Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

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

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

OMB No 1545-0052

2013

Open to Public Inspection

For calendar year 2013, or tax year beginning 03-01-2013 , and ending 02-28-2014

Name of foundation
ELAINE FELD STERN CHARITABLE TRUST
BLUE RIDGE BANK & TRUST COMPANY

A Employer identification number
43-6354470

Number and street (or P O box number if mail is not delivered to street address) 4200 LITTLE BLUE PARKWAY | Room/suite

B Telephone number (see instructions)

City or town, state or province, country, and ZIP or foreign postal code
INDEPENDENCE, MO 64057

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 ☑ 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)*▸$ 3,350,144

J Accounting method ☑ 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 ▸ ☐

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))*

	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 (attach schedule)				
	2	Check ▸ ☑ if the foundation is **not** required to attach Sch B				
	3	Interest on savings and temporary cash investments	8	8		
	4	Dividends and interest from securities	110,689	110,689		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	57,982			
	b	Gross sales price for all assets on line 6a 923,771				
	7	Capital gain net income (from Part IV, line 2)		57,982		
	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) (attach schedule)				
	11	Other income (attach schedule)				
	12	**Total.** Add lines 1 through 11	168,679	168,679		
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc	21,278	2,128		19,150
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule)				
	b	Accounting fees (attach schedule)	1,750	1,750		
	c	Other professional fees (attach schedule)	25,655	23,090		2,565
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	4,626			
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)				
	24	**Total operating and administrative expenses.** Add lines 13 through 23	53,309	26,968		21,715
	25	Contributions, gifts, grants paid	214,650			214,650
	26	**Total expenses and disbursements.** Add lines 24 and 25	267,959	26,968		236,365
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	-99,280			
	b	**Net investment income** (if negative, enter -0-)		141,711		
	c	**Adjusted net income** (if negative, enter -0-)				

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

Section	Line	Description	Beginning of year (a) Book Value	End of year (b) Book Value	End of year (c) Fair Market Value
Assets	1	Cash—non-interest-bearing	413	2,094	2,094
	2	Savings and temporary cash investments	55,850	29,796	29,796
	3	Accounts receivable ▶			
		Less allowance for doubtful accounts ▶			
	4	Pledges receivable ▶			
		Less allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶			
		Less allowance for doubtful accounts ▶			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U S and state government obligations (attach schedule)	285,817	217,108	219,445
	b	Investments—corporate stock (attach schedule)	1,224,325	1,128,855	1,871,633
	c	Investments—corporate bonds (attach schedule)	1,080,733	1,168,809	1,227,176
	11	Investments—land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)			
	14	Land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶			
	15	Other assets (describe ▶)	2,347	3,543	
	16	**Total assets** (to be completed by all filers—see the instructions Also, see page 1, item I)	2,649,485	2,550,205	3,350,144
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
	23	**Total liabilities** (add lines 17 through 22)		0	
Net Assets or Fund Balances		**Foundations that follow SFAS 117, check here** ▶ ☐ **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	2,649,485	2,550,205	
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
	30	**Total net assets or fund balances** (see page 17 of the instructions)	2,649,485	2,550,205	
	31	**Total liabilities and net assets/fund balances** (see page 17 of the instructions)	2,649,485	2,550,205	

Part III **Analysis of Changes in Net Assets or Fund Balances**

Line	Description		Amount
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	2,649,485
2	Enter amount from Part I, line 27a	2	-99,280
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	2,550,205
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	2,550,205

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1 a	SHORT TERM CAPITAL GAIN DISTRIBUTIONS	P	2013-12-31	2013-12-31
b	LONG TERM CAPITAL GAIN DISTRIBUTIONS	P	2013-12-31	2013-12-31
c	LONG TERM CAPITAL GAINS-SCH ATT	P	2013-12-31	2013-12-31
d	ENRON CORP SECURITIES LITIGATION	P	2013-12-31	2014-01-22
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	6,675			6,675
b	7,333			7,333
c	909,710		865,789	43,921
d	53			53
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				6,675
b				7,333
c				43,921
d				53
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	57,982
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	57,982

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

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

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

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

1 Enter the appropriate amount in each column for each year, see page 18 of the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2012	185,525	3,126,904	0 05933
2011	170,559	2,454,123	0 06950
2010	164,713	2,907,594	0 05665
2009	129,303	2,933,437	0 04408
2008	163,941	3,075,632	0 05330

2	**Total** of line 1, column (d).	2	0 28286
3	Average distribution ratio for the 5-year base period—divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	0 05657
4	Enter the net value of noncharitable-use assets for 2013 from Part X, line 5.	4	3,237,251
5	Multiply line 4 by line 3.	5	183,138
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	1,417
7	Add lines 5 and 6.	7	184,555
8	Enter qualifying distributions from Part XII, line 4.	8	236,365

