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Form 990-PF



Department of the Treasury  
Internal Revenue Service

Return of Private Foundation

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

Do not enter Social Security numbers on this form as it may be made public. By law, the IRS cannot redact the information on the form.

Information about Form 990-PF and its instructions is at [www.irs.gov/form990pf](http://www.irs.gov/form990pf).





OMB No 1545-0052

2013

Open to Public Inspection

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

Name of foundation STILLWELL FOUNDATION CO KENT SCHNACK		<b>A Employer identification number</b>  37-6026362	
Number and street (or P O box number if mail is not delivered to street address) 510 VERMONT ST		Room/suite	<b>B Telephone number</b> (see instructions)  (217) 224-4000
City or town, state or province, country, and ZIP or foreign postal code QUINCY, IL 62301		<b>C</b> If exemption application is pending, check here <input type="checkbox"/>	
<b>G</b> Check all that apply <div><input type="checkbox"/> Initial return<div><input type="checkbox"/> Final return<div><input type="checkbox"/> Address change</div></div><div><input type="checkbox"/> Initial return of a former public charity<div><input type="checkbox"/> Amended return<div><input type="checkbox"/> Name change</div></div></div></div>		<b>D 1.</b> Foreign organizations, check here <input type="checkbox"/> <b>2.</b> Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>	
<b>H</b> 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		<b>E</b> If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>	
<b>I</b> Fair market value of all assets at end of year ( <i>from Part II, col. (c), line 16</i> ) <b>\$</b> 1,176,878		<b>F</b> If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	
<b>J</b> 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 <small>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions) )</small>		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	<b>1</b> Contributions, gifts, grants, etc , received (attach schedule)				
	<b>2</b> Check <input checked="" type="checkbox"/> if the foundation is <b>not</b> required to attach Sch B				
	<b>3</b> Interest on savings and temporary cash investments				
	<b>4</b> Dividends and interest from securities. . . . .	26,917	26,917	26,917	
	<b>5a</b> Gross rents . . . . .				
	<b>b</b> Net rental income or (loss) _____				
	<b>6a</b> Net gain or (loss) from sale of assets not on line 10	91,812			
	<b>b</b> Gross sales price for all assets on line 6a 613,092				
	<b>7</b> Capital gain net income (from Part IV, line 2) . . .		91,812		
	<b>8</b> Net short-term capital gain . . . . .			20,047	
	<b>9</b> Income modifications . . . . .				
	<b>10a</b> Gross sales less returns and allowances				
Operating and Administrative Expenses	<b>b</b> Less Cost of goods sold . . . . .				
	<b>c</b> Gross profit or (loss) (attach schedule) . . . . .				
	<b>11</b> Other income (attach schedule) . . . . .				
	<b>12 Total.</b> Add lines 1 through 11 . . . . .	118,729	118,729	46,964	
	<b>13</b> Compensation of officers, directors, trustees, etc				
	<b>14</b> Other employee salaries and wages . . . . .				
	<b>15</b> Pension plans, employee benefits . . . . .				
	<b>16a</b> Legal fees (attach schedule) . . . . .	 3,000	1,500	1,500	1,500
	<b>b</b> Accounting fees (attach schedule) . . . . .	 925	462	463	463
	<b>c</b> Other professional fees (attach schedule) . . . . .	 7,457	3,728	3,729	3,729
	<b>17</b> Interest . . . . .				
	<b>18</b> Taxes (attach schedule) (see instructions)	 230	115	115	115
	<b>19</b> Depreciation (attach schedule) and depletion . . .				
	<b>20</b> Occupancy . . . . .				
	<b>21</b> Travel, conferences, and meetings . . . . .				
	<b>22</b> Printing and publications . . . . .				
	<b>23</b> Other expenses (attach schedule) . . . . .	 59	29	30	30
	<b>24 Total operating and administrative expenses.</b> Add lines 13 through 23 . . . . .	11,671	5,834	5,837	5,837
	<b>25</b> Contributions, gifts, grants paid . . . . .	62,000			62,000
	<b>26 Total expenses and disbursements.</b> Add lines 24 and 25	73,671	5,834	5,837	67,837
	<b>27</b> Subtract line 26 from line 12				
	<b>a Excess of revenue over expenses and disbursements</b>	45,058			
	<b>b Net investment income</b> (if negative, enter -0-)		112,895		
	<b>c Adjusted net income</b> (if negative, enter -0-)			41,127	

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 . . . . .	26,399	22,178	22,178
	2	Savings and temporary cash investments . . . . .			
	3	Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	4	Pledges receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	5	Grants receivable . . . . .			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see 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)	20,547	81,794	81,794
	b	Investments—corporate stock (attach schedule) . . . . .	504,859	527,191	747,385
	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) . . . . .	370,303	336,003	325,521
	14	Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	15	Other assets (describe ▶ _____)			
	16	<b>Total assets</b> (to be completed by all filers—see the instructions Also, see page 1, item I)	922,108	967,166	1,176,878
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	<b>Total liabilities</b> (add lines 17 through 22) . . . . .		0	
Net Assets or Fund Balances		<b>Foundations that follow SFAS 117, check here</b> ▶ <input type="checkbox"/> <b>and complete lines 24 through 26 and lines 30 and 31.</b>			
	24	Unrestricted . . . . .			
	25	Temporarily restricted . . . . .			
	26	Permanently restricted . . . . .			
		<b>Foundations that do not follow SFAS 117, check here</b> ▶ <input checked="" type="checkbox"/> <b>and complete lines 27 through 31.</b>			
	27	Capital stock, trust principal, or current funds . . . . .	922,108	967,166	
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
	30	<b>Total net assets or fund balances</b> (see page 17 of the instructions) . . . . .	922,108	967,166	
	31	<b>Total liabilities and net assets/fund balances</b> (see page 17 of the instructions) . . . . .	922,108	967,166	

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	922,108
2	Enter amount from Part I, line 27a . . . . .	2	45,058
3	Other increases not included in line 2 (itemize) ▶ _____	3	
4	Add lines 1, 2, and 3 . . . . .	4	967,166
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	967,166

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				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)	
a				
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))	
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any		
a				
b				
c				
d				
e				
2	Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }		2	91,812
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	20,047

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	59,002	1,007,033	0 05859	
2011	53,239	984,968	0 05405	
2010	51,660	955,032	0 05409	
2009	55,752	889,510	0 06268	
2008	59,508	1,041,976	0 05711	
2	Total of line 1, column (d). . . . .		2	0 28652
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 05730
4	Enter the net value of noncharitable-use assets for 2013 from Part X, line 5. . . . .		4	1,076,485
5	Multiply line 4 by line 3. . . . .		5	61,687
6	Enter 1% of net investment income (1% of Part I, line 27b). . . . .		6	1,129
7	Add lines 5 and 6. . . . .		7	62,816
8	Enter qualifying distributions from Part XII, line 4. . . . .		8	67,837
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				

<b>Part VI    Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)</b>		
<b>1a</b> 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>b</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 . . . . .	<b>1</b>	1,129
<b>c</b> All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)		
<b>2</b> Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	<b>2</b>	
<b>3</b> Add lines 1 and 2. . . . .	<b>3</b>	1,129
<b>4</b> Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	<b>4</b>	
<b>5</b> <b>Tax based on investment income.</b> Subtract line 4 from line 3. If zero or less, enter -0- . . . . .	<b>5</b>	1,129
<b>6</b> Credits/Payments		
<b>a</b> 2013 estimated tax payments and 2012 overpayment credited to 2013	<b>6a</b>	641
<b>b</b> Exempt foreign organizations—tax withheld at source . . . . .	<b>6b</b>	
<b>c</b> Tax paid with application for extension of time to file (Form 8868)	<b>6c</b>	
<b>d</b> Backup withholding erroneously withheld . . . . .	<b>6d</b>	
<b>7</b> Total credits and payments. Add lines 6a through 6d. . . . .	<b>7</b>	641
<b>8</b> Enter any <b>penalty</b> for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached.	<b>8</b>	
<b>9</b> <b>Tax due.</b> If the total of lines 5 and 8 is more than line 7, enter <b>amount owed</b> . . . . .	<b>9</b>	488
<b>10</b> <b>Overpayment.</b> If line 7 is more than the total of lines 5 and 8, enter the <b>amount overpaid</b> . . . . .	<b>10</b>	
<b>11</b> Enter the amount of line 10 to be <b>Credited to 2014 estimated tax</b> <input checked="" type="checkbox"/> <b>Refunded</b> <input checked="" type="checkbox"/>	<b>11</b>	

<b>Part VII-A    Statements Regarding Activities</b>			
<b>1a</b> 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? . . . . .	<b>1a</b>	<b>Yes</b>	<b>No</b>
<b>b</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>	<b>1b</b>		<b>No</b>
<b>c</b> Did the foundation file <b>Form 1120-POL</b> for this year?. . . . .	<b>1c</b>		<b>No</b>
<b>d</b> Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: <b>(1)</b> On the foundation <input checked="" type="checkbox"/> \$ _____ <b>(2)</b> On foundation managers <input checked="" type="checkbox"/> \$ _____			
<b>e</b> Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input checked="" type="checkbox"/> \$ _____			
<b>2</b> 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>	<b>2</b>		<b>No</b>
<b>3</b> 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> . . . . .	<b>3</b>		<b>No</b>
<b>4a</b> Did the foundation have unrelated business gross income of \$1,000 or more during the year?. . . . .	<b>4a</b>		<b>No</b>
<b>b</b> If "Yes," has it filed a tax return on <b>Form 990-T</b> for this year?. . . . .	<b>4b</b>		<b>No</b>
<b>5</b> Was there a liquidation, termination, dissolution, or substantial contraction during the year? . . . . . <i>If "Yes," attach the statement required by General Instruction T.</i>	<b>5</b>		<b>No</b>
<b>6</b> 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? . . . . .	<b>6</b>		<b>No</b>
<b>7</b> 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>	<b>7</b>	<b>Yes</b>	
<b>8a</b> Enter the states to which the foundation reports or with which it is registered (see instructions): <input checked="" type="checkbox"/> IL _____			
<b>b</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>	<b>8b</b>	<b>Yes</b>	
<b>9</b> 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> . . . . .	<b>9</b>		<b>No</b>
<b>10</b> Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i>	<b>10</b>		<b>No</b>

