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Form

990**Return of Organization Exempt From Income Tax**

OMB No 1545-0047

2013**Open to Public Inspection**Department of the Treasury
Internal Revenue Service

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

- ▶ Do not enter Social Security numbers on this form as it may be made public.
▶ Information about Form 990 and its instructions is at www.irs.gov/form990.

A For the 2013 calendar year, or tax year beginning _____, and ending _____

B Check if applicable:
☐ Address change
☐ Name change
☐ Initial return
☐ Terminated
☐ Amended return
☐ Application pending

C Name of organization **GUY & BERTHA IRELAND ENDOWMENT**
 Doing Business As _____
 Number and street (or P O box if mail is not delivered to street address) Room/suite
ALERUS FINANCIAL 2300 S COLUMBIA RD
 City or town State ZIP code
GRAND FORKS ND 58201
 Foreign country name Foreign province/state/county Foreign postal code

D Employer identification number
45-6014509

E Telephone number
701-795-3310

G Gross receipts \$ **500,519**

F Name and address of principal officer
Mary Jane Kluge 16420 100 ST SE, Hankinson, ND 58041

H(a) Is this a group return for subordinates? ☐ Yes ☒ No
H(b) Are all subordinates included? ☐ Yes ☐ No
 If "No," attach a list (see instructions)

I Tax-exempt status ☒ 501(c)(3) ☐ 501(c) () ◀ (insert no) ☐ 4947(a)(1) or ☐ 527

J Website: ▶ **n/a**

K Form of organization ☐ Corporation ☒ Trust ☐ Association ☐ Other ▶

L Year of formation **1947**

M State of legal domicile **ND**

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities **The Articles of Incorporation state "The sole and exclusive purpose of the corporation are religious, charitable, scientific, literary and educational" The documents further list the 4 organizations to whom**

2 Check this box ☐ if the organization discontinued its operations or disposed of more than 25% of its net assets

3 Number of voting members of the governing body (Part VI, line 1a) **3**

4 Number of independent voting members of the governing body (Part VI, line 1b) **4**

5 Total number of individuals employed in calendar year 2013 (Part V, line 2a) **0**

6 Total number of volunteers (estimate if necessary) **0**

7a Total unrelated business revenue from Part VIII, column (C), line 12 **0**

b Net unrelated business taxable income from Form 990-T, line 34 **0**

Revenue

	Prior Year	Current Year
8 Contributions and grants (Part VIII, line 1h)	0	0
9 Program service revenue (Part VIII, line 2g)	0	0
10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	51,763	59,952
11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	0	0
12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	51,763	59,952

Expenses

	Prior Year	Current Year
13 Grants and similar amounts paid (Part IX, column (A), lines 1–3)	33,397	25,837
14 Benefits paid to or for members (Part IX, column (A), line 4)	0	0
15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	10,200	10,538
16a Professional fundraising fees (Part IX, column (A), line 11e)	0	0
b Total fundraising expenses (Part IX, column (D), line 25) ▶ 0		
17 Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e)	160	160
18 Total expenses—Add lines 13–17 (must equal Part IX, column (A), line 25)	43,757	36,535
19 Revenue less expenses—Subtract line 18 from line 12	8,006	23,417

Net Assets or Fund Balances

	Beginning of Current Year	End of Year
20 Total assets (Part X, line 18)	964,430	987,847
21 Total liabilities (Part X, line 26)	0	0
22 Net assets or fund balances—Subtract line 21 from line 20	964,430	987,847

Part II Signature Block

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 officer) is based on all information of which preparer has any knowledge.

Sign Here

Signature of officer **Claire Herland** Date **5.1.14**

Type or print name and title **Claire Herland / Trust & Investment Officer**

Paid Preparer Use Only

Print/Type preparer's name _____ Preparer's signature _____ Date _____ Check ☐ if self-employed PTIN _____

Firm's name ▶ _____ Firm's EIN ▶ _____

Firm's address ▶ _____ Phone no _____

May the IRS discuss this return with the preparer shown above? (see instructions)

☐ Yes ☐ No

For Paperwork Reduction Act Notice, see the separate instructions.

Form **990** (2013)

HTA

H

MAY 21 2014

SCANNED

Part III**Statement of Program Service Accomplishments**

Check if Schedule O contains a response or note to any line in this Part III

☒**1** Briefly describe the organization's mission:

See Part 1, Line 1

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ?☐ Yes ☒ No

If "Yes," describe these new services on Schedule O

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services?☐ Yes ☒ No

If "Yes," describe these changes on Schedule O

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.**4a** (Code:) (Expenses \$ 6,522 including grants of \$ 5,742) (Revenue \$)

Provide for scholarships to UND for graduates of the two Grand Forks high schools. Scholarship to be based on financial need, scholastic record, desire to continue education at UND

4b (Code:) (Expenses \$ 13,044 including grants of \$ 11,483) (Revenue \$)

Provide funds to the Grand Forks YMCA & YWCA. One half of the funds to be used as awards for service and/or achievements by members under the age of 19. The other half to be used for the same purpose or for sending worthy boys or girls to summer camp

4c (Code:) (Expenses \$ 6,522 including grants of \$ 5,742) (Revenue \$)

Provide funds to Altru Hospital (Grand Forks) for the student loan fund

4d Other program services (Describe in Schedule O)

(Expenses \$ 3,261 including grants of \$ 2,871) (Revenue \$ 0)

4e Total program service expenses 29,349

Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A	X	
2 Is the organization required to complete Schedule B, Schedule of Contributors (see instructions)?		X
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I		X
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II		X
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? If "Yes," complete Schedule C, Part III		X
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I		X
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II		X
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III		X
9 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV		X
10 Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? If "Yes," complete Schedule D, Part V		X
11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable		
a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI		X
b Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII		X
c Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII		X
d Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX		X
e Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X		X
f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? If "Yes," complete Schedule D, Part X		X
12a Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI and XII		X
b Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional		X
13 Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E		X
14a Did the organization maintain an office, employees, or agents outside of the United States?		X
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? If "Yes," complete Schedule F, Parts I and IV		X
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? If "Yes," complete Schedule F, Parts II and IV		X
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? If "Yes," complete Schedule F, Parts III and IV		X
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I (see instructions)		X
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II		X
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III		X
20a Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H		X
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?		

Part IV Checklist of Required Schedules (continued)

	Yes	No
21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or government on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i>	X	
22 Did the organization report more than \$5,000 of grants or other assistance to individuals in the United States on Part IX, column (A), line 2? <i>If "Yes," complete Schedule I, Parts I and II</i>		X
23 Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? <i>If "Yes," complete Schedule J</i>		X
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? <i>If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a</i>		X
24b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		X
24c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		X
24d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		X
25a Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If "Yes," complete Schedule L, Part I</i>		X
b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? <i>If "Yes," complete Schedule L, Part I</i>		X
26 Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? If so, complete Schedule L, Part II		X
27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? <i>If "Yes," complete Schedule L, Part III</i>		X
28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)		
a A current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>		X
b A family member of a current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>		X
c An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? <i>If "Yes," complete Schedule L, Part IV</i>		X
29 Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i>		X
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i>		X
31 Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i>		X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i>		X
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If "Yes," complete Schedule R, Part I</i>		X
34 Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1</i>		X
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?		X
b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i>		
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i>		X
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? <i>If "Yes," complete Schedule R, Part VI</i>		X
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? Note. All Form 990 filers are required to complete Schedule O	X	

Part V**Statements Regarding Other IRS Filings and Tax Compliance**Check if Schedule O contains a response or note to any line in this Part V. ☐

		Yes	No
1a	Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable.	1a	0
b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable.	1b	0
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	1c	X
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return.	2a	0
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file. (see instructions)	2b	
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?	3a	X
b	If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation in Schedule O.	3b	
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	4a	X
b	If "Yes," enter the name of the foreign country: See instructions for filing requirements for FinCen Form 114, Report of Foreign Bank and Financial Accounts (FBAR)	4b	
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	5a	X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5b	X
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?	5c	
6a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?	6a	X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	6b	
7	Organizations that may receive deductible contributions under section 170(c).		
a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	7a	X
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	7b	
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	7c	X
d	If "Yes," indicate the number of Forms 8282 filed during the year.	7d	
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7e	X
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7f	X
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	7g	X
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	7h	X
8	Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations. Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year?	8	X
9	Sponsoring organizations maintaining donor advised funds.		
a	Did the organization make any taxable distributions under section 4966?	9a	
b	Did the organization make a distribution to a donor, donor advisor, or related person?	9b	
10	Section 501(c)(7) organizations. Enter		
a	Initiation fees and capital contributions included on Part VIII, line 12.	10a	
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities.	10b	
11	Section 501(c)(12) organizations. Enter		
a	Gross income from members or shareholders.	11a	
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.)	11b	
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?	12a	
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year.	12b	
13	Section 501(c)(29) qualified nonprofit health insurance issuers.		
a	Is the organization licensed to issue qualified health plans in more than one state? Note. See the instructions for additional information the organization must report on Schedule O.	13a	
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans.	13b	
c	Enter the amount of reserves on hand.	13c	
14a	Did the organization receive any payments for indoor tanning services during the tax year?	14a	X
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O.	14b	

Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions. Check if Schedule O contains a response or note to any line in this Part VI ☒

Section A. Governing Body and Management

	Yes	No
1a Enter the number of voting members of the governing body at the end of the tax year If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O	4	
1b Enter the number of voting members included in line 1a, above, who are independent	4	
2 Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?		X
3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, or trustees, or key employees to a management company or other person?		X
4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?		X
5 Did the organization become aware during the year of a significant diversion of the organization's assets?		X
6 Did the organization have members or stockholders?		X
7a Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?		X
b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?		X
8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following		
a The governing body?	X	
b Each committee with authority to act on behalf of the governing body?	X	
9 Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O		X

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

	Yes	No
10a Did the organization have local chapters, branches, or affiliates?		X
b If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?		
11a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?		X
b Describe in Schedule O the process, if any, used by the organization to review this Form 990		
12a Did the organization have a written conflict of interest policy? If "No," go to line 13		X
b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?		
c Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done		
13 Did the organization have a written whistleblower policy?		X
14 Did the organization have a written document retention and destruction policy?		X
15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
a The organization's CEO, Executive Director, or top management official		X
b Other officers or key employees of the organization If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions)		X
16a Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?		X
b If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?		

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed ▶ ND

18 Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.
☐ Own website ☐ Another's website ☒ Upon request ☐ Other (explain in Schedule O)

19 Describe in Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year

20 State the name, physical address, and telephone number of the person who possesses the books and records of the organization ▶ Alerus Financial 701-795-3310
 2300 S Columbia Rd, Grand Forks, ND 58201

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent ContractorsCheck if Schedule O contains a response or note to any line in this Part VII. ☐**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees****1a** Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former** directors or trustees that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons.

