Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

▶ Do not enter Social Security numbers on this form as it may be made public.

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

OMB No 1545-0052

2013

Open to Public Inspection

For calendar year 2013 or tax year beginning , and ending

JUL 2 9 2014

ENVELOPE POSTMARK DATE

Name of foundation

D & N ROSS FAMILY FOUNDATION

A Employer identification number

46-6432496

Number and street (or P O box number if mail is not delivered to street address) | Room/suite

P O BOX 16550

B Telephone number

314.746.7266

City or town, state or province, country, and ZIP or foreign postal code

CLAYTON, MO 63105-6550

C If exemption application is pending, check here ▶ ☐

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

D 1. Foreign organizations, check here ▶ ☐

2. Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

H Check type of organization: [X] Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

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

I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶$ 6,413,365.

J Accounting method: [X] Cash ☐ Accrual ☐ Other (specify) (Part I, column (d) must be on cash basis)

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐

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Part I **Analysis of Revenue and Expenses** (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))

Line	Description	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue					
1	Contributions, gifts, grants, etc, received	3,082,635.		N/A	
2	Check ▶ [X] if the foundation is not required to attach Sch B				
3	Interest on savings and temporary cash investments	589.	589.		STATEMENT 2
4	Dividends and interest from securities	78,067.	78,067.		STATEMENT 3
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	-11,223.			STATEMENT 1
b	Gross sales price for all assets on line 6a 3,503,546.				
7	Capital gain net income (from Part IV, line 2)		1,269,943.		
8	Net short-term capital gain				
9	Income modifications				
10a	Gross sales less returns and allowances				
b	Less Cost of goods sold				
c	Gross profit or (loss)				
11	Other income	2,611.	2,611.		STATEMENT 4
12	**Total** Add lines 1 through 11	3,152,679.	1,351,210.		
Operating and Administrative Expenses					
13	Compensation of officers, directors, trustees, etc	0.	0.		0.
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees				
b	Accounting fees				
c	Other professional fees				
17	Interest	3,512.	0.		0.
18	Taxes STMT 5	51,511.	661.		0.
19	Depreciation and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses STMT 6	8.	0.		0.
24	**Total operating and administrative expenses.** Add lines 13 through 23	55,031.	661.		0.
25	Contributions, gifts, grants paid	909,500.			909,500.
26	**Total expenses and disbursements** Add lines 24 and 25	964,531.	661.		909,500.
27	Subtract line 26 from line 12				
a	Excess of revenue over expenses and disbursements	2,188,148.			
b	**Net investment income** (if negative, enter -0-)		1,350,549.		
c	**Adjusted net income** (if negative, enter -0-)			N/A	

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Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	3,992,592.	1,518,333.	1,518,333.
	3 Accounts receivable ▶			
	Less allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons			
	7 Other notes and loans receivable ▶			
	Less allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U S and state government obligations			
	b Investments - corporate stock STMT 8	0.	2,781,978.	3,069,899.
	c Investments - corporate bonds STMT 9	0.	1,606,697.	1,555,945.
	11 Investments - land, buildings, and equipment basis ▶			
	Less accumulated depreciation ▶			
	12 Investments - mortgage loans			
	13 Investments - other STMT 10	0.	273,621.	269,188.
	14 Land, buildings, and equipment basis ▶			
	Less accumulated depreciation ▶			
	15 Other assets (describe ▶)			
	16 **Total assets** (to be completed by all filers - see the instructions Also, see page 1, item 1)	3,992,592.	6,180,629.	6,413,365.
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable			
	22 Other liabilities (describe ▶)			
	23 **Total liabilities** (add lines 17 through 22)	0.	0.	
Net Assets or Fund Balances	**Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.**			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ ☒ and complete lines 27 through 31			
	27 Capital stock, trust principal, or current funds	3,992,592.	6,180,629.	
	28 Paid-in or capital surplus, or land, bldg , and equipment fund	0.	0.	
	29 Retained earnings, accumulated income, endowment, or other funds	0.	0.	
	30 **Total net assets or fund balances**	3,992,592.	6,180,629.	
	31 **Total liabilities and net assets/fund balances**	3,992,592.	6,180,629.	

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	3,992,592.
2	Enter amount from Part I, line 27a	2	2,188,148.
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	6,180,740.
5	Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 7	5	111.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	6,180,629.

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1a	PUBLICLY TRADED SECURITIES		VARIOUS	VARIOUS
b	PUBLICLY TRADED SECURITIES		VARIOUS	VARIOUS
c	CAPITAL GAINS DIVIDENDS			
d				
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a	416,351.		432,134.	-15,783.
b	3,071,047.		1,801,469.	1,269,578.
c	16,148.			16,148.
d				
e				

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

	(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a				-15,783.
b				1,269,578.
c				16,148.
d				
e				

2 Capital gain net income or (net capital loss)	If gain, also enter in Part I, line 7; If (loss), enter -0- in Part I, line 7	2	1,269,943.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) If (loss), enter -0- in Part I, line 8		3	N/A

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

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

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

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

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2012	0.	3,949,272.	.000000
2011			
2010			
2009			
2008			

2 Total of line 1, column (d)	2	.000000
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	.000000
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5	4	4,263,634.
5 Multiply line 4 by line 3	5	0.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	13,505.
7 Add lines 5 and 6	7	13,505.
8 Enter qualifying distributions from Part XII, line 4	8	909,500.

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

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

1a Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1 Date of ruling or determination letter ________ (attach copy of letter if necessary-see instructions) b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ [X] and enter 1% of Part I, line 27b c All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)		1	13,505.
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		2	0.
3 Add lines 1 and 2		3	13,505.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		4	0.
5 **Tax based on investment income** Subtract line 4 from line 3 If zero or less, enter -0-		5	13,505.
6 Credits/Payments			
a 2013 estimated tax payments and 2012 overpayment credited to 2013	6a 4,850.		
b Exempt foreign organizations - tax withheld at source	6b		
c Tax paid with application for extension of time to file (Form 8868)	6c 15,000.		
d Backup withholding erroneously withheld	6d		
7 Total credits and payments Add lines 6a through 6d		7	19,850.
8 Enter any **penalty** for underpayment of estimated tax Check here ☐ if Form 2220 is attached		8	
9 **Tax due** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶		9	
10 **Overpayment** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶		10	6,345.
11 Enter the amount of line 10 to be **Credited to 2014 estimated tax** ▶	6,345. Refunded ▶	11	0.