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 ▶KENT SCHNACK Telephone no ▶(217) 224-4000 Located at ▶510 VERMONT ST QUINCY IL ZIP +4 ▶62301			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of <b>Form 1041</b> —Check here . . . . . ▶ <input type="checkbox"/> 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? ( <b>Exception.</b> 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 <b>any</b> of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)?. . . Organizations relying on a current notice regarding disaster assistance check here. . . . . ▶ <input type="checkbox"/>	1b		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?. . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ▶ 20____, 20____, 20____, 20____			
b	Are there any years listed in 2a for which the foundation is <b>not</b> 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 <b>all</b> years listed, answer "No" and attach statement—see instructions ). . . . .	2b		No
c	If the provisions of section 4942(a)(2) are being applied to <b>any</b> 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 <b>any</b> 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
JOHN STILLWELL	Vice President	0		
LOCAL AUSTIN,TX 787043540	0 00			
CHARLES STILLWELL	President	0		
711 ST CHRISTOPHERS ROAD RICHMOND,VA 23226	0 00			
LOREN E SCHNACK	ASST SEC & TREA	0		
510 VERMONT STREET QUINCY,IL 62301	0 00			
R NEWCOMB STILLWELL	SEC & TREAS	0		
800 BOYLSTON STREET BOSTON,MA 021993600	0 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	1,080,518
b	Average of monthly cash balances. . . . .	1b	12,360
c	Fair market value of all other assets (see instructions). . . . .	1c	0
d	Total (add lines 1a, b, and c). . . . .	1d	1,092,878
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	1,092,878
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions). . . . .	4	16,393
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	1,076,485
6	Minimum investment return. Enter 5% of line 5. . . . .	6	53,824

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	53,824
2a	Tax on investment income for 2013 from Part VI, line 5. . . . .	2a	1,129
b	Income tax for 2013 (This does not include the tax from Part VI ). . . . .	2b	
c	Add lines 2a and 2b. . . . .	2c	1,129
3	Distributable amount before adjustments Subtract line 2c from line 1. . . . .	3	52,695
4	Recoveries of amounts treated as qualifying distributions. . . . .	4	
5	Add lines 3 and 4. . . . .	5	52,695
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	52,695

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	67,837
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	67,837
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	1,129
6	Adjusted qualifying distributions. Subtract line 5 from line 4. . . . .	6	66,708
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			
2		Undistributed income, if any, as of the end of 2013			
a		Enter amount for 2012 only.			
b		Total for prior years 20____, 20____, 20____			
3		Excess distributions carryover, if any, to 2013			
a		From 2008. 8,767			
b		From 2009. 11,660			
c		From 2010. 5,172			
d		From 2011. 6,029			
e		From 2012. 9,908			
f		Total of lines 3a through e. 41,536			
4		Qualifying distributions for 2013 from Part XII, line 4 \$ 67,837			
a		Applied to 2012, but not more than line 2a			
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. 52,695			
e		Remaining amount distributed out of corpus 15,142			
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 56,678			
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. 0			
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). 8,767			
9		Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a. 47,911			
10		Analysis of line 9			
a		Excess from 2009. 11,660			
b		Excess from 2010. 5,172			
c		Excess from 2011. 6,029			
d		Excess from 2012. 9,908			
e		Excess from 2013. 15,142			

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) )

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 or e-mail address of the person to whom applications should be addressed

KENT SCHNACK  
510 VERMONT STREET  
QUINCY, IL 62301  
(217) 224-4000

b

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

LETTER - NO FORMAL APPLICATION PROCEDURES ESTABLISHED

c

Any submission deadlines

NONE

d

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

GRANTS ARE AWARDED ONLY TO QUALIFIED CHARITABLE, CIVIC, OR EDUCATIONAL ORGANIZATIONS. NO AWARDS ARE MADE TO INDIVIDUALS.

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	62,000
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)

Part XVII

Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

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.

(2)

Other assets.

b

Other transactions

(1)

Sales of assets to a noncharitable exempt organization.

(2)

Purchases of assets from a noncharitable exempt organization.

(3)

Rental of facilities, equipment, or other assets.

(4)

Reimbursement arrangements.

(5)

Loans or loan guarantees.

(6)

Performance of services or membership or fundraising solicitations.

c

Sharing of facilities, equipment, mailing lists, other assets, or paid employees.

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.

Yes

No

1a(1)

No

1a(2)

No

1b(1)

No

1b(2)

No

1b(3)

No

1b(4)

No

1b(5)

No

1b(6)

No

1c

No

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

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

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.

\*\*\*\*\*

Signature of officer or trustee

2014-04-30

Date

\*\*\*\*\*

Title

May the IRS discuss this return with the preparer shown below (see instr.)?

Yes

No

Paid Preparer Use Only

Print/Type preparer's name

JEFFREY A McPHERSON CPA

Preparer's Signature

Date

Check if self-employed

PTIN

P00917157

Firm's name

Gray Hunter Stenn LLP

Firm's EIN

Firm's address


500 Maine Street Quincy, IL 62301

Phone no

(217) 222-0304

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)				
<b>a</b> <i>Paid during the year</i>				
CHEERFUL HOME 315 S 5TH ST QUINCY,IL 62301			OUTREACH PROGRAM	4,000
QUINCY SOCIETY OF FINE ARTS 300 CIVIC CENTER PLAZA STE 244 QUINCY,IL 62301			EDUCATIONAL	5,000
CAMP CALLAHAN PO BOX 5253 QUINCY,IL 62305			GENERAL	3,500
BIG BROTHER BIG SISTER OF ADAMS COU 105 N 12TH ST 23 QUINCY,IL 62301			GENERAL	2,500
JACKSON LINCOLN SWIMMING COMPLEX IN 701 N 8TH ST QUINCY,IL 62301			GENERAL	5,000
TRANSITIONS OF WESTERN ILLINOIS 4409 MAINE STREET PO BOX 3646 QUINCY,IL 62301			GENERAL	3,000
QUINCY UNIVERSITY 1800 COLLEGE AVENUE QUINCY,IL 62301			PUBLIC RADIO STATION	8,000
QUINCY MUSEUM OF NATURAL HISTORY AR 1601 MAINE STREET QUINCY,IL 62301			BUILDING RENOVATION	29,000
QUINCY SYMPHONY ORCHESTRA ASSOCIATI 200 N 8TH ST SUITE 102 QUINCY,IL 62301			GENERAL	2,000
<b>Total . . . . .</b>  <b>3a</b>				62,000

**TY 2013 Accounting Fees Schedule**

**Name:** STILLWELL FOUNDATION  
CO KENT SCHNACK

**EIN:** 37-6026362

**Software ID:** 13000170

**Software Version:** 2013v3.1

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
	925	462	463	463



**TY 2013 Legal Fees Schedule**

**Name:** STILLWELL FOUNDATION  
CO KENT SCHNACK

**EIN:** 37-6026362

**Software ID:** 13000170

**Software Version:** 2013v3.1

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
	3,000	1,500	1,500	1,500

## TY 2013 Other Expenses Schedule

**Name:** STILLWELL FOUNDATION  
CO KENT SCHNACK

**EIN:** 37-6026362

**Software ID:** 13000170

**Software Version:** 2013v3.1

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
PUBLICATION FEES	59	29	30	30

**TY 2013 Other Professional Fees Schedule**

**Name:** STILLWELL FOUNDATION  
CO KENT SCHNACK

**EIN:** 37-6026362

**Software ID:** 13000170

**Software Version:** 2013v3.1

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT ADVISORY	7,457	3,728	3,729	3,729

**TY 2013 Taxes Schedule**

**Name:** STILLWELL FOUNDATION  
CO KENT SCHNACK

**EIN:** 37-6026362

**Software ID:** 13000170

**Software Version:** 2013v3.1

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
	230	115	115	115

# 2013 Tax Information Statement

Page 6 of 26

Ref: 25

BMO HARRIS BANK N A  
111 WEST MONROE STREET 10C  
CHICAGO, IL 60603

Account Number: 110010479014  
Recipient's Tax ID Number: XX-XXX6362  
☐ Corrected ☐ 2nd TIN notice

Recipient's Name and Address:  
STILLWELL FOUNDATION  
ST CHRISTOPHERS SCHOOL  
C/O MR CHARLES M STILLWELL  
711 ST CHRISTOPHERS ROAD  
RICHMOND, VA 23226

## 2013 Proceeds from Broker and Barter Exchange Transactions

Sales are listed at Gross Proceeds less commissions and option premiums

Cusip	Description	Stock or Other Symbol	Quantity Sold	Date of Sale or Exchange	Date of Acquisition	Stocks Bonds, etc	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
<b>Short Term Sales</b>											
001055102	AFLAC INC COMMON STOCK	AFL	170 0000	05/16/2013	11/16/2012	9,208 44	8,559 28	0 00	649 16	0 00	0 00
018581108	ALLIANCE DATA SYSTEMS CORP COMMON STOCK	ADS	10 0000	06/10/2013	10/19/2012	1,779 36	1,442 74	0 00	336 62	0 00	0 00
020002101	ALLSTATE CORPORATION COMMON STOCK	ALL	115 0000	11/21/2013	05/16/2013	6,241 70	5,768 85	0 00	472 85	0 00	0 00
037833100	APPLE COMPUTER INC COMMON STOCK	AAPL	5 0000	06/10/2013	03/22/2013	2,226 36	2,302 20	0 00	-75 84	0 00	0 00
05615F102	BABCOCK & WILCOX	BWC	40 0000	06/10/2013	05/16/2013	1,213 17	1,159 03	0 00	54 14	0 00	0 00
125269100	CF INDUSTRIES HOLDINGS INC	CF	10 0000	06/10/2013	11/16/2012	1,935.06	1,955.06	0.00	-20.00	0.00	0.00
125269100	CF INDUSTRIES HOLDINGS INC	CF	15 0000	06/20/2013	11/16/2012	2,756 84	2,932 59	0 00	-175 75	0 00	0 00
17275R102	CISCO SYSTEMS INC COMMON STOCK	CSCO	310 0000	06/10/2013	03/22/2013	7,582 62	6,449 55	0 00	1,133 07	0 00	0 00
172967424	CITIGROUP INC	C	30 0000	06/10/2013	01/17/2013	1,548 57	1,238 34	0 00	310 23	0 00	0 00

This is important tax information and is being furnished to you

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ST CHRISTOPHERS SCHOOL  
C/O MR CHARLES M STILLWELL  
711 ST CHRISTOPHERS ROAD  
RICHMOND, VA 23226

