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Form **990-PF**

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

OMB No 1545-0052

**2013**

Department of the Treasury  
Internal Revenue Service

▶ 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](http://www.irs.gov/form990pf).

Open to Public Inspection

For calendar year 2013 or tax year beginning , and ending

Name of foundation <b>HUBERT A. RITCHIE FOUNDATION</b>		A Employer identification number <b>54-6481375</b>
Number and street (or P O box number if mail is not delivered to street address) <b>38 WEST FIRST AVENUE</b>	Room/suite	B Telephone number (see instructions) <b>704-213-4651</b>
City or town, state or province, country, and ZIP or foreign postal code <b>LEXINGTON NC 27292</b>		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶ \$ <b>4,567,227</b>	J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify)	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>
line 16) ▶ \$ <b>4,567,227</b> (Part I, column (d) must be on cash basis.)		

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received (attach schedule)				
2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
3 Interest on savings and temporary cash investments	<b>42,671</b>	<b>40,992</b>		
4 Dividends and interest from securities	<b>121,200</b>	<b>121,200</b>		
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	<b>684,312</b>			
b Gross sales price for all assets on line 6a	<b>3,522,622</b>			
7 Capital gain net income (from Part IV, line 2)		<b>684,312</b>		
8 Net short-term capital gain			0	
9 Income modifications				
10a Gross sales less returns and allowances				
b Less: Cost of goods sold				
c Gross profit or (loss) (attach schedule)				
11 Other income (attach schedule) <b>Stmt 1</b>	<b>4,049</b>	<b>4,049</b>		
12 Total. Add lines 1 through 11	<b>852,232</b>	<b>850,553</b>	0	
13 Compensation of officers, directors, trustees, etc	<b>74,779</b>	<b>19,516</b>		<b>55,262</b>
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule)				
b Accounting fees (attach schedule) <b>Stmt 2</b>	<b>1,040</b>	<b>520</b>		<b>520</b>
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see instructions) <b>Stmt 3</b>	<b>2,411</b>	<b>220</b>		
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (att sch) <b>Stmt 4</b>	<b>215</b>	<b>215</b>		
24 Total operating and administrative expenses. Add lines 13 through 23	<b>78,445</b>	<b>20,471</b>	0	<b>55,782</b>
25 Contributions, gifts, grants paid	<b>201,000</b>			<b>201,000</b>
26 Total expenses and disbursements. Add lines 24 and 25	<b>279,445</b>	<b>20,471</b>	0	<b>256,782</b>
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	<b>572,787</b>			
b Net investment income (if negative, enter -0-)		<b>830,082</b>		
c Adjusted net income (if negative, enter -0-)			0	

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

		Beginning of year	End of year		
		(a) Book Value	(b) Book Value	(c) Fair Market Value	
<b>Assets</b>	1	Cash – non-interest-bearing			
	2	Savings and temporary cash investments	57,356	284,255	284,255
	3	Accounts receivable ▶			
		Less: allowance for doubtful accounts ▶			
	4	Pledges receivable ▶			
		Less: allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (att schedule) ▶			
		Less: allowance for doubtful accounts ▶	0		
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges	7,840	5,649	5,649
	10a	Investments – U S and state government obligations (attach schedule) Stmt 5	263,469	262,850	278,137
	b	Investments – corporate stock (attach schedule) See Stmt 6	1,835,452	2,455,180	2,606,365
	c	Investments – corporate bonds (attach schedule) See Stmt 7	1,660,655	1,389,625	1,373,821
	11	Investments – land, buildings, and equipment basis ▶			
	Less accumulated depreciation (attach sch) ▶				
12	Investments – mortgage loans				
13	Investments – other (attach schedule) See Statement 8	20,001	20,001	19,000	
14	Land, buildings, and equipment basis ▶				
	Less accumulated depreciation (attach sch) ▶				
15	Other assets (describe ▶)				
16	<b>Total assets</b> (to be completed by all filers – see the instructions. Also, see page 1, item I)	3,844,773	4,417,560	4,567,227	
<b>Liabilities</b>	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
	23	<b>Total liabilities</b> (add lines 17 through 22)	0	0	
<b>Net Assets or Fund Balances</b>	Foundations that follow SFAS 117, check here and complete lines 24 through 26 and lines 30 and 31. ▶ <input type="checkbox"/>				
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ <input checked="" type="checkbox"/>				
	27	Capital stock, trust principal, or current funds	4,228,487	4,228,487	
	28	Paid-in or capital surplus, or land, bldg., and equipment fund			
29	Retained earnings, accumulated income, endowment, or other funds	-383,714	189,073		
30	<b>Total net assets or fund balances</b> (see instructions)	3,844,773	4,417,560		
31	<b>Total liabilities and net assets/fund balances</b> (see instructions)	3,844,773	4,417,560		

**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	3,844,773
2	Enter amount from Part I, line 27a	2	572,787
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	4,417,560
5	Decreases not included in line 2 (itemize) ▶	5	
6	<b>Total net assets or fund balances at end of year</b> (line 4 minus line 5) – Part II, column (b), line 30	6	4,417,560

**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	<b>SEE SCHEDULE</b>	<b>P</b>	<b>Various</b>	<b>Various</b>
b	<b>SEE SCHEDULE</b>	<b>P</b>	<b>Various</b>	<b>Various</b>
c	<b>NEWBRIDGE BANK</b>			
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	<b>2,792,351</b>		<b>2,123,434</b>	<b>668,917</b>
b	<b>690,589</b>		<b>714,876</b>	<b>-24,287</b>
c	<b>39,682</b>			<b>39,682</b>
d				
e				

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a			<b>668,917</b>
b			<b>-24,287</b>
c			<b>39,682</b>
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	<b>684,312</b>
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6). If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8 }	3	

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?  Yes  No  
 If "Yes," the foundation does not qualify under section 4940(e) Do not complete this part

1 Enter the appropriate amount in each column for each year, see 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	<b>254,437</b>	<b>4,358,321</b>	<b>0.058380</b>
2011	<b>217,347</b>	<b>4,351,638</b>	<b>0.049946</b>
2010	<b>203,339</b>	<b>4,032,074</b>	<b>0.050430</b>
2009	<b>220,058</b>	<b>3,686,339</b>	<b>0.059696</b>
2008	<b>252,195</b>	<b>4,562,949</b>	<b>0.055270</b>

2	Total of line 1, column (d)	2	<b>0.273722</b>
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	<b>0.054744</b>
4	Enter the net value of noncharitable-use assets for 2013 from Part X, line 5	4	<b>4,522,210</b>
5	Multiply line 4 by line 3	5	<b>247,564</b>
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	<b>8,301</b>
7	Add lines 5 and 6	7	<b>255,865</b>
8	Enter qualifying distributions from Part XII, line 4 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	8	<b>256,782</b>