Part VII-A Statements Regarding Activities

		Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)? *If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.*	1b		X
c Did the foundation file **Form 1120-POL** for this year?	1c		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation ▶ $ 0. (2) On foundation managers ▶ $ 0.			
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ 0.			
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4a Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b If "Yes," has it filed a tax return on **Form 990-T** for this year? N/A	4b		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T*	5		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X	
7 Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col (c), and Part XV*	7	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ MO			
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If "No," attach explanation*	8b	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10		X

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

			Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	
	Website address ▶ N/A			
14	The books are in care of ▶ COMMERCE TRUST CO-FAMILY OFFICE Telephone no ▶ 314.746.7266 Located at ▶ PO BOX 16550, CLAYTON, MO ZIP+4 ▶ 63105-6550			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** - Check here ▶ ☐ and enter the amount of tax-exempt interest received or accrued during the year ▶ 15 N/A			
16	At any time during calendar year 2013, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		X
	See the instructions for exceptions and filing requirements for Form TD F 90-22 1 If "Yes," enter the name of the foreign country ▶			

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

	File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.		Yes	No
1a	During the year did the foundation (either directly or indirectly)			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☒ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☒ No			
	(6) Agree to pay money or property to a government official? (**Exception**. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) ☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)-(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? N/A	1b		
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2013?	1c		X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? ☐ Yes ☒ No If "Yes," list the years ▶ ____, ____, ____, ____			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement - see instructions) N/A	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ ____, ____, ____, ____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2013 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2013)* N/A	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013?	4b		X

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

			Yes	No
5a During the year did the foundation pay or incur any amount to				
(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	[ ] Yes [X] No			
(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	[ ] Yes [X] No			
(3) Provide a grant to an individual for travel, study, or other similar purposes?	[ ] Yes [X] No			
(4) Provide a grant to an organization other than a charitable, etc , organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)?	[ ] Yes [X] No			
(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	[ ] Yes [X] No			
b If any answer is "Yes" to 5a(1)-(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53 4945 or in a current notice regarding disaster assistance (see instructions)?	N/A	5b		
Organizations relying on a current notice regarding disaster assistance check here	▶ [ ]			
c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? N/A	[ ] Yes [ ] No			
If "Yes," attach the statement required by Regulations section 53 4945-5(d).				
6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	[ ] Yes [X] No			
b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		6b		X
If "Yes" to 6b, file Form 8870.				
7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	[ ] Yes [X] No			
b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?	N/A	7b		

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

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

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
DONALD L AND NANCY A ROSS PO BOX 16550 CLAYTON, MO 63105-6550	TRUSTEES 0.40	0.	0.	0.

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

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

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

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

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

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

Part IX-A **Summary of Direct Charitable Activities**

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

Part IX-B **Summary of Program-Related Investments**

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

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes			
a	Average monthly fair market value of securities		1a	2,809,614.
b	Average of monthly cash balances		1b	1,518,948.
c	Fair market value of all other assets		1c	
d	**Total** (add lines 1a, b, and c)		1d	4,328,562.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e 0.		
2	Acquisition indebtedness applicable to line 1 assets		2	0.
3	Subtract line 2 from line 1d		3	4,328,562.
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)		4	64,928.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4		5	4,263,634.
6	**Minimum investment return.** Enter 5% of line 5		6	213,182.

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

1	Minimum investment return from Part X, line 6		1	213,182.
2a	Tax on investment income for 2013 from Part VI, line 5	2a 13,505.		
b	Income tax for 2013 (This does not include the tax from Part VI)	2b		
c	Add lines 2a and 2b		2c	13,505.
3	Distributable amount before adjustments Subtract line 2c from line 1		3	199,677.
4	Recoveries of amounts treated as qualifying distributions		4	0.
5	Add lines 3 and 4		5	199,677.
6	Deduction from distributable amount (see instructions)		6	0.
7	**Distributable amount** as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1		7	199,677.

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc , purposes		
a	Expenses, contributions, gifts, etc - total from Part I, column (d), line 26	1a	909,500.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	909,500.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b	5	13,505.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	895,995.

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

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2012	(c) 2012	(d) 2013
1 Distributable amount for 2013 from Part XI, line 7				199,677.
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only			0.	
b Total for prior years ____ , ____ , ____		0.		
3 Excess distributions carryover, if any, to 2013				
a From 2008				
b From 2009				
c From 2010				
d From 2011				
e From 2012				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2013 from Part XII, line 4 ▶ $ 909,500.				
a Applied to 2012, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2013 distributable amount				199,677.
e Remaining amount distributed out of corpus	709,823.			
5 Excess distributions carryover applied to 2013 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	709,823.			
b Prior years' undistributed income Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b Taxable amount - see instructions		0.		
e Undistributed income for 2012 Subtract line 4a from line 2a Taxable amount - see instr			0.	
f Undistributed income for 2013 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2014				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.			
8 Excess distributions carryover from 2008 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a	709,823.			
10 Analysis of line 9				
a Excess from 2009				
b Excess from 2010				
c Excess from 2011				
d Excess from 2012				
e Excess from 2013 709,823.				

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

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2013, enter the date of the ruling ▶ 12/14/12

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

	Tax year	Prior 3 years			
	(a) 2013	(b) 2012	(c) 2011	(d) 2010	(e) Total
2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon a "Assets" alternative test - enter (1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter (1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

1 **Information Regarding Foundation Managers:**

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

DONALD L AND NANCY A ROSS

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

NONE

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

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

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed

DAVID J. KRAUSS, (314) 746-7266, DAVID.KRAUSS@COMMERCEBANK.COM
PO BOX 16550, CLAYTON, MO 63105-6550

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

NO SPECIFIC FORM

c Any submission deadlines

NONE

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

NONE

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
SEE ATTACHED				909,500.
Total			▶ 3a	909,500.
b *Approved for future payment*				
NONE				
Total			▶ 3b	0.

Part XVI-A **Analysis of Income-Producing Activities**

Enter gross amounts unless otherwise indicated	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments			14	589.	
4 Dividends and interest from securities			14	78,067.	
5 Net rental income or (loss) from real estate					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income			14	2,611.	
8 Gain or (loss) from sales of assets other than inventory			14	-11,223.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue					
a					
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e)		0.		70,044.	0.

13 **Total.** Add line 12, columns (b), (d), and (e) 13 70,044.