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

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ 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 ▶ ☑ and enter 1% of Part I, line 27b	1	1,417
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	2	
3	Add lines 1 and 2	3	1,417
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-	5	1,417
6	Credits/Payments		
a	2013 estimated tax payments and 2012 overpayment credited to 2013 — 6a: 2,250		
b	Exempt foreign organizations—tax withheld at source — 6b		
c	Tax paid with application for extension of time to file (Form 8868) — 6c		
d	Backup withholding erroneously withheld — 6d		
7	Total credits and payments Add lines 6a through 6d	7	2,250
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	833
11	Enter the amount of line 10 to be **Credited to 2014 estimated tax** ▶ 833 **Refunded** ▶	11	

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		No
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)?	1b		No
	*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.*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year **(1)** On the foundation ▶ $ ______ **(2)** On foundation managers ▶ $ ______			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ ______			
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		No
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		No
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		No
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		No
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		No
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either ● By language in the governing instrument, or ● By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col. (c), and Part XV.*	7	Yes	
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	Yes	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		No
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses.*	10		No

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

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	

Website address ▶N/A

14 The books are in care of ▶BLUE RIDGE BANK & TRUST Telephone no ▶(816) 358-5000

Located at ▶4200 LITTLE BLUE PARKWAY INDEPENDENCE MO ZIP+4 ▶64057

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 |

			Yes	No
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		No
	See instructions for exceptions and filing requirements for Form TD F 90-22 1 If "Yes", enter the name of the foreign country ▶			

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

			Yes	No
	File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			
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 page 20 of the instructions)?	1b		No
	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		No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? ☐ Yes ☑ No			
	If "Yes," list the years ▶ 20____, 20____, 20____, 20____			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions)	2b		No
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ 20____, 20____, 20____, 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ 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.)*	3b		No
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013?	4b		No

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

5a	During the year did the foundation pay or incur any amount to			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ 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)?	**5b**		**No**
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ 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?	**6b**		**No**
	If "Yes" to 6b, file Form 8870.			
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☑ No			
b	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?	**7b**		**No**

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

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

(a) Name and address	**(b)** Title, and average hours per week devoted to position	**(c)** Compensation **(If not paid, enter -0-)**	**(d)** Contributions to employee benefit plans and deferred compensation	**(e)** Expense account, other allowances
SUSAN FELD STRAUSS 1035 WEST 64TH TERRACE KANSAS CITY, MO 64113	Trustee 1 00	5,319		
LESLIE ANN STRAUSS 7509 LANGLEY CANYON ROAD SALINAS, CA 93907	Trustee 1 00	5,319		
DON KAHAN 505 NORTH HIGHWAY 50 LEES SUMMIT, MO 64063	Trustee 1 00	5,320		
ROBERT J MARGOLIN 1628 RIVER RIDGE WILLIAMSBURG, VA 23185	Trustee 1 00	5,320		

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

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

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

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

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

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

Part IX-A Summary of Direct Charitable Activities

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

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1	
2	
All other program-related investments See page 24 of the instructions **3**	
Total. Add lines 1 through 3 . . . . ▶	

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes			
a	Average monthly fair market value of securities		1a	3,230,421
b	Average of monthly cash balances		1b	56,128
c	Fair market value of all other assets (see instructions)		1c	0
d	**Total** (add lines 1a, b, and c)		1d	3,286,549
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e 0		
2	Acquisition indebtedness applicable to line 1 assets		2	
3	Subtract line 2 from line 1d		3	3,286,549
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)		4	49,298
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4		5	3,237,251
6	**Minimum investment return.** Enter 5% of line 5		6	161,863

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	161,863
2a	Tax on investment income for 2013 from Part VI, line 5	2a 1,417		
b	Income tax for 2013 (This does not include the tax from Part VI)	2b		
c	Add lines 2a and 2b		2c	1,417
3	Distributable amount before adjustments Subtract line 2c from line 1		3	160,446
4	Recoveries of amounts treated as qualifying distributions		4	
5	Add lines 3 and 4		5	160,446
6	Deduction from distributable amount (see instructions)		6	
7	**Distributable amount** as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1		7	160,446

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	236,365
b	Program-related investments—total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	236,365
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see instructions)	5	1,417
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	234,948

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					160,446
2 Undistributed income, if any, as of the end of 2013					
a Enter amount for 2012 only.					
b Total for prior years 20___, 20___, 20___					
3 Excess distributions carryover, if any, to 2013					
a From 2008.					
b From 2009.					
c From 2010.	32,102				
d From 2011.					
e From 2012.	32,150				
f Total of lines 3a through e.		64,252			
4 Qualifying distributions for 2013 from Part XII, line 4 ▶ $ 236,365					
a Applied to 2012, but not more than line 2a					
b Applied to undistributed income of prior years (Election required—see instructions).					
c Treated as distributions out of corpus (Election required—see instructions).		0			
d Applied to 2013 distributable amount.					160,446
e Remaining amount distributed out of corpus		75,919			
5 Excess distributions carryover applied to 2013					
(If an amount appears in column (d), the same amount must be shown in column (a).)					
6 Enter the net total of each column as indicated below:					
a Corpus Add lines 3f, 4c, and 4e Subtract line 5		140,171			
b Prior years' undistributed income Subtract line 4b from line 2b					
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.					
d Subtract line 6c from line 6b Taxable amount —see instructions					
e Undistributed income for 2012 Subtract line 4a from line 2a Taxable amount—see instructions					
f Undistributed income for 2013 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2014					0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)					
8 Excess distributions carryover from 2008 not applied on line 5 or line 7 (see instructions) . . .					
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a		140,171			
10 Analysis of line 9					
a Excess from 2009. . . .					
b Excess from 2010. . . .	32,102				
c Excess from 2011. . . .					
d Excess from 2012. . . .	32,150				
e Excess from 2013. . . .	75,919				

