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Department of the Treasury
Internal Revenue Service

or Section 4947(a)(1) Trust Treated as Private Foundation
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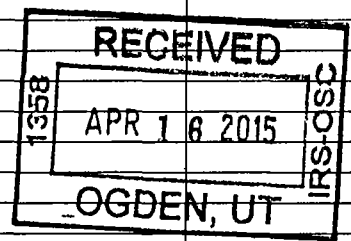
▶ Information about Form 990-PF and its separate instructions is at www.irs.gov/form990pf

Open to Public Inspection

For calendar year 2013 or tax year beginning 12/01, 2013, and ending 11/30, 2014

Name of foundation RUTH E. WARD ENDOWMENT TRUST 100245		A Employer identification number 43-6771065
Number and street (or P O box number if mail is not delivered to street address) UMB BANK N.A. P. O. BOX 415044 M/S 1020307		B Telephone number (see instructions) 785-826-453
Room/suite		
City or town, state or province, country, and ZIP or foreign postal code KANSAS CITY, MO 64141-6692		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply	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 <input type="checkbox"/>	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) ▶ \$ 2,357,188.	J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis)	F If the foundation is in a 60 month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

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)
Revenue	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				
	4 Dividends and interest from securities	43,018.	43,736.		STMT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	189,854.			
	b Gross sales price for all assets on line 6a 1,284,651.				
	7 Capital gain net income (from Part IV, line 2)		189,854.		
	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	232,872.	233,590.			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	24,340.	12,170.		12,170.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule) STMT 2	800.	NONE	NONE	800.
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions) STMT 3	3,018.	676.		
	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	28,158.	12,846.	NONE	12,970.
	25 Contributions, gifts, grants paid	81,000.			81,000.
26 Total expenses and disbursements Add lines 24 and 25	109,158.	12,846.	NONE	93,970.	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	123,714.				
b Net investment income (if negative, enter -0-)		220,744.			
c Adjusted net income (if negative, enter -0-)					



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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year			End of year				
			(a) Book Value			(b) Book Value			(c) Fair Market Value	
Assets	1	Cash - non-interest-bearing								
	2	Savings and temporary cash investments	55,534.		36,954.		36,954.			
	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								
	10 a	Investments - U S and state government obligations (attach schedule)								
	b	Investments - corporate stock (attach schedule)								
	c	Investments - corporate bonds (attach schedule)								
	11	Investments - land, buildings, and equipment basis ▶ Less accumulated depreciation (attach schedule) ▶								
	12	Investments - mortgage loans								
	13	Investments - other (attach schedule)	1,735,590.		1,878,114.		2,320,234.			
	14	Land, buildings, and equipment basis ▶ Less accumulated depreciation (attach schedule) ▶								
15	Other assets (describe ▶)									
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	1,791,124.		1,915,068.		2,357,188.				
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)					NONE				
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> 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, . . . ▶ <input checked="" type="checkbox"/> check here and complete lines 27 through 31.									
	27	Capital stock, trust principal, or current funds	1,791,124.		1,915,068.					
	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 instructions)	1,791,124.		1,915,068.						
31	Total liabilities and net assets/fund balances (see instructions)	1,791,124.		1,915,068.						

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)	1,791,124.
2	Enter amount from Part I, line 27a	123,714.
3	Other increases not included in line 2 (itemize) ▶ ACCRETION OF BOND DISCOUNT	230.
4	Add lines 1, 2, and 3	1,915,068.
5	Decreases not included in line 2 (itemize) ▶	
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	1,915,068.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)				(b) How acquired P Purchase D Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a PUBLICLY TRADED SECURITIES						
b						
c						
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 1,284,651.		1,094,797.	189,854.			
b						
c						
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			189,854.			
b						
c						
d						
e						
2 Capital gain net income or (net capital loss)				2	189,854.	
{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }						
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6):				3		
If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8						

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	97,882.	2,106,112.	0.046475
2011	94,836.	1,952,411.	0.048574
2010	76,766.	1,966,457.	0.039038
2009	58,253.	1,855,121.	0.031401
2008	56,062.	1,778,147.	0.031528

2 Total of line 1, column (d)	2	0.197016
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	0.039403
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5	4	2,295,591.
5 Multiply line 4 by line 3	5	90,453.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	2,207.
7 Add lines 5 and 6	7	92,660.
8 Enter qualifying distributions from Part XII, line 4	8	93,970.