(See worksheet in line 13 instructions to verify calculations)

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

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

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

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

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

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

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

b If "Yes," complete the following schedule

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

Sign Here

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

▶ Nancy A Ross | 7/20/14 ▶ TRUSTEE

Signature of officer or trustee | Date | Title

May the IRS discuss this return with the preparer shown below (see instr)? ☒ Yes ☐ No

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
DAVID J. KRAUSS	David J Krauss	7/17/14		P01205616

Firm's name ▶ THE COMMERCE TRUST COMPANY — Firm's EIN ▶ 48-0962626

Firm's address ▶ PO BOX 11356 CLAYTON, MO 63105 — Phone no 314-746-7266

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

Schedule of Contributors

▶ **Attach to Form 990, Form 990-EZ, or Form 990-PF.**
▶ **Information about Schedule B (Form 990, 990-EZ, or 990-PF) and its instructions is at** ***www.irs.gov/form990***

OMB No 1545-0047

2013

Name of the organization	**Employer identification number**
D & N ROSS FAMILY FOUNDATION	46-6432496

Organization type (check one):

Filers of:	**Section:**
Form 990 or 990-EZ	☐ 501(c)( ) (enter number) organization
	☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	☐ 527 political organization
Form 990-PF	☒ 501(c)(3) exempt private foundation
	☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
	☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

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

Special Rules

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

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

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

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

Name of organization: D & N ROSS FAMILY FOUNDATION

Employer identification number: 46-6432496

Part I **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	DONALD L.AND NANCY A. ROSS PO BOX 16550 CLAYTON, MO 63105	$	Person ☐ Payroll ☐ Noncash ☒ (Complete Part II for noncash contributions.)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)

Name of organization	Employer identification number
D & N ROSS FAMILY FOUNDATION	46-6432496

Part II **Noncash Property** (see instructions) Use duplicate copies of Part II if additional space is needed

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
1	MARKETABLE SECURITES	$ 3,082,635.	11/15/13

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

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

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

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

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

Name of organization	Employer identification number
D & N ROSS FAMILY FOUNDATION	46-6432496

Part III *Exclusively* religious, charitable, etc , individual contributions to section 501(c)(7), (8), or (10) organizations that total more than $1,000 for the year. Complete columns (a) through (e) and the following line entry For organizations completing Part III, enter the total of *exclusively* religious, charitable, etc , contributions of $1,000 or less for the year (Enter this information once) ▶ $

Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

FORM 990-PF GAIN OR (LOSS) FROM SALE OF ASSETS STATEMENT 1

(A) DESCRIPTION OF PROPERTY	MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
PUBLICLY TRADED SECURITIES		VARIOUS	VARIOUS

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
416,351.	432,134.	0.	0.	-15,783.

(A) DESCRIPTION OF PROPERTY	MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
PUBLICLY TRADED SECURITIES		VARIOUS	VARIOUS

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
3,071,047.	3,082,635.	0.	0.	-11,588.

CAPITAL GAINS DIVIDENDS FROM PART IV	16,148.
TOTAL TO FORM 990-PF, PART I, LINE 6A	-11,223.

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 2

SOURCE	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
COMMERCE BANK	589.	589.	
TOTAL TO PART I, LINE 3	589.	589.	

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 3

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
COMMERCE BANK	94,215.	16,148.	78,067.	78,067.	
TO PART I, LINE 4	94,215.	16,148.	78,067.	78,067.	

FORM 990-PF OTHER INCOME STATEMENT 4

DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
COMMERCE BANK	2,611.	2,611.	
TOTAL TO FORM 990-PF, PART I, LINE 11	2,611.	2,611.	

FORM 990-PF TAXES STATEMENT 5

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FOREIGN TAX CREDIT	661.	661.		0.
2012 EXCISE TAX BASED ON INVESTMENT INCOME	50,000.	0.		0.
2013 ESTIMATED EXCISE TAX BASED ON INVESTMENT INCOME	850.	0.		0.
TO FORM 990-PF, PG 1, LN 18	51,511.	661.		0.

FORM 990-PF OTHER EXPENSES STATEMENT 6

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
MISCELLANEOUS INVESTMENTS EXPENSES	8.	0.		0.
TO FORM 990-PF, PG 1, LN 23	8.	0.		0.

FORM 990-PF OTHER DECREASES IN NET ASSETS OR FUND BALANCES STATEMENT 7

DESCRIPTION	AMOUNT
UNREALIZED GAIN/LOSS ON INVESTMENTS CARRIED AT MARKET VALUE	111.
TOTAL TO FORM 990-PF, PART III, LINE 5	111.

FORM 990-PF CORPORATE STOCK STATEMENT 8

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
SEE ATTACHED	2,781,978.	3,069,899.
TOTAL TO FORM 990-PF, PART II, LINE 10B	2,781,978.	3,069,899.

FORM 990-PF CORPORATE BONDS STATEMENT 9

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
SEE ATTACHED	1,606,697.	1,555,945.
TOTAL TO FORM 990-PF, PART II, LINE 10C	1,606,697.	1,555,945.

FORM 990-PF OTHER INVESTMENTS STATEMENT 10

DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
SEE ATTACHED	COST	273,621.	269,188.
TOTAL TO FORM 990-PF, PART II, LINE 13		273,621.	269,188.

D & N ROSS FAMILY FOUNDATION
(46-6432496)

Attachment to Part XV Line 3(a)

2013 Recipient	Recipient Individual	Foundation Status	Purpose Of Grant	Amount
100 Neediest Cases	N/A	Public	General	1,000
Animal House Fund	N/A	Public	General	2,000
Aquinas Institute of Theology	N/A	Public	General	7,000
Archdiocese of St Louis	N/A	Public	General	100,000
Big Brothers Big Sisters of Eastern Missouri	N/A	Public	General	10,000
Boys Hope - Girls Hope	N/A	Public	General	12,500
Cardinal Glennon	N/A	Public	General	10,000
Catholic Charities	N/A	Public	General	5,000
Catholic Student Center	N/A	Public	General	10,000
Children's Hospital	N/A	Public	General	10,000
Church of the Annunziata	N/A	Public	General	48,500
Daughters of St Paul	N/A	Public	General	1,250
Department of Special Education	N/A	Public	General	5,000
Desmet Jesuit High School	N/A	Public	General	7,500
Diocese of Knoxville Bishops Appeal	N/A	Public	General	5,000
EOHSJ Northern Lieutenancy	N/A	Public	General	6,250
Father Dempsey's Charities	N/A	Public	General	1,500
FOCUS St Louis	N/A	Public	General	5,000
Fontbonne University	N/A	Public	General	25,000
Forest Park Forever	N/A	Public	General	105,000
Foundation for Barnes Jewish Hospital	N/A	Public	General	5,000
Friends of Birthright	N/A	Public	General	10,000
Friends of Old St Ferdinand	N/A	Public	General	5,000
Friends of the Soldiers Military Museum	N/A	Public	General	42,000
Gene Slay's Boys Club	N/A/	Public	General	5,000

D & N ROSS FAMILY FOUNDATION
(46-6432496)

Attachment to Part XV Line 3(a)