☐ Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) Nicole Nelson Board Member	0.25	X								
(2) Mary Jane Kluge President	0.25	X								
(3) Deb Thompson Board Member	0.25	X								
(4) Alerus Financial Trustee	1.00		X					10,538		
(5)										
(6)										
(7)										
(8)										
(9)										
(10)										
(11)										
(12)										
(13)										
(14)										

Part VII**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees** (continued)

(A) Name and title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(15)										
(16)										
(17)										
(18)										
(19)										
(20)										
(21)										
(22)										
(23)										
(24)										
(25)										
1b Sub-total								10,538	0	0
c Total from continuation sheets to Part VII, Section A								0	0	0
d Total (add lines 1b and 1c)								10,538	0	0

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization **0**

- 3** Did the organization list any **former** officer, director, or trustee, key employee, or highest compensated employee on line 1a? If "Yes," complete Schedule J for such individual
- 4** For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? If "Yes," complete Schedule J for such individual
- 5** Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? If "Yes," complete Schedule J for such person

	Yes	No
3		X
4		X
5		X

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year

(A) Name and business address	(B) Description of services	(C) Compensation
		0
		0
		0
		0
		0
2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization	0	

Part VIII**Statement of Revenue**Check if Schedule O contains a response or note to any line in this Part VIII ☐

			(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512-514	
Contributions, Gifts, Grants and Other Similar Amounts	1a	Federated campaigns	1a 0				
	b	Membership dues	1b 0				
	c	Fundraising events	1c 0				
	d	Related organizations	1d 0				
	e	Government grants (contributions)	1e 0				
	f	All other contributions, gifts, grants, and similar amounts not included above	1f 0				
	g	Noncash contributions included in lines 1a-1f:	\$ 0				
	h	Total. Add lines 1a-1f	0				
	Program Service Revenue	Business Code					
2a			0				
b			0				
c			0				
d			0				
e			0				
f		All other program service revenue	0				
g		Total. Add lines 2a-2f	0				
Other Revenue	3	Investment income (including dividends, interest, and other similar amounts)	34,832	34,832			
	4	Income from investment of tax-exempt bond proceeds	0				
	5	Royalties	0				
	6a	(i) Real					
		(ii) Personal					
		0 0					
	d	Net rental income or (loss)	0				
	7a	(i) Securities					
		(ii) Other					
		465,687 0					
		440,567 0					
	c	Gain or (loss)	25,120				
	d	Net gain or (loss)	25,120				
	8a	Gross income from fundraising events (not including \$ 0 of contributions reported on line 1c) See Part IV, line 18	a 0				
	b	Less direct expenses	b 0				
	c	Net income or (loss) from fundraising events	0				
	9a	Gross income from gaming activities See Part IV, line 19	a 0				
	b	Less direct expenses	b 0				
	c	Net income or (loss) from gaming activities	0				
	10a	Gross sales of inventory, less returns and allowances	a 0				
	b	Less cost of goods sold	b 0				
c	Net income or (loss) from sales of inventory	0					
Miscellaneous Revenue		Business Code					
11a		0					
b		0					
c		0					
d	All other revenue	0					
e	Total. Add lines 11a-11d	0					
12	Total revenue. See instructions	59,952	34,832	0	0		

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A)

Check if Schedule O contains a response or note to any line in this Part IX ☐

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.		(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1	Grants and other assistance to governments and organizations in the United States See Part IV, line 21	25,837	25,837		
2	Grants and other assistance to individuals in the United States See Part IV, line 22	0			
3	Grants and other assistance to governments, organizations, and individuals outside the United States See Part IV, lines 15 and 16	0			
4	Benefits paid to or for members	0			
5	Compensation of current officers, directors, trustees, and key employees	10,538	3,513	7,025	
6	Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)	0			
7	Other salaries and wages	0			
8	Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	0			
9	Other employee benefits	0			
10	Payroll taxes	0			
11	Fees for services (non-employees)				
a	Management	0			
b	Legal	0			
c	Accounting	150		150	
d	Lobbying	0			
e	Professional fundraising services See Part IV, line 17	0			
f	Investment management fees	0			
g	Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O)	10		10	
12	Advertising and promotion	0			
13	Office expenses	0			
14	Information technology	0			
15	Royalties	0			
16	Occupancy	0			
17	Travel	0			
18	Payments of travel or entertainment expenses for any federal, state, or local public officials	0			
19	Conferences, conventions, and meetings	0			
20	Interest	0			
21	Payments to affiliates	0			
22	Depreciation, depletion, and amortization	0	0	0	0
23	Insurance	0			
24	Other expenses Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O)				
a	-----	0			
b	-----	0			
c	-----	0			
d	-----	0			
e	All other expenses	0			
25	Total functional expenses. Add lines 1 through 24e	36,535	29,350	7,185	0
26	Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here ☐ if following SOP 98-2 (ASC 958-720)				

Part X Balance SheetCheck if Schedule O contains a response or note to any line in this Part X ☐

		(A) Beginning of year		(B) End of year
Assets	1 Cash—non-interest-bearing		1	
	2 Savings and temporary cash investments	58,480	2	63,585
	3 Pledges and grants receivable, net	0	3	0
	4 Accounts receivable, net	0	4	0
	5 Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions) Complete Part II of Schedule L		6	
	7 Notes and loans receivable, net	0	7	0
	8 Inventories for sale or use		8	
	9 Prepaid expenses and deferred charges		9	
	10a Land, buildings, and equipment cost or other basis Complete Part VI of Schedule D	10a 0		
	b Less accumulated depreciation	10b 0	10c 0	0
	11 Investments—publicly traded securities	905,950	11	924,262
	12 Investments—other securities See Part IV, line 11	0	12	0
	13 Investments—program-related See Part IV, line 11	0	13	0
	14 Intangible assets	0	14	0
	15 Other assets See Part IV, line 11	0	15	0
16 Total assets. Add lines 1 through 15 (must equal line 34)	964,430	16	987,847	
Liabilities	17 Accounts payable and accrued expenses		17	
	18 Grants payable		18	
	19 Deferred revenue		19	
	20 Tax-exempt bond liabilities		20	
	21 Escrow or custodial account liability Complete Part IV of Schedule D		21	
	22 Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons Complete Part II of Schedule L		22	
	23 Secured mortgages and notes payable to unrelated third parties	0	23	0
	24 Unsecured notes and loans payable to unrelated third parties	0	24	0
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24) Complete Part X of Schedule D	0	25	0
	26 Total liabilities. Add lines 17 through 25	0	26	0
Net Assets or Fund Balances	Organizations that follow SFAS 117 (ASC 958), check here ☐ and complete lines 27 through 29, and lines 33 and 34.			
	27 Unrestricted net assets		27	
	28 Temporarily restricted net assets		28	
	29 Permanently restricted net assets		29	
	Organizations that do not follow SFAS 117 (ASC 958), check here ☒ and complete lines 30 through 34.			
	30 Capital stock or trust principal, or current funds	45,000	30	45,000
	31 Paid-in or capital surplus, or land, building, or equipment fund		31	
	32 Retained earnings, endowment, accumulated income, or other funds	919,430	32	942,847
33 Total net assets or fund balances	964,430	33	987,847	
34 Total liabilities and net assets/fund balances	964,430	34	987,847	

Part XI Reconciliation of Net AssetsCheck if Schedule O contains a response or note to any line in this Part XI. ☐

1	Total revenue (must equal Part VIII, column (A), line 12)	1	59,952
2	Total expenses (must equal Part IX, column (A), line 25)	2	36,535
3	Revenue less expenses Subtract line 2 from line 1	3	23,417
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	964,430
5	Net unrealized gains (losses) on investments	5	
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain in Schedule O)	9	
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	987,847

Part XII Financial Statements and ReportingCheck if Schedule O contains a response or note to any line in this Part XII. ☐

- 1** Accounting method used to prepare the Form 990. ☒ Cash ☐ Accrual ☐ Other _____
If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O
- 2a** Were the organization's financial statements compiled or reviewed by an independent accountant?
If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both
☐ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis
- b** Were the organization's financial statements audited by an independent accountant?
If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both
☐ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis
- c** If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O
- 3a** As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?
- b** If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits

	Yes	No
2a		X
2b		X
2c		
3a		X
3b		

SCHEDULE A
(Form 990 or 990-EZ)

Public Charity Status and Public Support

OMB No 1545-0047

2013

**Open to Public
Inspection**

Department of the Treasury
Internal Revenue Service

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

► Attach to Form 990 or Form 990-EZ.

Information about Schedule A (Form 990 or 990-EZ) and its instructions is at www.irs.gov/form990.

Name of the organization

GUY & BERTHA IRELAND ENDOWMENT

Employer identification number

45-6014509

Part I Reason for Public Charity Status (All organizations must complete this part.) See instructions

The organization is not a private foundation because it is (For lines 1 through 11, check only one box.)

- 1 ☐ A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i)**.
- 2 ☐ A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E.)
- 3 ☐ A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**.
- 4 ☐ A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)**. Enter the hospital's name, city, and state _____
- 5 ☐ An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II.)
- 6 ☐ A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.
- 7 ☐ An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 8 ☐ A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 9 ☐ An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions—subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2)**. (Complete Part III.)
- 10 ☐ An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**.
- 11 ☒ An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3)**. Check the box that describes the type of supporting organization and complete lines 11e through 11h.
 - a ☒ Type I b ☐ Type II c ☐ Type III—Functionally integrated d ☐ Type III—Non-functionally integrated
 - e ☒ By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**.
 - f If the organization received a written determination from the IRS that it is a Type I, Type II, or Type III supporting organization, check this box ☐
 - g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?
 - (i) A person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization?
 - (ii) A family member of a person described in (i) above?
 - (iii) A 35% controlled entity of a person described in (i) or (ii) above?