Sales are listed at Gross Proceeds less commissions and option premiums

Cusip	Description	Stock or Other Symbol	Quantity Sold	Date of Sale or Exchange	Date of Acquisition	Stocks Bonds, etc	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
19122T109	COCA COLA ENTERPRISES INC	CCE	50 0000	06/10/2013	12/20/2012	1,851 47	1,595 04	0 00	256 43	0 00	0 00
20030N101	COMCAST CORP-CL A	CMCSA	40 0000	06/10/2013	03/22/2013	1,630 37	1,644 80	0 00	-14 43	0 00	0 00
126650100	CVS CORPORATION COMMON STOCK	CVS	20 0000	06/10/2013	07/19/2012	1,181 57	909 20	0 00	272 37	0 00	0 00
G27823106	DELPHI AUTOMOTIVE PLC	DLPH	70 0000	06/10/2013	01/17/2013	3,529 33	2,732 13	0 00	797 20	0 00	0 00
G27823106	DELPHI AUTOMOTIVE PLC	DLPH	45 0000	06/20/2013	Various	2,254 28	1,665 76	0 00	588 52	0 00	0 00
277432100	EASTMAN CHEMICAL COMPANY COMMON STOCK	EMN	65 0000	04/18/2013	08/16/2012	4,286 97	3,549 07	0 00	737 90	0 00	0 00
G10082140	ENERGY XXI BERMUDA	EXXI	250 0000	01/17/2013	09/24/2012	8,107.85	9,203.95	0.00	-1,096.10	0.00	0.00
364760108	GAP INC COMMON STOCK	GPS	94 0000	12/20/2013	07/18/2013	3,647 77	4,249 55	0 00	-601 78	0 00	0 00
38141G104	GOLDMAN SACHS GROUP INC COMMON STOCK	GS	10 0000	06/10/2013	12/20/2012	1,669 27	1,292 46	0 00	376 81	0 00	0 00

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Cusip	Description	Stock or Other Symbol	Quantity Sold	Date of Sale or Exchange	Date of Acquisition	Stocks Bonds, etc	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
38141G104	GOLDMAN SACHS GROUP INC COMMON STOCK	GS	40 0000	06/20/2013	12/20/2012	6,210 69	5,169 82	0 00	1,040 87	0 00	0 00
38141G104	GOLDMAN SACHS GROUP INC COMMON STOCK	GS	40 0000	07/18/2013	12/20/2012	6,553 66	5,169 82	0 00	1,383 84	0 00	0 00
413086109	HARMAN INTERNATIONAL INDUSTRIES INC NEW COMMON STOCK	HAR	95 0000	01/17/2013	09/24/2012	4,753 63	4,572 64	0 00	180 99	0 00	0 00
413875105	HARRIS CORPORATION DEL COMMON STOCK	HRS	90 0000	03/22/2013	09/24/2012	3,940 77	4,584 65	0 00	-643 88	0 00	0 00
423452101	HELMERICH & PAYNE INC COMMON STOCK	HP	50 0000	06/10/2013	02/21/2013	3,182 44	3,198 16	0 00	-15 72	0 00	0 00
423452101	HELMERICH & PAYNE INC COMMON STOCK	HP	91 0000	08/15/2013	02/21/2013	5,974 14	5,820 66	0 00	153 48	0 00	0 00
423452101	HELMERICH & PAYNE INC COMMON STOCK	HP	119 0000	10/17/2013	Various	8,983.09	7,306.07	0.00	1,677.02	0.00	0.00
457187102	INGREDION INC	INGR	60 0000	07/18/2013	09/24/2012	3,763 42	3,323 64	0 00	439 78	0 00	0 00
460146103	INTERNATIONAL PAPER COMPANY COMMON STOCK	IP	89 0000	08/15/2013	03/22/2013	4,233 65	4,018 42	0 00	215 23	0 00	0 00

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711 ST CHRISTOPHERS ROAD  
RICHMOND, VA 23226

Sales are listed at Gross Proceeds less commissions and option premiums

Cusip	Description	Stock or Other Symbol	Quantity Sold	Date of Sale or Exchange	Date of Acquisition	Stocks Bonds, etc	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
460146103	INTERNATIONAL PAPER COMPANY COMMON STOCK	IP	66 0000	09/19/2013	03/22/2013	3,170 23	2,979 95	0 00	190 28	0 00	0 00
539830109	LOCKHEED MARTIN CORPORATION COMMON STOCK	LMT	60 0000	04/18/2013	04/20/2012	5,690 97	5,450 88	0 00	240 09	0 00	0 00
56585A102	MARATHON PETROLEUM CORPORATION	MPC	40 0000	02/21/2013	06/21/2012	3,188 05	1,666 15	0 00	1,521 90	0 00	0 00
56585A102	MARATHON PETROLEUM CORPORATION	MPC	20 0000	06/10/2013	06/21/2012	1,668 37	833 07	0 00	835 30	0 00	0 00
58155Q103	MCKESSON HBOC INC COMMON STOCK	MCK	25 0000	11/21/2013	08/15/2013	4,019 68	3,054 82	0 00	964 86	0 00	0 00
594918104	MICROSOFT CORPORATION COMMON STOCK	MSFT	30 0000	01/17/2013	06/21/2012	817 93	912 60	0 00	-94 67	0 00	0 00
628530107	MYLAN LABORATORIES INC COMMON STOCK	MYL	80 0000	06/10/2013	01/17/2013	2,466.35	2,243.75	0.00	222.60	0.00	0.00
628530107	MYLAN LABORATORIES INC COMMON STOCK	MYL	70 0000	08/15/2013	01/17/2013	2,535 81	1,963 28	0 00	572 53	0 00	0 00
67073Y106	NV ENERGY INC	NVE	245 0000	02/21/2013	08/16/2012	4,740 30	4,477 47	0 00	262 83	0 00	0 00

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# 2013 Tax Information Statement

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711 ST CHRISTOPHERS ROAD  
RICHMOND, VA 23226

Sales are listed at Gross Proceeds less commissions and option premiums

Cusip	Description		Stock or Other Symbol					
Quantity Sold	Date of Sale or Exchange	Date of Acquisition	Stocks Bonds, etc	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
67073Y106	NV ENERGY INC		NVE					
400 0000	04/18/2013	08/16/2012	8,319 37	7,310 16	0 00	1,009 21	0 00	0 00
693506107	P P G INDUSTRIES INC COMMON STOCK		PPG					
20 0000	06/10/2013	06/21/2012	3,098 34	2,059 50	0 00	1,038 84	0 00	0 00
85771P102	STATOIL ASA		STO					
555 0000	08/15/2013	Various	12,040 63	13,953 15	0 00	-1,912 52	0 00	0 00
871503108	SYMANTEC CORPORATION COMMON STOCK		SYMC					
495 0000	12/20/2013	Various	11,063 15	10,776 17	0 00	286 98	0 00	0 00
881609101	TESORO PETROLEUM CORPORATION COMMON STOCK		TSO					
75 0000	02/21/2013	05/25/2012	3,955 43	1,775 72	0 00	2,179 71	0 00	0 00
88732J207	TIME WARNER CABLE INC		TWC					
40 0000	03/22/2013	05/25/2012	3,809 52	3,078 23	0 00	731 29	0 00	0 00
891092108	TORO COMPANY COMMON STOCK		TTC					
155 0000	05/16/2013	Various	7,170.77	6,118.12	0.00	1,052.65	0.00	0.00
891092108	TORO COMPANY COMMON STOCK		TTC					
130 0000	07/18/2013	08/16/2012	6,328 02	4,951 94	0 00	1,376 08	0 00	0 00
902494103	TYSON FOODS INC CLASS A COMMON STOCK		TSN					
50 0000	06/10/2013	04/18/2013	1,260 97	1,179 19	0 00	81 78	0 00	0 00

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# 2013 Tax Information Statement

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Ref: 25

BMO HARRIS BANK N A  
111 WEST MONROE STREET 10C  
CHICAGO, IL 60603

Account Number:  
Recipient's Tax ID Number:

110010479014  
XX-XXX6362

☐ Corrected

☐ 2nd TIN notice

Recipient's Name and Address:  
STILLWELL FOUNDATION  
ST CHRISTOPHERS SCHOOL  
C/O MR CHARLES M STILLWELL  
711 ST CHRISTOPHERS ROAD  
RICHMOND, VA 23226

Sales are listed at Gross Proceeds less commissions and option premiums

Cusip	Description	Stock or Other Symbol	Quantity Sold	Date of Sale or Exchange	Date of Acquisition	Stocks Bonds, etc	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
907818108	UNION PACIFIC CORPORATION COMMON STOCK	UNP	10 0000	06/10/2013	05/16/2013	1,575 47	1,570 66	0 00	4 81	0 00	0 00
91324P102	UNITEDHEALTH GROUP INC COMMON STOCK	UNH	55 0000	03/22/2013	07/19/2012	2,990 29	3,027 79	0 00	-37 50	0 00	0 00
91324P102	UNITEDHEALTH GROUP INC COMMON STOCK	UNH	70 0000	04/18/2013	07/19/2012	4,192 55	3,853 54	0 00	339 01	0 00	0 00
91324P102	UNITEDHEALTH GROUP INC COMMON STOCK	UNH	80 0000	05/16/2013	08/16/2012	4,968 47	4,274 80	0 00	693 67	0 00	0 00
91529Y106	UNUMPROVIDENT CORPORATION COMMON STOCK	UNM	40 0000	06/10/2013	05/16/2013	1,155 17	1,128 04	0 00	27 13	0 00	0 00
931142103	WAL-MART STORES INC COMMON STOCK	WMT	60 0000	02/21/2013	07/19/2012	4,261 17	4,297 19	0 00	-36 02	0 00	0 00
<b>Total Short Term Sales</b>						<b>214,733 50</b>	<b>194,749 65</b>	<b>0 00</b>	<b>19,983 85</b>	<b>0 00</b>	<b>0 00</b>
<b>Long Term Sales</b>											
00130H105	AES CORPORATION COMMON STOCK	AES	100 0000	06/10/2013	02/16/2012	1,241 98	1,379 61	0 00	-137 63	0 00	0 00
001055102	AFLAC INC COMMON STOCK	AFL	55 0000	05/16/2013	12/15/2011	2,979 20	2,283 47	0 00	695 73	0 00	0 00