2013 Recipient	Recipient Individual	Foundation Status	Purpose Of Grant	Amount
HDSA St Louis Chapter	N/A	Public	General	1,000
HK's Hospital Benefit Gold Tournament (Lake Regional Health	N/A	Public	General	5,000
Humane Society of Missouri	N/A	Public	General	25,000
Kenrick-Glennon Seminary	N/A	Public	General	5,000
Legatus of St Louis	N/A	Public	General	4,000
Life Skills Foundation (Autism Golf Tournament)	N/A	Public	General	10,000
M/S Society St Louis Chapter	N/A	Public	General	1,000
Marianne Knaup Memorial Scholarship	N/A	Public	General	1,000
Missouri Baptist Foundation	N/A	Public	General	1,000
Missouri Baptist Healthcare Foundation	N/A	Public	General	50,000
Missouri Botanical Gardens	N/A	Public	General	10,000
National Multiple Sclerosis Society	N/A	Public	General	2,500
Our Lady's Inn	N/A	Public	General	5,000
Our Little Haven	N/A	Public	General	7,500
Annual Catholic Appeal	N/A	Public	General	25,000
Partners in Sustainable Development International	N/A	Public	General	1,000
Ranken Jordan Home	N/A	Public	General	25,000
Rung LTD	N/A	Public	General	5,000
Scott Gallagher Scholarship	N/A	Public	General	5,000
Shrine of Our Lady of Guadalupe	N/A	Public	General	1,000
Sisters of St Joseph of Carondelet	N/A	Public	General	5,000
St Louis Art Museum	N/A	Public	General	10,000
sty Louis County Library Foundation	N/A	Public	General	5,000
St. Louis Police Foundation	N/A	Public	General	5,000

D & N ROSS FAMILY FOUNDATION
(46-6432496)

Attachment to Part XV Line 3(a)

2013 Recipient	Recipient Individual	Foundation Status	Purpose Of Grant	Amount
Saint Louis University	N/A	Public	General	5,000
St. Patrick Center	N/A	Public	General	2,500
Stages St Louis	N/A	Public	General	2,000
Ste Genevieve DuBois Church	N/A	Public	General	11,000
Teach for America	N/A	Public	General	50,000
The Crudem Foundation, Inc	N/A	Public	General	1,000
Municipal Theater Association of St. Louis	N/A	Public	General	7,500
Tomorrow Education Foundation	N/A	Public	General	10,000
United Way of Greater St Louis	N/A	Public	General	110,000
Vitae Foundation	N/A	Public	General	10,000
Webster University	N/A	Public	General	40,000
Wounded Warriors	N/A	Public	General	1,000
				909,500

Private Cash Management Account

D & N Ross Family Foundation M/A

December 1, 2013 - December 31, 2013

Account Number: 61-4941-01-1

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income*	*Current Yield*
Non-FDIC Insured Assets	NON FDIC INSURED — May lose value No bank guarantee					
Cash and Cash Equivalents						
Financial Square Tr Government Fd Admin Cl Fund 466	1,518,332.17	1,518,332.17 1.00	1,518,332.17 1.00	23.67%	92.00	0.01%
Total Cash and Cash Equivalents		***$ 1,518,332.17***	***$ 1,518,332.17***	***23.67%***	***$ 92.00***	***0.01%***
Equity Investments						
Domestic Common Stocks						
Energy Minerals						
Chevron Corporation	300	35,697 99 118 99	37,473.00 124.91	0.58%	1,200 00	3.20%
Conocophillips	450	28,606.10 63.57	31,792.50 70 65	0.50%	1,242.00	3 91%
Exxon Mobil Corporation	325	30,138.98 92.73	32,890.00 101.20	0.51%	819.00	2 49%
Occidental Petroleum Corp	325	27,596.17 84 91	30,907.50 95.10	0.48%	832.00	2.69%
Valero Energy Corp	600	28,368 00 47.28	30,240 00 50.40	0.47%	540.00	1.79%
Total Energy Minerals		**$ 150,407.24**	**$ 163,303.00**	**2.55%**	**$ 4,633.00**	**2.84%**
Industrial Services						
Kinder Morgan Inc	1,000	36,156.41 36.16	36,000.00 36.00	0.56%	1,640.00	4.56%

Private Cash Management Account
D & N Ross Family Foundation M/A
December 1, 2013 - December 31, 2013

Account Number 61-4941-01-1

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income*	*Current Yield*
National-Oilwell Varco Inc	225	14,899.64 66.22	17,894.25 79.53	0.28%	234.00	1.31%
Schlumberger LTD	350	28,522.95 81.49	31,538.50 90 11	0.49%	437.00	1 39%
Total Industrial Services		**$ 79,579.00**	**$ 85,432.75**	**1.33%**	**$ 2,311.00**	**2.71%**
Process Industries						
Du Pont (E I) De Nemours & Co	500	28,549.97 57.10	32,485.00 64.97	0.51%	900.00	2.77%
Total Process Industries		**$ 28,549.97**	**$ 32,485.00**	**0.51%**	**$ 900.00**	**2.77%**
Technology Services						
International Business Machines	175	33,284.11 190.19	32,824.75 187.57	0.51%	665.00	2.03%
Microsoft Corp	775	22,792.72 29.41	28,992.75 37.41	0.45%	868.00	2.99%
Oracle Corporation	750	25,205.20 33.61	28,695.00 38.26	0.45%	360.00	1.25%
Total Technology Services		**$ 81,282.03**	**$ 90,512.50**	**1.41%**	**$ 1,893.00**	**2.09%**
Producer Manufacturing						
Caterpillar Inc	400	33,230.37 83 08	36,324 00 90.81	0.57%	960.00	2.64%
Danaher Corp	400	25,077.92 62.70	30,880.00 77.20	0.48%	40.00	0.13%
Dover Corp	400	31,956.17 79.89	38,616.00 96.54	0.60%	600.00	1.55%
Emerson Electric Co	500	30,224.45 60.45	35,090.00 70.18	0.55%	860.00	2.45%

Account Number. 61-4941-01-1

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income*	*Current Yield*
General Electric Co	1,250	30,107.11 24.09	35,037 50 28.03	0.55%	1,100.00	3.14%
Illinois Tool Works Inc	400	31,528.97 78 82	33,632.00 84.08	0.52%	672.00	2.00%
Total Producer Manufacturing		**$ 182,124.99**	**$ 209,579.50**	**3.27%**	**$ 4,232.00**	**2.02%**
Finance						
American Express Co	500	35,389.45 70 78	45,365 00 90.73	0.71%	460.00	1.01%
Cme Group Inc	500	36,158.35 72.32	39,230.00 78.46	0.61%	900.00	2.29%
Commerce Bancshares Inc	525	19,404 95 36.96	23,577 75 44.91	0 37%	472 00	2.00%
JP Morgan Chase & Co	725	37,120.41 51 20	42,398.00 58.48	0.66%	1,102.00	2.60%
Visa Inc Class A Shares	200	36,450.25 182.25	44,536.00 222.68	0.69%	320.00	0.72%
Wells Fargo & Company	950	38,477 55 40.50	43,130.00 45.40	0.67%	1,140.00	2.64%
Total Finance		**$ 203,000.96**	**$ 238,236.75**	**3.71%**	**$ 4,394.00**	**1.84%**
Electronic Technology						
Apple Inc	100	46,603.00 466.03	56,102.00 561.02	0.87%	1,220.00	2.17%
Intel Corp	1,500	32,726.06 21.82	38,932.50 25.95	0.61%	1,350.00	3.47%
Total Electronic Technology		**$ 79,329.06**	**$ 95,034.50**	**1.48%**	**$ 2,570.00**	**2.70%**
Transportation						