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 organization 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**
2a 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 organization had $5,000 or more in assets at any time during the year—see instructions.)**

1 **Information Regarding Foundation Managers:**

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

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

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

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

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

J BRYAN ALLEE
4200 LITTLE BLUE PARKWAY
INDEPENDENCE,MO 64057
(816) 358-5000

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

LETTER DESCRIBING THE NEED, PURPOSES AND PROGRAM OF REQUESTING ORGANIZATION, PROOF OF THE ORGANIZATION'S ELIGIBILITY FOR TAX EXEMPT CONTRIBUTIONS, THE AMOUNT SOUGHT AND TIME WHEN CONTRIBUTION IS NEEDED

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

TRUST MAKES CONTRIBUTIONS TO SECTION 501(C)(3) ORGANIZATIONS GENERALLY DOES NOT FUND TAX SUPPORTED INSTITUTIONS, TRAVEL CONFERENCES, TELETHONS OR PROGRAMS WHICH DO NOT PROVIDE DIRECT SERVICES TO BENEFICIARIES TRUST DOES NOT MAKE CONTRIBUTIONS TO INDIVIDUALS WHERE SCHOLARSHIP FUNDS ARE AWARDED TO AN EDUCATIONAL INSTITUTION, INSTITUTION SELECTS RECIPIENT

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 Additional Data Table				
Total . . . . ▶ **3a**				214,650
b *Approved for future payment*				
Total . . . . ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
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	8	
4 Dividends and interest from securities			14	110,689	
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					
8 Gain or (loss) from sales of assets other than inventory			18	57,982	
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)				168,679	

13 **Total.** Add line 12, columns (b), (d), and (e) . . . 13 168,679

(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) (See instructions)

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)		No
(2) Other assets.	1a(2)		No
b Other transactions			
(1) Sales of assets to a noncharitable exempt organization.	1b(1)		No
(2) Purchases of assets from a noncharitable exempt organization.	1b(2)		No
(3) Rental of facilities, equipment, or other assets.	1b(3)		No
(4) Reimbursement arrangements.	1b(4)		No
(5) Loans or loan guarantees.	1b(5)		No
(6) Performance of services or membership or fundraising solicitations.	1b(6)		No
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees.	1c		No

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

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

b If "Yes," complete the following schedule

(a) Name of organization	**(b)** Type of organization	**(c)** Description of relationship

Sign Here

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

******	2014-10-01	******	May the IRS discuss this return with the preparer shown below (see instr)? ☑ Yes ☐ No
Signature of officer or trustee	Date	Title	

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ☐	PTIN
WILLIAM D O'FLYNN				P00030598
Firm's name	O Flynn & Bihuniak Chartered		Firm's EIN	
Firm's address	4200 Somerset Drive Ste 137 Prairie Village, KS 66208		Phone no (913) 648-6828	

Form 990PF Part XV Line 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*				
AMERICAN RED CROSS 211 WEST ARMOUR BOULEVARD KANSAS CITY,MO 64111	NONE	N/A	CHARITABLE	25,000
CHILDREN'S MERCY HOSPITAL 2401 GILLHAM ROAD KANSAS CITY,MO 64108	NONE	N/A	MEDICAL	11,000
TRUMAN MDCL CNTR-LAKEWOOD FMLY BRTH 7900 LEES SUMMIT ROAD KANSAS CITY,MO 64139	NONE	N/A	MEDICAL	10,000
HARVESTERS 3801 TOPPING AVENUE KANSAS CITY,MO 64129	NONE	N/A	CHARITABLE	12,500
BOYS GIRLS CLUB OF GREATER KANSAS C 6301 ROCKHILL ROAD 303 KANASAS CITY,MO 64113	NONE	N/A	CHARITABLE	6,000
WOMEN'S EMPLOYMENT NETWORK 720 OAK STREET 200 KANSAS CITY,MO 64106	NONE	N/A	EDUCATION	2,000
SALVATION ARMY PO BOX 412577 KANSAS CITY,MO 64141	NONE	N/A	CHARITABLE	10,000
AUTISM SOCIETY OF AMERICA PO BOX 96223 WASHINGTON,DC 20090	NONE	N/A	EDUCATION	3,000
FOLLY THEATER PO BOX 26505 KANSAS CITY,MO 64196	NONE	N/A	ARTS	2,000
PARALYZED VETERANS OF AMERICA 801 18TH STREET NW WASHINGTON,DC 20006	NONE	N/A	CHARITABLE	2,000
KANSAS CITY HOSPICE PALLIATIVE CARE 9221 WARD PARKWAY 100 KANSAS CITY,MO 64114	NONE	N/A	MEDICAL	6,000
KANSAS CITY SYMPHONY 1020 CENTRAL 300 KANSAS CITY,MO 64105	NONE	N/A	ARTS	1,000
REDEMPTORIST SOCIAL SERVICES CENTER 207 WEST LINWOOD KANSAS CITY,MO 64111	NONE	N/A	CHARITABLE	2,000
LEE'S SUMMIT CARES 901 NE INDEPENDENCE AVENUE LEES SUMMIT,MO 64063	NONE	N/A	CHARITABLE	10,000
LEE'S SUMMIT SOCIAL SERVICES 108 SE 4TH STREET LEES SUMMIT,MO 64063	NONE	N/A	CHARITABLE	11,000
Total . . . . ▶ **3a**				214,650