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

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

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary - see instructions)	1	2,207.
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		
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	2,207.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	NONE
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	2,207.
6	Credits/Payments		
a	2013 estimated tax payments and 2012 overpayment credited to 2013	6a	1,564.
b	Exempt foreign organizations - tax withheld at source	6b	NONE
c	Tax paid with application for extension of time to file (Form 8868)	6c	NONE
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments. Add lines 6a through 6d	7	1,564.
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> 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	643.
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	
11	Enter the amount of line 10 to be Credited to 2014 estimated tax <input type="checkbox"/> NONE <input type="checkbox"/> Refunded <input type="checkbox"/>	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?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? <i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities</i>		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation <input type="checkbox"/> \$ _____ (2) On foundation managers <input type="checkbox"/> \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities</i>		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T</i>		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col (c), and Part XV</i>	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> KS		
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 <i>General Instruction G</i> ? <i>If "No," attach explanation.</i>	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV.</i>		X
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i>		X

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).
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).
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application?
Website address N/A
14 The books are in care of UMB BANK Telephone no 785826453
Located at P.O. BOX 560, SALINA, KS ZIP+4 67402-0560
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here
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? Yes No X

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

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 X
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? Yes No X
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? Yes No X
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? X 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 X
(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 X
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)? 1b X
Organizations relying on a current notice regarding disaster assistance check here
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2013? 1c X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))
a At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? Yes No X
If "Yes," list the years
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions) 2b
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? Yes No X
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
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? 4a X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013? 4b X

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

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)? Yes 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? Yes 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? Yes 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
UMB BANK, N.A. P.O. BOX 560, SALINA, KS 67402-0560	TRUSTEE 2	24,340.	-0-	-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		NONE	NONE	NONE

Total number of other employees paid over \$50,000 **NONE**

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		NONE

Total number of others receiving over \$50,000 for professional services **NONE**

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 NONE	

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 NONE	

2	

All other program-related investments See instructions	
3 NONE	

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	2,220,443.
b	Average of monthly cash balances	1b	110,106.
c	Fair market value of all other assets (see instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	2,330,549.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	2,330,549.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	34,958.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4.	5	2,295,591.
6	Minimum investment return. Enter 5% of line 5	6	114,780.

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	114,780.
2a	Tax on investment income for 2013 from Part VI, line 5	2a	2,207.
b	Income tax for 2013 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	2,207.
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	112,573.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	112,573.
6	Deduction from distributable amount (see instructions)	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1.	7	112,573.

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	93,970.
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	NONE
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4.	4	93,970.
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	2,207.
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	91,763.

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				112,573.
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only			91,633.	
b Total for prior years 20 <u>11</u> , 20 <u> </u> , 20 <u> </u>		NONE		
3 Excess distributions carryover, if any, to 2013				
a From 2008	NONE			
b From 2009	NONE			
c From 2010	NONE			
d From 2011	NONE			
e From 2012	NONE			
f Total of lines 3a through e	NONE			
4 Qualifying distributions for 2013 from Part XII, line 4 ▶ \$ <u>93,970.</u>				
a Applied to 2012, but not more than line 2a			91,633.	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2013 distributable amount				2,337.
e Remaining amount distributed out of corpus	NONE			
5 Excess distributions carryover applied to 2013 (If an amount appears in column (d), the same amount must be shown in column (a))	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e. Subtract line 5	NONE			
b Prior years' undistributed income Subtract line 4b from line 2b		NONE		
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		NONE		
d Subtract line 6c from line 6b Taxable amount - see instructions		NONE		
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				110,236.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)	NONE			
8 Excess distributions carryover from 2008 not applied on line 5 or line 7 (see instructions)	NONE			
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9				
a Excess from 2009	NONE			
b Excess from 2010	NONE			
c Excess from 2011	NONE			
d Excess from 2012	NONE			
e Excess from 2013	NONE			

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9) NOT APPLICABLE

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

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

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

1 Information Regarding Foundation Managers:

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

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

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

c Any submission deadlines

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

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				
FIRST UNITED METHODIST CHURCH 122 N 8TH ST. SALINA KS 67401-2687	NONE	PC	PROGRAM SUPPORT	27,000.
PRESBYTERIAN MANOR 2601 E CRAWFORD ST. SALINA KS 67401-379	NONE	PC	PROGRAM SUPPORT	13,500.
UNITED METHODIST YOUTHVILLE INC 4505 E 47TH ST S WICHITA KS 67210	NONE	PC	PROGRAM SUPPORT	13,500.
SALINA REGIONAL HEALTH FOUNDATION 400 S SANTA FE AVE. SALINA KS 67402-5080	NONE	PC	PROGRAM SUPPORT	13,500.
KANSAS WESLEYAN UNIVERSITY 100 E CLAFLIN AVE. SALINA KS 67401-6196	NONE	PC	PROGRAM SUPPORT	13,500.
Total ▶ 3a				81,000.
b Approved for future payment				
Total ▶ 3b				