Private Cash Management Account
D & N Ross Family Foundation M/A
December 1, 2013 - December 31, 2013

Account Number: 61-4941-01-1

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income*	*Current Yield*
Union Pacific Corp	175	25,917 49	29,400.00	0.46%	553.00	1.88%
		148 10	168 00			
Total Transportation		**$ 25,917.49**	**$ 29,400.00**	**0.46%**	**$ 553.00**	**1.88%**
Utilities						
Northeast Utilities	350	15,130.99	14,836.50	0.23%	514.00	3.47%
		43 23	42 39			
Westar Energy Inc	350	11,824.58	11,259.50	0.18%	476.00	4.23%
		33 78	32 17			
Total Utilities		**$ 26,955.57**	**$ 26,096.00**	**0.41%**	**$ 990.00**	**3.80%**
Commercial Services						
Omnicom Group Inc	375	24,147 22	27,888.75	0.43%	600.00	2.15%
		64.39	74 37			
Total Commercial Services		**$ 24,147.22**	**$ 27,888.75**	**0.43%**	**$ 600.00**	**2.15%**
Consumer Services						
Disney Walt Co	500	32,953.75	38,200 00	0.60%	430.00	1.13%
		65.91	76.40			
McDonalds Corp	250	24.466.49	24,257.50	0.38%	810.00	3.34%
		97.87	97 03			
Total Consumer Services		**$ 57,420.24**	**$ 62,457.50**	**0.97%**	**$ 1,240.00**	**1.99%**
Retail Trade						
Costco Whsl Corp	250	29,016.49	29,755.00	0.46%	310.00	1.04%
		116.07	119.02			
Lowes Companies Inc	650	27,128.79	32,207.50	0.50%	468.00	1.45%
		41.74	49 55			
Target Corp	575	38,823 35	36,380.25	0.57%	989.00	2.72%
		67.52	63.27			

Private Cash Management Account
D & N Ross Family Foundation M/A
December 1, 2013 - December 31, 2013

Account Number: 61-4941-01-1

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income*	*Current Yield*
Total Retail Trade		**$ 94,968.63**	**$ 98,342.75**	**1.53%**	**$ 1,767.00**	**1.80%**
Consumer Durables						
D R Horton Inc	1,500	30,313.95 20.21	33.480.00 22.32	0.52%	0.00	0.00%
Total Consumer Durables		**$ 30,313.95**	**$ 33,480.00**	**0.52%**	**$ 0.00**	**0.00%**
Consumer Non-Durables						
Altria Group Inc	650	22.795.48 35.07	24.953.50 38.39	0.39%	1,248.00	5.00%
Kraft Foods Group Inc	600	31,749.90 52.92	32,346.00 53.91	0.50%	1,260.00	3.90%
Mondelez International Inc	850	25,757.98 30.30	30,005.00 35.30	0.47%	476.00	1.59%
Pepsico Inc	400	30.906.52 77.27	33,176.00 82.94	0.52%	908.00	2.74%
Procter & Gamble Co	500	40,206.46 80.41	40,705.00 81.41	0.63%	1,203.00	2.96%
Total Consumer Non-Durables		**$ 151,416.34**	**$ 161,185.50**	**2.51%**	**$ 5,095.00**	**3.16%**
Health Technology						
Baxter International Inc	400	27,850 73 69.63	27,820.00 69.55	0.43%	784.00	2.82%
iShares Nasdaq Biotechnology Index Fund	150	26,483.57 176.56	34,059.00 227.06	0.53%	10.00	0.03%
Johnson and Johnson	250	20,213 98 80.86	22,897 50 91.59	0.36%	660.00	2.88%
Merck & Co Inc	750	33,303.91 44.41	37,537.50 50.05	0.59%	1,320.00	3.52%

Private Cash Management Account
D & N Ross Family Foundation M/A
December 1, 2013 - December 31, 2013

Account Number: 61-4941-01-1

List of Assets

Description	Shares	Cost/ Per Unit	Market Value/ Per Unit	Percent Of Assets	Projected Annual Income	Current Yield
Pfizer Inc	1,100	32,482.97	33,693.00	0.53%	1,144.00	3.40%
		29.53	30.63			
Total Health Technology		**$ 140,335.16**	**$ 156,007.00**	**2.43%**	**$ 3,918.00**	**2.51%**
Health Services						
Express Scripts Holding Co	500	29.534.74	35,120.00	0.55%	0.00	0.00%
		59.07	70.24			
Total Health Services		**$ 29,534.74**	**$ 35,120.00**	**0.55%**	**$ 0.00**	**0.00%**
Distribution Services						
McKesson Corporation	175	19,788.81	28,245.00	0.44%	168.00	0.59%
		113.08	161.40			
Total Distribution Services		**$ 19,788.81**	**$ 28,245.00**	**0.44%**	**$ 168.00**	**0.59%**
Communication						
AT&T Inc	875	30,753.29	30,765.00	0 48%	1,610.00	5.23%
		35.15	35 16			
Total Communication		**$ 30,753.29**	**$ 30,765.00**	**0.48%**	**$ 1,610.00**	**5.23%**
Total Domestic Common Stocks		**$ 1,435,824.69**	**$ 1,603,571.50**	**25.00%**	**$ 36,874.00**	**2.30%**
Domestic Exchange Traded Funds						
Exchange Traded Non-Sector						
iShares DJ Select Dividend Etf	1,450	97,397.80	103.457.50	1.61%	3,169.00	3.06%
		67.17	71 35			
iShares Russell Midcap Growth Etf	1,050	75.256.27	88.578.00	1.38%	704.00	0.80%
		71 67	84.36			
iShares Russell Midcap Value Etf	1,300	75,096.92	85,423.00	1.33%	1,459.00	1.71%
		57.77	65.71			