Form 990PF Part XV Line 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*				
OZANAM 421 EAST 137TH STREET KANSAS CITY,MO 64145	NONE	N/A	CHARITABLE	6,000
GILLIS CENTER 8150 WORNALL ROAD KANSAS CITY,MO 64114	NONE	N/A	MEDICAL	3,000
JANUS COMMUNITY CLINIC 200 7TH AVENUE SANTA CRUZ,CA 95062	NONE	N/A	MEDICAL	1,500
MOCSA 3100 BROADWAY STREET KANSAS CITY,MO 64111	NONE	N/A	CHARITABLE	10,000
HOPE HOUSE PO BOX 577 LEES SUMMIT,MO 64063	NONE	N/A	CHARITABLE	6,000
JAMESTOWN-YORKTOWN FOUNDATION INC PO BOX 3605 WILLIAMSBURG,VA 23187	NONE	N/A	EDUCATION	6,000
DREAM CATCHERS EQUINE ASST 7550 NE CROUCH ROAD CAMERON,MO 64429	NONE	N/A	LIFE SKILLS DEVELOPMENT	5,000
KEMPER MUSEUM OF CONTEMPORARY ART 4420 WARWICK BLVD KANSAS CITY,MO 64111	NONE	N/A	ARTS	1,000
JACKSON COUNTY CASA 625 EAST 26TH STREET KANSAS CITY,MO 64108	NONE	N/A	CHARITABLE	4,000
JEWISH COMMUNITY CENTER 5801 WEST 115TH STREET SUITE 101 OVERLAND PARK,KS 66211	NONE	N/A	EDUCATION	2,000
PETS FOR LIFE INC 7240 WORNALL ROAD KANSAS CITY,MO 64114	NONE	N/A	CHARITABLE	2,000
MONTEREY COUNTY RAPE CRISIS CENTER 173 SARGENT COURT MONTEREY,CA 93940	NONE	N/A	CHARITABLE	5,000
KANSAS CITY AUTISM TRAINING CENTER 4805 WEST 67TH STREET PRAIRIE VILLAGE,KS 66208	NONE	N/A	EDUCATION	3,000
ST LUKE'S HOSPITAL FOUNDATION 4225 BALTIMORE AVENUE KANSAS CITY,MO 64111	NONE	N/A	MEDICAL	6,000
MEMORIAL SLOAN-KETTERING CANCER CEN 1275 YORK AVENUE NEW YORK,NY 10065	NONE	N/A	MEDICAL	5,000
Total . . . . ▶ **3a**				214,650

Form 990PF Part XV Line 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*				
CHILDREN'S THERAPEUTIC LEARNING CEN 3101 MAIN STREET KANSAS CITY, MO 64111	NONE	N/A	EDUCATION	4,000
JACKSON COUNTY COMBAT 415 EAST 12TH STREET 9TH FLOOR KANSAS CITY, MO 64106	NONE	N/A	DRUG EDUCATION	3,000
TRUMAN MED CTR-LAKEWOOD MOBILE DENT 7900 LEES SUMMIT ROAD KANSAS CITY, MO 64139	NONE	N/A	PURCHASE OF A MOBILE DENTAL COACH/DENTAL PROGRAM FOR CHILDREN	10,000
COLONIAL CASA 1311 JAMESTOWN ROAD WILLIAMSBURG, VA 23185	NONE	N/A	CHARITABLE	2,000
JUVENILE DIABETES RESEARCH FOUNDATI 920 MAIN STREET 280 KANSAS CITY, MO 64105	NONE	N/A	MEDICAL	4,000
COMPREHENSIVE MENTAL HEALTH SERVICE 17844 EAST 23RD STREET INDEPENDENCE, MO 64057	NONE	N/A	MEDICAL	4,000
LYRIC OPERA OF KANSAS CITY 1725 HOLMES STREET KANSAS CITY, MO 64108	NONE	N/A	ARTS	1,000
BACH ARIA SOLOISTS INC 1215 WEST 64TH TERRACE KANSAS CITY, MO 64113	NONE	N/A	ARTS	2,500
CITY OF HOPE 1500 EAST DUARTE ROAD DUARTE, CA 91010	NONE	N/A	MEDICAL	1,150
UNICORN THEATRE 3828 MAIN STREET KANSAS CITY, MO 64111	NONE	N/A	ARTS	1,000
KANSAS CITY BALLET REACH OUT DANCE 500 WEST PERSHING ROAD KANSAS CITY, MO 64108	NONE	N/A	ARTS	1,000
MIDWEST CANCER CARE AT MENORAH MEDI 5721 WEST 119TH STREET OVERLAND PARK, KS 66209	NONE	N/A	MEDICAL	1,000
WOUNDED WARRIOR PROJECT PO BOX 758517 TOPEKA, KS 66675	NONE	N/A	MEDICAL	1,000
Total . . . . ▶ **3a**				214,650