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

- 1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code... a Transfers from the reporting foundation to a noncharitable exempt organization of (1) Cash (2) Other assets b Other transactions (1) Sales of assets to a noncharitable exempt organization (2) Purchases of assets from a noncharitable exempt organization (3) Rental of facilities, equipment, or other assets (4) Reimbursement arrangements (5) Loans or loan guarantees (6) Performance of services or membership or fundraising solicitations c Sharing of facilities, equipment, mailing lists, other assets, or paid employees d If the answer to any of the above is "Yes," complete the following schedule...

Table with 4 columns: (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

Table with 3 columns: (a) Name of organization, (b) Type of organization, (c) Description of relationship.

Under penalties of perjury I declare that I have examined this return including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct and complete Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge. Sign Here: 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, Firm's name, Firm's address, Firm's EIN, Phone no.

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
DIVIDENDS & INTEREST	43,018.	43,736.
TOTAL	43,018.	43,736.

FORM 990PF, PART I - ACCOUNTING FEES
=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
TAX PREPARATION FEE (NON-ALLOC	800.			800.
TOTALS	800.	NONE	NONE	800.

FORM 990PF, PART I - TAXES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
FEDERAL TAX PAYMENT - PRIOR YE	778.	
FEDERAL ESTIMATES - INCOME	1,564.	
FOREIGN TAXES ON QUALIFIED FOR	626.	626.
FOREIGN TAXES ON NONQUALIFIED	50.	50.
	-----	-----
TOTALS	3,018.	676.
	=====	=====

FEDERAL FOOTNOTES

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ELECTION TO AMORTIZE BOND PREMIUM

TAXPAYER HEREBY ELECTS TO AMORTIZE BOND PREMIUM PURSUANT TO IRC SEC.
171(C) AND TREASURY REGULATION 1.171-4(A).



Statement of Investment Position

Units Description	Symbol Cusip	Cost Basis		Market Value		Unrealized Gain / (Loss)	Estimated Annual Yield Income %
		Unit	Total	Unit	Total		
Equity Securities							
Common Stock							
295 Amersourcebergen Corp	ABC 03073E105	77.49	22,859.70	91.05	26,859.75	4,000.05	342 1.27
170 Anadarko Pete Corp	APC 032511107	110.00	18,700.69	79.15	13,455.50	(5,245.19)	184 1.36
325 Apple Inc	AAPL 037833100	63.60	20,668.79	118.93	38,652.25	17,983.46	611 1.58
740 Applied Materials Inc	AMAT 038222105	15.58	11,531.20	24.05	17,797.00	6,265.80	296 1.66
55 Biogen Idec Inc	BIIB 09062X103	332.43	18,283.63	307.69	16,922.95	(1,360.68)	0
70 Blackrock Inc	BLK 09247X101	337.30	23,610.70	359.08	25,135.60	1,524.90	540 2.15
120 Boeing Co	BA 097023105	59.34	7,120.58	134.36	16,123.20	9,002.62	350 2.17
275 C H Robinson Worldwide Inc	CHRW 12541W209	67.28	18,501.56	73.74	20,278.50	1,776.94	385 1.90
215 Capital One Financial Corp	COF 14040H105	66.88	14,378.59	83.20	17,888.00	3,509.41	258 1.44
200 Celgene Corp	CELG 151020104	91.85	18,370.20	113.69	22,738.00	4,367.80	0
315 Cermer Corp	CERN 156782104	58.25	18,350.07	64.40	20,286.00	1,935.93	0
300 Cintas Corp	CTAS 172908105	57.08	17,124.08	73.15	21,945.00	4,820.92	255 1.16
205 Clorox Co Del	CLX 189054109	91.46	18,750.19	101.62	20,832.10	2,081.91	607 2.91
135 Costco Wholesale Corp	COST 22160K105	63.44	8,564.62	142.12	19,186.20	10,621.58	192 1.00
255 Danaher Corp Del	DHR 235851102	34.70	8,848.42	83.56	21,307.80	12,459.38	102 0.48
270 Disney Walt Co	DIS 254687106	47.21	12,745.78	92.51	24,977.70	12,231.92	232 0.93
165 Ecolab Inc	ECL 278865100	114.54	18,899.59	108.95	17,976.75	(922.84)	182 1.01
85 EOG Resources Inc	EOG 26875P101	102.96	8,751.31	86.72	7,371.20	(1,380.11)	57 0.77
240 Expedia Inc	EXPE 30212P303	79.36	19,047.00	87.11	20,906.40	1,859.40	173 0.83