Private Cash Management Account

D & N Ross Family Foundation M/A

December 1, 2013 - December 31, 2013

Account Number: 61-4941-01-1

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income*	*Current Yield*
iShares Russell 2000 Growth Etf	800	92,261.77 115.33	108,408.00 135.51	1.69%	775.00	0.72%
iShares Russell 2000 Value Etf	1,050	92,575.33 88.17	104,475.00 99.50	1.63%	1,850.00	1.77%
Total Exchange Traded Non-Sector		**$ 432,588.09**	**$ 490,341.50**	**7.65%**	**$ 7,957.00**	**1.62%**
Total Domestic Exchange Traded Funds		**$ 432,588.09**	**$ 490,341.50**	**7.65%**	**$ 7,957.00**	**1.62%**
Domestic Equity Mutual Funds						
Mutual Fund Non-Sector						
Artisan Mid Cap Value Fund-Ins	2,470.761	61,200.00 24 77	66,710.55 27.00	1.04%	271.00	0.41%
Prudential Jennison Mid Cap Growth Fund Inc-Z	1,628.072	59,000.00 36.24	65,920.64 40.49	1.03%	0.00	0.00%
T Rowe Price New Horizons Funds	1.745.257	70,000.00 40.11	80,753.04 46.27	1.26%	0.00	0.00%
Target Small Capitalization Value Portfolio	3,004.966	75,000.00 24.96	80,653.29 26.84	1.26%	829.00	1.03%
Total Mutual Fund Non-Sector		**$ 265,200.00**	**$ 294,037.52**	**4.58%**	**$ 1,100.00**	**0.37%**
Total Domestic Equity Mutual Funds		**$ 265,200.00**	**$ 294,037.52**	**4.58%**	**$ 1,100.00**	**0.37%**
International Common Stock						
Emerging Markets						
iShares Latin America 40 Etf	575	24,724.18 43.00	21,298.00 37.04	0.33%	706.00	3.32%
Total Emerging Markets		**$ 24,724.18**	**$ 21,298.00**	**0.33%**	**$ 706.00**	**3.32%**
Total International Common Stock		**$ 24,724.18**	**$ 21,298.00**	**0.33%**	**$ 706.00**	**3.32%**
International Common Stock-ADR						

Private Cash Management Account

D & N Ross Family Foundation M/A

December 1, 2013 - December 31, 2013

Account Number: 61-4941-01-1

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income*	*Current Yield*
Producer Manufacturing						
Siemens Ag-ADR	250	27,255.50 109.02	34,627.50 138.51	0.54%	749.00	2 16%
Total Producer Manufacturing		**$ 27,255.50**	**$ 34,627.50**	**0.54%**	**$ 749.00**	**2.16%**
Consumer Non-Durables						
Diageo PLC - ADR	300	37,140.00 123.80	39,726.00 132.42	0.62%	899.00	2.26%
Total Consumer Non-Durables		**$ 37,140.00**	**$ 39,726.00**	**0.62%**	**$ 899.00**	**2.26%**
Health Technology						
Glaxo Smithkline Sponsored PLC ADR	600	31,661.74 52.77	32,034.00 53.39	0.50%	1,445.00	4.51%
Novartis Ag Sponsored ADR	400	29,647.90 74.12	32,152.00 80.38	0.50%	822.00	2.56%
Total Health Technology		**$ 61,309.64**	**$ 64,186.00**	**1.00%**	**$ 2,267.00**	**3.53%**
Total International Common Stock-ADR		**$ 125,705.14**	**$ 138,539.50**	**2.16%**	**$ 3,915.00**	**2.83%**
International Exchange Traded Funds						
Emerging Markets						
Vanguard Ftse Emerging Markets-Etf	2,000	82,847.44 41.42	82,280.00 41.14	1.28%	2,250 00	2.73%
Total Emerging Markets		**$ 82,847.44**	**$ 82,280.00**	**1.28%**	**$ 2,250.00**	**2.73%**
Exchange Traded Non-Sector						
iShares MSCI Canada Etf	900	26,082.00 28 98	26,244 00 29.16	0.41%	621.00	2 37%

Private Cash Management Account
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December 1, 2013 - December 31, 2013

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List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income*	*Current Yield*
Vanguard Ftse All World Ex-US Small Cap Etf	750	73,412.49 97.88	77,205.00 102 94	1.20%	2,094.00	2 71%
Vanguard Ftse Developed Markets Etf	4,000	152,594.27 38 15	166,720.00 41.68	2.60%	4,332.00	2.60%
Total Exchange Traded Non-Sector		**$ 252,088.76**	**$ 270,169.00**	**4.21%**	**$ 7,047.00**	**2.61%**
Total International Exchange Traded Funds		**$ 334,936.20**	**$ 352,449.00**	**5.50%**	**$ 9,297.00**	**2.64%**
International Equity Mutual Funds						
Columbia Acorn International Fund-Z	668.816	30,000.00 44.85	31,220.33 46 68	0.49%	796.00	2.55%
Invesco Developing Market Fund Class R5	1,586.602	53,000.00 33.41	51,358.31 32 37	0.80%	642.00	1.25%
Mfs Research International Fund-I	4,719.985	80,000.00 16.95	87,083 72 18 45	1.36%	1,293.00	1.49%
Total International Equity Mutual Funds		**$ 163,000.00**	**$ 169,662.36**	**2.65%**	**$ 2,731.00**	**1.61%**
Total Equity Investments		***$ 2,781,978.30***	***$ 3,069,899.38***	***47.87%***	***$ 62,580.00***	***2.04%***

Fixed Income Investments

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income*	*Current Yield*
Credit						
Vanguard Intermediate Term Investment Grade Fund Adm	12,694.979	130,152.92 10.25	122,760.45 9 67	1 91%	4,067.00	3.31%
AT&T Inc Senior Unsecured Note 3 875% Due 8/15/21 Dated 8/18/11 Callable	50,000	51,102.00 102.20	50,655.00 101 31	0.79%	1,937.00	3.82%
General Electric Cap Corp Senior Unsecured Note 4.65% Due 10/17/21 Dated 10/17/11 Non Callable	50,000	53,070.00 106.14	54,472.50 108.94	0.85%	2,325.00	4.27%

Private Cash Management Account
D & N Ross Family Foundation M/A
December 1, 2013 - December 31, 2013