TY 2013 Accounting Fees Schedule

Name: ELAINE FELD STERN CHARITABLE TRUST
BLUE RIDGE BANK & TRUST COMPANY

EIN: 43-6354470

Software ID: 13000170

Software Version: 2013v3.1

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
O'FLYNN & BIHUNIAK	1,750	1,750	0	0

TY 2013 Investments Corporate Bonds Schedule

Name: ELAINE FELD STERN CHARITABLE TRUST
BLUE RIDGE BANK & TRUST COMPANY

EIN: 43-6354470

Software ID: 13000170

Software Version: 2013v3.1

Name of Bond	End of Year Book Value	End of Year Fair Market Value
GOLDMAN SACHS CORE FIXED-INC INSTL	150,616	175,299
GOLDMAN SACHS HIGH YIELD INSTL	197,476	221,707
OPPENHEIMER INTERNATIONAL BOND		
T ROWE PRICE EMERGING MARKETS	78,657	84,193
VANGUARD GNMA		
ISHARES BARCLAYS TIPS BONDS		
ISHARES S&P NATIONAL MUNICIPAL BOND FUND	58,527	57,910
ISHARES BARCLAYS INTERMDT CREDIT BOND		
ISHARES S&P US PREFERRED STOCK INDEX		
SPDR BARCLAYS CAPITAL HIGH YIELD BOND		
VANGUARD SHORT TERM INVSTMT-GRADE FUND		
LORD ABBETT SHORT DURATION INCOME I	84,643	83,417
DODGE & COX INCOME FUND	50,000	50,995
EATON VANCE FLOATING RATE I	160,000	160,349
GOLDMAN SACHS STRATEGIC INCOME	148,890	149,126
VANGUARD INTERMEDIATE TERM TAX-EXEMPT	240,000	244,180

TY 2013 Investments Corporate Stock Schedule

Name: ELAINE FELD STERN CHARITABLE TRUST
BLUE RIDGE BANK & TRUST COMPANY

EIN: 43-6354470

Software ID: 13000170

Software Version: 2013v3.1

Name of Stock	End of Year Book Value	End of Year Fair Market Value
VANGUARD EUROPE PACIFIC ETF		
ISHARES RUSSELL MIDCAP VALUE	50,552	117,589
ISHARES RUSSELL 2000 GROWTH	16,745	44,139
ISHARES RUSSELL 2000 VALUE	16,373	35,400
ISHARES TR RUSSELL MIDCAP GWTH INDEX	52,463	127,487
SPDR S & P DIVIDEND	175,009	307,217
VANGUARD HIGH DIVIDEND YIELD INDX ETF	242,082	424,260
VANGUARD TOTAL STOCK MARKET ETF	87,197	187,300
GOLDMAN SACHS SATELLITE STRATEGIES	49,845	69,164
JP MORGAN ALERIAN ETF	117,746	147,972
WISDOMTREE EMERGING MKTS SM CAP DIV	56,494	61,129
ISHARES DOW JONES INTL SELECT DIV ID IDV	41,747	59,968
FEDERATED STRATEGIC VALUE FUND	80,000	94,959
VANGUARD MSCI EMERGING MARKETS ETF		
TORTOISE ENERGY CAPITAL CORP	49,769	51,176
VANGUARD FTSE DEVELOPED MARKETS ETF	92,833	143,873

TY 2013 Investments Government Obligations Schedule

Name:	ELAINE FELD STERN CHARITABLE TRUST
	BLUE RIDGE BANK & TRUST COMPANY
EIN:	43-6354470
Software ID:	13000170
Software Version:	2013v3.1
US Government Securities - End of Year Book Value:	112,108
US Government Securities - End of Year Fair Market Value:	111,394
State & Local Government Securities - End of Year Book Value:	105,000
State & Local Government Securities - End of Year Fair Market Value:	108,051

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TY 2013 Other Assets Schedule

Name: ELAINE FELD STERN CHARITABLE TRUST
BLUE RIDGE BANK & TRUST COMPANY

EIN: 43-6354470

Software ID: 13000170

Software Version: 2013v3.1

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
INCOME RECEIVABLE	2,346	3,543	