Account Name:

Ruth E Ward Permanent Endowment

Account Number: 100245

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Statement Period: Nov. 1 - Nov. 30, 2014

Statement of Investment Position (continued)

Units Description	Symbol Cusip	Cost Basis		Market Value		Unrealized Gain / (Loss)	Estimated Annual Yield Income %
		Unit	Total	Unit	Total		
Equity Securities (continued)							
Common Stock (continued)							
205 F5 Networks Inc	FFIV 315616102	113.87	23,342.58	129.19	26,483.95	3,141.37	0
545 General Electric Co	GE 369604103	21.10	11,501.68	26.49	14,437.05	2,935.37	480 3.32
175 Gilead Sciences Inc	GILD 375558103	70.72	12,376.64	100.32	17,556.00	5,179.36	0
31 Google Inc Class A	GOOGL 38259P508	352.74	10,935.07	549.08	17,021.48	6,086.41	0
31 Google Inc CLC	GOOG 38259P706	351.86	10,907.55	541.83	16,796.73	5,889.18	0
615 Hartford Financial Services Group Inc	HIG 416515104	28.66	17,624.15	41.30	25,399.50	7,775.35	443 1.74
210 InterActiveCorp	IACI 44919P508	45.57	9,568.68	65.28	13,708.80	4,140.12	286 2.08
220 Johnson & Johnson	JNJ 478160104	86.24	18,972.03	108.25	23,815.00	4,842.97	616 2.59
385 JPMorgan Chase & Co	JPM 46625H100	40.78	15,700.66	60.16	23,161.60	7,460.94	616 2.66
80 Kansas City Southern	KSU 485170302	116.29	9,303.01	118.94	9,515.20	212.19	90 0.91
255 Kinder Morgan Inc	KMI 49456B101	38.41	9,793.50	41.35	10,544.25	750.75	449 4.26
200 KLA-Tencor Corp	KLAC 482480100	58.65	11,729.78	69.44	13,888.00	2,158.22	400 2.88
460 Marron Int'l Inc New	MAR 571903202	54.42	25,034.00	78.79	36,243.40	11,209.40	368 1.02
330 Microsoft Corp	MSFT 594918104	38.10	12,574.38	47.81	15,777.30	3,202.92	409 2.59
510 Mondelez International Inc	MDLZ 609207105	27.35	13,948.65	39.20	19,992.00	6,043.35	306 1.53
75 Monsanto Co	MON 61166W101	121.15	9,086.25	119.91	8,993.25	(93.00)	147 1.63
680 Morgan Stanley Co	MS 617446448	32.75	22,270.97	35.18	23,922.40	1,651.43	272 1.14
221 Mylan Inc	MYL 628530107	53.49	11,820.89	58.61	12,952.81	1,131.92	0
340 Nordstrom Inc	JWN 655664100	72.40	24,617.19	76.36	25,962.40	1,345.21	449 1.73



Account Name: Ruth E. Ward Permanent Endowment

Account Number: 100245

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Statement Period: Nov. 1 - Nov. 30, 2014

Statement of Investment Position (continued)