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001055102	AFLAC INC COMMON STOCK	AFL	65 0000	06/20/2013	12/15/2011	3,694 97	2,698 65	0 00	996 32	0 00	0 00
03076C106	AMERIPRISE FINANCIAL INC	AMP	30 0000	06/10/2013	04/25/2011	2,495 95	1,884 26	0 00	611 69	0 00	0 00
03076C106	AMERIPRISE FINANCIAL INC	AMP	38 0000	11/21/2013	04/25/2011	4,057 27	2,386 73	0 00	1,670 54	0 00	0 00
031162100	AMGEN INC COMMON STOCK	AMGN	38 0000	09/19/2013	05/27/2009	4,436 52	1,927 23	0 00	2,509 29	0 00	0 00
031162100	AMGEN INC COMMON STOCK	AMGN	20 0000	09/19/2013	02/16/2012	2,335 01	1,375 80	0 00	959 21	0 00	0 00
031162100	AMGEN INC COMMON STOCK	AMGN	60 0000	10/17/2013	05/27/2009	6,902 51	3,043 00	0 00	3,859 51	0 00	0 00
031162100	AMGEN INC COMMON STOCK	AMGN	82 0000	11/21/2013	05/27/2009	9,088.75	4,158.76	0.00	4,929.99	0.00	0.00
037833100	APPLE COMPUTER INC COMMON STOCK	AAPL	5 0000	06/10/2013	02/07/2008	2,226 36	600 53	0 00	1,625 83	0 00	0 00
046353108	ASTRAZENECA PLC SPONSORED ADR	AZN	130 0000	03/22/2013	Various	6,375 51	6,622 92	0 00	-247 41	0 00	0 00

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Quantity Sold	Date of Sale or Exchange	Date of Acquisition	Stocks Bonds, etc	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
046353108	ASTRAZENECA PLC SPONSORED ADR	AZN						
110 0000	04/18/2013	11/24/2010	5,609 72	5,309 58	0 00	300 14	0 00	0 00
053332102	AUTOZONE INC COMMON STOCK	AZO						
10 0000	02/21/2013	07/16/2010	3,789 49	2,029 95	0 00	1,759 54	0 00	0 00
075887AS8	BECTON DICKINSON 4 550% 4/15/13							
25000 0000	04/15/2013	05/10/2011	25,000 00	26,690 00	0 00	-1,690 00	0 00	0 00
124857202	CBS CORPORATION CLASS B W/I	CBS						
180 0000	03/22/2013	Various	8,266 31	4,289 98	0 00	3,976 33	0 00	0 00
125269100	CF INDUSTRIES HOLDINGS INC	CF						
15 0000	06/20/2013	Various	2,756 84	2,721 29	0 00	35 54	0 00	0 00
166764100	CHEVRON TEXACO INC COMMON STOCK	CVX						
20 0000	06/10/2013	03/16/2012	2,443 95	2,207 18	0 00	236 77	0 00	0 00
172967DP3	CITIGROUP INC 5 850% 7/02/13							
25000 0000	07/02/2013	05/05/2011	25,000.00	27,071.25	0.00	-2,071.25	0.00	0.00
12646R105	CST BRANDS INC	CST						
6667	05/14/2013	11/18/2011	21 41	10 90	0 00	10 51	0 00	0 00
12646R105	CST BRANDS INC	CST						
16 0000	05/16/2013	11/18/2011	528 79	261 67	0 00	267 12	0 00	0 00

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254709108	DISCOVER FINL SVCS	DFS	80 0000	06/10/2013	04/20/2012	3,888 74	2,640 30	0 00	1,248 44	0 00	0 00
29266R108	ENERGIZER HOLDINGS INC COMMON STOCK	ENR	60 0000	10/17/2013	07/19/2012	5,597 01	4,710 78	0 00	886 23	0 00	0 00
30231G102	EXXON MOBIL CORPCOMMON STOCK	XOM	40 0000	06/10/2013	03/16/2012	3,653 13	3,472 75	0 00	180 38	0 00	0 00
30231G102	EXXON MOBIL CORPCOMMON STOCK	XOM	70 0000	10/17/2013	Various	6,096 32	6,021 07	0 00	75 25	0 00	0 00
364760108	GAP INC COMMON STOCK	GPS	140 0000	12/20/2013	11/16/2012	5,432 86	4,697 66	0 00	735 20	0 00	0 00
36962GZY3	GEN ELEC CAP CORP 5 450% 1/15/13		25000 0000	01/15/2013	05/17/2011	25,000 00	26,756 25	0 00	-1,756 25	0 00	0 00
44266RAA5	HOWARD HUGHES MED 3 450% 9/01/14		25000 0000	08/16/2013	05/16/2011	25,826.43	26,638.75	0.00	-812.32	0.00	0.00
457187102	INGREDION INC	INGR	39 0000	07/18/2013	Various	2,446 22	1,654 04	0 00	792 18	0 00	0 00
457187102	INGREDION INC	INGR	106 0000	08/15/2013	09/17/2010	6,769 79	4,053 86	0 00	2,715 93	0 00	0 00

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459200101	INTERNATIONAL BUSINESS MACHINES CAPITAL STOCK	IBM	35 0000	02/21/2013	Various	6,954 65	3,600 34	0 00	3,354 31	0 00	0 00
459200101	INTERNATIONAL BUSINESS MACHINES CAPITAL STOCK	IBM	20 0000	04/18/2013	02/07/2008	4,145 96	2,044 16	0 00	2,101 80	0 00	0 00
459200101	INTERNATIONAL BUSINESS MACHINES CAPITAL STOCK	IBM	20 0000	06/20/2013	02/07/2008	3,948 36	2,044 15	0 00	1,904 21	0 00	0 00
501044101	KROGER COMPANY COMMON STOCK	KR	70 0000	06/10/2013	07/22/2011	2,424 75	1,774 50	0 00	650 25	0 00	0 00
532457108	LILLY ELI & COMPANY COMMON STOCK	LLY	50 0000	06/10/2013	07/22/2011	2,631 45	1,944 66	0 00	686 79	0 00	0 00
532457108	LILLY ELI & COMPANY COMMON STOCK	LLY	300 0000	07/18/2013	Various	14,999 68	11,389 34	0 00	3,610 34	0 00	0 00
539830109	LOCKHEED MARTIN CORPORATION COMMON STOCK	LMT	40 0000	05/16/2013	04/20/2012	4,163.45	3,633.92	0.00	529.53	0.00	0.00
55616P104	MACY S INC	M	60 0000	06/10/2013	02/16/2012	2,935 14	2,126 21	0 00	808 93	0 00	0 00
58155Q103	MCKESSON HBOC INC COMMON STOCK	MCK	10 0000	06/10/2013	04/20/2012	1,144 18	911 67	0 00	232 51	0 00	0 00

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Cusip	Description	Stock or Other Symbol						
Quantity Sold	Date of Sale or Exchange	Date of Acquisition	Stocks Bonds, etc	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
58155Q103	MCKESSON HBOC INC COMMON STOCK	MCK						
40 0000	06/20/2013	04/20/2012	4,419 50	3,646 70	0 00	772 80	0 00	0 00
594918104	MICROSOFT CORPORATION COMMON STOCK	MSFT						
240 0000	01/17/2013	Various	6,543 45	6,507 47	0 00	35 98	0 00	0 00
594918104	MICROSOFT CORPORATION COMMON STOCK	MSFT						
190 0000	03/22/2013	09/15/2011	5,350 30	5,124 30	0 00	226 00	0 00	0 00
68389X105	ORACLE CORPORATION COMMON STOCK	ORCL						
80 0000	06/10/2013	04/20/2012	2,714 35	2,339 17	0 00	375 18	0 00	0 00
716768106	PETSMART INC COMMON STOCK	PETM						
45 0000	03/22/2013	05/25/2010	2,796 43	1,393 33	0 00	1,403 10	0 00	0 00
716768106	PETSMART INC COMMON STOCK	PETM						
80 0000	05/16/2013	05/25/2010	5,529 76	2,477 04	0 00	3,052 72	0 00	0 00
717081103	PFIZER INC COMMON STOCK	PFE						
220 0000	09/19/2013	09/15/2011	6,310.72	4,063.11	0.00	2,247.61	0.00	0.00
755111507	RAYTHEON COMPANY COMMON STOCK	RTN						
36 0000	11/21/2013	Various	3,130 47	1,701 45	0 00	1,429 02	0 00	0 00
755111507	RAYTHEON COMPANY COMMON STOCK	RTN						
89 0000	12/20/2013	09/17/2010	7,892 80	4,108 79	0 00	3,784 01	0 00	0 00

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Quantity Sold	Date of Sale or Exchange	Date of Acquisition	Stocks Bonds, etc	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
78010XAD3	ROYAL BK SCOTLAND 3 400%	8/23/13						
25000 0000	08/23/2013	05/05/2011	25,000 00	25,821 50	0 00	-821 50	0 00	0 00
871503108	SYMANTEC CORPORATION COMMON STOCK		SYMC					
265 0000	12/20/2013	11/16/2012	5,922 70	4,736 53	0 00	1,186 17	0 00	0 00
881609101	TESORO PETROLEUM CORPORATION COMMON STOCK		TSO					
30 0000	06/10/2013	05/25/2012	1,759 76	710 29	0 00	1,049 47	0 00	0 00
881609101	TESORO PETROLEUM CORPORATION COMMON STOCK		TSO					
125 0000	09/19/2013	05/25/2012	5,717 05	2,959 54	0 00	2,757 51	0 00	0 00
872540109	TJX COMPANIES INC NEW COMMON STOCK		TJX					
40 0000	06/10/2013	05/25/2010	2,015 16	886 12	0 00	1,129 04	0 00	0 00
872540109	TJX COMPANIES INC NEW COMMON STOCK		TJX					
99 0000	09/19/2013	Various	5,595 88	2,150 77	0 00	3,445 11	0 00	0 00
89417E109	TRAVELERS COMPANIES INC		TRV					
31 0000	09/19/2013	04/16/2010	2,697.64	1,635.48	0.00	1,062.16	0.00	0.00
902973304	US BANCORP COMMON STOCK		USB					
235 0000	01/17/2013	05/23/2011	7,734 63	5,877 98	0 00	1,856 65	0 00	0 00
902973304	US BANCORP COMMON STOCK		USB					
30 0000	06/10/2013	05/23/2011	1,073 98	750 38	0 00	323 60	0 00	0 00

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902973304	US BANCORP COMMON STOCK	USB	160 0000	09/19/2013	Various	6,006 96	3,893 39	0 00	2,113 57	0 00	0 00
91913Y100	VALERO REFNG & MARKETING CO COMMON STOCK	VLO	100 0000	02/21/2013	11/18/2011	4,481 36	2,203 58	0 00	2,277 78	0 00	0 00
91913Y100	VALERO REFNG & MARKETING CO COMMON STOCK	VLO	30 0000	06/10/2013	11/18/2011	1,184 37	606 56	0 00	577 81	0 00	0 00
91913Y100	VALERO REFNG & MARKETING CO COMMON STOCK	VLO	120 0000	11/21/2013	11/18/2011	5,104 96	2,426 24	0 00	2,678 72	0 00	0 00
92343VAN4	VERIZON COMM INC 5 250% 4/15/13		25000 0000	04/15/2013	05/16/2011	25,000 00	26,977 50	0 00	-1,977 50	0 00	0 00
92343V104	VERIZON COMMUNICATIONS COMMON STOCK	VZ	65 0000	02/21/2013	09/15/2011	2,921 04	2,339 35	0 00	581 69	0 00	0 00
931142103	WAL-MART STORES INC COMMON STOCK	WMT	10 0000	02/21/2013	04/16/2010	710.19	543.38	0.00	166.81	0.00	0.00
949746101	WELLS FARGO & COMPANY NEW COMMON STOCK	WFC	60 0000	06/10/2013	Various	2,491 15	1,582 76	0 00	908 39	0 00	0 00
<b>Total Long Term Sales</b>						<b>397,413 27</b>	<b>326,529 88</b>	<b>0 00</b>	<b>70,883 38</b>	<b>0 00</b>	<b>0 00</b>

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0101383 04 MB 1.406 \*\*AUTO 9 0 6666 62301-290210

-C02-P01384-1 3



LOREN E. SCHNACK  
510 VERMONT STREET  
QUINCY, IL 62301



Your account number 110010479014  
December 1, 2013 to December 31, 2013

## Account Statement

STILLWELL FOUNDATION  
INVESTMENT ADVISORY ACCOUNT

BMO Harris Bank N.A.