	Yes	No
11g(i)		X
11g(ii)		X
11g(iii)		X

h Provide the following information about the supported organization(s)

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1–9 above or IRC section (see instructions))	(iv) Is the organization in col (i) listed in your governing document?		(v) Did you notify the organization in col (i) of your support?		(vi) Is the organization in col (i) organized in the U.S.?		(vii) Amount of monetary support
			Yes	No	Yes	No	Yes	No	
(A) University of North Dakota	45-6002491	2	X		X		X		5,742
(B) Hankinson Congregation		1	X		X		X		2,871
(C) Grand Forks YMCA	45-0226434	9	X		X		X		11,483
(D) Altru Hospital Student L	45-0310462	3	X		X		X		5,741
(E)									
Total	4								25,837

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ►	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants.")						0
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						0
3 The value of services or facilities furnished by a governmental unit to the organization without charge						0
4 Total. Add lines 1 through 3	0	0	0	0	0	0
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						
6 Public support. Subtract line 5 from line 4						0

Section B. Total Support

Calendar year (or fiscal year beginning in) ►	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
7 Amounts from line 4	0	0	0	0	0	0
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						0
9 Net income from unrelated business activities, whether or not the business is regularly carried on						0
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV)						0
11 Total support. Add lines 7 through 10						0
12 Gross receipts from related activities, etc. (see instructions)					12	
13 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here ► ☐						

Section C. Computation of Public Support Percentage

14 Public support percentage for 2013 (line 6, column (f) divided by line 11, column (f))	14	0.00%
15 Public support percentage from 2012 Schedule A, Part II, line 14	15	0.00%
16a 33 1/3% support test—2013. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization ► ☐		
b 33 1/3% support test—2012. If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization ► ☐		
17a 10%-facts-and-circumstances test—2013. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ► ☐		
b 10%-facts-and-circumstances test—2012. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ► ☐		
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ► ☐		

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 9 of Part I or if the organization failed to qualify under Part II
If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants.")						0
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						0
3 Gross receipts from activities that are not an unrelated trade or business under section 513						0
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						0
5 The value of services or facilities furnished by a governmental unit to the organization without charge						0
6 Total. Add lines 1 through 5	0	0	0	0	0	0
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						0
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						0
c Add lines 7a and 7b	0	0	0	0	0	0
8 Public support (Subtract line 7c from line 6.)						0

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
9 Amounts from line 6	0	0	0	0	0	0
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						0
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						0
c Add lines 10a and 10b	0	0	0	0	0	0
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						0
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)						0
13 Total support. (Add lines 9, 10c, 11, and 12.)	0	0	0	0	0	0
14 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here ▶ ☐						

Section C. Computation of Public Support Percentage

15 Public support percentage for 2013 (line 8, column (f) divided by line 13, column (f))	15	0.00%
16 Public support percentage from 2012 Schedule A, Part III, line 15	16	0.00%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2013 (line 10c, column (f) divided by line 13, column (f))	17	0.00%
18 Investment income percentage from 2012 Schedule A, Part III, line 17	18	0.00%

19a **33 1/3% support tests—2013.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization ▶ ☐

b **33 1/3% support tests—2012.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization ▶ ☐

20 **Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ▶ ☐

Part IV

Supplemental Information. Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; and Part III, line 12. Also complete this part for any additional information. (See instructions).

Area for supplemental information with horizontal dashed lines.

**SCHEDULE I
(Form 990)**

**Grants and Other Assistance to Organizations,
Governments, and Individuals in the United States**
Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.

OMB No 1545-0047

2013

**Open to Public
Inspection**

Department of the Treasury
Internal Revenue Service

► Information about Schedule I (Form 990) and its instructions is at www.irs.gov/form990.

► Attach to Form 990.

Name of the organization

GUY & BERTHA IRELAND ENDOWMENT

Employer identification number

45-6014509

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance?

☒ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States

Part II Grants and Other Assistance to Governments and Organizations in the United States. Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than \$5,000. Part II can be duplicated if additional space is needed

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) Altru Hospital 1200 S Columbia Rd Grand Forks, ND	45-0310462	501(c)(3)	5,741				Nursing Scholarships
(2) UND for RR & GFC 264 Centinial Drive Stop 8356 Grand F	45-6002491	501(c)(3)	5,742				Scholarships
(3) Grand Forks YMCA 215 N 7th Street Grand Forks, ND 582	45-0226434	501(c)(3)	11,483				Awards, Camping
(4) Hankinson Church Ladies Aid Main Ave Hankinson, ND 58041		501(c)(3)	2,871				Support organization
(5)							
(6)							
(7)							
(8)							
(9)							
(10)							
(11)							
(12)							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table

4

3 Enter total number of other organizations listed in the line 1 table

0

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule I (Form 990) (2013)

HTA

Part III

Grants and Other Assistance to Individuals in the United States. Complete if the organization answered "Yes" to Form 990, Part IV, line 22.

Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of non-cash assistance
1					
2					
3					
4					
5					
6					
7					

Part IV

Supplemental Information. Provide the information required in Part I, line 2, Part III, column (b), and any other additional information

SCHEDULE O
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on
Form 990 or 990-EZ or to provide any additional information.

▶ Attach to Form 990 or 990-EZ.

▶ Information about Schedule O (Form 990 or 990-EZ) and its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2013

**Open to Public
Inspection**

Name of the organization

GUY & BERTHA IRELAND ENDOWMENT

Employer identification number

45-6014509

Form 990, Part III, Line 4d Program Service Expenses 3,261, Grants and allocations 2,871,

Revenue: 0 Provide funds to the Ladies Aid Society of the Congregational Church of Hankinson,

ND Funds to be used in the programs of the Ladies Aid Society

Form 990, Part VI, Section B, Line 11b No review of form 990 is performed by the Board The

trustee reviews and files the tax return the trustee attends the annual meeting and answers

any questions the trustee receives a copy of the Minutes At this meeting various items of

the Trust are reviewed The Board hears from the organizations that receive funds

Form 990, Part VI, Section C, Line 19 Any individual or organization from the public can make

a written request to any Board member or the Trustee for various documents Any and all public

documents will be made available

Name of the organization

Employer identification number

GUY & BERTHA IRELAND ENDOWMENT

45-6014509



ALERUS FINANCIAL NA
Realized Gain/Loss Report

Run on 4/21/2014 7:06:46 AM

Start Date: 01/01/2013

End Date: 12/31/2013

Account: 1050033700

Administrator: CLAIRE HERLAND 701-795-3325

GUY & BERTHA IRELAND ENDOWMENT U/W AGENCY

Description	Sold	Acquired	Proceeds	Cost	Gain/Loss Covered
** SHORT TERM CAPITAL GAIN (LOSS)					
302.805 SHARES OF FIDELITY SPARTAN SHORT TERM TREASURY BOND INDEX ADVTG	01/10/2013	02/16/2012	3,203.67	3,221.85	18.18- Covered
58.325 SHARES OF FIDELITY SPARTAN SHORT TERM TREASURY BOND INDEX ADVTG	01/10/2013	10/01/2012	617.08	620.00	2.92- Covered
2 SHARES OF VISA INC	01/09/2013	08/22/2012	322.00	256.18	65.82 Covered
175 SHARES OF VANGUARD TOTAL BOND MARKET ETF	01/10/2013	07/10/2012	14,642.98	14,845.72	202.74- Covered
95.281 SHARES OF VANGUARD TOTAL BOND MARKET INDEX FUND 1351	01/14/2013	02/16/2012	1,053.81	1,050.00	3.81 Covered
133.809 SHARES OF VANGUARD TOTAL BOND MARKET INDEX FUND 1351	01/14/2013	10/01/2012	1,479.93	1,500.00	20.07- Covered
204.561 SHARES OF FEDERATED ULTRASHORT BOND FUND # 108	01/15/2013	10/01/2012	1,888.10	1,890.14	2.04- Covered
1994.742 SHARES OF FEDERATED ULTRASHORT BOND FUND # 108	01/15/2013	01/10/2013	18,411.46	18,411.47	0.01- Covered
65 SHARES OF BAKER HUGHES INC COMMON STOCK	01/14/2013	01/24/2012	2,735.58	3,094.80	359.22- Covered
509.09 UNITS OF FEDERAL NATL CONVENTIONAL LOAN POOL #FNA02970 (24 DAY DELAY) 3% 05/01/2042	01/28/2013	07/11/2012	509.09	529.06	19.97-
510.57 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #MA1175 (24 DAY DELAY) 3% 09/01/2042	01/28/2013	10/31/2012	510.57	536.58	26.01-
525.58 UNITS OF FEDERAL NATL CONVENTIONAL LOAN POOL #FNA02970 (24 DAY DELAY) 3% 05/01/2042	02/26/2013	07/11/2012	525.58	546.19	20.61-
957.2 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #MA1175 (24 DAY DELAY) 3% 09/01/2042	02/26/2013	10/31/2012	957.20	1,005.96	48.76-
150.12 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #MA1275 (24 DAY DELAY) 3% 12/01/2032	02/26/2013	01/15/2013	150.12	158.42	8.30-
10 SHARES OF COLGATE-PALMOLIVE COMPANY	03/07/2013	08/22/2012	1,154.69	1,055.30	99.39 Covered
4.918 SHARES OF DIMENSIONAL EMERGING MARKETS VALUE	03/20/2013	11/09/2012	145.00	138.88	6.12 Covered
23.852 SHARES OF PIMCO MORTGAGE OPPORTUNITIES FUND INSTL	03/20/2013	01/14/2013	265.00	265.23	0.23- Covered
372.87 UNITS OF FEDERAL NATL CONVENTIONAL LOAN POOL #FNA02970 (24 DAY DELAY) 3% 05/01/2042	03/26/2013	07/11/2012	372.87	387.49	14.62-
411.82 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #MA1175 (24 DAY DELAY) 3% 09/01/2042	03/26/2013	10/31/2012	411.82	432.80	20.98-
150.77 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #MA1275 (24 DAY DELAY) 3% 12/01/2032	03/26/2013	01/15/2013	150.77	159.11	8.34-
15 SHARES OF COVIDIEN PLC	03/25/2013	08/22/2012	999.00	827.69	171.31 Covered
2600.058 SHARES OF FEDERATED ULTRASHORT BOND FUND # 108	04/09/2013	01/10/2013	23,998.54	23,998.53	0.01 Covered
1320.852 SHARES OF FEDERATED ULTRASHORT BOND FUND # 108	04/09/2013	03/20/2013	12,191.46	12,178.26	13.20 Covered