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

<b>1a</b>	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter: <b>(attach copy of letter if necessary—see instructions)</b>		
<b>b</b>	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	<b>1</b>	<b>8,301</b>
<b>c</b>	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)		
<b>2</b>	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	<b>2</b>	<b>0</b>
<b>3</b>	Add lines 1 and 2	<b>3</b>	<b>8,301</b>
<b>4</b>	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	<b>4</b>	<b>0</b>
<b>5</b>	<b>Tax based on investment income.</b> Subtract line 4 from line 3. If zero or less, enter -0-	<b>5</b>	<b>8,301</b>
<b>6</b>	Credits/Payments:		
<b>a</b>	2013 estimated tax payments and 2012 overpayment credited to 2013	<b>6a</b>	<b>5,649</b>
<b>b</b>	Exempt foreign organizations – tax withheld at source	<b>6b</b>	
<b>c</b>	Tax paid with application for extension of time to file (Form 8868)	<b>6c</b>	
<b>d</b>	Backup withholding erroneously withheld	<b>6d</b>	
<b>7</b>	Total credits and payments Add lines 6a through 6d	<b>7</b>	<b>5,649</b>
<b>8</b>	Enter any <b>penalty</b> for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	<b>8</b>	
<b>9</b>	<b>Tax due.</b> If the total of lines 5 and 8 is more than line 7, enter <b>amount owed</b>	<b>9</b>	<b>2,652</b>
<b>10</b>	<b>Overpayment.</b> If line 7 is more than the total of lines 5 and 8, enter the <b>amount overpaid</b>	<b>10</b>	
<b>11</b>	Enter the amount of line 10 to be: <b>Credited to 2014 estimated tax</b> <input type="checkbox"/> <b>Refunded</b> <input checked="" type="checkbox"/>	<b>11</b>	

**Part VII-A Statements Regarding Activities**

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

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

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)			<b>X</b>
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)			<b>X</b>
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ <b>N/A</b>		<b>X</b>	
14	The books are in care of ▶ <b>NEWBRIDGE BANK</b> <b>38 WEST FIRST AVENUE</b> Located at ▶ <b>LEXINGTON</b> NC ZIP+4 ▶ <b>27292</b> Telephone no ▶ <b>336-242-6435</b>			
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		<b>15</b>	
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? See the instructions for exceptions and filing requirements for Form TD F 90-22.1 If "Yes," enter the name of the foreign country ▶			<b>X</b>

**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
<b>1a</b> During the year did the foundation (either directly or indirectly)		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<b>b</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)? Organizations relying on a current notice regarding disaster assistance check here ▶ <input type="checkbox"/>		<b>X</b>
<b>c</b> 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? <b>N/A</b>		
<b>2</b> 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)):		
<b>a</b> At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? If "Yes," list the years ▶ 20 , 20 , 20 , 20	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<b>b</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.) <b>N/A</b>		
<b>c</b> If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ▶ 20 , 20 , 20 , 20		
<b>3a</b> Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<b>b</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) <b>N/A</b>		
<b>4a</b> Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		<b>X</b>
<b>b</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?		<b>X</b>

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

**5a** During the year did the foundation pay or incur any amount to

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?  Yes  No

(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?  Yes  No

(3) Provide a grant to an individual for travel, study, or other similar purposes?  Yes  No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see instructions)  Yes  No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?  Yes  No

**b** If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here **N/A**  **5b**

**c** If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? **N/A**  Yes  No  
If "Yes," attach the statement required by Regulations section 53.4945–5(d).

**6a** Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?  Yes  No

**b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?  Yes  No **6b** **X**  
If "Yes" to 6b, file Form 8870

**7a** At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?  Yes  No

**b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? **N/A** **7b**

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

**1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).**

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (if not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
MS. BARBARA BROWN 6225 HIGHWAY 52	SALISBURY NC 28146	CO-TRUSTEE 1.00	15,000	0
MR. TIMMY L ERVIN 585 WEST RITCHIE ROAD	SALISBURY NC 28147	CO-TRUSTEE 1.00	15,000	0
MR. DONALD MENIUS 1180 EAST RITCHIE ROAD	SALISBURY NC 28146	CO-TRUSTEE 1.00	15,000	0
NEWBRIDGE BANK 38 WEST FIRST AVENUE	LEXINGTON NC 27292	CO-TRUSTEE 1.00	29,779	0

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

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

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

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

**3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."**

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
<b>NONE</b>		

**Total number of others receiving over \$50,000 for professional services** ▶

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

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

	Expenses
<b>1 N/A</b>	
<b>2</b>	
<b>3</b>	
<b>4</b>	

**Part IX-B Summary of Program-Related Investments (see instructions)**

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2

	Amount
<b>1 N/A</b>	
<b>2</b>	
All other program-related investments See instructions	
<b>3</b>	

**Total. Add lines 1 through 3** ▶

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

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
<b>a</b>	Average monthly fair market value of securities	<b>1a</b>	<b>4,591,076</b>
<b>b</b>	Average of monthly cash balances	<b>1b</b>	<b>0</b>
<b>c</b>	Fair market value of all other assets (see instructions)	<b>1c</b>	<b>0</b>
<b>d</b>	<b>Total</b> (add lines 1a, b, and c)	<b>1d</b>	<b>4,591,076</b>
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	<b>1e</b>	<b>0</b>
<b>2</b>	Acquisition indebtedness applicable to line 1 assets	<b>2</b>	<b>0</b>
<b>3</b>	Subtract line 2 from line 1d	<b>3</b>	<b>4,591,076</b>
<b>4</b>	Cash deemed held for charitable activities Enter 1½% of line 3 (for greater amount, see instructions)	<b>4</b>	<b>68,866</b>
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	<b>5</b>	<b>4,522,210</b>
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5	<b>6</b>	<b>226,111</b>

**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 )

<b>1</b>	Minimum investment return from Part X, line 6	<b>1</b>	<b>226,111</b>
<b>2a</b>	Tax on investment income for 2013 from Part VI, line 5	<b>2a</b>	<b>8,301</b>
<b>b</b>	Income tax for 2013. (This does not include the tax from Part VI )	<b>2b</b>	
<b>c</b>	Add lines 2a and 2b	<b>2c</b>	<b>8,301</b>
<b>3</b>	Distributable amount before adjustments Subtract line 2c from line 1	<b>3</b>	<b>217,810</b>
<b>4</b>	Recoveries of amounts treated as qualifying distributions	<b>4</b>	
<b>5</b>	Add lines 3 and 4	<b>5</b>	<b>217,810</b>
<b>6</b>	Deduction from distributable amount (see instructions)	<b>6</b>	
<b>7</b>	<b>Distributable amount</b> as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1	<b>7</b>	<b>217,810</b>