Statement Prepared by  
Your Account Administrator  
Your Trust Advisor  
Your Investment Advisor

Personal Service Team 866-396-5368  
A. STOJIC 312-461-5629  
J. R. KNECHT 312-461-5615

It is important for you to review the data reported in this statement and contact your Personal Service Team, your Trust Advisor or your Investment Advisor if you have any questions.

Change in the value of your account	5
Income summary	5
Realized gain and loss summary	5
Summary of your assets	6
Your bond maturity schedule	7
Summary of sectors	8
Details of assets in your account	9
Your account activity	16

Harris myCFO® is a brand delivering services through Harris myCFO, LLC an investment advisor registered with the Securities and Exchange Commission; certain divisions of BMO Harris Bank, N. A. a national bank with trust powers; and BMO Delaware Trust Company, a Delaware limited purpose trust company. Not all products and services are available in every state and/or location.

BMO and BMO Financial Group are trade names used by Bank of Montreal.

Investment products offered are: **NOT A DEPOSIT- NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY- NOT GUARANTEED BY ANY BANK-MAY LOSE VALUE.**

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## • A message to our clients

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*The regulations under the Emergency Economic Stabilization Act of 2008 require that starting January 1, 2014, financial institutions must amortize premiums of a bond that generates taxable interest over the life of the bond or until the bond is sold or matures. In accordance with this Act, BMO Harris will therefore begin amortizing premiums paid for taxable bonds in 2014.*

*What is premium amortization? The bond has a premium if the bond was purchased for more than the face value of the bond when it was purchased. Amortization is the process used to reduce the premium annually using a formula established by the IRS. This reduction in the premium is then offset against any income earned on the bond during the year.*

*We encourage you to consult with your tax advisor regarding the election to amortize premiums on bonds you acquire that produce taxable income. If you would like to elect out of having BMO Harris perform premium amortization for your bonds that generate taxable income for this account, please contact a member of your account team.*

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## • Change in the value of your account

	DEC 01, 2013 TO DEC 31, 2013	JAN 01, 2013 TO DEC 31, 2013
Beginning market value	\$1,146,386.36	\$1,012,687.06
Deposits		
Assets	0.00	493.33
Distributions		
Cash	-9,027.91	-61,992.70
Bank fees	-622.00	-7,287.68
Other disbursements	-5.44	-169.75
Change in portfolio value		
Income	2,564.05	26,980.46
Market change	15,405.32	183,989.66
Ending market value	\$1,154,700.38	\$1,154,700.38

## • Realized gain and loss summary

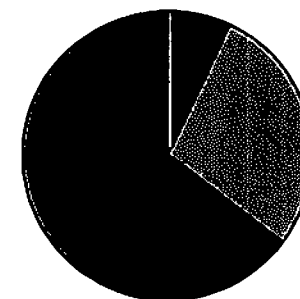
	DEC 01, 2013 TO DEC 31, 2013	JAN 01, 2013 TO DEC 31, 2013
Realized capital gain/loss	\$5,390.58	\$90,867.24
Mutual fund capital gain distributions	725.28	882.28

## • Income summary

	DEC 01, 2013 TO DEC 31, 2013	JAN 01, 2013 TO DEC 31, 2013
Dividends	1,504.74	13,073.62
Mutual fund short term capital gains dividends	0.00	46.22
Interest		
Other taxable	1,041.94	13,843.25
Other income	17.37	17.37
Total income	\$2,564.05	\$26,980.46
Estimated annual income:	\$22,116.55	

## • Summary of your assets

	MARKET VALUE ON DEC 31, 2013	% OF YOUR ACCOUNT FOR CURRENT PERIOD
Cash	35.00	0.00
Short-term	81,759.44	7.08
<b>Total cash &amp; short-term</b>	<b>\$81,794.44</b>	<b>7.08 %</b>
Corporate and other taxable	325,520.62	28.19
<b>Total fixed income/low volatility</b>	<b>\$325,520.62</b>	<b>28.19 %</b>
<b>Total cash, short-term &amp; fixed income/low volatility</b>	<b>\$407,315.06</b>	<b>35.27 %</b>
U.S. equity	714,547.77	61.88
International	32,837.55	2.84
<b>Total equity/high volatility</b>	<b>\$747,385.32</b>	<b>64.73 %</b>
<b>YOUR TOTAL ASSETS</b>	<b>\$1,154,700.38</b>	<b>100.00 %</b>

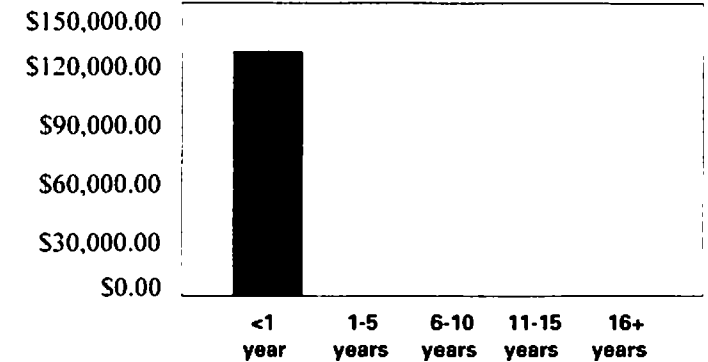


Cash & short-term  
 Fixed income/Low volatility  
 Equity / High volatility

\* may not add to 100% due to rounding

• *Your bond maturity schedule*

MATURITY DATE	PAR VALUE
Cash & short-term	\$81,794.44
Less than 1 year	
2014	125,000.00
<b>Total bonds</b>	<b>\$125,000.00</b>





• *Summary of sectors*

	MARKET VALUE ON DEC 31, 2013	% OF TOTAL COMMON STOCKS
<b>Common stocks</b>		
Consumer discretionary	96,004.09	13.44
Consumer staples	68,913.20	9.64
Energy	60,190.00	8.42
Financials	130,904.54	18.32
Health care	75,855.16	10.62
Industrials	99,175.18	13.88
Information technology	120,725.03	16.90
Materials	42,394.02	5.93
Utilities	20,386.55	2.85
<b>Total common stocks</b>	<b>\$714,547.77</b>	<b>100.00 %</b>

## • Details of assets in your account

DESCRIPTION OF ASSET	QUANTITY	X	CURRENT UNIT VALUE	=	CURRENT TOTAL MARKET VALUE	-	FEDERAL TAX COST	=	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	YIELD
<b>CASH &amp; SHORT-TERM</b>											
CASH	35.000		1.0000		35.00		35.00		0.00	0.00	0.00%
<b>TOTAL CASH &amp; SHORT-TERM</b>					<b>\$35.00</b>		<b>\$35.00</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>.00%</b>
<b>CASH &amp; SHORT-TERM</b>											
VIRTUS INSIGHT GOVERNMENT MONEY MARKET FUND I	81,759.440		1.0000		81,759.44		81,759.44		0.00	8.18	0.01%
<b>TOTAL CASH &amp; SHORT-TERM</b>					<b>\$81,759.44</b>		<b>\$81,759.44</b>		<b>\$0.00</b>	<b>\$8.18</b>	<b>.01%</b>
<b>FIXED INCOME/LOW VOLATILITY</b>											
<b>Corporate and other taxable</b>											
CONS EDISON CO OF NY DTD 03/25/2009 5.550% 04/01/2014 NON CALLABLE MOODYS: A3 S&P: A-	25,000.000		101.2030		25,300.75		27,628.00		-2,327.25	1,387.50	5.48%
JPMORGAN CHASE & CO DTD 05/18/2009 4.650% 06/01/2014 NON CALLABLE MOODYS: A3 S&P: A	25,000.000		101.7510		25,437.75		27,025.00		-1,587.25	1,162.50	4.57%
MIDAMERICAN ENERGY CO MEDIUM TERM NOTE DTD 10/01/2004 4.650% 10/01/2014 NON CALLABLE MOODYS: WR S&P: A	50,000.000		103.1260		51,563.00		54,889.50		-3,326.50	2,325.00	4.51%
<b>International</b>											
BARCLAYS BANK PLC DTD 01/13/2011 2.375% 01/13/2014 NON CALLABLE MOODYS: A2 S&P: A	25,000.000		100.0550		25,013.75		25,487.50		-473.75	593.75	2.37%

• Details of assets in your account (continued)

DESCRIPTION OF ASSET		QUANTITY	X	CURRENT UNIT VALUE	=	CURRENT TOTAL MARKET VALUE	-	FEDERAL TAX COST	=	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	YIELD
Taxable funds												
FRANKLIN FLOATING RATE DAILY ACCESS FUND	FDAAX	5,446.623		9.2100		50,163.40		50,000.00		163.40	1,911.76	3.81%
VANGUARD INTERMEDIATE-TERM CORPORATE FUND	VFIDX	5,051.475		9.6700		48,847.76		50,299.70		-1,451.94	1,656.88	3.39%
VANGUARD SHORT-TERM INVESTMENT GRADE FUND	VFSUX	9,270.487		10.7000		99,194.21		100,673.34		-1,479.13	1,891.18	1.91%
Total Corporate and other taxable						\$325,520.62		\$336,003.04		-\$10,482.42	\$10,928.57	3.36%
TOTAL FIXED INCOME/LOW VOLATILITY						\$325,520.62		\$336,003.04		-\$10,482.42	\$10,928.57	3.36%
EQUITY/HIGH VOLATILITY												
U.S. equity												
AES CORP Utilities	AES	1,405.000		14.5100		20,386.55		18,196.44		2,190.11	281.00	1.38%
AGCO CORP Industrials	AGCO	261.000		59.1900		15,448.59		15,798.04		-349.45	104.40	0.68%
ALLIANCE DATA SYSTEMS CORP Information technology	ADS	75.000		262.9300		19,719.75		10,450.53		9,269.22	0.00	0.00%
AMERICAN EXPRESS CO CAPITAL STOCK Financials	AXP	90.000		90.7300		8,165.70		6,749.37		1,416.33	82.80	1.01%
AMERIPRISE FINANCIAL INC. Financials	AMP	152.000		115.0500		17,487.60		8,490.88		8,996.72	316.16	1.81%
APPLE INC Information technology	AAPL	52.000		561.0200		29,173.04		11,002.38		18,170.66	634.40	2.17%