20 SHARES OF ABBVIE INC	04/09/2013	08/22/2012	853.42	683.09	170.33 Covered
256.03 UNITS OF FEDERAL NATL CONVENTIONAL LOAN POOL #FNA02970 (24 DAY DELAY) 3% 05/01/2042	04/26/2013	07/11/2012	256.03	266.07	10.04-
302.43 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #MA1175 (24 DAY DELAY) 3% 09/01/2042	04/26/2013	10/31/2012	302.43	317.83	15.40-
186.87 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #MA1275 (24 DAY DELAY) 3% 12/01/2032	04/26/2013	01/15/2013	186.87	197.21	10.34-
2 SHARES OF PRICELINE COM INC	05/08/2013	12/13/2012	1,461.67	1,226.64	235.03 Covered
95.03 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #Q15843 (14 DAY DELAY) 3% 02/01/2043	05/16/2013	04/09/2013	95.03	98.71	3.68-
6.276 SHARES OF DIMENSIONAL EMERGING MARKETS VALUE	05/23/2013	11/09/2012	185.00	177.23	7.77 Covered
191.861 SHARES OF PIMCO MORTGAGE OPPORTUNITIES FUND INSTL	05/23/2013	01/14/2013	2,145.00	2,133.50	11.50 Covered
277.1 UNITS OF FEDERAL NATL CONVENTIONAL LOAN POOL #FNA02970 (24 DAY DELAY) 3% 05/01/2042	05/29/2013	07/11/2012	277.10	287.97	10.87-
300.15 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #MA1175 (24 DAY DELAY) 3% 09/01/2042	05/29/2013	10/31/2012	300.15	315.44	15.29-
192.68 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #MA1275 (24 DAY DELAY) 3% 12/01/2032	05/29/2013	01/15/2013	192.68	203.34	10.66-
119.99 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #Q15843 (14 DAY DELAY) 3% 02/01/2043	06/18/2013	04/09/2013	119.99	124.64	4.65-
20 SHARES OF EMERSON ELECTRIC COMPANY	06/18/2013	08/22/2012	1,141.50	1,035.99	105.51 Covered
373.12 UNITS OF FEDERAL NATL CONVENTIONAL LOAN POOL #FNA02970 (24 DAY DELAY) 3% 05/01/2042	06/26/2013	07/11/2012	373.12	387.75	14.63-
604.63 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #MA1175 (24 DAY DELAY) 3% 09/01/2042	06/26/2013	10/31/2012	604.63	635.43	30.80-
231.88 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #MA1275 (24 DAY DELAY) 3% 12/01/2032	06/26/2013	01/15/2013	231.88	244.71	12.83-
128.9 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #Q15843 (14 DAY DELAY) 3% 02/01/2043	07/16/2013	04/09/2013	128.90	133.89	4.99-
.125 SHARES OF MALLINCKRODT PLC	07/08/2013	08/22/2012	5.17	4.79	0.38 Covered
3 SHARES OF MALLINCKRODT PLC	07/19/2013	08/22/2012	130.23	114.88	15.35 Covered
320.44 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #MA1175 (24 DAY DELAY) 3% 09/01/2042	07/26/2013	10/31/2012	320.44	336.76	16.32-
312.87 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #MA1275 (24 DAY DELAY) 3% 12/01/2032	07/26/2013	01/15/2013	312.87	330.18	17.31-
689.994 SHARES OF FEDERATED ULTRASHORT BOND FUND # 108	08/06/2013	03/20/2013	6,313.45	6,361.74	48.29- Covered
2341.7 SHARES OF FEDERATED ULTRASHORT BOND FUND # 108	08/06/2013	07/26/2013	21,426.55	21,449.97	23.42- Covered
117.68 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #Q15843 (14 DAY DELAY) 3% 02/01/2043	08/16/2013	04/09/2013	117.68	122.24	4.56-
20 SHARES OF VANGUARD REIT ETF	08/16/2013	03/01/2013	1,287.79	1,379.25	91.46- Covered
8 SHARES OF QUALCOMM CORPORATION	08/16/2013	01/09/2013	535.83	519.52	16.31 Covered
15 SHARES OF QUALCOMM CORPORATION	08/16/2013	04/03/2013	1,004.68	992.67	12.01 Covered
1949.999 SHARES OF	08/22/2013	05/23/2013	21,722.99	22,620.00	897.01- Covered

RealzdGainLoss

VANGUARD INTERM-TERM TREASURY ADM					
584.289 SHARES OF	08/22/2013	07/26/2013	6,508.98	6,620.00	111.02- Covered
VANGUARD INTERM-TERM TREASURY ADM					
228.27 UNITS OF	08/27/2013	10/31/2012	228.27	239.90	11.63-
FEDERAL NATL MORTGAGE ASSN POOL #MA1175 (24 DAY DELAY) 3% 09/01/2042					
237.42 UNITS OF	08/27/2013	01/15/2013	237.42	250.55	13.13-
FEDERAL NATL MORTGAGE ASSN POOL #MA1275 (24 DAY DELAY) 3% 12/01/2032					
30 SHARES OF	09/06/2013	11/13/2012	1,595.54	1,649.40	53.86- Covered
COACH INC					
17 SHARES OF	09/06/2013	08/16/2013	904.14	884.51	19.63 Covered
COACH INC					
198.84 UNITS OF	09/17/2013	08/05/2013	198.84	198.75	0.09
FEDERAL HOME LOAN MTG CORP POOL #G18472 (14 DAY DELAY) 2.5% 07/01/2028					
125.11 UNITS OF	09/17/2013	04/09/2013	125.11	129.96	4.85-
FEDERAL HOME LOAN MTG CORP POOL #Q15843 (14 DAY DELAY) 3% 02/01/2043					
183.66 UNITS OF	09/26/2013	10/31/2012	183.66	193.02	9.36-
FEDERAL NATL MORTGAGE ASSN POOL #MA1175 (24 DAY DELAY) 3% 09/01/2042					
216.32 UNITS OF	09/26/2013	01/15/2013	216.32	228.29	11.97-
FEDERAL NATL MORTGAGE ASSN POOL #MA1275 (24 DAY DELAY) 3% 12/01/2032					
35 SHARES OF	09/25/2013	01/09/2013	1,138.65	934.03	204.62 Covered
MICROSOFT CORPORATION					
205.65 UNITS OF	10/16/2013	08/05/2013	205.65	205.55	0.10
FEDERAL HOME LOAN MTG CORP POOL #G18472 (14 DAY DELAY) 2.5% 07/01/2028					
148.15 UNITS OF	10/16/2013	04/09/2013	148.15	153.89	5.74-
FEDERAL HOME LOAN MTG CORP POOL #Q15843 (14 DAY DELAY) 3% 02/01/2043					
1101.036 SHARES OF	10/22/2013	01/14/2013	12,122.41	12,243.52	121.11- Covered
PIMCO MORTGAGE OPPORTUNITIES FUND INSTL					
210.688 SHARES OF	10/22/2013	01/14/2013	2,319.67	2,342.85	23.18- Covered
PIMCO MORTGAGE OPPORTUNITIES FUND INSTL					
179.62 UNITS OF	10/28/2013	10/31/2012	179.62	188.77	9.15-
FEDERAL NATL MORTGAGE ASSN POOL #MA1175 (24 DAY DELAY) 3% 09/01/2042					
190.02 UNITS OF	10/28/2013	01/15/2013	190.02	200.53	10.51-
FEDERAL NATL MORTGAGE ASSN POOL #MA1275 (24 DAY DELAY) 3% 12/01/2032					
216.05 UNITS OF	11/18/2013	08/05/2013	216.05	215.95	0.10
FEDERAL HOME LOAN MTG CORP POOL #G18472 (14 DAY DELAY) 2.5% 07/01/2028					
60.84 UNITS OF	11/18/2013	04/09/2013	60.84	63.20	2.36-
FEDERAL HOME LOAN MTG CORP POOL #Q15843 (14 DAY DELAY) 3% 02/01/2043					
199.7 UNITS OF	11/26/2013	01/15/2013	199.70	210.75	11.05-
FEDERAL NATL MORTGAGE ASSN POOL #MA1275 (24 DAY DELAY) 3% 12/01/2032					
24 SHARES OF	11/22/2013	08/16/2013	810.09	741.59	68.50 Covered
MONDELEZ INTL INC					
193.19 UNITS OF	12/17/2013	08/05/2013	193.19	193.10	0.09
FEDERAL HOME LOAN MTG CORP POOL #G18472 (14 DAY DELAY) 2.5% 07/01/2028					
121.51 UNITS OF	12/17/2013	04/09/2013	121.51	126.22	4.71-
FEDERAL HOME LOAN MTG CORP POOL #Q15843 (14 DAY DELAY) 3% 02/01/2043					
199.85 UNITS OF	12/27/2013	01/15/2013	199.85	210.90	11.05-
FEDERAL NATL MORTGAGE ASSN POOL #MA1275 (24 DAY DELAY) 3% 12/01/2032					
20 SHARES OF	12/24/2013	08/16/2013	1,227.60	1,372.60	145.00- Covered
TARGET CORP					
** TOTAL SHORT TERM CAPITAL GAIN (LOSS)			178,260.68	179,608.93	1,348.25-

** LONG TERM CAPITAL GAIN (LOSS)

4 SHARES OF VISA INC	01/09/2013	11/10/2011	643.99	372.60	271.39 Covered
55 SHARES OF INTEL CORPORATION	01/09/2013	12/18/2009	1,174.23	1,073.92	100.31
4458.77 UNITS OF FDRL HM LN MTG PL G0-2458 5.5 5.5% 01/01/2037	01/02/2013	09/03/2008	4,807.00	4,428.10	378.90
7250.97 UNITS OF FEDERAL HOME LOAN MTG ASSN POOL #E96873 14 DAY DELAY 4% 06/01/2018	01/02/2013	10/19/2011	7,686.03	7,629.40	56.63
584.02 SHARES OF VANGUARD TOTAL BOND MARKET INDEX FUND 1351	01/14/2013	10/28/2011	6,459.26	6,389.18	70.08
610.754 SHARES OF VANGUARD TOTAL BOND MARKET INDEX FUND 1351	01/14/2013	10/28/2011	6,754.94	6,681.65	73.29
1135.4 SHARES OF VANGUARD TOTAL BOND MARKET INDEX FUND 1351	01/14/2013	11/04/2011	12,557.52	12,534.82	22.70
188.77 UNITS OF FEDERAL HOME LOAN MTG ASSN POOL #E96873 14 DAY DELAY 4% 06/01/2018	01/16/2013	10/19/2011	188.77	198.62	9.85-
217.32 UNITS OF FDRL HM LN MTG PL G0-2458 5.5 5.5% 01/01/2037	01/16/2013	09/03/2008	217.32	215.83	1.49
594.56 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #G06784 (14 DAY DELAY) 3.5% 10/01/2041	01/16/2013	12/13/2011	594.56	609.98	15.42-
298.44 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #J02199 14 DAY DELAY 4% 03/01/2020	01/16/2013	10/21/2011	298.44	314.48	16.04-
56.825 UNITS OF UCFC HOME EQUITY LOAN (14 DAY DELAY) 7.195% 01/15/2030	01/16/2013	05/04/1999	56.83	55.56	1.27
56.825 UNITS OF UCFC HOME EQUITY LOAN (14 DAY DELAY) 7.195% 01/15/2030	01/16/2013	01/29/2008	56.82	54.84	1.98
825.616 SHARES OF FEDERATED ULTRASHORT BOND FUND # 108	01/15/2013	12/22/2011	7,620.44	7,546.13	74.31 Non Covered
6701.89 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #747873 4.5% 12/01/2018	01/02/2013	10/20/2011	7,209.76	7,186.74	23.02
20 SHARES OF NIKE INC CL B	01/17/2013	09/22/2011	1,072.77	832.96	239.81 Covered
247.31 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #747873 4.5% 12/01/2018	01/28/2013	10/20/2011	247.31	265.20	17.89-
600.13 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #AE7758 (24 DAY DELAY) 3.5% 11/01/2025	01/28/2013	10/05/2011	600.13	626.57	26.44-
11.31 UNITS OF BANK OF AMERICA MTG SEC (24 DAY DELAY) 5.5% 04/25/2025	01/28/2013	06/09/2005	11.31	11.44	0.13-
72.5 UNITS OF CHASE MORTGAGE FINANCE CORP (24 DAY DELAY) 5% 11/25/2033	01/28/2013	11/26/2007	72.50	69.15	3.35
975.31 UNITS OF RESIDENTIAL ASSET MTG PRODUCTS (24 DAY DELAY) 4.547% 12/25/2034	01/28/2013	08/07/2006	975.31	913.13	62.18
213.65 UNITS OF WELLS FARGO MBS (24 DAY DELAY) 4.72795% 07/25/2034	01/28/2013	01/14/2005	213.65	209.18	4.47
7845.47 UNITS OF RESIDENTIAL ASSET SECURITIES (24 DAY DELAY) 4.71% 11/25/2033	01/04/2013	01/10/2006	7,001.92	7,693.47	691.55-
155.75 UNITS OF RESIDENTIAL ASSET SECURITIES (24 DAY DELAY) 4.71% 11/25/2033	01/28/2013	01/10/2006	155.75	152.73	3.02
533.65 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #G06784 (14 DAY DELAY) 3.5% 10/01/2041	02/19/2013	12/13/2011	533.65	547.49	13.84-
299.11 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #J02199 14 DAY DELAY 4% 03/01/2020	02/19/2013	10/21/2011	299.11	315.19	16.08-