**Part XII** **Qualifying Distributions** (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
<b>a</b>	Expenses, contributions, gifts, etc. – total from Part I, column (d), line 26	<b>1a</b>	<b>256,782</b>
<b>b</b>	Program-related investments – total from Part IX-B	<b>1b</b>	
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	<b>2</b>	
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the:		
<b>a</b>	Suitability test (prior IRS approval required)	<b>3a</b>	
<b>b</b>	Cash distribution test (attach the required schedule)	<b>3b</b>	
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	<b>4</b>	<b>256,782</b>
<b>5</b>	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions)	<b>5</b>	<b>8,301</b>
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4	<b>6</b>	<b>248,481</b>

**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
<b>1</b> Distributable amount for 2013 from Part XI, line 7				<b>217,810</b>
<b>2</b> Undistributed income, if any, as of the end of 2013				
<b>a</b> Enter amount for 2012 only				
<b>b</b> Total for prior years 20____, 20____, 20____				
<b>3</b> Excess distributions carryover, if any, to 2013:				
<b>a</b> From 2008				
<b>b</b> From 2009				
<b>c</b> From 2010				
<b>d</b> From 2011				
<b>e</b> From 2012				<b>16,614</b>
<b>f</b> Total of lines 3a through e	<b>16,614</b>			
<b>4</b> Qualifying distributions for 2013 from Part XII, line 4 ▶ \$ <b>256,782</b>				
<b>a</b> Applied to 2012, but not more than line 2a				
<b>b</b> Applied to undistributed income of prior years (Election required – see instructions)				
<b>c</b> Treated as distributions out of corpus (Election required – see instructions)				
<b>d</b> Applied to 2013 distributable amount				<b>217,810</b>
<b>e</b> Remaining amount distributed out of corpus	<b>38,972</b>			
<b>5</b> Excess distributions carryover applied to 2013 (If an amount appears in column (d), the same amount must be shown in column (a) )				
<b>6</b> Enter the net total of each column as indicated below:				
<b>a</b> Corpus Add lines 3f, 4c, and 4e. Subtract line 5	<b>55,586</b>			
<b>b</b> Prior years' undistributed income. Subtract line 4b from line 2b				
<b>c</b> 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				
<b>d</b> Subtract line 6c from line 6b. Taxable amount – see instructions				
<b>e</b> Undistributed income for 2012 Subtract line 4a from line 2a. Taxable amount – see instructions				
<b>f</b> Undistributed income for 2013. Subtract lines 4d and 5 from line 1 This amount must be distributed in 2014				<b>0</b>
<b>7</b> Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)				
<b>8</b> Excess distributions carryover from 2008 not applied on line 5 or line 7 (see instructions)				
<b>9</b> Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a	<b>55,586</b>			
<b>10</b> Analysis of line 9.				
<b>a</b> Excess from 2009				
<b>b</b> Excess from 2010				
<b>c</b> Excess from 2011				
<b>d</b> Excess from 2012	<b>16,614</b>			
<b>e</b> Excess from 2013	<b>38,972</b>			

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

- 1a** If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2013, enter the date of the ruling ▶
- b** Check box to indicate whether the foundation is a private operating foundation described in section  4942(j)(3) or  4942(j)(5)

	Tax year				(e) Total
	(a) 2013	(b) 2012	(c) 2011	(d) 2010	
<b>2a</b> Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
<b>b</b> 85% of line 2a					
<b>c</b> Qualifying distributions from Part XII, line 4 for each year listed					
<b>d</b> Amounts included in line 2c not used directly for active conduct of exempt activities					
<b>e</b> Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
<b>3</b> Complete 3a, b, or c for the alternative test relied upon					
<b>a</b> "Assets" alternative test – enter:					
<b>(1)</b> Value of all assets					
<b>(2)</b> Value of assets qualifying under section 4942(j)(3)(B)(i)					
<b>b</b> "Endowment" alternative test – enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
<b>c</b> "Support" alternative test – enter:					
<b>(1)</b> Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
<b>(2)</b> Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
<b>(3)</b> Largest amount of support from an exempt organization					
<b>(4)</b> 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).)  
**N/A**
- 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.  
**N/A**
- 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:  
**N/A**
- b** The form in which applications should be submitted and information and materials they should include:  
**N/A**
- c** Any submission deadlines:  
**N/A**
- d** Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors.  
**N/A**

**Part XV** Supplementary Information (continued)

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year <b>SEE ATTACHED LIST</b>				<b>201,000</b>
<b>Total</b>			▶ <b>3a</b>	<b>201,000</b>
b Approved for future payment <b>N/A</b>				
<b>Total</b>			▶ <b>3b</b>	





**Federal Statements**

**Statement 1 - Form 990-PF, Part I, Line 11 - Other Income**

Description	Revenue per Books	Net Investment Income	Adjusted Net Income
RETURN OF CAPITAL	\$ 3,130	\$ 3,130	\$
UNREAPTURED SEC. 1250 GAIN	919	919	
<b>Total</b>	<u>\$ 4,049</u>	<u>\$ 4,049</u>	<u>\$ 0</u>

**Statement 2 - Form 990-PF, Part I, Line 16b - Accounting Fees**

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
TAX RETURN PREPARATION	\$ 1,040	\$ 520	\$	\$ 520
<b>Total</b>	<u>\$ 1,040</u>	<u>\$ 520</u>	<u>\$ 0</u>	<u>\$ 520</u>

**Statement 3 - Form 990-PF, Part I, Line 18 - Taxes**

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
PROPERTY TAX	\$ 173	\$ 173	\$	\$
FEDERAL EXCISE TAXES	2,191	47		
FOREIGN TAXES	47			
<b>Total</b>	<u>\$ 2,411</u>	<u>\$ 220</u>	<u>\$ 0</u>	<u>\$ 0</u>

## Federal Statements

### Statement 4 - Form 990-PF, Part I, Line 23 - Other Expenses

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
Expenses	\$	\$	\$	\$
INSURANCE	215	215		
Total	<u>215</u>	<u>215</u>	<u>0</u>	<u>0</u>

### Statement 5 - Form 990-PF, Part II, Line 10a - US and State Government Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
MUNICIPAL OBLIGATION - SEE ATTACHED	\$ 263,469	\$ 262,850	Cost	\$ 278,137
Total	<u>263,469</u>	<u>262,850</u>		<u>278,137</u>

### Statement 6 - Form 990-PF, Part II, Line 10b - Corporate Stock Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
CORPORATE STOCKS - SEE ATTACHED	\$ 1,835,452	\$ 2,455,180	Cost	\$ 2,606,365
Total	<u>1,835,452</u>	<u>2,455,180</u>		<u>2,606,365</u>

### Statement 7 - Form 990-PF, Part II, Line 10c - Corporate Bond Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
CORPORATE BONDS - SEE ATTACHED	\$ 1,660,655	\$ 1,389,625	Cost	\$ 1,373,821
Total	<u>1,660,655</u>	<u>1,389,625</u>		<u>1,373,821</u>