Units Description	Symbol Cusip	Cost Basis		Market Value		Unrealized Gain / (Loss)	Estimated Annual Yield %
		Unit	Total	Unit	Total		
Equity Securities (continued)							
Common Stock (continued)							
130 O'Reilly Automotive Inc	ORLY 67103H107	60.27	7,834.54	182.74	23,756.20	15,921.66	0
195 Occidental Petroleum Corp	OXY 674599105	91.93	17,926.58	79.77	15,555.15	(2,371.43)	562 3.61
135 Pepsico Inc	PEP 713448108	83.44	11,263.94	100.10	13,513.50	2,249.56	354 2.62
275 Robert Half International Inc	RHI 770323103	50.83	13,977.04	56.79	15,617.25	1,640.21	198 1.27
160 Salesforce.com Inc	CRM 79466L302	57.15	9,143.65	59.87	9,579.20	435.55	0
620 Southwest Airlines Co	LUV 844741108	19.22	11,915.66	41.82	25,928.40	14,012.74	149 0.57
205 Starbucks Corp	SBUX 855244109	37.96	7,782.41	81.21	16,648.05	8,865.64	262 1.58
225 Starwood Hotels & Resorts Worldwide Inc	HOT 85590A401	74.35	16,728.19	79.00	17,775.00	1,046.81	315 1.77
200 Thermo Fisher Scientific Inc	TMO 883556102	49.35	9,869.36	129.29	25,858.00	15,988.64	120 0.46
440 Twenty-First Century Fox - Class A	FOXA 90130A101	28.03	12,331.78	36.80	16,192.00	3,860.22	110 0.68
345 Tyco International Plc	TYC G91442106	26.38	9,101.91	42.90	14,800.50	5,698.59	248 1.68
195 Union Pacific Corp	UNP 907818108	48.55	9,467.98	116.77	22,770.15	13,302.17	390 1.71
135 Verizon Communications Inc	VZ 92343V104	48.00	6,480.44	50.59	6,829.65	349.21	297 4.35
370 Wells Fargo & Co	WFC 949746101	29.72	10,996.73	54.48	20,157.60	9,160.87	518 2.57
Total Common Stock			741,034.57		991,791.67	250,757.10	13,618
Total Equity Securities			741,034.57		991,791.67	250,757.10	13,618

Equity Funds

4,309 843 American Century Mid Cap Value Inst	AVUAX 025076647	17.17	74,000.01	17.93	77,275.48	3,275.47	1,021 1.32
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Account Name:

Ruth E. Ward Permanent Endowment

Account Number: 100245

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Statement Period: Nov. 1 - Nov. 30, 2014

Statement of Investment Position (continued)

Units Description	Symbol Cusip	Cost Basis		Market Value		Unrealized Gain / (Loss)	Estimated Annual Yield %
		Unit	Total	Unit	Total		
Equity Funds (continued)							
5,040.471 Developed Markets Index Fund Admiral CL	VTMGX	13.59	68,500.00	12.72	64,114.79	(4,385.21)	2,223 3.47
3,130.489 Dodge & Cox Funds International Stock Fund	DODFX	37.93	118,744.32	45.21	141,529.41	22,785.09	2,176 1.54
660 (Shares Core S&P Small-Cap ETF	IJR	52.12	34,400.49	111.30	73,458.00	39,057.51	853 1.16
775 (Shares MSCI EAFE	EFA	66.13	51,252.12	63.99	49,592.25	(1,659.87)	1,727 3.48
825 (Shares Russell Midcap Index Fund	IWR	94.71	78,136.13	167.52	138,204.00	60,067.87	1,853 1.34
2,658.789 LKCM Small Cap Equity Fund Instl. Class	LKSCX	23.79	63,240.79	27.05	71,920.24	8,679.45	9 0.01
1,820.356 Scout International Fund	UMBWX	21.07	38,354.12	36.37	66,206.35	27,852.23	910 1.37
3,936.17 Scout Mid Cap Fund	UMBWX	10.28	40,475.78	18.54	72,976.59	32,500.81	14 0.02
530 Vanguard FTSE Emerging Markets ETF	VWO	47.88	25,376.35	42.17	22,350.10	(3,026.25)	628 2.81
495.841 Vanguard Institutional Index	VINIX	181.51	90,000.05	190.20	94,308.96	4,308.91	1,684 1.79
			682,480.16		671,936.17	10,543.99	
			682,480.16		671,936.17	10,543.99	

Government & Agency Bonds

25,000 Federal Home Loan Mortgage Corp DTD 1/17/2013 0.875% 3/7/2018 AA+	3137EADP1	0.98	24,562.40	99.24	24,809.75	247.35	219 1.32
25,000 Federal Home Loan Mortgage Corp DTD 5/14/2012 1.000% 6/29/2017 AA+	3137EADH9	1.00	25,032.05	100.50	25,125.50	93.45	250 0.96
25,000 Federal National Mortgage Assn DTD 3/1/2012 1.125% 4/27/2017 AA+	3135G0JA2	1.01	25,154.07	100.89	25,221.25	67.18	281 0.93



Statement of Investment Position (continued)