233.01 UNITS OF UCFC HOME EQUITY LOAN (14 DAY DELAY) 7.195% 01/15/2030	02/19/2013	05/04/1999	233.01	227.84	5.17
233.01 UNITS OF UCFC HOME EQUITY LOAN (14 DAY DELAY) 7.195% 01/15/2030	02/19/2013	01/29/2008	233.01	224.86	8.15
70 SHARES OF SELECT SECTOR SPDR TR UTILITIES	02/20/2013	01/13/2012	2,586.85	2,433.59	153.26 Covered
583.6 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #AE7758 (24 DAY DELAY) 3.5% 11/01/2025	02/26/2013	10/05/2011	583.60	609.32	25.72-
350.44 UNITS OF BANK OF AMERICA MTG SEC (24 DAY DELAY) 5.5% 04/25/2025	02/26/2013	06/09/2005	350.44	354.55	4.11-
574.8 UNITS OF RESIDENTIAL ASSET MTG PRODUCTS (24 DAY DELAY) 4.547% 12/25/2034	02/26/2013	08/07/2006	574.80	538.16	36.64
357.49 UNITS OF WELLS FARGO MBS (24 DAY DELAY) 4.72795% 07/25/2034	02/26/2013	01/14/2005	357.49	350.00	7.49
122.37 UNITS OF CHASE MORTGAGE FINANCE CORP (24 DAY DELAY) 5% 11/25/2033	02/26/2013	11/26/2007	122.37	116.71	5.66
230.742 SHARES OF COHEN & STEERS INSTITUTIONAL GLOBAL REALTY FUND CLASS I	03/01/2013	11/13/2009	5,327.83	4,391.02	936.81
40 SHARES OF GENERAL MILLS INC	03/07/2013	12/16/2004	1,855.76	967.65	888.11
529.54 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #G06784 (14 DAY DELAY) 3.5% 10/01/2041	03/18/2013	12/13/2011	529.54	543.27	13.73-
334.58 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #J02199 14 DAY DELAY 4% 03/01/2020	03/18/2013	10/21/2011	334.58	352.56	17.98-
6.46 SHARES OF FIDELITY ADVISOR INTL DISCOVERY I	03/20/2013	12/15/2010	224.61	210.00	14.61
1.018 SHARES OF FIDELITY ADVISOR INTL DISCOVERY I	03/20/2013	02/15/2012	35.39	30.64	4.75 Covered
47.755 SHARES OF VANGUARD SMALL CAP GROWTH INDEX FUND #861	03/20/2013	04/26/2011	1,340.00	1,180.98	159.02
11.547 SHARES OF DIMENSIONAL US SMALL CAP VALUE	03/20/2013	01/22/2008	346.29	243.53	102.76
49.64 SHARES OF DIMENSIONAL US SMALL CAP VALUE	03/20/2013	11/12/2008	1,488.71	684.53	804.18
8183.41 UNITS OF UCFC HOME EQUITY LOAN (14 DAY DELAY) 7.195% 01/15/2030	03/12/2013	05/04/1999	7,528.74	8,001.87	473.13-
8045.29 UNITS OF UCFC HOME EQUITY LOAN (14 DAY DELAY) 7.195% 01/15/2030	03/12/2013	01/29/2008	7,401.66	7,763.70	362.04-
138.12 UNITS OF UCFC HOME EQUITY LOAN (14 DAY DELAY) 7.195% 01/15/2030	03/25/2013	01/29/2008	138.12	133.29	4.83
519.24 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #AE7758 (24 DAY DELAY) 3.5% 11/01/2025	03/26/2013	10/05/2011	519.24	542.12	22.88-
8.03 UNITS OF BANK OF AMERICA MTG SEC (24 DAY DELAY) 5.5% 04/25/2025	03/26/2013	06/09/2005	8.03	8.12	0.09-
438.54 UNITS OF CHASE MORTGAGE FINANCE CORP (24 DAY DELAY) 5% 11/25/2033	03/26/2013	11/26/2007	438.54	418.26	20.28
675.94 UNITS OF RESIDENTIAL ASSET MTG PRODUCTS (24 DAY DELAY) 4.547% 12/25/2034	03/26/2013	08/07/2006	675.94	632.85	43.09
254.44 UNITS OF WELLS FARGO MBS (24 DAY DELAY) 4.72795% 07/25/2034	03/26/2013	01/14/2005	254.44	249.11	5.33
110 SHARES OF INTEL CORPORATION	04/03/2013	12/18/2009	2,309.88	2,147.85	162.03
552.42 UNITS OF	04/16/2013	12/13/2011	552.42	566.75	14.33-

FEDERAL HOME LOAN MTG CORP POOL #G06784 (14 DAY DELAY) 3.5% 10/01/2041					
282.55 UNITS OF	04/16/2013	10/21/2011	282.55	297.74	15.19-
FEDERAL HOME LOAN MTG CORP POOL #J02199 14 DAY DELAY 4% 03/01/2020					
516.67 UNITS OF	04/26/2013	10/05/2011	516.67	539.44	22.77-
FEDERAL NATL MORTGAGE ASSN POOL #AE7758 (24 DAY DELAY) 3.5% 11/01/2025					
8.07 UNITS OF	04/26/2013	06/09/2005	8.07	8.16	0.09-
BANK OF AMERICA MTG SEC (24 DAY DELAY) 5.5% 04/25/2025					
260.95 UNITS OF	04/26/2013	11/26/2007	260.95	248.88	12.07
CHASE MORTGAGE FINANCE CORP (24 DAY DELAY) 5% 11/25/2033					
1272.90 UNITS OF	04/26/2013	08/07/2006	1,272.90	1,191.75	81.15
RESIDENTIAL ASSET MTG PRODUCTS (24 DAY DELAY) 4.547% 12/25/2034					
665.04 UNITS OF	04/26/2013	01/14/2005	665.04	651.12	13.92
WELLS FARGO MBS (24 DAY DELAY) 4.72795% 07/25/2034					
50 SHARES OF	05/06/2013	01/14/2002	1,688.96	1,702.23	13.27-
MICROSOFT CORPORATION					
40 SHARES OF	05/08/2013	01/14/2002	1,317.79	1,361.78	43.99-
MICROSOFT CORPORATION					
48 SHARES OF	05/10/2013	03/13/2012	6,611.61	7,849.24	1,237.63- Covered
MFC SPDR GOLD TRUST					
484.59 UNITS OF	05/16/2013	12/13/2011	484.59	497.16	12.57-
FEDERAL HOME LOAN MTG CORP POOL #G06784 (14 DAY DELAY) 3.5% 10/01/2041					
975.13 UNITS OF	05/16/2013	10/21/2011	975.13	1,027.54	52.41-
FEDERAL HOME LOAN MTG CORP POOL #J02199 14 DAY DELAY 4% 03/01/2020					
8001.14 UNITS OF	05/20/2013	06/16/2011	8,001.14	8,276.17	275.03-
CS FIRST BOSTON MTG SECURITIES (14 DAY DELAY) 4.813% 02/15/2038					
56.485 SHARES OF	05/23/2013	02/15/2012	2,060.00	1,700.20	359.80 Covered
FIDELITY ADVISOR INTL DISCOVERY I					
22.62 SHARES OF	05/23/2013	04/07/2011	720.00	748.04	28.04-
VANGUARD FUND #1769					
34.097 SHARES OF	05/23/2013	01/22/2008	610.00	727.63	117.63-
DIMENSIONAL INTERNATIONAL VALUE					
20.789 SHARES OF	05/23/2013	04/26/2011	760.00	643.21	116.79
VANGUARD SMALL CAP GROWTH INDEX ADMIRAL					
32.028 SHARES OF	05/23/2013	11/12/2008	990.00	441.67	548.33
DIMENSIONAL US SMALL CAP VALUE					
319.53 UNITS OF	05/29/2013	06/09/2005	319.53	323.28	3.75-
BANK OF AMERICA MTG SEC (24 DAY DELAY) 5.5% 04/25/2025					
389.41 UNITS OF	05/29/2013	10/05/2011	389.41	406.57	17.16-
FEDERAL NATL MORTGAGE ASSN POOL #AE7758 (24 DAY DELAY) 3.5% 11/01/2025					
259.13 UNITS OF	05/29/2013	11/26/2007	259.13	247.14	11.99
CHASE MORTGAGE FINANCE CORP (24 DAY DELAY) 5% 11/25/2033					
227.38 UNITS OF	05/30/2013	01/14/2005	227.38	222.62	4.76
WELLS FARGO MBS (24 DAY DELAY) 4.72795% 07/25/2034					
629.83 UNITS OF	05/31/2013	08/07/2006	629.83	589.68	40.15
RESIDENTIAL ASSET MTG PRODUCTS (24 DAY DELAY) 4.547% 12/25/2034					
95 SHARES OF	06/05/2013	03/13/2012	10,975.55	9,678.17	1,297.38 Covered
GUGGENHEIM RUSSELL ETF					
215 SHARES OF	06/05/2013	04/12/2012	24,839.40	21,815.07	3,024.33 Covered
GUGGENHEIM RUSSELL ETF					
11.958 SHARES OF	06/07/2013	05/25/1999	369.86	278.23	91.63
VANGUARD FUND #1769					
61.109 SHARES OF	06/07/2013	07/17/2001	1,890.10	1,200.00	690.10
VANGUARD FUND #1769					
217.01 SHARES OF	06/07/2013	01/11/2002	6,712.12	4,000.00	2,712.12
VANGUARD FUND #1769					