8476 HUBERT A. RITCHIE FOUNDATION  
54-6481375  
FYE: 12/31/2013

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## Federal Statements

### Statement 8 - Form 990-PF, Part II, Line 13 - Other Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
REAL ESTATE	\$ 20,001	\$ 20,001	Cost	\$ 19,000
Total	\$ 20,001	\$ 20,001		\$ 19,000

**NEWBRIDGE BANK**  
**Realized Gain/Loss Report**

Run on 5/9/2014 12:52:08 PM

Start Date: 01/01/2013

End Date: 12/31/2013

Account: 7818000160

Administrator: TIM BRITT 336-242-6250

NEWBRIDGE BANK CO-TRUSTEE FOR THE HUBERT A. RITCHIE FOUNDATION

Description	Sold	Acquired	Proceeds	Cost	Gain/Loss Covered
<b>** SHORT TERM CAPITAL GAIN (LOSS)</b>					
90 SHARES OF ALTERA CORP	03/14/2013	12/28/2012	3,187.72	3,095.42	92.30 Covered
40000 UNITS OF BLOCK FINANCIAL LLC SR NT DTD 10/25/2012 5.5% 11/01/2022-2022	04/04/2013	01/08/2013	42,400.00	42,386.00	14.00 Non Covered
100 SHARES OF TRACTOR SUPPLY CO	06/07/2013	12/28/2012	11,329.28	8,786.17	2,543.11 Covered
355 SHARES OF PROTECTIVE LIFE CORP	06/07/2013	12/28/2012	13,681.81	10,101.24	3,580.57 Covered
410 SHARES OF UNDER ARMOUR INC CLASS A SHS	06/07/2013	12/28/2012	24,407.91	19,623.95	4,783.96 Covered
400 SHARES OF NEWMONT MINING CORP	07/09/2013	02/15/2013	10,820.45	17,287.60	6,467.15- Covered
206 SHARES OF NUVEEN PREFERRED AND INCOME TERM FUND (CLOSED-END)	07/16/2013	07/26/2012	4,820.31	5,150.00	329.69- Covered
25000 UNITS OF GENERAL ELEC CAP CORP DTD 07/27/2012 PRFD 6.25% VARI 6.25% 12/29/2099-2022	07/22/2013	07/25/2012	26,375.00	25,687.50	687.50 Non Covered
30000 UNITS OF MORGAN STANLEY DEAN WITTER CALLABLE 9/22/13 @ 100 DTD 09/22/2010 4% 09/22/2020	09/23/2013	03/26/2013	30,000.00	30,000.00	0.00 Non Covered
1690 SHARES OF PROSHARES TRUST SHORT S&P500 ETF	10/22/2013	02/07/2013	45,206.72	54,468.70	9,261.98- Covered
1000 SHARES OF BB&T CORP SER G PFD @ 5.2%	12/02/2013	04/24/2013	19,033.56	24,990.00	5,956.44- Covered
1000 SHARES OF ENTERGY ARKANSAS INC PRD @ 4.75% 06/01/2063-2018	12/02/2013	05/28/2013	18,943.66	25,000.00	6,056.34- Covered
1000 SHARES OF ENTERGY ARKANSAS INC PFD @ 4.9% 12/01/2052-2017	12/02/2013	12/06/2012	20,169.64	25,000.00	4,830.36- Covered
1000 SHARES OF VENTAS REALTY LP/ CAP CORP GTD SR NT PFD SHS 03/15/2043-2018	12/02/2013	04/26/2013	21,653.10	25,680.00	4,026.90- Covered
40 SHARES OF CATERPILLAR INC	12/02/2013	04/08/2013	3,360.75	3,353.15	7.60 Covered
1000 SHARES OF COHEN & STEERS MLP MLP INCOME & ENERGY COM SHS (CLOSED END)	12/02/2013	03/25/2013	17,213.69	20,000.00	2,786.31- Covered
310 SHARES OF DIGITAL REALTY TRUST INC (REIT)	12/02/2013	06/07/2013	14,207.09	18,610.51	4,403.42- Covered
210 SHARES OF TRACTOR SUPPLY CO	12/02/2013	12/28/2012	15,497.75	9,225.48	6,272.27 Covered
150 SHARES OF YUM BRANDS INC	12/02/2013	06/10/2013	11,678.81	10,896.99	781.82 Covered
600 SHARES OF ALTERA CORP	12/02/2013	12/28/2012	19,175.67	20,636.16	1,460.49- Covered
300 SHARES OF CVS CAREMARK CORPORATION	12/02/2013	06/07/2013	19,961.83	17,416.11	2,545.72 Covered
660 SHARES OF	12/02/2013	05/09/2013	19,305.39	20,082.42	777.03- Covered

CENOVUS ENERGY INC (ISIN #CA15135U1093  
SEDOL #B5BQMT4)

320 SHARES OF MCDONALDS CORP	12/02/2013	12/28/2012	30,836.42	28,282.76	2,553.66	Covered
1750 SHARES OF NEW YORK COMMUNITY BANCORP	12/02/2013	06/10/2013	28,877.48	23,520.18	5,357.30	Covered
2055 SHARES OF SELECT SECTOR SPDR TRUST TECHNOLOGY	12/02/2013	06/10/2013	70,875.72	65,492.85	5,382.87	Covered
1000 SHARES OF BOSTON PROPERTIES INC PFD SERIES B	12/02/2013	03/20/2013	20,352.80	25,000.00	4,647.20	Covered
1000 SHARES OF US BANCORP PFD SER H @5.15%	12/02/2013	04/30/2013	20,702.64	25,000.00	4,297.36	Covered
590 SHARES OF DUNKIN BRANDS GROUP INC	12/02/2013	06/07/2013	28,561.05	24,393.85	4,167.20	Covered
1000 SHARES OF JPMORGAN CHASE & CO PFD SER P 5.45%	12/02/2013	04/23/2013	20,530.94	25,600.00	5,069.06	Covered
1000 SHARES OF PRUDENTIAL FINANCIAL INC PFD @5.7% 03/15/2053-2018	12/06/2013	03/18/2013	20,614.64	25,000.00	4,385.36	Covered
850 SHARES OF LAZARD LTD CL A	12/18/2013	12/02/2013	36,806.66	35,108.65	1,698.01	Covered

\*\* TOTAL SHORT TERM CAPITAL GAIN (LOSS) 690,588.49 714,875.69 24,287.20-

\*\* LONG TERM CAPITAL GAIN (LOSS)