• Details of assets in your account (continued)

DESCRIPTION OF ASSET		QUANTITY	X	CURRENT UNIT VALUE	=	CURRENT TOTAL MARKET VALUE	-	FEDERAL TAX COST	=	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	YIELD
BABCOCK & WILCOX Industrials	BWC	255.000		34.1900		8,718.45		7,388.83		1,329.62	102.00	1.17%
BED BATH & BEYOND INC Consumer discretionary	BBBY	150.000		80.3000		12,045.00		11,673.87		371.13	0.00	0.00%
BERKSHIRE HATHAWAY INC-CL B Financials	BRK/B	78.000		118.5600		9,247.68		9,158.61		89.07	0.00	0.00%
BOEING CO Industrials	BA	97.000		136.4900		13,239.53		11,570.36		1,669.17	283.24	2.14%
CELGENE CORP Health care	CELG	95.000		168.9680		16,051.96		11,205.99		4,845.97	0.00	0.00%
CF INDUSTRIES HOLDINGS INC Materials	CF	35.000		233.0400		8,156.40		6,122.10		2,034.30	140.00	1.72%
CHEVRON CORPORATION Energy	CVX	125.000		124.9100		15,613.75		13,373.83		2,239.92	500.00	3.20%
CIGNA CORP Health care	CI	80.000		87.4800		6,998.40		5,133.48		1,864.92	3.20	0.05%
CISCO SYSTEMS INC Information technology	CSCO	820.000		22.4300		18,392.60		14,902.16		3,490.44	557.60	3.03%
CITIGROUP INC Financials	C	130.000		52.1100		6,774.30		5,366.14		1,408.16	5.20	0.08%
COCA COLA ENTERPRISES INC Consumer staples	CCE	450.000		44.1300		19,858.50		12,096.58		7,761.92	360.00	1.81%
COMCAST CORP-CL A CL A COMMON STOCK Consumer discretionary	CMCSA	475.000		51.9650		24,683.38		14,125.44		10,557.94	370.50	1.50%

• Details of assets in your account (continued)

DESCRIPTION OF ASSET		QUANTITY	X	CURRENT UNIT VALUE	=	CURRENT TOTAL MARKET VALUE	-	FEDERAL TAX COST	=	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	YIELD
CVS CAREMARK CORP Consumer staples	CVS	80.000		71.5700		5,725.60		3,636.80		2,088.80	88.00	1.54%
DISCOVER FINL SVCS Financials	DFS	325.000		55.9500		18,183.75		10,217.45		7,966.30	260.00	1.43%
EVEREST RE GROUP LIMITED Financials	RE	65.000		155.8700		10,131.55		9,012.05		1,119.50	195.00	1.92%
EXXON MOBIL CORPORATION Energy	XOM	205.000		101.2000		20,746.00		8,494.55		12,251.45	516.60	2.49%
FRANKLIN RESOURCES INC Financials	BEN	240.000		57.7300		13,855.20		10,670.24		3,184.96	115.20	0.83%
HALLIBURTON CO Energy	HAL	334.000		50.7500		16,950.50		17,652.24		-701.74	200.40	1.18%
HUNTINGTON INGALLS INDUSTRIES Industrials	HII	91.000		90.0100		8,190.91		7,851.24		339.67	72.80	0.89%
JOHNSON & JOHNSON Health care	JNJ	120.000		91.5900		10,990.80		10,787.87		202.93	316.80	2.88%
KROGER CO Consumer staples	KR	400.000		39.5300		15,812.00		9,653.04		6,158.96	264.00	1.67%
MACY'S INC Consumer discretionary	M	355.000		53.4000		18,957.00		8,725.53		10,231.47	355.00	1.87%
MAGNA INTERNATIONAL INC CLASS A COMMON STOCK CLASS A Consumer discretionary	MGA	68.000		82.0600		5,580.08		5,054.85		525.23	87.04	1.56%
MARATHON PETROLEUM CORPROATION Energy	MPC	75.000		91.7300		6,879.75		3,124.03		3,755.72	126.00	1.83%

• Details of assets in your account (continued)

DESCRIPTION OF ASSET		QUANTITY	X	CURRENT UNIT VALUE	=	CURRENT TOTAL MARKET VALUE	-	FEDERAL TAX COST	=	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	YIELD
MASTERCARD INC-A Information technology	MA	9.000		835.4600		7,519.14		7,401.13		118.01	39.60	0.53%
MCKESSON CORP Health care	MCK	130.000		161.4000		20,982.00		11,319.44		9,662.56	124.80	0.59%
MICROSOFT CORP Information technology	MSFT	160.000		37.4100		5,985.60		5,671.30		314.30	179.20	2.99%
MYLAN INC Health care	MYL	480.000		43.4000		20,832.00		13,449.36		7,382.64	0.00	0.00%
NETAPP INC Information technology	NTAP	240.000		41.1400		9,873.60		9,710.95		162.65	144.00	1.46%
NORTHROP GRUMMAN CORPORATION Industrials	NOC	176.000		114.6100		20,171.36		11,439.30		8,732.06	429.44	2.13%
O'REILLY AUTOMOTIVE INC Consumer discretionary	ORLY	60.000		128.7100		7,722.60		8,045.37		-322.77	0.00	0.00%
ORACLE CORPORATION Information technology	ORCL	580.000		38.2600		22,190.80		12,535.98		9,654.82	278.40	1.25%
OSHKOSH CORP Industrials	OSK	149.000		50.3800		7,506.62		6,825.35		681.27	89.40	1.19%
PACKAGING CORP OF AMERICA Materials	PKG	200.000		63.2800		12,656.00		8,651.30		4,004.70	320.00	2.53%
PETSMART INC Consumer discretionary	PETM	72.000		72.7500		5,238.00		5,425.72		-187.72	56.16	1.07%
PPG INDUSTRIES INC Materials	PPG	85.000		189.6600		16,121.10		8,669.49		7,451.61	207.40	1.29%

• Details of assets in your account (continued)

DESCRIPTION OF ASSET		QUANTITY	X	CURRENT UNIT VALUE	=	CURRENT TOTAL MARKET VALUE	-	FEDERAL TAX COST	=	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	YIELD
QUALCOMM INC Information technology	QCOM	106.000		74.2500		7,870.50		7,733.81		136.69	148.40	1.89%
ROCK-TENN CO CL A CL A COMMON STOCK Materials	RKT	52.000		105.0100		5,460.52		5,579.22		-118.70	72.80	1.33%
SOUTHWEST AIRLINES CO Industrials	LUV	483.000		18.8400		9,099.72		8,932.70		167.02	77.28	0.85%
TIME WARNER CABLE INC Consumer discretionary	TWC	85.000		135.5000		11,517.50		6,541.25		4,976.25	221.00	1.92%
TJX COS INC Consumer discretionary	TJX	161.000		63.7300		10,260.53		3,451.03		6,809.50	93.38	0.91%
TRAVELERS COMPANIES INC Financials	TRV	134.000		90.5400		12,132.36		7,069.49		5,062.87	268.00	2.21%
TYSON FOODS INC CLASS A CLASS A COMMON STOCK Consumer staples	TSN	305.000		33.4600		10,205.30		7,169.76		3,035.54	91.50	0.90%
UNION PAC CORP Industrials	UNP	100.000		168.0000		16,800.00		13,586.32		3,213.68	316.00	1.88%
UNUMPROVIDENT CORP Financials	UNM	355.000		35.0800		12,453.40		9,861.91		2,591.49	205.90	1.65%
WAL MART STORES INC Consumer staples	WMT	220.000		78.6900		17,311.80		11,248.85		6,062.95	413.60	2.39%
WELLS FARGO & CO Financials	WFC	495.000		45.4000		22,473.00		15,751.30		6,721.70	594.00	2.64%
<b>Total U.S. equity</b>						<b>\$714,547.77</b>		<b>\$503,755.25</b>		<b>\$210,792.52</b>	<b>\$10,707.60</b>	<b>1.50%</b>
<b>International</b>												

• Details of assets in your account (continued)

DESCRIPTION OF ASSET		QUANTITY	X	CURRENT UNIT VALUE	=	CURRENT TOTAL MARKET VALUE	-	FEDERAL TAX COST	=	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	YIELD
DELPHI AUTOMOTIVE PLC Consumer discretionary	DLPH	290.000		60.1300		17,437.70		9,908.06		7,529.64	197.20	1.13%
TE CONNECTIVITY LIMITED Information technology	TEL	135.000		55.1100		7,439.85		6,044.30		1,395.55	135.00	1.81%
XL GROUP PUBLIC LIMITED COMPANY Financials	XL	250.000		31.8400		7,960.00		7,483.48		476.52	140.00	1.76%
<b>Total International</b>						<b>\$32,837.55</b>		<b>\$23,435.84</b>		<b>\$9,401.71</b>	<b>\$472.20</b>	<b>1.44%</b>
<b>TOTAL EQUITY/HIGH VOLATILITY</b>						<b>\$747,385.32</b>		<b>\$527,191.09</b>		<b>\$220,194.23</b>	<b>\$11,179.80</b>	<b>1.50%</b>
<b>TOTAL ASSETS IN YOUR ACCOUNT</b>						<b>\$1,154,700.38</b>		<b>\$944,988.57</b>		<b>\$209,711.81</b>	<b>\$22,116.55</b>	<b>1.92%</b>