73.692 SHARES OF VANGUARD FUND #1769	06/07/2013	11/22/2002	2,279.29	1,200.00	1,079.29
104.071 SHARES OF VANGUARD FUND #1769	06/07/2013	11/12/2008	3,218.92	2,075.00	1,143.92
4.651 SHARES OF VANGUARD FUND #1769	06/07/2013	07/02/2009	143.86	110.00	33.86
6.54 SHARES OF VANGUARD FUND #1769	06/07/2013	12/15/2010	202.28	205.00	2.72-
189.032 SHARES OF VANGUARD FUND #1769	06/07/2013	04/07/2011	5,846.76	6,251.26	404.50-
16.954 SHARES OF VANGUARD FUND #1769	06/07/2013	02/15/2012	524.39	489.96	34.43 Covered
30 SHARES OF EXXON MOBIL CORP COM	06/10/2013	01/14/2002	2,729.74	1,165.59	1,564.15
461.38 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #G06784 (14 DAY DELAY) 3.5% 10/01/2041	06/18/2013	12/13/2011	461.38	473.35	11.97-
812.3 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #J02199 14 DAY DELAY 4% 03/01/2020	06/18/2013	10/21/2011	812.30	855.96	43.66-
907.36 UNITS OF ABN AMRO MORTGAGE CORP (24 DAY DELAY) 5.5% 06/25/2033	06/18/2013	12/27/2006	905.10	907.36	2.26-
414.9 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #AE7758 (24 DAY DELAY) 3.5% 11/01/2025	06/26/2013	10/05/2011	414.90	433.18	18.28-
1163.84 UNITS OF BANK OF AMERICA MTG SEC (24 DAY DELAY) 5.5% 04/25/2025	06/12/2013	06/09/2005	1,140.93	1,177.49	36.56-
457.09 UNITS OF RESIDENTIAL ASSET MTG PRODUCTS (24 DAY DELAY) 4.547% 12/25/2034	06/26/2013	08/07/2006	457.09	427.95	29.14
166.75 UNITS OF WELLS FARGO MBS (24 DAY DELAY) 4.72795% 07/25/2034	06/26/2013	01/14/2005	166.75	163.26	3.49
6.59 UNITS OF BANK OF AMERICA MTG SEC (24 DAY DELAY) 5.5% 04/25/2025	06/26/2013	06/09/2005	6.59	6.67	0.08-
4970.65 UNITS OF CHASE MORTGAGE FINANCE CORP (24 DAY DELAY) 5% 11/25/2033	06/18/2013	11/26/2007	5,044.98	4,740.74	304.24
86.75 UNITS OF CHASE MORTGAGE FINANCE CORP (24 DAY DELAY) 5% 11/25/2033	06/27/2013	11/26/2007	86.75	82.74	4.01
406.11 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #G06784 (14 DAY DELAY) 3.5% 10/01/2041	07/16/2013	12/13/2011	406.11	416.64	10.53-
257.75 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #J02199 14 DAY DELAY 4% 03/01/2020	07/16/2013	10/21/2011	257.75	271.60	13.85-
356.7 UNITS OF FEDERAL NATL CONVENTIONAL LOAN POOL #FNA02970 (24 DAY DELAY) 3% 05/01/2042	07/26/2013	07/11/2012	356.70	370.69	13.99-
436.18 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #AE7758 (24 DAY DELAY) 3.5% 11/01/2025	07/26/2013	10/05/2011	436.18	455.40	19.22-
13552.97 UNITS OF RESIDENTIAL ASSET MTG PRODUCTS (24 DAY DELAY) 4.547% 12/25/2034	07/10/2013	08/07/2006	13,635.36	12,688.96	946.40
1319.91 UNITS OF RESIDENTIAL ASSET MTG PRODUCTS (24 DAY DELAY) 4.547% 12/25/2034	07/26/2013	08/07/2006	1,319.91	1,235.77	84.14
2656.10 UNITS OF WELLS FARGO MBS (24 DAY DELAY) 4.72795% 07/25/2034	07/10/2013	01/14/2005	2,637.84	2,600.48	37.36
106.72 UNITS OF WELLS FARGO MBS (24 DAY DELAY) 4.72795% 07/25/2034	08/05/2013	01/14/2005	106.72	104.49	2.23
249.16 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #G06784 (14 DAY DELAY) 3.5% 10/01/2041	08/16/2013	12/13/2011	249.16	255.62	6.46-

1064.27 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #J02199 14 DAY DELAY 4% 03/01/2020	08/16/2013	10/21/2011	1,064.27	1,121.47	57.20-
16 SHARES OF MICROSOFT CORPORATION	08/16/2013	01/14/2002	506.55	544.72	38.17-
15 SHARES OF WELLS FARGO & COMPANY	08/16/2013	07/05/2011	640.64	426.59	214.05 Covered
7 SHARES OF CME GROUP	08/16/2013	03/19/2009	516.52	325.29	191.23
5 SHARES OF BLACKROCK INC	08/16/2013	05/02/2012	1,348.13	942.39	405.74 Covered
3 SHARES OF ISHARES NASDAQ BIOTECHNOLOGY INDEX FUND	08/16/2013	08/02/2012	566.39	393.39	173.00 Covered
8 SHARES OF DUPONT E I DE NEMOURS & COMPANY	08/16/2013	06/22/2010	466.23	305.68	160.55
3 SHARES OF GOOGLE INC A	08/16/2013	01/31/2012	2,573.92	1,728.86	845.06 Covered
48 SHARES OF TEVA PHARMACEUTICAL INDUSTRIES	08/16/2013	01/13/2004	1,922.36	1,415.43	506.93
45 SHARES OF TEVA PHARMACEUTICAL INDUSTRIES	08/16/2013	10/17/2007	1,802.22	2,045.41	243.19-
127 SHARES OF CARDINAL HEALTH INC	08/16/2013	05/13/2011	6,502.34	5,652.69	849.65 Covered
6 SHARES OF PROCTER & GAMBLE CO	08/16/2013	09/12/2006	479.21	371.90	107.31
15 SHARES OF WALT DISNEY COMPANY	08/16/2013	06/06/2005	933.28	401.75	531.53
3 SHARES OF AT&T INC	08/16/2013	01/29/2009	101.97	74.12	27.85
35 SHARES OF AT&T INC	08/16/2013	09/27/2011	1,189.63	1,014.45	175.18 Covered
6 SHARES OF EXXON MOBIL CORP COM	08/16/2013	01/14/2002	526.43	233.12	293.31
22 SHARES OF SELECT SECTOR SPDR TR UTILITIES	08/16/2013	01/13/2012	822.80	764.84	57.96 Covered
1 SHARES OF BOEING COMPANY	08/16/2013	08/14/2009	103.30	44.71	58.59
5 SHARES OF BOEING COMPANY	08/16/2013	01/20/2011	516.49	355.33	161.16 Covered
16 SHARES OF WAL-MART STORES INC	08/16/2013	01/20/2009	1,181.42	820.78	360.64
25 SHARES OF WAL-MART STORES INC	08/16/2013	09/26/2011	1,845.98	1,292.61	553.37 Covered
10 SHARES OF PEPSICO INC	08/16/2013	08/02/2002	800.39	432.09	368.30
20 SHARES OF PEPSICO INC	08/16/2013	04/19/2007	1,600.77	1,319.50	281.27
20 SHARES OF PEPSICO INC	08/16/2013	05/16/2012	1,600.77	1,368.80	231.97 Covered
14 SHARES OF STATE STREET CORP	08/16/2013	10/28/2009	949.88	602.77	347.11
11 SHARES OF EATON CORP PLC	08/16/2013	06/09/2011	719.49	516.81	202.68 Covered
36 SHARES OF ORACLE CORPORATION	08/16/2013	01/14/2002	1,163.15	592.92	570.23
30 SHARES OF ORACLE CORPORATION	08/16/2013	07/05/2011	969.30	993.29	23.99- Covered
37 SHARES OF HALLIBURTON COMPANY	08/16/2013	11/10/2011	1,732.30	1,377.07	355.23 Covered
24 SHARES OF EMC CORPORATION	08/16/2013	08/22/2011	620.88	497.24	123.64 Covered
311.44 UNITS OF FEDERAL NATL CONVENTIONAL LOAN POOL #FNA02970 (24 DAY DELAY) 3% 05/01/2042	08/27/2013	07/11/2012	311.44	323.65	12.21-
320 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #AE7758 (24 DAY DELAY) 3.5% 11/01/2025	08/27/2013	10/05/2011	320.00	334.10	14.10-
360.52 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #J02199 14 DAY DELAY 4% 03/01/2020	09/17/2013	10/21/2011	360.52	379.90	19.38-