256 SHARES OF BAXTER INTERNATIONAL INC	02/11/2013	11/06/2008	17,586.83	14,959.67	2,627.16	Non Covered
19 SHARES OF BAXTER INTERNATIONAL INC	02/11/2013	05/13/2009	1,305.27	971.28	333.99	Non Covered
3 SHARES OF GOOGLE INC CLASS A	02/11/2013	01/12/2007	2,335.62	1,513.80	821.82	Non Covered
50 SHARES OF PROCTER & GAMBLE CO	02/11/2013	12/15/2004	3,781.41	2,794.00	987.41	Non Covered
25 SHARES OF PROCTER & GAMBLE CO	02/11/2013	03/28/2005	1,890.71	1,316.25	574.46	Non Covered
250 SHARES OF SPECTRA ENERGY CORP	02/11/2013	05/12/2009	7,377.36	3,899.85	3,477.51	Non Covered
95.471 SHARES OF MERIDIAN GROWTH FUND INC #075	02/12/2013	09/12/2011	4,077.57	3,879.94	197.63	Non Covered
25000 UNITS OF HOME DEPOT INC SR UNSECURED NOTE DTD 03/24/2006 5.4% 03/01/2016	02/12/2013	01/12/2010	27,890.00	26,185.39	1,704.61	Non Covered
50000 UNITS OF RYDER SYSTEM INC MTN DTD 02/22/2008 6% 03/01/2013	03/01/2013	06/24/2009	50,000.00	50,000.00	0.00	Non Covered
50 SHARES OF INTERNATIONAL BUSINESS MACHINES	03/14/2013	01/12/2007	10,763.75	4,968.50	5,795.25	Non Covered
55 SHARES OF MCDONALDS CORP	03/14/2013	09/14/2006	5,453.13	2,055.27	3,397.86	Non Covered
65 SHARES OF MCDONALDS CORP	03/14/2013	01/12/2007	6,444.61	2,873.00	3,571.61	Non Covered
13 SHARES OF OCCIDENTAL PETROLEUM CORP	03/14/2013	09/10/2008	1,093.92	904.06	189.86	Non Covered
400 SHARES OF ORACLE CORP	03/14/2013	07/26/2007	14,399.71	7,983.96	6,415.75	Non Covered
50 SHARES OF UNION PACIFIC CORP	03/14/2013	08/15/2008	7,031.84	3,851.45	3,180.39	Non Covered
50 SHARES OF UNITED TECHNOLOGIES CORP	03/14/2013	01/12/2007	4,661.89	3,236.00	1,425.89	Non Covered
65 SHARES OF VERIZON COMMUNICATIONS INC	03/14/2013	01/12/2007	3,134.22	2,267.57	866.65	Non Covered
25000 UNITS OF SEMPRA ENERGY NOTE DTD 11/20/2008 9.8%	03/27/2013	11/24/2009	34,600.00	31,284.34	3,315.66	Non Covered

02/15/2019							
35000 UNITS OF DARDEN RESTAURANTS INC SR NT DTD 08/12/2005 6% 08/15/2035	04/23/2013	09/21/2011	37,537.50	37,423.10	114.40	Non Covered	
50000 UNITS OF AMERICAN WTR CAP CORP SR NT DTD 04/15/2008 6.085% 10/15/2017	04/26/2013	01/07/2010	58,875.00	52,383.95	6,491.05	Non Covered	
200 SHARES OF SIEMENS AG SPONS ADR (ISIN #US8261975010 SEDOL #2742689)	05/08/2013	08/19/2011	21,302.74	19,511.02	1,791.72	Covered	
1750 SHARES OF MERIDIAN GROWTH FUND INC #075	05/22/2013	09/12/2011	78,067.50	71,120.05	6,947.45	Non Covered	
324 SHARES OF MICROSOFT CORP	06/07/2013	09/14/2006	11,356.00	8,556.84	2,799.16	Non Covered	
556 SHARES OF MICROSOFT CORP	06/07/2013	09/21/2006	19,487.46	15,000.88	4,486.58	Non Covered	
120 SHARES OF MICROSOFT CORP	06/07/2013	01/12/2007	4,205.93	3,758.40	447.53	Non Covered	
500 SHARES OF CENTURYLINK INC	06/07/2013	01/20/2011	17,763.34	21,290.95	3,527.61	Covered	
950 SHARES OF EXELON CORP	06/07/2013	05/09/2012	29,841.26	36,584.03	6,742.77	Covered	
200 SHARES OF AIR PRODUCTS & CHEMICALS INC	06/07/2013	05/15/2009	18,890.91	12,343.68	6,547.23	Non Covered	
100 SHARES OF AIR PRODUCTS & CHEMICALS INC	06/07/2013	06/16/2009	9,445.46	6,477.96	2,967.50	Non Covered	
150 SHARES OF AIR PRODUCTS & CHEMICALS INC	06/07/2013	02/05/2010	14,168.18	10,202.12	3,966.06	Non Covered	
25000 UNITS OF CHESAPEAKE & POTAMAC TELEPHONE MD DEB DTD 05/01/1993 7.15% 05/01/2023-2013	06/17/2013	07/07/2011	25,000.00	26,802.93	1,802.93	Non Covered	
200 SHARES OF NEWMONT MINING CORP	07/09/2013	02/14/2012	5,410.22	11,777.68	6,367.46	Covered	
264 SHARES OF DUFF & PHELPS GLB UTL INC FD (CLOSED- END)	07/16/2013	07/26/2011	5,066.10	5,119.79	53.69	Covered	
196 SHARES OF APACHE CORPORATION	07/16/2013	01/12/2007	15,997.44	12,591.04	3,406.40	Non Covered	
29 SHARES OF APACHE CORPORATION	07/16/2013	05/13/2009	2,366.97	2,262.29	104.68	Non Covered	
500 SHARES OF ORACLE CORP	07/16/2013	07/26/2007	15,995.02	9,979.95	6,015.07	Non Covered	
125 SHARES OF RAYTHEON COMPANY	07/16/2013	09/14/2006	8,704.85	5,891.25	2,813.60	Non Covered	
61.18 SHARES OF FIDELITY LOW PRICED STOCK FUND #316	07/22/2013	09/02/2011	2,942.15	2,253.26	688.89	Non Covered	
20 SHARES OF CONOCOPHILLIPS	07/22/2013	01/26/2005	1,315.98	684.47	631.51	Non Covered	
31 SHARES OF CONOCOPHILLIPS	07/22/2013	09/14/2006	2,039.77	1,377.31	662.46	Non Covered	
49 SHARES OF CONOCOPHILLIPS	07/22/2013	09/21/2006	3,224.14	2,175.23	1,048.91	Non Covered	
15 SHARES OF DU PONT E I DE NEMOURS & CO	07/22/2013	05/12/2009	857.23	414.15	443.08	Non Covered	
200 SHARES OF ENTERGY CORP	07/22/2013	05/25/2011	14,457.76	13,374.91	1,082.85	Covered	
50000 UNITS OF AMEREN JLL CO SR NT DTD 12/09/2008 8.875% 12/15/2013	07/30/2013	06/09/2009	51,000.00	51,127.98	127.98	Non Covered	
250 SHARES OF BROOKFIELD GLBL LISTED INFRAS RTS EXP	10/28/2013	08/25/2011	90.00	125.70	35.70	Covered	
350 SHARES OF BROOKFIELD GLBL LISTED INFRAS RTS EXP	10/28/2013	05/09/2012	126.00	168.92	42.92	Covered	
50000 UNITS OF DCP MIDSTREAM LLC NT 144A DTD 11/24/2008 9.7% 12/01/2013	12/01/2013	06/15/2009	50,000.00	50,000.00	0.00	Non Covered	