TY 2013 Other Professional Fees Schedule

Name: ELAINE FELD STERN CHARITABLE TRUST
BLUE RIDGE BANK & TRUST COMPANY

EIN: 43-6354470

Software ID: 13000170

Software Version: 2013v3.1

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
BLUE RIDGE BANK	25,655	23,090	0	2,565

TY 2013 Taxes Schedule

Name: ELAINE FELD STERN CHARITABLE TRUST
BLUE RIDGE BANK & TRUST COMPANY

EIN: 43-6354470

Software ID: 13000170

Software Version: 2013v3.1

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
2012 990PF BALANCE DUE	2,376			
2013 990PF ESTIMATE REFUND	750			
2013 990PF ESTIMATES	3,000			

ELAINE FELD STERN CHRTBL TRUST
EIN 43-6354470
ATTACHMENT TO FORM 990-PF
PART IV, CAPITAL GAINS & LOSSES
2013

ACCOUNT # 11890000436
TAX ID XX-XXX4470
FROM 03/01/2013
TO 02/28/2014
FISCAL YEAR: 12/31

TRUST SOURCING SOLUTIONS
Gain and Loss Report
BLUE RIDGE BANK AND TRUST CO.,
AGENT FOR THE ELAINE F STERN
CHARITABLE TRUST U/W DTD
7/6/1973, AGENCY DTD 8/7/08

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION	DATE SOLD/ ACQUIRED	PROCEEDS OF SALE	COST	GAIN OR LOS
LONG TERM CAPITAL GAIN (LOSS)				
285.25 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	03/15/2013 12/19/2008	285.25	307.36	(22.1
294.71 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	03/15/2013 12/19/2008	294.71	325.41	(30.7
527.7 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	03/20/2013 09/24/2008	527.70	607.61	(79.9
627.54 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	03/25/2013 12/19/2008	627.54	688.37	(60.8
288.7 UNITS OF FNMA POOL #448484 5.5% 04/01/2014	03/25/2013 12/19/2008	288.70	317.37	(28.6
1654.8 UNITS OF FNMA POOL #634778 5% 01/01/2017	03/25/2013 01/10/2011	1,654.80	1,757.68	(102.8
1860.22 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	03/25/2013 02/03/2009	1,860.22	1,965.65	(105.4
2.96 UNITS OF FNMA POOL #254682 5% 03/01/2013	03/26/2013 12/19/2008	2.96	3.39	(0.4

ELAINE FELD STERN CHRTBL TRUST
EIN 43-6354470
ATTACHMENT TO FORM 990-PF
PART IV, CAPITAL GAINS & LOSSES
2013

ACCOUNT # 11890000436
TAX ID XX-XXX4470
FROM 03/01/2013
TO 02/28/2014
FISCAL YEAR: 12/31

TRUST SOURCING SOLUTIONS
Gain and Loss Report
BLUE RIDGE BANK AND TRUST CO.,
AGENT FOR THE ELAINE F STERN
CHARITABLE TRUST U/W DTD
7/6/1973, AGENCY DTD 8/7/08

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION	DATE SOLD/ ACQUIRED	PROCEEDS OF SALE	COST	GAIN OR LOS
LONG TERM CAPITAL GAIN (LOSS) - CONTINUED				
267.55 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	04/15/2013 12/19/2008	267.55	288.28	(20.7
299.95 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	04/15/2013 12/19/2008	299.95	331.20	(31.2
614.72 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	04/22/2013 09/24/2008	614.72	707.81	(93.0
509.67 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	04/25/2013 12/19/2008	509.67	559.07	(49.4
250.05 UNITS OF FNMA POOL #448484 5.5% 04/01/2014	04/25/2013 12/19/2008	250.05	274.88	(24.8
1821.07 UNITS OF FNMA POOL #634778 5% 01/01/2017	04/25/2013 01/10/2011	1,821.07	1,934.29	(113.2
1699.37 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	04/25/2013 02/03/2009	1,699.37	1,795.68	(96.3
1674.932 SHARES OF GOLDMAN SACHS CORE FIXED INCOME I FUND	05/07/2013 07/28/2009	17,955.27	15,024.14	2,931.1

ELAINE FELD STERN CHRTBL TRUST
EIN 43-6354470
ATTACHMENT TO FORM 990-PF
PART IV, CAPITAL GAINS & LOSSES
2013

ACCOUNT # 11890000436
TAX ID XX-XXX4470
FROM 03/01/2013
TO 02/28/2014
FISCAL YEAR: 12/31

TRUST SOURCING SOLUTIONS
Gain and Loss Report
BLUE RIDGE BANK AND TRUST CO.,
AGENT FOR THE ELAINE F STERN
CHARITABLE TRUST U/W DTD
7/6/1973, AGENCY DTD 8/7/08