136.66 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #G06784 (14 DAY DELAY) 3.5% 10/01/2041	09/17/2013	12/13/2011	136.66	140.20	3.54-
168.65 UNITS OF FEDERAL NATL CONVENTIONAL LOAN POOL #FNA02970 (24 DAY DELAY) 3% 05/01/2042	09/26/2013	07/11/2012	168.65	175.26	6.61-
267.56 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #AE7758 (24 DAY DELAY) 3.5% 11/01/2025	09/26/2013	10/05/2011	267.56	279.35	11.79-
9 SHARES OF MICROSOFT CORPORATION	09/25/2013	01/14/2002	292.80	306.40	13.60-
40 SHARES OF MICROSOFT CORPORATION	09/25/2013	07/05/2011	1,301.32	1,043.19	258.13 Covered
179.17 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #G06784 (14 DAY DELAY) 3.5% 10/01/2041	10/16/2013	12/13/2011	179.17	183.82	4.65-
223.85 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #J02199 14 DAY DELAY 4% 03/01/2020	10/16/2013	10/21/2011	223.85	235.88	12.03-
2 SHARES OF TEVA PHARMACEUTICAL INDUSTRIES	10/11/2013	01/13/2004	81.00	58.98	22.02
60 SHARES OF TEVA PHARMACEUTICAL INDUSTRIES	10/11/2013	08/10/2004	2,430.12	1,671.01	759.11
147.91 UNITS OF FEDERAL NATL CONVENTIONAL LOAN POOL #FNA02970 (24 DAY DELAY) 3% 05/01/2042	10/28/2013	07/11/2012	147.91	153.71	5.80-
187.75 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #AE7758 (24 DAY DELAY) 3.5% 11/01/2025	10/28/2013	10/05/2011	187.75	196.02	8.27-
36 SHARES OF WELLS FARGO & COMPANY	10/25/2013	07/05/2011	1,537.62	1,023.82	513.80 Covered
12 SHARES OF BERKSHIRE HATHAWAY *B*	10/25/2013	01/30/2012	1,399.25	942.35	456.90 Covered
98.776 SHARES OF PIMCO COMMODITY REAL RETURN STRATEGY FUND INST #45	10/29/2013	07/02/2009	565.00	697.36	132.36-
12.291 SHARES OF VANGUARD SMALL CAP GROWTH INDEX ADMIRAL	10/29/2013	04/26/2011	515.00	380.28	134.72
18.561 SHARES OF DIMENSIONAL US SMALL CAP VALUE	10/29/2013	11/12/2008	650.00	255.96	394.04
105.53 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #G06784 (14 DAY DELAY) 3.5% 10/01/2041	11/18/2013	12/13/2011	105.53	108.27	2.74-
224.84 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #J02199 14 DAY DELAY 4% 03/01/2020	11/18/2013	10/21/2011	224.84	236.93	12.09-
12416.77 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #J02199 14 DAY DELAY 4% 03/01/2020	11/20/2013	10/21/2011	13,130.74	13,084.17	46.57
127.57 UNITS OF FEDERAL NATL CONVENTIONAL LOAN POOL #FNA02970 (24 DAY DELAY) 3% 05/01/2042	11/26/2013	07/11/2012	127.57	132.57	5.00-
138.77 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #MA1175 (24 DAY DELAY) 3% 09/01/2042	11/26/2013	10/31/2012	138.77	145.84	7.07-
160.69 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #AE7758 (24 DAY DELAY) 3.5% 11/01/2025	11/26/2013	10/05/2011	160.69	167.77	7.08-
40 SHARES OF MONDELEZ INTL INC	11/22/2013	06/28/2012	1,350.16	974.25	375.91 Covered
101.38 UNITS OF FEDERAL HOME LOAN MTG CORP POOL #G06784 (14 DAY DELAY) 3.5% 10/01/2041	12/17/2013	12/13/2011	101.38	104.01	2.63-
185.26 UNITS OF FEDERAL NATL CONVENTIONAL LOAN POOL #FNA02970 (24 DAY DELAY) 3% 05/01/2042	12/27/2013	07/11/2012	185.26	192.53	7.27-
140.04 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #MA1175 (24 DAY DELAY) 3% 09/01/2042	12/27/2013	10/31/2012	140.04	147.17	7.13-
168.48 UNITS OF FEDERAL NATL MORTGAGE ASSN POOL #AE7758 (24	12/27/2013	10/05/2011	168.48	175.90	7.42-

DAY DELAY) 3.5% 11/01/2025

13 SHARES OF EMC CORPORATION	12/24/2013	08/22/2011	325.59	269.34	56.25 Covered
35 SHARES OF EMC CORPORATION	12/24/2013	11/14/2012	876.58	821.10	55.48 Covered
20 SHARES OF TARGET CORP	12/24/2013	07/05/2011	1,227.61	951.79	275.82 Covered

** TOTAL LONG TERM CAPITAL GAIN (LOSS)			<u>286,651.93</u>	<u>260,958.27</u>	<u>25,693.66</u>
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** LONG TERM CAPITAL GAINS DIVIDENDS

97.452 BASIS SHARES OF DIMENSIONAL EMERGING MARKETS VALUE					39.08
344.369 BASIS SHARES OF DIMENSIONAL US SMALL CAP VALUE					547.89
1746.322 BASIS SHARES OF BLACKROCK HIGH YIELD BOND INSTL					177.76
165.975 BASIS SHARES OF VANGUARD INTERMEDIATE-TERM GOVT BOND INDEX ADMIRAL					9.79

** TOTAL LONG TERM CAPITAL GAINS DIVIDENDS			0.00	0.00	774.52
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SUMMARY

Description	Amount
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** SUMMARY OF CAPITAL GAINS AND LOSSES **

TOTAL SHORT TERM CAPITAL GAIN (LOSS)	1,348.25-
TOTAL SHORT TERM CAPITAL GAINS DIVIDENDS	0.00
NET SHORT TERM CAPITAL GAIN (LOSS)	1,348.25-

TOTAL LONG TERM CAPITAL GAIN (LOSS)	25,693.66
TOTAL LONG TERM CAPITAL GAINS DIVIDENDS	774.52
TOTAL 28% RATE CAPITAL GAINS DIVIDENDS	0.00
TOTAL SEC 1250 CAPITAL GAINS DIVIDENDS	0.00
TOTAL SEC 1202 CAPITAL GAINS DIVIDENDS	0.00
NET LONG TERM CAPITAL GAIN (LOSS)	26,468.18

NET CAPITAL GAIN (LOSS)	25,119.93
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TOTAL GAIN/LOSS FROM SALES WITH UNKNOWN COST/ACQUISITION DATE	0.00
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ALERUS FINANCIAL NA
Chronological Statement

Run on 4/21/2014 7:19:31 AM

Start Date 12/31/2013

End Date 12/31/2013

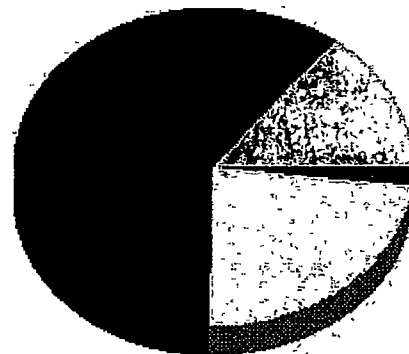
Account: 1050033700
GUY & BERTHA IRELAND
ENDOWMENT U/W AGENCY
Administrator: CLAIRE HERLAND @ 701-795-3325**SUMMARY**

Category	Book Value	Market Value	Est Income	% of Portfolio
CASH AND EQUIVALENTS	63,584.64 63,365.92	63,365.92		4.51
TAXABLE BONDS	624,590.93	623,817.14	20,682.35	44.44
DOMESTIC EQUITY	250,160.74	654,446.78	12,522.82	46.63
INTERNATIONAL EQUITY	49,510.65	62,046.13	1,113.05	4.42
TOTAL PORTFOLIO	987,628.24 <i>DIT</i> <u>218,72</u> 987,846.94	1,403,675.97	34,318.22	100.00

Market Value

\$63,365.92	4.51%
\$623,817.14	44.44%
\$654,446.78	46.63%
\$62,046.13	4.42%

- ☐ CASH AND EQUIVALENTS
- ☐ TAXABLE BONDS
- ☐ DOMESTIC EQUITY
- ☐ INTERNATIONAL EQUITY

**ASSET SCHEDULE**

Ticker	Description	Units	Price	Book Value	Market Value	Est Income	% of Port
	CASH AND EQUIVALENTS						
	CASH			57.46	57.46		0.00
<u>POIXX</u>	FEDERATED PRIME OBLIGATIONS FD IS (10)	63,308.460	1.000	63,308.46	63,308.46		4.51
	TOTAL FOR CASH AND EQUIVALENTS			63,365.92	63,365.92		4.51
	TAXABLE BONDS						
	BANK OF AMERICA CORPORATION 5.625% 10/14/2016	25,000.000	111.438	26,220.00	27,859.50	1,406.25	1.98
<u>BHYIX</u>	BLACKROCK HIGH YIELD BOND INSTL	1,746.322	8.210	14,442.08	14,337.30	873.16	1.02
	FEDERAL HOME LOAN MTG CORP POOL #G06784 (14 DAY DELAY) 3.5% 10/01/2041	15,128.270	99.335	15,520.65	15,027.67	529.49	1.07
	FEDERAL HOME LOAN MTG CORP POOL #G18472 (14 DAY DELAY) 2.5% 07/01/2028	29,037.950	99.189	29,024.33	28,802.45	725.95	2.05
	FEDERAL HOME LOAN MTG CORP POOL #Q15843 (14 DAY DELAY) 3% 02/01/2043	33,889.870	94.856	35,203.11	32,146.58	1,016.70	2.29
	FEDERAL HOME LOAN BANK 4.25% 03/09/2018	25,000.000	110.612	24,955.55	27,653.00	1,062.50	1.97
	FEDERAL NATL CONVENTIONAL LOAN POOL #FNA02970 (24 DAY DELAY) 3%	29,300.500	95.052	30,449.64	27,850.71	879.02	1.98