• *Your account activity*

DATE	DESCRIPTION	INCOME	PRINCIPAL	REALIZED GAIN/LOSS
BEGINNING CASH BALANCE		\$6,908.88	-\$6,908.88	
DEC 02, 2013	CASH RECEIPT OF DIVIDEND EARNED ON KROGER CO \$0.165/SHARE ON 400 SHARES DUE 12/1/13	66.00	0.00	0.00
DEC 02, 2013	CASH RECEIPT OF DIVIDEND EARNED ON WELLS FARGO & CO \$0.30/SHARE ON 495 SHARES DUE 12/1/13	148.50	0.00	0.00
DEC 02, 2013	CASH RECEIPT OF DIVIDEND EARNED ON OSHKOSH CORP \$0.15/SHARE ON 149 SHARES DUE 12/2/13	22.35	0.00	0.00
DEC 02, 2013	CASH RECEIPT OF INTEREST EARNED ON JPMORGAN CHASE 4.650% 6/01/14 \$0.02325/\$1 PV ON 25,000 PAR VALUE DUE 12/1/13	581.25	0.00	0.00
DEC 02, 2013	CASH RECEIPT OF DIVIDEND EARNED ON VANGUARD INTM TERM CORP-ADM DIVIDEND FROM 11/1/13 TO 11/30/13	135.87	0.00	0.00
DEC 02, 2013	CASH RECEIPT OF DIVIDEND EARNED ON VANGUARD S/T INVEST GR-ADM DIVIDEND FROM 11/1/13 TO 11/30/13	168.22	0.00	0.00
DEC 02, 2013	CASH RECEIPT OF DIVIDEND EARNED ON VIRTUS INSIGHT GOVERNMENT MMF I DIVIDEND FROM 11/1/13 TO 11/30/13	0.76	0.00	0.00

• *Your account activity (continued)*

DATE	DESCRIPTION	INCOME	PRINCIPAL	REALIZED GAIN/LOSS
DEC 03, 2013	CASH RECEIPT OF DIVIDEND EARNED ON FRANKLIN FLOAT RATE DLY A-AD DIVIDEND FROM 11/1/13 TO 11/30/13	155.84	0.00	0.00
DEC 05, 2013	CASH RECEIPT CLASS ACTION SETTLEMENT 581557105 MCKESSON HBOC	0.00	17.37	0.00
DEC 05, 2013	CASH RECEIPT OF DIVIDEND EARNED ON COCA COLA ENTERPRISES INC \$0.20/SHARE ON 450 SHARES DUE 12/5/13	90.00	0.00	0.00
DEC 05, 2013	CASH RECEIPT OF DIVIDEND EARNED ON TJX COS INC \$0.145/SHARE ON 161 SHARES DUE 12/5/13	23.35	0.00	0.00
DEC 06, 2013	CASH RECEIPT OF DIVIDEND EARNED ON AMGEN INC \$0.47/SHARE ON 82 SHARES DUE 12/6/13	38.54	0.00	0.00
DEC 06, 2013	CASH RECEIPT OF DIVIDEND EARNED ON BOEING CO \$0.485/SHARE ON 97 SHARES DUE 12/6/13	47.05	0.00	0.00
DEC 10, 2013	CASH RECEIPT OF DIVIDEND EARNED ON CHEVRON CORPORATION \$1.00/SHARE ON 125 SHARES DUE 12/10/13	125.00	0.00	0.00

• *Your account activity (continued)*

DATE	DESCRIPTION	INCOME	PRINCIPAL	REALIZED GAIN/LOSS
DEC 10, 2013	CASH RECEIPT OF DIVIDEND EARNED ON EXXON MOBIL CORPORATION \$0.63/SHARE ON 205 SHARES DUE 12/10/13	129.15	0.00	0.00
DEC 10, 2013	CASH RECEIPT OF DIVIDEND EARNED ON JOHNSON & JOHNSON \$0.66/SHARE ON 120 SHARES DUE 12/10/13	79.20	0.00	0.00
DEC 10, 2013	CASH RECEIPT OF DIVIDEND EARNED ON MARATHON PETROLEUM CORPORATION \$0.42/SHARE ON 75 SHARES DUE 12/10/13	31.50	0.00	0.00
DEC 12, 2013	CASH RECEIPT OF DIVIDEND EARNED ON MICROSOFT CORP \$0.28/SHARE ON 160 SHARES DUE 12/12/13	44.80	0.00	0.00
DEC 12, 2013	CASH RECEIPT OF DIVIDEND EARNED ON PPG INDUSTRIES INC \$0.61/SHARE ON 85 SHARES DUE 12/12/13	51.85	0.00	0.00
DEC 13, 2013	CASH RECEIPT OF DIVIDEND EARNED ON BABCOCK & WILCOX \$0.10/SHARE ON 255 SHARES DUE 12/13/13	25.50	0.00	0.00
DEC 13, 2013	CASH RECEIPT OF DIVIDEND EARNED ON TE CONNECTIVITY LIMITED \$0.25/SHARE ON 135 SHARES DUE 12/13/13	33.75	0.00	0.00

• *Your account activity (continued)*

DATE	DESCRIPTION	INCOME	PRINCIPAL	REALIZED GAIN/LOSS
DEC 13, 2013	CASH RECEIPT OF DIVIDEND EARNED ON TYSON FOODS INC CLASS A \$0.075/SHARE ON 305 SHARES DUE 12/13/13	22.88	0.00	0.00
DEC 13, 2013	CASH RECEIPT OF DIVIDEND EARNED ON MAGNA INTERNATIONAL INC CLASS A \$0.32/SHARE ON 68 SHARES DUE 12/13/13 25.00 % WITHHOLDING RATE	21.76	0.00	0.00
DEC 13, 2013	CASH DISBURSEMENT FOREIGN TAXES MAGNA INTERNATIONAL INC CLASS A 25.00 % FOREIGN TAX WITHHELD	-5.44	0.00	0.00
DEC 16, 2013	CASH RECEIPT OF DIVIDEND EARNED ON AGCO CORP \$0.10/SHARE ON 261 SHARES DUE 12/16/13	26.10	0.00	0.00
DEC 16, 2013	CASH RECEIPT OF DIVIDEND EARNED ON TIME WARNER CABLE INC \$0.65/SHARE ON 85 SHARES DUE 12/16/13	55.25	0.00	0.00
DEC 16, 2013	CASH DISBURSEMENT PAID TO STILLWELL FOUNDATION INCOME DISTRIBUTION	-9,027.91	0.00	0.00
DEC 18, 2013	CASH RECEIPT OF DIVIDEND EARNED ON EVEREST RE GROUP LIMITED \$0.75/SHARE ON 65 SHARES DUE 12/18/13	48.75	0.00	0.00

• *Your account activity (continued)*

DATE	DESCRIPTION	INCOME	PRINCIPAL	REALIZED GAIN/LOSS
DEC 18, 2013	CASH RECEIPT OF DIVIDEND EARNED ON NORTHROP GRUMMAN CORPORATION \$0.61/SHARE ON 176 SHARES DUE 12/18/13	107.36	0.00	0.00
DEC 18, 2013	CASH RECEIPT OF DIVIDEND EARNED ON SYMANTEC CORPORATION \$0.15/SHARE ON 760 SHARES DUE 12/18/13	114.00	0.00	0.00
DEC 18, 2013	RECEIVE LT CAPITAL GAINS DISTRIBUTION ON VANGUARD INTM TERM CORP-ADM \$0.11/UNIT ON 4,995.005 UNITS DUE 12/18/13 LT CAPITAL GAIN OF \$549.45 ON FEDERAL COST LT CAPITAL GAIN OF \$549.45 ON STATE COST	0.00	549.45	0.00
DEC 18, 2013	PURCHASED 56.47 UNITS VANGUARD INTM TERM CORP-ADM @ \$9.73 THROUGH REINVESTMENT OF CAP GAIN DIST 12/18/13	0.00	-549.45	0.00
DEC 19, 2013	RECEIVE LT CAPITAL GAINS DISTRIBUTION ON VANGUARD S/T INVEST GR-ADM \$0.019/UNIT ON 9,254.1 UNITS DUE 12/18/13 LT CAPITAL GAIN OF \$175.83 ON FEDERAL COST LT CAPITAL GAIN OF \$175.83 ON STATE COST	0.00	175.83	0.00
DEC 19, 2013	PURCHASED 16.387 UNITS VANGUARD S/T INVEST GR-ADM @ \$10.73 THROUGH REINVESTMENT OF CAP GAIN DIST 12/18/13	0.00	-175.83	0.00

• *Your account activity (continued)*

DATE	DESCRIPTION	INCOME	PRINCIPAL	REALIZED GAIN/LOSS
DEC 26, 2013	PURCHASED 9 SHARES OF MASTERCARD INC-A TRADE DATE 12/20/13 PURCHASED THROUGH SIDCO / CONVERGEX PAID \$0.36 BROKERAGE MOXY ORDER NUMBER: 2414064 9 SHARES AT \$822.30810065	0.00	-7,401.13	0.00
DEC 26, 2013	PURCHASED 91 SHARES OF HUNTINGTON INGALLS INDUSTRIES TRADE DATE 12/20/13 PURCHASED THROUGH SIDCO / CONVERGEX PAID \$3.64 BROKERAGE MOXY ORDER NUMBER: 2414065 91 SHARES AT \$86.23739984	0.00	-7,851.24	0.00
DEC 26, 2013	PURCHASED 106 SHARES OF QUALCOMM INC TRADE DATE 12/20/13 PURCHASED THROUGH SIDCO / CONVERGEX PAID \$4.24 BROKERAGE MOXY ORDER NUMBER: 2414067 106 SHARES AT \$72.92049977	0.00	-7,733.81	0.00

• *Your account activity (continued)*

DATE	DESCRIPTION	INCOME	PRINCIPAL	REALIZED GAIN/LOSS
DEC 26, 2013	PURCHASED 150 SHARES OF BED BATH & BEYOND INC TRADE DATE 12/20/13 PURCHASED THROUGH SIDCO / CONVERGEX PAID \$6.00 BROKERAGE MOXY ORDER NUMBER: 2414062 150 SHARES AT \$77.78579995	0 00	-11,673.87	0.00
DEC 26, 2013	SOLD 234 SHARES OF GAP INC TRADE DATE 12/20/13 SOLD THROUGH SIDCO / CONVERGEX PAID \$9.36 BROKERAGE PAID \$0.16 SEC FEE 234 SHARES AT \$38.8468	0 00	9,080.63	133.42
DEC 26, 2013	SOLD 89 SHARES OF RAYTHEON COMPANY TRADE DATE 12/20/13 SOLD THROUGH SIDCO / CONVERGEX PAID \$3.56 BROKERAGE PAID \$0 14 SEC FEE 89 SHARES AT \$88.7247	0 00	7,892.80	3,784 01