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION	DATE SOLD/ ACQUIRED	PROCEEDS OF SALE	COST	GAIN OR LOS
LONG TERM CAPITAL GAIN (LOSS) - CONTINUED				
7009.346 SHARES OF VANGUARD SHORT-TERM INVESTMENT-GRADE FUND 39	05/07/2013 11/01/2011	75,841.12	75,000.00	841.1
269.94 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	05/15/2013 12/19/2008	269.94	290.86	(20.9
301.18 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	05/15/2013 12/19/2008	301.18	332.55	(31.3
354.1 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	05/20/2013 09/24/2008	354.10	407.72	(53.6
690.23 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	05/28/2013 12/19/2008	690.23	757.14	(66.9
210.65 UNITS OF FNMA POOL #448484 5.5% 04/01/2014	05/28/2013 12/19/2008	210.65	231.57	(20.9
1829.29 UNITS OF FNMA POOL #634778 5% 01/01/2017	05/28/2013 01/10/2011	1,829.29	1,943.02	(113.7
1566.74 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	05/28/2013 02/03/2009	1,566.74	1,655.54	(88.8

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED				
1511.95 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	06/17/2013 12/19/2008	1,511.95	1,629.12	(117.1
272 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	06/17/2013 12/19/2008	272.00	300.33	(28.3
331.45 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	06/20/2013 09/24/2008	331.45	381.64	(50.1
503.97 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	06/25/2013 12/19/2008	503.97	552.82	(48.8
165.72 UNITS OF FNMA POOL #448484 5.5% 04/01/2014	06/25/2013 12/19/2008	165.72	182.18	(16.4
8396.86 UNITS OF FNMA POOL #634778 5% 01/01/2017	06/25/2013 01/10/2011	8,396.86	8,918.91	(522.0
1509.3 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	06/25/2013 02/03/2009	1,509.30	1,594.84	(85.5
279.6 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	07/15/2013 12/19/2008	279.60	301.27	(21.6

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED				
255.27 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	07/15/2013 12/19/2008	255.27	281.86	(26.5
389.67 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	07/22/2013 09/24/2008	389.67	448.68	(59.0
858.28 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	07/25/2013 12/19/2008	858.28	941.48	(83.2
172.92 UNITS OF FNMA POOL #448484 5.5% 04/01/2014	07/25/2013 12/19/2008	172.92	190.09	(17.1
1703.26 UNITS OF FNMA POOL #634778 5% 01/01/2017	07/25/2013 01/10/2011	1,703.26	1,809.16	(105.9
1865.25 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	07/25/2013 02/03/2009	1,865.25	1,970.96	(105.7
243.82 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	08/15/2013 12/19/2008	243.82	262.72	(18.9
304.2 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	08/15/2013 12/19/2008	304.20	335.89	(31.6

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED				
359 SHARES OF ISHARES BARCLAYS TIPS BONDS	08/12/2013 02/22/2010	40,611.09	37,181.63	3,429.4
1132.000000 SHARES OF ISHARES S&P US PREFERRED STOCK INDEX	08/12/2013 07/27/2009	43,370.59	38,759.68	4,610.9
43 SHARES OF ISHARES S&P US PREFERRED STOCK INDEX	08/13/2013 07/27/2009	1,643.43	1,472.32	171.1
277.07 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	08/20/2013 09/24/2008	277.07	319.03	(41.9
10106 SHARES OF OPPENHEIMER INTERNATIONAL BOND Y	08/20/2013 07/28/2009	61,040.24	62,151.90	(1,111.6
2728 SHARES OF OPPENHEIMER INTERNATIONAL BOND Y	08/20/2013 09/21/2009	16,477.12	17,622.88	(1,145.7
5604.845 SHARES OF OPPENHEIMER INTERNATIONAL BOND Y	08/20/2013 02/22/2010	33,853.26	35,422.62	(1,569.3
656.18 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	08/26/2013 12/19/2008	656.18	719.79	(63.6

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED				
168.5 UNITS OF FNMA POOL #448484 5.5% 04/01/2014	08/26/2013 12/19/2008	168.50	185.23	(16.7
1710.99 UNITS OF FNMA POOL #634778 5% 01/01/2017	08/26/2013 01/10/2011	1,710.99	1,817.37	(106.3
1328.09 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	08/26/2013 02/03/2009	1,328.09	1,403.36	(75.2
248.43 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	09/16/2013 12/19/2008	248.43	267.68	(19.2
218.25 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	09/16/2013 12/19/2008	218.25	240.98	(22.7
1010 SHARES OF SPDR BARCLAYS CAPITAL HIGH YIELD BOND ETF	09/12/2013 07/27/2009	39,963.59	36,551.90	3,411.6
186.44 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	09/20/2013 09/24/2008	186.44	214.67	(28.2
497.87 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	09/25/2013 12/19/2008	497.87	546.13	(48.2

