internal Revenue Code of 1986, as amended (the "Code"). Further, no payment shall be made under this Article if such payment would constitute an act of self-dealing or a taxable expenditure, as defined in 4941(d) or 4945(d), respectively, of the Code.

If any part of this Article shall be found in any action, suit, or proceeding to be invalid or ineffective, the validity and the effectiveness of the remaining parts shall not be affected.

Section 5 07 *Electronic Signatures* Wherever a written instrument is required to be executed hereunder, an electronic signature, to the extent permitted by applicable law, shall be deemed to be a written signature

Section 5 08 *Delivery of Instruments to the Administrator* All documents or other instruments required to be delivered to the Administrator via electronic mail or the United States Postal Service hereunder shall be sent to the Administrator's email or United States Postal Service mailing address or at such other place as the Administrator may hereafter designate

Section 5 09 *References to the Administrator* Any reference to the Administrator herein shall refer to, Charles Pendergast, or any successor thereto

ARTICLE VI

Charitable Contribution Approval

Section 6 01 *Charitable Contribution Approval by Grant Evaluator* The President or each Co-President of the Corporation, officers designated by the President or by each Co-President of the Corporation, and committees designated by the President or by each Co-President of the Corporation that are composed exclusively of members of the Board of Directors shall have the power and authority to approve, make and cause to be made charitable contributions by the Corporation. All charitable contributions approved by any of the foregoing (each a "Grant Evaluator"), shall for all purposes be, and be deemed to be, duly authorized by the Board of Directors and the Corporation. The President or each Co-President, as the case may be, or the Board of Directors may at any time appoint or remove an individual or committee as a Grant Evaluator provided that such appointment or removal shall not be effective unless and until notice thereof is provided to the Administrator in the manner specified by it

ADOPTED: November 18, 2013

RISKPRESS FOUNDATION

By:

Name: Charles R. Pendergast

Title: President/Secretary