4000 SHARES OF BUFFALO SMALL CAP FUND #1444	12/02/2013	06/22/2009	158,760.01	74,999.99	83,760.02 Non Covered
1000 SHARES OF WELLS FARGO & COMPANY NEW DEP 1/1000 PFD	12/02/2013	11/13/2012	21,001.03	25,000.00	3,998.97- Covered
1000 SHARES OF BB&T CORP PFD SER E @5.625%	12/02/2013	07/25/2012	20,445.04	25,000.00	4,554.96- Covered
1600 SHARES OF AFLAC INC PFD @ 5.5%	12/02/2013	10/10/2012	35,848.01	40,720.00	4,871.99- Covered
1000 SHARES OF NEXTERA ENERGY CAP HLDGS INC JR DEB-H 72 PFD	12/02/2013	06/13/2012	21,046.33	24,900.00	3,853.67- Covered
1000 SHARES OF BB&T CORP DEP SHS PFD @ 5.85%	12/02/2013	04/26/2012	21,713.12	25,000.00	3,286.88- Covered
500 SHARES OF WELLS FARGO & COMPANY NEW PERP PFD-N 5.2%	12/02/2013	08/10/2012	10,368.07	12,500.00	2,131.93- Covered
500 SHARES OF PUBLIC STORAGE DEP SHS PFD-U DTD 06/15/2012 REIT	12/02/2013	06/07/2012	10,675.05	12,425.00	1,749.95- Covered
500 SHARES OF PUBLIC STORAGE DEP SHS PFD-U DTD 06/15/2012 REIT	12/02/2013	06/07/2012	10,675.05	12,500.00	1,824.95- Covered
750 SHARES OF CLEARBRIDGE ENERGY MLP OPPORTUNITY FUND (CLOSED-END)	12/02/2013	06/09/2011	16,893.22	13,503.75	3,389.47 Covered
226 SHARES OF ABBOTT LABORATORIES	12/02/2013	10/26/2007	8,605.95	5,875.46	2,730.49 Non Covered
174 SHARES OF ABBOTT LABORATORIES	12/02/2013	02/20/2008	6,625.82	4,592.52	2,033.30 Non Covered
226 SHARES OF ABBVIE INC COM	12/02/2013	10/26/2007	10,917.98	6,371.44	4,546.54 Non Covered
174 SHARES OF ABBVIE INC COM	12/02/2013	02/20/2008	8,405.88	4,980.20	3,425.68 Non Covered
250 SHARES OF AMERICAN EXPRESS CO	12/02/2013	10/03/2011	21,324.87	10,988.70	10,336.17 Covered
430 SHARES OF CUMMINS INC	12/02/2013	07/10/2012	57,219.27	38,055.43	19,163.84 Covered
322 SHARES OF DANAHER CORP	12/02/2013	09/21/2006	24,033.98	10,814.37	13,219.61 Non Covered
178 SHARES OF DANAHER CORP	12/02/2013	05/13/2009	13,285.87	5,201.16	8,084.71 Non Covered
1000 SHARES OF EMC CORPORATION MASS	12/02/2013	05/15/2008	23,649.68	17,622.51	6,027.17 Non Covered
400 SHARES OF EXPRESS SCRIPTS HLDGS CO	12/02/2013	10/17/2007	26,795.57	11,623.06	15,172.51 Non Covered
54 SHARES OF EXXON MOBIL CORP	12/02/2013	12/30/2004	5,046.27	2,765.34	2,280.93 Non Covered
446 SHARES OF EXXON MOBIL CORP	12/02/2013	09/14/2006	41,678.41	28,916.36	12,762.05 Non Covered
318 SHARES OF FREEPORT-MCMORAN COPPER & GOLD	12/02/2013	11/13/2008	10,897.70	3,911.16	6,986.54 Non Covered
32 SHARES OF FREEPORT-MCMORAN COPPER & GOLD	12/02/2013	05/13/2009	1,096.62	737.60	359.02 Non Covered
400 SHARES OF FREEPORT-MCMORAN COPPER & GOLD	12/02/2013	08/05/2009	13,707.81	12,895.46	812.35 Non Covered
49 SHARES OF GOOGLE INC CLASS A	12/02/2013	01/12/2007	51,596.10	24,725.40	26,870.70 Non Covered
20 SHARES OF GOOGLE INC CLASS A	12/02/2013	07/21/2008	21,059.63	9,377.78	11,681.85 Non Covered
1 SHARES OF GOOGLE INC CLASS A	12/02/2013	11/13/2008	1,052.98	305.05	747.93 Non Covered
486 SHARES OF HOME DEPOT INC	12/02/2013	11/13/2008	38,777.75	9,967.13	28,810.62 Non Covered
364 SHARES OF HOME DEPOT INC	12/02/2013	02/27/2009	29,043.41	7,568.62	21,474.79 Non Covered