• *Your account activity (continued)*

DATE	DESCRIPTION	INCOME	PRINCIPAL	REALIZED GAIN/LOSS
DEC 26, 2013	SOLD 760 SHARES OF SYMANTEC CORPORATION TRADE DATE 12/20/13 SOLD THROUGH SIDCO / CONVERGEX PAID \$30.40 BROKERAGE PAID \$0.30 SEC FEE 760 SHARES AT \$22.3902	0.00	16,985.85	1,473.15
DEC 27, 2013	CASH RECEIPT OF DIVIDEND EARNED ON HALLIBURTON CO \$0.15/SHARE ON 334 SHARES DUE 12/27/13	50 10	0.00	0.00
DEC 31, 2013	CASH RECEIPT OF DIVIDEND EARNED ON TRAVELERS COMPANIES INC \$0.50/SHARE ON 134 SHARES DUE 12/31/13	67.00	0.00	0 00
DEC 31, 2013	CASH RECEIPT OF DIVIDEND EARNED ON XL GROUP PUBLIC LIMITED COMPANY \$0.14/SHARE ON 250 SHARES DUE 12/31/13 0.00 % WITHHOLDING RATE	35.00	0.00	0.00
	COMBINED PURCHASES FOR THE PERIOD 12/ 1/13 - 12/31/13 OF VIRTUS INSIGHT GOVERNMENT MMF I	0 00	-2,425.94	0.00
	COMBINED SALES FOR THE PERIOD 12/ 1/13 - 12/31/13 OF VIRTUS INSIGHT GOVERNMENT MMF I	0.00	10,253.01	0.00
	BMO HARRIS BANK N.A. FEE COLLECTED IN THE PERIOD 12/01/13 - 12/31/13	-622.00	0.00	0.00



• *Your account activity (continued)*

DATE	DESCRIPTION	INCOME	PRINCIPAL	REALIZED GAIN/LOSS
ENDING CASH BALANCE		-\$199.79	\$234.79	\$6,115.86

## • Customer Notes

1. Prices, most of which are provided by national pricing services, are not guaranteed for accuracy or realizable value. Generally, the price shown for market-traded securities is the closing price as of the statement date. If a price is not received for that date, then the price will be the last price received. Non-market traded security prices are based on the most recent values provided or obtained.
2. For Individual Retirement Trust (IRT) accounts: We want to advise you that you have the right to modify the withholding instructions you have on file with us at any time. If you wish to do so, please contact your account administrator.
3. Percentage columns may not total 100.0 due to rounding.
4. Estimated annual income is based on current assets and returns. It is a snapshot of your account as of the statement date. Variations in the asset composition and returns of the account will change these estimates. Please keep in mind that these are estimates only and not a guarantee of income.
5. Income and gain/loss information are based on the best information we have at the time of the transaction, some of which may have been provided by third parties. Subsequent changes can occur during the year. Also, in some instances, such as complex corporate mergers or tenders, the taxability of the transaction cannot adequately be reflected on your statement. Therefore, you should only use the official tax information letter, which is sent to you after the year-end, in preparation of your tax return.
6. You will receive an official tax information letter after the end of the tax year which advises you regarding the amounts you should include in your tax return. Do not rely on the income reported on this statement to prepare your taxes.
7. Trust accounting income is reflected in the section entitled "Your Account Activity". If your account is a Trust or an Estate, and BMO Harris or an affiliate is Trustee/ Co-Trustee or Executor/ Co-Executor, we will first apply the provisions specified in the governing document(s) or, in the absence of such provisions, the appropriate state law that applies for the allocation of income and principal as it relates to receipts and disbursements. Thus, the allocation may vary from state to state and account to account.
8. For trust accounts governed by Arizona, Arkansas, Kansas, Maine, Michigan, Missouri, Nebraska, New Hampshire, New Mexico, North Dakota, Virginia, West Virginia, or the District of Columbia law, a beneficiary may not commence a proceeding against a trustee for breach of trust more than one year after the date the beneficiary or a representative of the beneficiary was sent a report that adequately disclosed the existence of a potential claim for breach of trust. For trust accounts governed by Delaware law, a beneficiary may not initiate a proceeding against a trustee for breach of trust (i) more than two years after the date the beneficiary or a representative of the beneficiary was sent a report that adequately disclosed the facts constituting the potential claim for breach of trust, or (ii) if earlier, after the date the proceeding was otherwise precluded by adjudication, release, consent or limitation. For trust accounts governed by Florida law, a beneficiary may not commence a proceeding against a trustee for breach of trust with respect to a matter that was adequately disclosed in a trust disclosure document unless a proceeding to assert the claim is commenced within six months after receipt of the trust disclosure document. For trust accounts governed by Ohio law, a beneficiary may not commence a proceeding against a trustee for breach of trust more than two years after the date the beneficiary, a representative of the beneficiary, or a beneficiary surrogate is sent a report that adequately discloses the existence of a potential claim for breach of trust. For trust accounts governed by Oklahoma law, a beneficiary may not commence a proceeding against a trustee for breach of trust unless a proceeding to assert the claim is commenced within two years after receipt of the report or other statement that adequately discloses the existence of the claim for breach of trust. For trust accounts governed by Utah law, a beneficiary may not commence a proceeding against a trustee for breach of trust more than six months after the date the beneficiary or a person who may represent and bind the beneficiary was sent a report that adequately disclosed the existence of a potential claim for breach of trust. For trust accounts governed by Wyoming law, a beneficiary may not commence a proceeding against a fiduciary for breach of trust more than two years after the date the beneficiary or a representative of the beneficiary received a report that adequately disclosed the existence of a potential claim for breach of trust.
9. For trust accounts governed by Oregon law, per Oregon Statute §130.820: (1) Notwithstanding ORS chapter 12 or any other provision of law, but subject to subsection (2) of this section, a civil action against a trustee based on any act or omission of the trustee, whether based in tort, contract or other theory of recovery, must be commenced within six years after the date the act or omission is discovered, or six years after the date the act or omission should have been discovered, whichever is earlier. (2) A beneficiary may not commence a proceeding against a trustee more than one year after the date the beneficiary or a representative of the beneficiary is sent a report by certified or regular mail that adequately discloses the existence of a potential claim and that informs the

## • Customer Notes (continued)

beneficiary of the time allowed for commencing a proceeding. A copy of this section must be attached to the report. The report must provide sufficient information so that the beneficiary or representative knows of the potential claim or should have inquired into its existence. (3) If subsections (1) and (2) of this section do not apply, a judicial proceeding against a trustee must be commenced within 10 years from the date of the act or omission complained of, or two years from the termination of any fiduciary account established under the trust, whichever is later.

10. For accounts governed by Pennsylvania law, a beneficiary is barred from challenging a transaction or asserting a claim against a trustee for breach of trust if the trustee provided the beneficiary with a written financial report that disclosed the transaction or such report provided sufficient information so that the beneficiary knew or should have known of the potential claim or should have inquired into its existence and in the 30 months after a report was sent by the trustee to the beneficiary, the beneficiary did not notify the trustee in writing that the beneficiary challenges the transaction or asserts a claim and provides in writing the basis for that challenge or assertion.
11. For accounts governed by South Dakota law, if no objection has been made by a distribution beneficiary of a trust within one hundred and eighty days after a copy of the trustee's accounting has been mailed to the distribution beneficiary, the distribution beneficiary is deemed to have approved such accounting of the trustee, and the trustee, absent fraud, intentional misrepresentation, or material omission, shall be released and discharged from any and all liability to all beneficiaries of the trust as to all matters set forth in such accounting.
12. For trust accounts governed by Washington State law, a beneficiary may not commence a proceeding against a trustee for breach of trust more than three years after the date the beneficiary or a representative of the beneficiary was sent a report that adequately disclosed the existence of a potential claim for breach of trust. A beneficiary may petition the Superior Court of Washington pursuant to chapter 11.106 RCW to obtain review of the statement and of acts of the trustee disclosed in the statement.
13. Any Auction Rate Securities (ARS) listed in your account statement have historically been reported at par value based on market price information provided to BMO Harris by an external vendor. Due to ongoing illiquidity in the ARS market, such market price information is not presently available. Where appropriate, ARS may be reported in your account statement based on the methodology presently used by Bank of Montreal for the valuation of certain ARS. Reported values are not guaranteed for accuracy or realizable value.

**Notification Regarding Proprietary Mutual Funds and Other Services to Mutual Funds.** BMO Harris or its affiliates or subsidiaries may serve as investment adviser or subadviser or provide similar investment services to mutual funds ("Proprietary Funds"). BMO Harris or its affiliates or subsidiaries receive fees for such advisory services. BMO Harris or its affiliates or subsidiaries may also in certain circumstances receive compensation directly or indirectly from Proprietary Funds and other mutual funds, or their advisers or distributors, for marketing, record keeping and other shareholder services.

**Notification of Interest in Related Mutual Funds.** BMO Harris, or its parent company, affiliates or subsidiaries, may own an equity interest in certain organizations that, along with their affiliates and/or subsidiaries, act as the sponsor of certain mutual funds ("Related Funds") and/or provide investment advisory services to those funds.

**Fee Disclosure for Proprietary and Related Mutual Funds.** Details regarding the Proprietary Funds, the Related Funds and the services provided by BMO Harris or its affiliates or subsidiaries, the fees associated with the services and the impact of the Proprietary Fund fees and Related Fund fees can be found in the Mutual Fund Investment Disclosures, as updated from time to time, as applicable for your type of account and relationship. For your current copy of the Mutual Fund Investment Disclosures and associated fee charts or the fee schedule applicable to your account, please contact your account representative. Go to [www.bmoprivatebank.com/us/disclosures](http://www.bmoprivatebank.com/us/disclosures). Please see the mutual fund prospectus referenced in the BMO Harris Bank N.A. Mutual Fund Investment Disclosures for a complete explanation of the mutual fund fees.

**Mutual Fund Investments.** An investment in mutual funds and money market funds involves risk, including the possible loss of principal, and is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds may seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money. An investor in mutual funds should consider the investment objectives, risk, charges and expenses of the fund, including Proprietary Funds, carefully before investing. A prospectus with this and other information about the Proprietary Funds and the fees of the advisor or sub-advisors may be obtained from [www.bmofundsus.com](http://www.bmofundsus.com), [www.virtus.com](http://www.virtus.com), [www.eatonvance.com](http://www.eatonvance.com) or [www.astonfunds.com](http://www.astonfunds.com). Please read the prospectus carefully.

"BMO Harris" as used in these Customer Notes means BMO Harris Bank N.A.

INVESTMENT PRODUCTS:

ARE NOT FDIC INSURED

MAY LOSE VALUE

CARRY NO BANK GUARANTEE