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED				
146.24 UNITS OF FNMA POOL #448484 5.5% 04/01/2014	09/25/2013 12/19/2008	146.24	160.76	(14.5
1718.73 UNITS OF FNMA POOL #634778 5% 01/01/2017	09/25/2013 01/10/2011	1,718.73	1,825.59	(106.8
1506.33 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	09/25/2013 02/03/2009	1,506.33	1,591.70	(85.3
773.75 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	10/15/2013 12/19/2008	773.75	833.71	(59.9
195.98 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	10/15/2013 12/19/2008	195.98	216.40	(20.4
2346 SHARES OF VANGUARD MSCI EMERGING MARKETS ETF	10/15/2013 03/29/2012	98,601.36	100,197.19	(1,595.8
179.7 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	10/21/2013 09/24/2008	179.70	206.91	(27.2
552.9 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	10/25/2013 12/19/2008	552.90	606.49	(53.5

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED				
95.24 UNITS OF FNMA POOL #448484 5.5% 04/01/2014	10/25/2013 12/19/2008	95.24	104.70	(9.4
1725.07 UNITS OF FNMA POOL #634778 5% 01/01/2017	10/25/2013 01/10/2011	1,725.07	1,832.32	(107.2
1406.08 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	10/25/2013 02/03/2009	1,406.08	1,485.77	(79.6
3905.798 SHARES OF GOLDMAN SACHS SATELLITE STRATEGIES INSTL	10/24/2013 05/07/2009	32,691.53	23,278.56	9,412.9
246.645 SHARES OF GOLDMAN SACHS SATELLITE STRATEGIES INSTL	10/24/2013 07/28/2009	2,064.42	1,630.32	434.1
444 SHARES OF VANGUARD TOTAL STOCK MARKET ETF	10/24/2013 05/07/2009	40,457.02	20,132.91	20,324.1
242.61 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	11/15/2013 12/19/2008	242.61	261.41	(18.8
166.71 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	11/15/2013 12/19/2008	166.71	184.08	(17.3

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED				
187.98 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	11/20/2013 09/24/2008	187.98	216.45	(28.4
372.18 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	11/25/2013 12/19/2008	372.18	408.26	(36.0
95.74 UNITS OF FNMA POOL #448484 5.5% 04/01/2014	11/25/2013 12/19/2008	95.74	105.25	(9.5
1741.41 UNITS OF FNMA POOL #634778 5% 01/01/2017	11/25/2013 01/10/2011	1,741.41	1,849.68	(108.2
1223.42 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	11/25/2013 02/03/2009	1,223.42	1,292.76	(69.3
250.77 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	12/16/2013 12/19/2008	250.77	270.20	(19.4
170.67 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	12/16/2013 12/19/2008	170.67	188.45	(17.7
187.01 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	12/20/2013 09/24/2008	187.01	215.33	(28.3

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED				
458.18 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	12/26/2013 12/19/2008	458.18	502.59	(44.4
96.25 UNITS OF FNMA POOL #448484 5.5% 04/01/2014	12/26/2013 12/19/2008	96.25	105.81	(9.5
1740.75 UNITS OF FNMA POOL #634778 5% 01/01/2017	12/26/2013 01/10/2011	1,740.75	1,848.98	(108.2
983.56 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	12/26/2013 02/03/2009	983.56	1,039.30	(55.7
5741 SHARES OF VANGUARD GNMA ADMIRAL FUND	01/06/2014 07/28/2009	60,050.86	61,084.24	(1,033.3
2020 SHARES OF VANGUARD GNMA ADMIRAL FUND	01/06/2014 09/21/2009	21,129.20	21,634.20	(505.0
2403 SHARES OF ISHARES BARCLAYS INTERMEDIATE CREDIT BOND FUND	01/06/2014 05/11/2010	259,949.61	249,936.03	10,013.5
246.97 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	01/15/2014 12/19/2008	246.97	266.11	(19.1

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED				
203.21 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	01/15/2014 12/19/2008	203.21	224.38	(21.1
188.03 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	01/21/2014 09/24/2008	188.03	216.50	(28.4
374.94 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	01/27/2014 12/19/2008	374.94	411.28	(36.3
90.41 UNITS OF FNMA POOL #448484 5.5% 04/01/2014	01/27/2014 12/19/2008	90.41	99.39	(8.9
1748.64 UNITS OF FNMA POOL #634778 5% 01/01/2017	01/27/2014 01/10/2011	1,748.64	1,857.36	(108.7
960.56 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	01/27/2014 02/03/2009	960.56	1,015.00	(54.4
265.62 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	02/18/2014 12/19/2008	265.62	286.21	(20.5
148.71 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	02/18/2014 12/19/2008	148.71	164.20	(15.4

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED				
173.15 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	02/20/2014 09/24/2008	173.15	199.37	(26.2
413.71 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	02/25/2014 12/19/2008	413.71	453.81	(40.1
78.52 UNITS OF FNMA POOL #448484 5.5% 04/01/2014	02/25/2014 12/19/2008	78.52	86.32	(7.8
1756.56 UNITS OF FNMA POOL #634778 5% 01/01/2017	02/25/2014 01/10/2011	1,756.56	1,865.77	(109.2
862.52 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	02/25/2014 02/03/2009	862.52	911.40	(48.8
TOTAL LONG TERM CAPITAL GAIN (LOSS)		909,710.25	865,789.16	43,921.0