79 SHARES OF INTERNATIONAL BUSINESS MACHINES	12/02/2013	01/12/2007	14,017.52	7,850.23	6,167.29	Non Covered
96 SHARES OF INTERNATIONAL BUSINESS MACHINES	12/02/2013	08/07/2007	17,033.95	10,880.70	6,153.25	Non Covered
63 SHARES OF JP MORGAN CHASE & CO	12/02/2013	09/14/2006	3,595.41	2,929.50	665.91	Non Covered
190 SHARES OF JP MORGAN CHASE & CO	12/02/2013	09/21/2006	10,843.30	8,892.00	1,951.30	Non Covered
139 SHARES OF JP MORGAN CHASE & CO	12/02/2013	09/11/2007	7,932.73	6,191.67	1,741.06	Non Covered
108 SHARES OF JP MORGAN CHASE & CO	12/02/2013	09/12/2007	6,163.56	4,801.39	1,362.17	Non Covered
292 SHARES OF KOHL'S CORP	12/02/2013	02/27/2009	16,126.91	10,276.47	5,850.44	Non Covered
8 SHARES OF KOHL'S CORP	12/02/2013	05/13/2009	441.83	336.72	105.11	Non Covered
275 SHARES OF OCCIDENTAL PETROLEUM CORP	12/02/2013	09/10/2008	26,108.07	19,124.41	6,983.66	Non Covered
25 SHARES OF PEPSICO INC	12/02/2013	12/15/2004	2,096.21	1,313.75	782.46	Non Covered
15 SHARES OF PEPSICO INC	12/02/2013	03/28/2005	1,257.73	787.39	470.34	Non Covered
282 SHARES OF PHILIP MORRIS INTERNATIONAL INC	12/02/2013	01/15/2008	24,017.55	15,376.78	8,640.77	Non Covered
61 SHARES OF PHILIP MORRIS INTERNATIONAL INC	12/02/2013	01/16/2008	5,195.28	3,315.59	1,879.69	Non Covered
157 SHARES OF PHILIP MORRIS INTERNATIONAL INC	12/02/2013	08/05/2009	13,371.47	7,360.16	6,011.31	Non Covered
105 SHARES OF RAYTHEON COMPANY	12/02/2013	09/14/2006	9,222.23	4,948.65	4,273.58	Non Covered
198 SHARES OF RAYTHEON COMPANY	12/02/2013	01/12/2007	17,390.49	10,266.30	7,124.19	Non Covered
72 SHARES OF RAYTHEON COMPANY	12/02/2013	08/05/2009	6,323.81	3,399.12	2,924.69	Non Covered
400 SHARES OF TORTOISE PIPELINE & ENERGY ETF	12/02/2013	10/27/2011	11,033.41	9,871.00	1,162.41	Covered
79 SHARES OF UNION PACIFIC CORP	12/02/2013	08/15/2008	12,955.14	6,085.30	6,869.84	Non Covered
131 SHARES OF UNION PACIFIC CORP	12/02/2013	09/16/2008	21,482.57	9,469.27	12,013.30	Non Covered
40 SHARES OF UNION PACIFIC CORP	12/02/2013	08/05/2009	6,559.57	2,372.40	4,187.17	Non Covered
438 SHARES OF AT&T INC	12/02/2013	09/14/2006	15,255.45	14,160.54	1,094.91	Non Covered
277 SHARES OF AT&T INC	12/02/2013	09/21/2006	9,647.85	8,916.63	731.22	Non Covered
207 SHARES OF ALTRIA GROUP INC	12/02/2013	01/15/2008	7,640.23	4,953.37	2,686.86	Non Covered
61 SHARES OF ALTRIA GROUP INC	12/02/2013	01/16/2008	2,251.48	1,455.05	796.43	Non Covered
157 SHARES OF ALTRIA GROUP INC	12/02/2013	05/15/2009	5,794.76	2,676.07	3,118.69	Non Covered
50 SHARES OF ALTRIA GROUP INC	12/02/2013	06/24/2009	1,845.47	813.00	1,032.47	Non Covered
1000 SHARES OF BB&T CORP	12/02/2013	07/02/2009	34,696.70	20,980.00	13,716.70	Non Covered
250 SHARES OF BB&T CORP	12/02/2013	02/12/2010	8,674.17	6,687.48	1,986.69	Non Covered
900 SHARES OF BRISTOL-MYERS SQUIBB CO	12/02/2013	05/15/2009	46,432.89	17,982.00	28,450.89	Non Covered
319 SHARES OF CVS CAREMARK CORPORATION	12/02/2013	09/21/2006	21,226.08	10,335.60	10,890.48	Non Covered
385 SHARES OF CVS CAREMARK CORPORATION	12/02/2013	01/12/2007	25,617.68	12,308.45	13,309.23	Non Covered
46 SHARES OF	12/02/2013	07/24/2007	3,060.81	1,664.46	1,396.35	Non

CVS CAREMARK CORPORATION						Covered
700 SHARES OF COHEN & STEERS LIMITED DURATION PREFERRED AND INCOME FUND (CLOSED-END)	12/02/2013	07/26/2012	15,343.73	17,500.00	2,156.27	Covered
215 SHARES OF CONOCOPHILLIPS	12/02/2013	09/21/2006	15,540.57	9,544.35	5,996.22	Non Covered
30 SHARES OF CONOCOPHILLIPS	12/02/2013	05/13/2009	2,168.46	1,018.39	1,150.07	Non Covered
125 SHARES OF CONOCOPHILLIPS	12/02/2013	06/22/2009	9,035.21	3,855.72	5,179.49	Non Covered
130 SHARES OF CONOCOPHILLIPS	12/02/2013	05/17/2011	9,396.63	7,099.95	2,296.68	Covered
500 SHARES OF DOW CHEMICAL CO	12/02/2013	07/08/2011	20,033.85	18,070.00	1,963.85	Covered
500 SHARES OF DU PONT E I DE NEMOURS & CO	12/02/2013	05/12/2009	30,831.26	13,805.00	17,026.26	Non Covered
250 SHARES OF DU PONT E I DE NEMOURS & CO	12/02/2013	06/16/2009	15,415.63	6,341.28	9,074.35	Non Covered
416.667 SHARES OF DUKE ENERGY CORP	12/02/2013	05/12/2009	28,984.52	18,011.75	10,972.77	Non Covered
740.206 SHARES OF DUKE ENERGY CORP	12/02/2013	05/13/2009	51,490.79	30,103.77	21,387.02	Non Covered
148.041 SHARES OF DUKE ENERGY CORP	12/02/2013	06/16/2009	10,298.14	6,201.58	4,096.56	Non Covered
66.667 SHARES OF DUKE ENERGY CORP	12/02/2013	08/05/2009	4,637.55	3,067.98	1,569.57	Non Covered
128.419 SHARES OF DUKE ENERGY CORP	12/02/2013	08/05/2009	8,933.18	5,905.27	3,027.91	Non Covered
500 SHARES OF ENTERGY CORP	12/02/2013	05/25/2011	31,096.70	33,437.26	2,340.56	Covered
446 SHARES OF GENERAL ELECTRIC CO	12/02/2013	12/12/2005	11,867.85	15,877.60	4,009.75	Non Covered
234 SHARES OF GENERAL ELECTRIC CO	12/02/2013	09/14/2006	6,226.63	8,147.88	1,921.25	Non Covered
325 SHARES OF INTEGRYS ENERGY GROUP INC	12/02/2013	02/03/2011	17,483.16	15,621.84	1,861.32	Covered
175 SHARES OF INTEGRYS ENERGY GROUP INC	12/02/2013	04/26/2011	9,414.01	8,921.40	492.61	Covered
750 SHARES OF LOWES COMPANIES INC	12/02/2013	07/12/2010	35,107.26	15,175.20	19,932.06	Non Covered
250 SHARES OF LOWES COMPANIES INC	12/02/2013	04/26/2011	11,702.42	6,602.37	5,100.05	Covered
132 SHARES OF MCDONALDS CORP	12/02/2013	01/12/2007	12,720.03	5,834.40	6,885.63	Non Covered
298 SHARES OF MCDONALDS CORP	12/02/2013	08/05/2009	28,716.42	16,452.58	12,263.84	Non Covered
313 SHARES OF MERCK & CO INC	12/02/2013	08/14/2007	15,683.94	15,762.37	78.43	Non Covered
322 SHARES OF MERCK & CO INC	12/02/2013	05/15/2009	16,134.91	8,367.91	7,767.00	Non Covered
115 SHARES OF MERCK & CO INC	12/02/2013	06/16/2009	5,762.47	2,826.60	2,935.87	Non Covered
175 SHARES OF METLIFE INC	12/02/2013	09/23/2009	9,154.12	6,686.73	2,467.39	Non Covered
125 SHARES OF METLIFE INC	12/02/2013	09/25/2009	6,538.66	4,622.30	1,916.36	Non Covered
100 SHARES OF METLIFE INC	12/02/2013	11/17/2010	5,230.93	3,872.00	1,358.93	Non Covered
125 SHARES OF PROCTER & GAMBLE CO	12/02/2013	03/28/2005	10,402.99	6,581.25	3,821.74	Non Covered
125 SHARES OF PROCTER & GAMBLE CO	12/02/2013	11/30/2005	10,403.00	7,190.00	3,213.00	Non Covered
124 SHARES OF PROCTER & GAMBLE CO	12/02/2013	09/21/2006	10,319.77	7,655.76	2,664.01	Non Covered
46 SHARES OF	12/02/2013	01/12/2007	3,828.30	2,990.00	838.30	Non