Units Description	Symbol Cusip	Cost Basis		Market Value		Unrealized Gain / (Loss)	Estimated Annual Yield Income %
		Unit	Total	Unit	Total		
Government & Agency Bonds (continued)							
25,000 Federal National Mortgage Assn DTD 3/30/2005 5.000% 4/15/2015 AA+	31359MA45	1.01	25,278.50	101.80	25,451.00	172.50	1,250 4.85
25,000 Federal National Mortgage Assn DTD 8/23/2013 1.875% 9/18/2018 AA+	3135G0YM9	1.01	25,324.17	102.07	25,516.25	192.08	469 1.55
25,000 United States Treasury Notes DTD 8/15/2006 4.875% 8/15/2016 AAA	912828FQ8	1.01	25,291.31	107.63	26,906.25	1,614.94	1,219 4.72
Total Government & Agency Bonds			150,642.50		153,030.00	2,387.50	3,668
Corporate Bonds							
25,000 Aflac Inc DTD 2/10/2012 2.650% 2/15/2017 Sr Unsecured Notes	001055AH5	1.04	25,963.32	103.33	25,833.00	(130.32)	663 1.10
25,000 A Anheuser-Busch Inbev Worldwide DTD 10/16/2009 5.375% 1/15/2020 A	03523TAN8	1.15	28,818.50	114.13	28,532.50	(286.00)	1,344 2.37
17,000 A AT&T Inc DTD 7/30/2010 2.500% 8/15/2015	00206RAV4	1.02	17,309.34	101.49	17,253.64	(55.70)	425 2.11
25,000 A- BP Capital Markets Plc DTD 5/10/2013 1.375% 5/10/2018 Sr Unsecured	05565QCE6	0.99	24,750.75	98.67	24,667.00	(83.75)	344 1.65
25,000 A General Electric Cap Corp DTD 10/20/2006 5.375% 10/20/2016 AA+	36962GY40	1.12	27,955.84	108.40	27,099.50	(856.34)	1,344 2.57
25,000 A John Deere Capital Corp MTN DTD 4/3/2008 5.350% Ser D 4/3/2018 Senior Unsecured Notes	24422EQR3	1.12	28,035.68	112.14	28,034.25	(1.43)	1,338 1.78
25,000 A JP Morgan Chase & Co DTD 6/29/2011 3.150% 7/5/2016 A	46625HJA9	1.02	25,563.20	103.36	25,840.75	277.55	788 2.56



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Statement of Investment Position (continued)

Units Description	Symbol Cusip	Cost Basis		Market Value		Unrealized Gain / (Loss)	Estimated Annual Yield Income %
		Unit	Total	Unit	Total		
Corporate Bonds (continued)							
25,000 Simon Property Group Inc DTD 5/19/2008 6.125% 5/30/2018 Sr Unsecured Notes	828807BZ9	1.16	29,030.75	114.79	28,696.75	(334.00)	1,531 1.74
A							
25,000 Starbucks Corp DTD 12/5/2013 2.000% 12/5/2018 Call 11/05/2018 @ 100 Sr Unsecured	855244AF6	1.01	25,209.25	100.84	25,210.25	1.00	500 1.80
A-							
25,000 Texas Instruments Inc DTD 5/23/2011 2.375% 5/16/2016 Sr Unsecured Notes	882508AR5	1.02	25,526.18	102.69	25,672.75	146.57	594 1.91
A+							
Total Corporate Bonds			258,162.81		256,840.39	(1,322.42)	8,869
Total Fixed Income Securities			408,605.31		409,870.39	1,065.08	12,556
Fixed Income Funds							
2,108.607 Metropolitan West High Yield Bond Fund I	MWHIX	9.94	20,962.14	10.03	21,149.33	187.19	1,061 5.01
592905848							
2,745.142 Ridgworth Sixx Floating Rate High Inc	SAMBX	9.05	24,831.85	8.92	24,486.67	(345.16)	1,043 4.26
76628T678							
Total Fixed Income Funds			45,793.99		45,636.00	(157.99)	2,104
Total Fixed Income Funds			45,793.99		45,636.00	(157.99)	2,104
Money Market Funds							
36,953.99 Fidelity Treasury Fund #695	FISXX	1.00	36,953.99	1.00	36,953.99	0.00	4 0.01
316175504							
Total Money Market Funds			36,953.99		36,953.99	0.00	4
Total Money Markets and Cash			36,953.99		36,953.99	0.00	4
Account Total			1,915,068.02		2,356,188.22	441,120.20	41,380