	05/01/2042						
	FEDERAL NATL MORTGAGE ASSN POOL #MA1175 (24 DAY DELAY) 3%	29,996.730	95.038	31,524.68	28,508.29	899.90	2.03
	09/01/2042						
	FEDERAL NATL MORTGAGE ASSN POOL #MA1275 (24 DAY DELAY) 3%	32,486.150	98.524	34,283.03	32,006.65	974.58	2.28
	12/01/2032						
	FEDERAL NATL MORTGAGE ASSN POOL #AE7758 (24 DAY DELAY) 3.5%	10,229.580	104.639	10,680.32	10,704.13	358.04	0.76
	11/01/2025						
<u>FULX</u>	FEDERATED ULTRASHORT BOND FUND # 108	650.112	9.150	5,955.03	5,948.52	79.31	0.42
<u>PMZIX</u>	PIMCO MORTGAGE OPPORTUNITIES FUND INSTL	5,264.816	10.940	57,655.26	57,597.09	2,242.81	4.10
	PRUDENTIAL FINANCIAL INC 3.875%	25,000.000	103.376	25,323.50	25,844.00	968.75	1.84
	01/14/2015						
	TENNESSEE VALLEY AUTH 6.25%	50,000.000	118.336	51,112.50	59,168.00	3,125.00	4.22
	12/15/2017						
	TEVA PHARM FIN 3.65% 11/10/2021	25,000.000	98.082	24,871.50	24,520.50	912.50	1.75
	US TREASURY BOND 3.125%	20,000.000	86.375	19,943.75	17,275.00	625.00	1.23
	11/15/2041						
	US TREASURY NOTE 2.625%	25,000.000	104.906	25,785.16	26,226.50	656.25	1.87
	04/30/2016						
	US TREASURY NOTE 2.375%	20,000.000	101.660	20,184.37	20,332.00	475.00	1.45
	09/30/2014						
	US TREASURY NOTE 2.5% 06/30/2017	40,000.000	104.938	43,493.75	41,975.20	1,000.00	2.99
	US TREASURY NOTE 1.375%	30,000.000	101.934	29,095.31	30,580.20	412.50	2.18
	11/30/2015						
	US TREASURY NOTE 1% 09/30/2016	30,000.000	100.859	30,212.47	30,257.70	300.00	2.16
	US TREASURY NOTE 1.75% 10/31/2018	10,000.000	100.438	10,185.94	10,043.80	175.00	0.72
<u>VSIGX</u>	VANGUARD INTERMEDIATE-TERM GOVT BOND INDEX ADMIRAL	165.975	21.180	3,600.00	3,515.35	47.14	0.25
	WELLS FARGO & COMPANY 3.75%	25,000.000	102.548	24,869.00	25,637.00	937.50	1.83
	10/01/2014						
	TOTAL FOR TAXABLE BONDS			624,590.93	623,817.14	20,682.35	44.44
	DOMESTIC EQUITY						
<u>I</u>	AT&T INC	72.000	35.160	1,779.00	2,531.52	132.48	0.18
<u>ABT</u>	ABBOTT LABORATORIES	71.000	38.330	2,405.73	2,721.43	62.48	0.19
<u>ALRS</u>	ALERUS FINANCIAL CORPORATION	6,000.000	51.000	1,108.47	306,000.00	6,240.00	21.80
<u>AXP</u>	AMERICAN EXPRESS COMPANY	40.000	90.730	1,750.57	3,629.20	36.80	0.26
<u>APA</u>	APACHE CORPORATION	42.000	85.940	2,649.55	3,609.48	33.60	0.26
<u>AAPL</u>	APPLE COMPUTER INC	21.000	561.020	7,282.47	11,781.42	256.20	0.84
<u>BDX</u>	BECTON DICKINSON & COMPANY	30.000	110.490	1,614.40	3,314.70	65.40	0.24
<u>BRK.B</u>	BERKSHIRE HATHAWAY *B*	34.000	118.560	3,624.73	4,031.04		0.29
<u>BLK</u>	BLACKROCK INC	15.000	316.470	2,827.18	4,747.05	100.80	0.34
<u>BA</u>	BOEING COMPANY	29.000	136.490	1,296.47	3,958.21	84.68	0.28
<u>BRCM</u>	BROADCOM CORPORATION	96.000	29.645	2,931.75	2,845.92	42.24	0.20
<u>CME</u>	CME GROUP	43.000	78.460	1,998.22	3,373.78	77.40	0.24
<u>CVS</u>	CVS CORP	60.000	71.570	1,346.11	4,294.20	66.00	0.31
<u>CAH</u>	CARDINAL HEALTH INC	58.000	66.810	2,581.55	3,874.98	70.18	0.28
<u>CVX</u>	CHEVRONTXACO CORP COM	46.000	124.910	4,998.38	5,745.86	184.00	0.41
<u>CSCO</u>	CISCO SYSTEMS	130.000	22.430	2,814.11	2,915.90	88.40	0.21
<u>C</u>	CITIGROUP INC	59.000	52.110	2,960.52	3,074.49	2.36	0.22
<u>KO</u>	COCA COLA COMPANY	91.000	41.310	3,543.03	3,759.21	101.92	0.27
<u>CTSH</u>	COGNIZANT TECH SOLUTIONS CORP	73.000	100.980	4,949.31	7,371.54		0.52
<u>CMCSA</u>	COMCAST CORP NEW CL A	125.000	51.965	3,848.25	6,495.63	97.50	0.46
<u>DFSVM</u>	DIMENSIONAL US SMALL CAP VALUE	344.369	35.410	7,040.31	12,194.11	69.22	0.87
<u>DHR</u>	DANAHER CORPORATION	37.000	77.200	2,230.19	2,856.40	3.70	0.20
<u>DIS</u>	WALT DISNEY COMPANY	80.000	76.400	2,142.68	6,112.00	68.80	0.44
<u>DD</u>	DUPONT E I DE NEMOURS & COMPANY	52.000	64.970	1,986.92	3,378.44	93.60	0.24
<u>EMC</u>	EMC CORPORATION	143.000	25.150	1,055.52	3,596.45	57.20	0.26
<u>ESRX</u>	EXPRESS SCRIPTS HLDG CO	120.000	70.240	7,072.15	8,428.80		0.60
<u>XOM</u>	EXXON MOBIL CORP COM	54.000	101.200	2,098.05	5,464.80	136.08	0.39
<u>FFIV</u>	F5 NETWORKS INC	34.000	90.860	3,111.80	3,089.24		0.22
<u>GE</u>	GENERAL ELECTRIC COMPANY	255.000	28.030	4,033.48	7,147.65	224.40	0.51
<u>GOOGL</u>	GOOGLE INC A	6.000	1,120.710	3,263.87	6,724.26		0.48

<u>HAL</u>	HALLIBURTON COMPANY	88.000	50.750	3,018.14	4,466.00	52.80	0.32
<u>HON</u>	HONEYWELL INTL INC COM	45.000	91.370	2,609.08	4,111.65	81.00	0.29
<u>IBB</u>	ISHARES NASDAQ BIOTECHNOLOGY INDEX FUND	27.000	227.060	3,540.46	6,130.62	1.94	0.44
<u>JPM</u>	JP MORGAN CHASE & CO	118.000	58.480	4,311.10	6,900.64	179.36	0.49
<u>JNJ</u>	JOHNSON AND JOHNSON	37.000	91.590	2,743.13	3,388.83	97.68	0.24
<u>MCD</u>	MCDONALDS CORP COM	45.000	97.030	3,645.66	4,366.35	145.80	0.31
<u>MDLZ</u>	MONDELEZ INTL INC	96.000	35.300	2,819.48	3,388.80	53.76	0.24
<u>MON</u>	MONSANTO COMPANY	26.000	116.550	2,345.83	3,030.30	44.72	0.22
<u>NOV</u>	NATIONAL OILWELL VARCO	35.000	79.530	2,631.15	2,783.55	36.40	0.20
<u>NKE</u>	NIKE INC CL B	51.000	78.640	2,588.83	4,010.64	48.96	0.29
<u>JWN</u>	NORDSTROM INC	40.000	61.800	2,467.88	2,472.00	48.00	0.18
<u>NSC</u>	NORFOLK SOUTHN CORP	34.000	92.830	2,236.26	3,156.22	70.72	0.22
<u>ORCL</u>	ORACLE CORPORATION	117.000	38.260	2,616.44	4,476.42	56.16	0.32
<u>PEP</u>	PEPSICO INC	53.000	82.940	2,842.03	4,395.82	120.31	0.31
<u>PFE</u>	PFIZER INC	142.000	30.630	4,066.55	4,349.46	147.68	0.31
<u>PM</u>	PHILIP MORRIS	29.000	87.130	2,542.12	2,526.77	109.04	0.18
<u>PCRIX</u>	PIMCO COMMODITY REAL RETURN STRATEGY FUND INST #45	1,613.328	5.490	10,494.98	8,857.17	133.91	0.63
<u>PX</u>	PRAXAIR INC	24.000	130.030	1,534.57	3,120.72	57.60	0.22
<u>PG</u>	PROCTER & GAMBLE CO	74.000	81.410	3,267.50	6,024.34	178.04	0.43
<u>PRU</u>	PRUDENTIAL FINANCIAL INC	37.000	92.220	2,441.13	3,412.14	78.44	0.24
<u>QCOM</u>	QUALCOMM CORPORATION	37.000	74.250	2,377.63	2,747.25	51.80	0.20
<u>SPY</u>	SPDR TR UNIT SER 1	222.000	184.690	35,895.03	41,001.18	743.92	2.92
<u>SLB</u>	SCHLUMBERGER LIMITED	34.000	90.110	2,562.98	3,063.74	42.50	0.22
<u>XLU</u>	SELECT SECTOR SPDR TR UTILITIES	133.000	37.970	4,623.83	5,050.01	194.85	0.36
<u>HOT</u>	STARWOOD HOTELS & RESORTS	64.000	79.450	3,979.04	5,084.80	86.40	0.36
<u>STT</u>	STATE STREET CORP	76.000	73.390	3,272.18	5,577.64	79.04	0.40
<u>SU</u>	SUNCOR ENERGY INC	85.000	35.050	2,657.51	2,979.25	64.01	0.21
<u>TJX</u>	TJX COMPANIES	55.000	63.730	851.72	3,505.15	31.90	0.25
<u>TGT</u>	TARGET CORP	39.000	63.270	2,481.74	2,467.53	67.08	0.18
<u>USB</u>	US BANCORP DEL COM NEW	100.000	40.400	3,524.51	4,040.00	92.00	0.29
<u>UTX</u>	UNITED TECHNOLOGIES CORPORATION	30.000	113.800	1,534.67	3,414.00	70.80	0.24
<u>UNH</u>	UNITED HEALTH GROUP INC	45.000	75.300	2,356.00	3,388.50	50.40	0.24
<u>VSGAX</u>	VANGUARD SMALL CAP GROWTH INDEX ADMIRAL	191.910	42.980	5,798.37	8,248.29	53.73	0.59
<u>VNO</u>	VANGUARD REIT ETF	57.000	64.560	3,930.86	3,679.92	159.09	0.26
<u>VZ</u>	VERIZON COMMUNICATIONS	60.000	49.140	2,108.62	2,948.40	127.20	0.21
<u>V</u>	VISA INC	16.000	222.680	2,185.76	3,562.88	25.60	0.25
<u>WMT</u>	WAL-MART STORES INC	39.000	78.690	2,270.08	3,068.91	73.32	0.22
<u>WFC</u>	WELLS FARGO & COMPANY	109.000	45.400	2,941.28	4,948.60	130.80	0.35
<u>ACN</u>	ACCENTURE PLC	35.000	82.220	2,049.25	2,877.70	65.10	0.20
<u>COV</u>	COVIDIEN PLC	40.000	68.100	2,175.87	2,724.00	51.20	0.19
<u>ETN</u>	EATON CORP PLC	74.000	76.120	3,476.72	5,632.88	124.32	0.40
TOTAL FOR DOMESTIC EQUITY				250,160.74	654,446.78	12,522.82	46.63
INTERNATIONAL EQUITY							
<u>DFEVX</u>	DIMENSIONAL EMERGING MARKETS VALUE	97.452	27.610	2,752.05	2,690.65	64.32	0.19
<u>DFWIX</u>	DIMENSIONAL DFA WORLD EX US CORE EQUITY INSTL	2,139.200	10.840	21,071.12	23,188.93	342.27	1.65
<u>DFIVX</u>	DIMENSIONAL INTERNATIONAL VALUE	914.115	19.830	17,040.57	18,126.90	491.79	1.29
<u>FIADX</u>	FIDELITY ADVISOR INTL DISCOVERY I	446.305	40.420	8,646.91	18,039.65	214.67	1.29
TOTAL FOR INTERNATIONAL EQUITY				49,510.65	62,046.13	1,113.05	4.42
TOTAL PORTFOLIO				987,628.24	1,403,675.97	34,318.22	100.00

TRANSACTION SCHEDULE