PROCTER & GAMBLE CO							Covered
180 SHARES OF PROCTER & GAMBLE CO	12/02/2013	08/05/2009	14,980.31	9,714.11	5,266.20		Non Covered
150 SHARES OF PROCTER & GAMBLE CO	12/02/2013	04/29/2010	12,483.59	9,236.95	3,246.64		Non Covered
1000 SHARES OF PUBLIC SERVICE ENTERPRISE GROUP INC	12/02/2013	03/14/2012	32,659.43	30,208.70	2,450.73		Covered
1030 SHARES OF SPECTRA ENERGY CORP	12/02/2013	05/12/2009	34,360.71	16,067.38	18,293.33		Non Covered
359 SHARES OF UNITED TECHNOLOGIES CORP	12/02/2013	01/12/2007	39,608.43	23,234.48	16,373.95		Non Covered
41 SHARES OF UNITED TECHNOLOGIES CORP	12/02/2013	08/05/2009	4,523.52	2,225.07	2,298.45		Non Covered
125 SHARES OF UNITED TECHNOLOGIES CORP	12/02/2013	02/11/2010	13,791.24	8,277.92	5,513.32		Non Covered
175 SHARES OF VERIZON COMMUNICATIONS INC	12/02/2013	01/12/2007	8,606.70	6,104.99	2,501.71		Non Covered
250 SHARES OF BROOKFIELD GLBL LISTED INFRAS	12/02/2013	08/25/2011	4,939.96	4,744.81	195.15		Covered
350 SHARES OF BROOKFIELD GLBL LISTED INFRAS	12/02/2013	05/09/2012	6,915.95	6,376.51	539.44		Covered
500 SHARES OF FIRST TRUST ENERGY INFRASTRUCTURE (CLOSED-END)	12/02/2013	09/27/2011	10,564.87	10,000.00	564.87		Covered
750 SHARES OF MICROCHIP TECHNOLOGY INC	12/02/2013	05/09/2012	32,085.12	23,435.18	8,649.94		Covered
485.952 SHARES OF DUFF & PHELPS GLB UTL INC FD (CLOSED-END)	12/02/2013	07/26/2011	9,221.56	9,424.14	202.58		Covered
14.048 SHARES OF DUFF & PHELPS GLB UTL INC FD (CLOSED-END)	12/02/2013	09/28/2012	266.58	262.50	4.08		Covered
17006.664 SHARES OF PIMCO COMMODITY REAL RETURN STRATEGY FUND-INS	12/09/2013	01/01/1950	95,577.45	111,190.06	15,612.61		Non Covered
906.607 SHARES OF PIMCO COMMODITY REAL RETURN STRATEGY FUND-INS	12/09/2013	06/16/2011	5,095.13	8,041.60	2,946.47		Non Covered
901.344 SHARES OF PIMCO COMMODITY REAL RETURN STRATEGY FUND-INS	12/09/2013	09/15/2011	5,065.55	7,616.36	2,550.81		Non Covered
447.138 SHARES OF PIMCO COMMODITY REAL RETURN STRATEGY FUND-INS	12/09/2013	12/07/2011	2,512.92	3,393.78	880.86		Non Covered
2475.09 SHARES OF PIMCO COMMODITY REAL RETURN STRATEGY FUND-INS	12/09/2013	12/28/2011	13,910.01	16,162.34	2,252.33		Non Covered
190.909 SHARES OF PIMCO COMMODITY REAL RETURN STRATEGY FUND-INS	12/09/2013	03/22/2012	1,072.91	1,282.91	210.00		Covered
500 SHARES OF NEXTERA ENERGY CAP HLDGS INC SER G PFD @ 5.7%	12/06/2013	03/20/2012	10,229.02	12,500.00	2,270.98		Covered
500 SHARES OF SCE TR I TR PREF SECS	12/06/2013	05/15/2012	10,143.12	12,435.00	2,291.88		Covered
1000 SHARES OF STATE STREET CORPORATION PFRD C DTD 08/21/2012 12/31/2049-2017	12/06/2013	08/15/2012	20,384.64	25,000.00	4,615.36		Covered
1000 SHARES OF TELEPHONE & DATA SYS INC PFD @ 5.875 12/01/2061-2017	12/06/2013	11/26/2012	19,924.65	25,000.00	5,075.35		Covered
2000 SHARES OF TORTOISE ENERGY INFRASTRUCTURE PFD SER-B @ 4.375 12/31/2027-2015	12/06/2013	12/03/2012	16,602.90	20,000.00	3,397.10		Covered
** TOTAL LONG TERM CAPITAL GAIN (LOSS)			2,792,350.90	2,123,434.39	668,916.51		

HUBERT A. RITCHIE FOUNDATION CONTRIBUTIONS December 31, 2013		54-6481375		
NAME	ADDRESS	STATUS	GENERAL SUPPORT	AMOUNT
Christiana Lutheran Church	6190 US Hwy 52, Salisbury, NC 28146-8140	Public Charity	Scholarship Fund	5,000.00
Kooontz Elementary School PTA	685 E. Ritchie Rd., Salisbury, NC 28147	Public Charity	General Support	2,000.00
Nazareth Children's Home	P.O. Box 1448, Rockwell, NC 28138	Public Charity	General Support	7,000.00
Rowan County Fair Association	1560 Julian Road, Salisbury, NC 28146	Public Charity	General Support	175,000.00
St. Paul's Lutheran Church	205 St. Paul's Church Rd., Salisbury, NC 28146-8832	Public Charity	Scholarship Fund	12,000.00
				201,000.00