Account Number: 61-4941-01-1

List of Assets

Description	Shares	Cost/ Per Unit	Market Value/ Per Unit	Percent Of Assets	Projected Annual Income	Current Yield
Jpmorgan Chase & Co Senior Unsecured Note 3.25% Due 9/23/22 Dated 9/24/12 Non Callable	25,000	23,612.50 94.45	23,958.00 95 83	0.37%	812.00	3.39%
BP Capital Markets PLC Senior Unsecured Note 2.75% Due 5/10/23 Dated 5/10/13 Callable	55,000	50,535.65 91.88	50,220.50 91.31	0.78%	1,512.00	3.01%
Chevron Corp Senior Unsecured Note 3.191% Due 6/24/23 Dated 6/24/13 Callable	50,000	49,113.00 98.23	47,997 50 96.00	0.75%	1,595.00	3.32%
Louisiana Land & Exploration Co Note 7.65% Due 12/1/23 Dated 12/1/93 Non Callable	40,000	51,975.60 129.94	50,883.60 127.21	0.79%	3,060.00	6.01%
Federal Realty Invest Trust Senior Unsecured Note 3 95% Due 1/15/24 Dated 12/9/13 Callable	50,000	49,509.00 99.02	49,442.50 98.89	0.77%	1,975 00	3 99%
Bank of New York Mellon Senior Unsecured Note 3.95% Due 11/18/25 Dated 11/18/13 Callable	50,000	50,088.00 100.18	49,503.50 99.01	0.77%	1,975.00	3.99%
Total Credit		**$ 509,158.67**	**$ 499,893.55**	**7.79%**	**$ 19,258.00**	**3.85%**
Taxable Municipal Bonds						
Borger TX Taxable Certificates of Obligation General Obligation Limited 3.25% Due 8/1/20 Dated 11/1/13 Non Callable	75,000	75,000.00 100.00	73,559.25 98.08	1.15%	2,437.00	3.31%

Private Cash Management Account

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December 1, 2013 - December 31, 2013

Account Number: 61-4941-01-1

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income*	*Current Yield*
Metro Transportation Authority NY Dedicated Tax Fund Build America Bonds Metro Transit Auth-A2 4 955% Due 11/15/20 Dated 3/25/10 Callable	70,000	78,250.90 111.79	76,857.90 109.80	1.20%	3,468 00	4 51%
CT State Special Tax Obligation Rev Build America Bonds 4.855% Due 12/1/20 Dated 11/10/09 Non Callable	70,000	78,131.20 111.62	76,019.30 108.60	1.19%	3.398.00	4.47%
Northern MN Municipal Power Agency Electric Systems Revenue Taxable Series B 4.35% Due 1/1/22 Dated 11/20/13 Callable	50,000	50,000.00 100.00	48,975.00 97.95	0.76%	2,175.00	4 44%
Palm Beach County FL Public Improvement Revenue Taxable Convention Center Hotel 3.750% Due 11/1/23 Dated 10/29/13 Callable	35,000	35,092.75 100 27	34,293.35 97.98	0.53%	1,312.00	3 83%
Durham NC Limited Obligation Revenue Taxable Series B 3.850% Due 10/1/24 Dated 10/23/13 Callable	20,000	20,000.00 100.00	19,281 20 96 41	0.30%	770.00	3.99%
Montgomery County VA Econ Dev Auth Revenue Taxable VA Tech Foundation-B 4.200% Due 6/1/25 Dated 10/30/13 Callable	30,000	30,000.00 100.00	29,386.20 97 95	0.46%	1,260.00	4.29%
Total Taxable Municipal Bonds		**$ 366,474.85**	**$ 358,372.20**	**5.59%**	**$ 14,820.00**	**4.14%**

Diversified Taxable Mutual Funds

Account Number. 61-4941-01-1

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income*	*Current Yield*
Baird Aggregate Bond Fund-Is	18,963.061	205,467.99 10.84	197,405.47 10.41	3.08%	6,542.00	3 31%
Commerce Bond Fund Fund #333	8,286.792	173,096.71 20 89	165,818.71 20.01	2.59%	5,567.00	3.36%
Dodge & Cox Income Fund	6,216.562	86,074.72 13.85	84,110 08 13.53	1.31%	2,579.00	3.07%
Total Diversified Taxable Mutual Funds		**$ 464,639.42**	**$ 447,334.26**	**6.98%**	**$ 14,688.00**	**3.28%**
Taxable High Yield Funds						
Blackrock High Yield Bond Portfolio	8,411.722	69,000.00 8.20	69,144 35 8.22	1.08%	4,252.00	6.15%
Hartford Floating Rate Fund-Y	3,321.66	30,000.00 9 03	29,961.37 9.02	0 47%	1,174.00	3.92%
Total Taxable High Yield Funds		**$ 99,000.00**	**$ 99,105.72**	**1.55%**	**$ 5,426.00**	**5.48%**
Domestic Preferred Stock						
iShares US Preferred Stock Etf	1,375	55,424.53 40 31	50,641.25 36.83	0.79%	3,344.00	6.60%
Total Domestic Preferred Stock		**$ 55,424.53**	**$ 50,641.25**	**0.79%**	**$ 3,344.00**	**6.60%**
International Non-Dollar Funds						
Wells Fargo Advantage International Bond Fund Inst	4,907.545	56,000.00 11.41	52,854.26 10.77	0.82%	356.00	0.68%
Total International Non-Dollar Funds		**$ 56,000.00**	**$ 52,854.26**	**0.82%**	**$ 356.00**	**0.68%**
Emerging Markets						
Pimco Emerging Local Bond Fund Is	5,117.179	56,000.00 10.94	47,743.28 9 33	0.74%	2,088.00	4.37%
Total Emerging Markets		**$ 56,000.00**	**$ 47,743.28**	**0.74%**	**$ 2,088.00**	**4.37%**
Total Fixed Income Investments		***$ 1,606,697.47***	***$ 1,555,944.52***	***24.26%***	***$ 59,980.00***	***3.86%***

Alternative Investments

Private Cash Management Account
D & N Ross Family Foundation M/A
December 1, 2013 - December 31, 2013

Account Number. 61-4941-01-1

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income*	*Current Yield*
Hedge Funds						
Absolute Strategies Fund-I	4,428.698	50,000.00	48,582.82	0.76%	0.00	0.00%
		11.29	10.97			
Total Hedge Funds		**$ 50,000.00**	**$ 48,582.82**	**0.76%**	**$ 0.00**	**0.00%**
Infrastructure						
Credit Suisse Equal Weight Mlp	1,800	54,815.58	56,538 00	0.88%	2,381 00	4.21%
Index Exchange Traded Notes		30.45	31.41			
Linked To The Cushing 30 Mlp Index						
JP Morgan Alerian Mlp Index Etn	1,250	55,427.12	57,937 50	0.90%	2,736.00	4 72%
		44.34	46.35			
Total Infrastructure		**$ 110,242.70**	**$ 114,475.50**	**1.78%**	**$ 5,117.00**	**4.47%**
Traded Real Estate						
Prudential Global Real Estate Fund Z	1,382.208	32,000.00	30,436.22	0.47%	214.00	0.70%
		23.15	22.02			
Vanguard REIT Index Fund-Adm	304.852	30,000.00	27,918.35	0.44%	1,206 00	4 32%
		98.41	91.58			
Total Traded Real Estate		**$ 62,000.00**	**$ 58,354.57**	**0.91%**	**$ 1,420.00**	**2.43%**
Commodities						
Ipath Dow Jones-UBS Commodity Index	1,300	51,378.40	47,775.00	0.74%	0.00	0.00%
Total Return		39.52	36.75			
Total Commodities		**$ 51,378.40**	**$ 47,775.00**	**0.74%**	**$ 0.00**	**0.00%**
Total Alternative Investments		***$ 273,621.10***	***$ 269,187.89***	***4.20%***	***$ 6,537.00***	***2.43%***
Net Assets and Liabilities		**$ 6,180,629.04**	**$ 6,413,363.96**	**100.00%**	**$ 129,189.00**	**2.01%**

[redacted]

Form **8868**
(Rev. January 2014)

Department of the Treasury
Internal Revenue Service

Application for Extension of Time To File an Exempt Organization Return

▶ **File a separate application for each return.**

▶ **Information about Form 8868 and its instructions is at** *www.irs.gov/form8868*

COPY

OMB No. 1545-1709

- If you are filing for an **Automatic 3-Month Extension, complete only Part I** and check this box ▶ [X]
- If you are filing for an **Additional (Not Automatic) 3-Month Extension, complete only Part II** (on page 2 of this form).

Do not complete Part II unless you have already been granted an automatic 3-month extension on a previously filed Form 8868.

Electronic filing *(e-file).* You can electronically file Form 8868 if you need a 3-month automatic extension of time to file (6 months for a corporation required to file Form 990-T), or an additional (not automatic) 3-month extension of time. You can electronically file Form 8868 to request an extension of time to file any of the forms listed in Part I or Part II with the exception of Form 8870, Information Return for Transfers Associated With Certain Personal Benefit Contracts, which must be sent to the IRS in paper format (see instructions) For more details on the electronic filing of this form, visit *www.irs.gov/efile* and click on *e-file for Charities & Nonprofits.*

Part I **Automatic 3-Month Extension of Time.** Only submit original (no copies needed)

A corporation required to file Form 990-T and requesting an automatic 6-month extension - check this box and complete Part I only ▶ [ ]

All other corporations (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns.

Type or print File by the due date for filing your return See instructions	Name of exempt organization or other filer, see instructions D & N ROSS FAMILY FOUNDATION	Enter filer's identifying number Employer identification number (EIN) or 46-6432496
	Number, street, and room or suite no. If a P.O. box, see instructions. P O BOX 16550	Social security number (SSN)
	City, town or post office, state, and ZIP code. For a foreign address, see instructions. CLAYTON, MO 63105-6550	

Enter the Return code for the return that this application is for (file a separate application for each return) 0 4

Application Is For	Return Code	Application Is For	Return Code
Form 990 or Form 990-EZ	01	Form 990-T (corporation)	07
Form 990-BL	02	Form 1041-A	08
Form 4720 (individual)	03	Form 4720 (other than individual)	09
Form 990-PF	04	Form 5227	10
Form 990-T (sec. 401(a) or 408(a) trust)	05	Form 6069	11
Form 990-T (trust other than above)	06	Form 8870	12

- The books are in the care of ▶ COMMERCE TRUST CO-FAMILY OFFICE PO BOX 16550 - CLAYTON, MO 63105-6550

  Telephone No. ▶ 314.746.7266 Fax No. ▶
- If the organization does not have an office or place of business in the United States, check this box ▶ [ ]
- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) ______ . If this is for the whole group, check this box ▶ [ ] . If it is for part of the group, check this box ▶ [ ] and attach a list with the names and EINs of all members the extension is for.

1 I request an automatic 3-month (6 months for a corporation required to file Form 990-T) extension of time until AUGUST 15, 2014 , to file the exempt organization return for the organization named above. The extension is for the organization's return for:

▶ [X] calendar year 2013 or

▶ [ ] tax year beginning ______ , and ending ______ .

2 If the tax year entered in line 1 is for less than 12 months, check reason: [ ] Initial return [ ] Final return [ ] Change in accounting period

3a	If this application is for Forms 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.	3a	$	19,000.
b	If this application is for Forms 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit.	3b	$	4,000.
c	**Balance due.** Subtract line 3b from line 3a. Include your payment with this form, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions.	3c	$	15,000.

Caution. If you are going to make an electronic funds withdrawal (direct debit) with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions.

Form **8868**
(Rev. January 2014)
Department of the Treasury
Internal Revenue Service

Application for Extension of Time To File an Exempt Organization Return

▶ **File a separate application for each return.**
▶ **Information about Form 8868 and its instructions is at** ***www.irs.gov/form8868***

OMB No. 1545-1709

- If you are filing for an **Automatic 3-Month Extension, complete only Part I** and check this box ▶ [X]
- If you are filing for an **Additional (Not Automatic) 3-Month Extension, complete only Part II** (on page 2 of this form)

Do not complete Part II unless you have already been granted an automatic 3-month extension on a previously filed Form 8868.

Electronic filing ***(e-file).*** You can electronically file Form 8868 if you need a 3-month automatic extension of time to file (6 months for a corporation required to file Form 990-T), or an additional (not automatic) 3-month extension of time. You can electronically file Form 8868 to request an extension of time to file any of the forms listed in Part I or Part II with the exception of Form 8870, Information Return for Transfers Associated With Certain Personal Benefit Contracts, which must be sent to the IRS in paper format (see instructions). For more details on the electronic filing of this form, visit *www.irs.gov/efile* and click on *e-file for Charities & Nonprofits*

Part I **Automatic 3-Month Extension of Time.** Only submit original (no copies needed).

A corporation required to file Form 990-T and requesting an automatic 6-month extension - check this box and complete Part I only ▶ [ ]

All other corporations (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns.

Type or print File by the due date for filing your return See instructions	Name of exempt organization or other filer, see instructions D & N ROSS FAMILY FOUNDATION	**Enter filer's identifying number** Employer identification number (EIN) or 46-6432496
	Number, street, and room or suite no. If a P.O. box, see instructions P O BOX 16550	Social security number (SSN)
	City, town or post office, state, and ZIP code. For a foreign address, see instructions. CLAYTON, MO 63105-6550	

Enter the Return code for the return that this application is for (file a separate application for each return) 0 4

Application Is For	**Return Code**	**Application Is For**	**Return Code**
Form 990 or Form 990-EZ	01	Form 990-T (corporation)	07
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3a	If this application is for Forms 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.	3a	$ 19,000.
b	If this application is for Forms 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit.	3b	$ 4,850.
c	**Balance due.** Subtract line 3b from line 3a. Include your payment with this form, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions	3c	$ 14,150.

Caution. If you are going to make an electronic funds withdrawal (direct debit) with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions.