



See a Social Security Number? Say Something!
Report Privacy Problems to <https://public.resource.org/privacy>
Or call the IRS Identity Theft Hotline at 1-800-908-4490



Form **990-PF****Return of Private Foundation**

OMB No 1545-0052

2014

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

- ▶ Do not enter social security numbers on this form as it may be made public.
▶ Information about Form 990-PF and its separate instructions is at www.irs.gov/form990pf.

For calendar year 2014 or tax year beginning , and ending

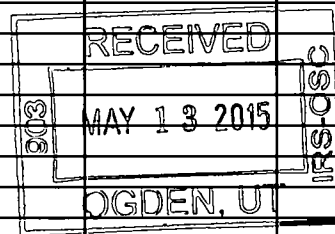
Name of foundation Thomas A. & Sharon K. Ruder Foundation			A Employer identification number 35-2063035	
Number and street (or P.O. box number if mail is not delivered to street address) PO BOX 2482		Room/suite SUITE C	B Telephone number (see instructions) (812) 479-5551	
City or town EVANSVILLE	State IN	ZIP code 47728-0482		
Foreign country name	Foreign province/state/county	Foreign postal code		
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change			D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>	
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation			E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>	
I Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶ \$ 997,477		J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____		
			F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	

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)	56,789			
	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	22,806	22,806		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	35,598			
	b Gross sales price for all assets on line 6a 213,509				
	7 Capital gain net income (from Part IV, line 2)		35,598		
	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	115,193	58,404	0		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.				
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule)	10			
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	1,712			
	19 Depreciation (attach schedule) and depletion	399			
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	9			
	24 Total operating and administrative expenses. Add lines 13 through 23	2,130	0	0	0
	25 Contributions, gifts, grants paid	43,160			43,160
26 Total expenses and disbursements. Add lines 24 and 25	45,290	0	0	43,160	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	69,903				
b Net investment income (if negative, enter -0-)		58,404			
c Adjusted net income (if negative, enter -0-)			0		

For Paperwork Reduction Act Notice, see instructions.

Form **990-PF** (2014)

HTA



SCANNED MAY 19 2015

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			13,740	34,804	34,804
	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)					
	b Investments—corporate stock (attach schedule)			624,027	683,263	935,135
	c Investments—corporate bonds (attach schedule)			29,809	19,774	27,538
	11 Investments—land, buildings, and equipment: basis ▶					
Liabilities	Less: accumulated depreciation (attach schedule) ▶					
	12 Investments—mortgage loans					
	13 Investments—other (attach schedule)					
	14 Land, buildings, and equipment: basis ▶		3,712			
	Less: accumulated depreciation (attach schedule) ▶		2,516	1,595	1,196	
	15 Other assets (describe ▶)					
	16 Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)			669,171	739,037	997,477
	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	0	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/>					
	24 Unrestricted					
	25 Temporarily restricted					
	26 Permanently restricted					
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>					
	27 Capital stock, trust principal, or current funds					
	28 Paid-in or capital surplus, or land, bldg., and equipment fund					
	29 Retained earnings, accumulated income, endowment, or other funds			669,171	739,037	
	30 Total net assets or fund balances (see instructions)			669,171	739,037	
	31 Total liabilities and net assets/fund balances (see instructions)			669,171	739,037	

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	669,171
2 Enter amount from Part I, line 27a	2	69,903
3 Other increases not included in line 2 (itemize) ▶	3	
4 Add lines 1, 2, and 3	4	739,074
5 Decreases not included in line 2 (itemize) ▶ <u>ROUNDING EFFECT/PRIOR YEAR REPORTED DIVIDE</u>	5	37
6 Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	739,037

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 See Attached Statement			
b See Attached Statement			
c See Attached Statement			
d See Attached Statement			
e See Attached Statement			

(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			0
b			0
c			0
d			0
e			0

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

(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	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a			0
b			0
c			0
d			0
e			0

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	35,598
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	35,598

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?
If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.☐ Yes ☒ No

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))
2013	32,475	753,902	0.043076
2012	27,175	607,272	0.044749
2011	24,820	548,242	0.045272
2010	21,470	502,222	0.042750
2009	20,775	422,129	0.049215

2 Total of line 1, column (d)	2	0.225062
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	0.045012
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	4	915,057
5 Multiply line 4 by line 3	5	41,189
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	584
7 Add lines 5 and 6	7	41,773
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.	8	43,160

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)			
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	1	584	
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	0	
3	Add lines 1 and 2	3	584	
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	584	
6	Credits/Payments			
a	2014 estimated tax payments and 2013 overpayment credited to 2014	6a		
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	0	
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	584	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	0	
11	Enter the amount of line 10 to be: Credited to 2015 estimated tax Refunded	11	0	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		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. ▶ \$ (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? <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?	N/A	
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) ▶ IN		
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 2014 or the taxable year beginning in 2014 (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)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► NONE	13	X	
14	The books are in care of ► THOMAS A RUDER Telephone no. ► (812) 479-5551 Located at ► 3000 E MORGAN AVE STE C EVANSVILLE IN ZIP+4 ► 47711-4484			
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		
16	At any time during calendar year 2014, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for FinCEN Form 114, (formerly TD F 90-22 1) If "Yes," enter the name of the foreign country ►	16	Yes No	X 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.

		Yes	No
1a	During the year did the foundation (either directly or indirectly):		
(1)	Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2)	Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3)	Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4)	Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5)	Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6)	Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here	1b	N/A
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 2014?	1c	
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 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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	N/A
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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If "Yes," did it have excess business holdings in 2014 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 2014)	3b	N/A
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 2014?	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 4945(d)(4)(A)? (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
THOMAS A RUDER PO BOX 2482 EVANSVILLE, IN 47728	PRESIDENT 4 00			
SHARON K RUDER PO BOX 2482 EVANSVILLE, IN 47728	SECRETARY 2 00			
BRYAN A RUDER PO BOX 2075 EVANSVILLE, IN 47728	VICE PRESIDENT 2 00			

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 N/A	
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 instructions	
3	
Total. Add lines 1 through 3	0

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
a	Average monthly fair market value of securities	1a	904,720
b	Average of monthly cash balances	1b	24,272
c	Fair market value of all other assets (see instructions)	1c	
d	Total (add lines 1a, b, and c)	1d	928,992
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	
3	Subtract line 2 from line 1d	3	928,992
4	Cash deemed held for charitable activities. Enter 1 1/2 % of line 3 (for greater amount, see instructions)	4	13,935
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	915,057
6	Minimum investment return. Enter 5% of line 5	6	45,753

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	45,753
2a	Tax on investment income for 2014 from Part VI, line 5	2a	584
b	Income tax for 2014 (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	584
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	45,169
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	45,169
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	45,169

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	43,160
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	43,160
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	584
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	42,576

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 2013	(c) 2013	(d) 2014
1 Distributable amount for 2014 from Part XI, line 7				45,169
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only			31,567	
b Total for prior years: 20 10 , 20 11 , 20 12		81,093		
3 Excess distributions carryover, if any, to 2014:				
a From 2009				
b From 2010				
c From 2011				
d From 2012				
e From 2013				
f Total of lines 3a through e	0			
4 Qualifying distributions for 2014 from Part XII, line 4: ► \$ 43,160				
a Applied to 2013, but not more than line 2a			31,567	
b Applied to undistributed income of prior years (Election required—see instructions)				
c Treated as distributions out of corpus (Election required—see instructions)				
d Applied to 2014 distributable amount				11,593
e Remaining amount distributed out of corpus				
5 Excess distributions carryover applied to 2014 (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	0			
b Prior years' undistributed income. Subtract line 4b from line 2b		81,093		
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		81,093		
e Undistributed income for 2013 Subtract line 4a from line 2a. Taxable amount—see instructions			0	
f Undistributed income for 2014 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015				33,576
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required—see instructions)				
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions)				
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a				
10 Analysis of line 9:				
a Excess from 2010				
b Excess from 2011				
c Excess from 2012				
d Excess from 2013				
e Excess from 2014				

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2014, 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) 2014	(b) 2013	(c) 2012	(d) 2011	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					0
b 85% of line 2a					0
c Qualifying distributions from Part XII, line 4 for each year listed					0
d Amounts included in line 2c not used directly for active conduct of exempt activities					0
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					0
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test—enter:					
(1) Value of all assets					0
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					0
b "Endowment" alternative test—enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					0
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)					0
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					0
(3) Largest amount of support from an exempt organization					0
(4) Gross investment income					0

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))

THOMAS A. RUDER SHARON K. RUDER

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.

NA NA

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:

THOMAS A. RUDER PO BOX 2482 EVANSVILLE, IN 47728-0482 (812) 479-5551

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

NO FORMAL APPLICATION PROCESS

c Any submission deadlines

NO FORMAL DEADLINE

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

NO FORMAL RESTRICTIONS

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				
Alzheimer Association 225 N Michigan Ave Fl 1 Chicago, IL 60601			Annual Fund	100
Arts Council of SW Indiana 318 Main St #101 Evansville, IN 47708			Annual Fund	100
Big Blue Booster PO Box 6272 Evansville, IN 47719			Annual Fund	500
Children Museum of Evansville PO Box 122 Evansville, IN 47711			Education	500
East Side Christian Church 2001 Bayard Park Dr Evansville, IN 47714			Annual Fund	100
Evansville Museum 411 SE Riverside Dr Evansville, IN 47713			Annual Fund	500
Evansville Park Foundation PO Box 3112 Evansville, IN 47730			Recreational Programs	25,000
Girl Scouts of SW 223 SW 2nd St Evansville, IN 47708			General Fund	100
Hanover College PO Box 108 Hanover, IN 47243			Scholarship	3,000
ISU Foundation 30 N 5th St Terra Haute, IN 47809			Scholarship	100
Junior Achievement 233 SE 3rd Evansville, IN 47708			Financial Literacy/ Education Program	4,300
Total See Attached Statement			3a	43,160
b Approved for future payment				
Total			3b	0

Enter gross amounts unless otherwise indicated

(See worksheet in line 13 instructions to verify calculations)

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)

[illegible]

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			X
	(2) Other assets			X
b	Other transactions			
	(1) Sales of assets to a noncharitable exempt organization			X
	(2) Purchases of assets from a noncharitable exempt organization			X
	(3) Rental of facilities, equipment, or other assets			X
	(4) Reimbursement arrangements			X
	(5) Loans or loan guarantees			X
	(6) Performance of services or membership or fundraising solicitations			X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees			X

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

[illegible]

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

Signature of officer or trustee Thomas B. Burke, President

4/25/2015
Date

President
Title

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

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature SELF-PREPARED RETURN	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Firm's name ▶			Firm's EIN ▶	
	Firm's address ▶			Phone no	

Continuation of Part XV, Line 3a (990-PF) - Grants and Contributions Paid During the Year

Recipient(s) paid during the year

Name

St Joseph Catholic Church

Street

607 E Iowa St

City

Evansville

State

IN

Zip Code

47712

Foreign Country**Relationship****Foundation Status****Purpose of grant/contribution**

Ministry

Amount

1,000

Name

SWIRCA

Street

16 W Virginia St

City

Evansville

State

IN

Zip Code

47710

Foreign Country**Relationship****Foundation Status****Purpose of grant/contribution**

Baby Boomer Program

Amount

500

Name

USI Foundation

Street

8600 University Blvd

City

Evansville

State

IN

Zip Code

47712

Foreign Country**Relationship****Foundation Status****Purpose of grant/contribution**

Scholarship

Amount

3,500

Name

Wesselman Park Nature Society

Street

551 N Boeke Rd

City

Evansville

State

IN

Zip Code

47711

Foreign Country**Relationship****Foundation Status****Purpose of grant/contribution**

Educational Programs

Amount

3,500

Name

YWCA

Street

118 Vine St

City

Evansville

State

IN

Zip Code

47708

Foreign Country**Relationship****Foundation Status****Purpose of grant/contribution**

Annual Fund

Amount

360

Name**Street****City****State****Zip Code****Foreign Country****Relationship****Foundation Status****Purpose of grant/contribution****Amount**

Part I, Line 6 (990-PF) - Gain/Loss from Sale of Assets Other Than Inventory

Check 'X' to include in Part IV	Amount		Check 'X' if Purchaser is a Business	Date Acquired	Acquisition Method	Date Sold	Gross Sales Price	Cost or Other Basis	Valuation Method	Expense of Sale and Cost of Improvements	Depreciation	Adjustments	Net Gain or Loss
	Long Term CG Distributions	Short Term CG Distributions											
1	X			4/15/2014	P	11/5/2014	21,495	13,734					7,761
2	X			5/21/2014	P	12/1/2014	8,934	8,934					5
3	X			11/29/2013	P	3/18/2014	13,793	12,785					1,008
4	X			4/30/2014	P	5/1/2014	19,931	20,119					-188
5	X			7/3/2014	P	2/28/2014	11,208	9,764					1,444
6	X			10/19/2011	P	6/6/2014	4,222	2,978					1,244
7	X			9/4/2012	P	11/17/2014	10,000	10,035					-35
8	X			9/20/2004	P	12/1/2014	12,517	6,302					6,215
9	X			5/27/2011	P	5/21/2014	9,404	7,592					1,812
10	X			2/16/2012	P	12/1/2014	24,477	14,099					10,378
11	X			12/7/2012	P	2/28/2014	11,208	8,303					2,905
12	X			11/12/2012	P	9/18/2014	20,196	17,322					2,874
13	X			1/2/2009	D	4/2/2014	46,124	45,959					165
Totals													
Capital Gains/Losses													
Other sales													

Part I, Line 16b (990-PF) - Accounting Fees

		0	0	0	0
Description		Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes (Cash Basis Only)
1	ACCOUNTING FEES				

Part I, Line 16c (990-PF) - Other Professional Fees

		10	0	0	0
Description		Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes (Cash Basis Only)
1	Indiana Secratary of State	10			

Part I, Line 18 (990-PF) - Taxes

		1,712	0	0	0
Description		Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
1	Real estate tax not included in line 20				
2	Tax on investment income				
3	Income tax				
4	FOREIGN TAXES PAID	386			
5	Federal Taxes Prior Year	1,326			
6	Federal Current Year Tax Payments				

art I, Line 19 (990-PF) - Depreciation and Depletion

		399				0			
	Description	Date Acquired	Method of Computation	Asset Life	Cost or Other Basis	Beginning Accumulated Depreciation	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income
1	MACBOOK PRO MID 2012	3/23/2013			1,994	1,994	399		

Part I, Line 23 (990-PF) - Other Expenses

		9	0	0	0
Description		Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
1	Reorder Checkbook	9			

Part II, Line 10b (990-PF) - Investments - Corporate Stock

	Description	Num. Shares/ Face Value	Book Value Beg. of Year	Book Value End of Year	FMV Beg. of Year	FMV End of Year
624,027				683,263	810,640	935,135
1	BANK AMERICA CORP	800	6,293	6,293	12,456	14,312
2	BB&T CORP	700	23,099	23,099	26,124	27,223
3	CISCO SYSTEMS	1,600	28,758	28,758	35,888	44,504
4	EMC CORP	600	12,669	12,669	15,090	17,844
5	EMERSON ELECTRIC	200	6,302		14,036	
6	GENERAL ELECTRIC	500	10,097	10,097	14,015	12,635
7	HUNTINGTON BANCSHARES	1,200	6,411	6,411	11,580	12,624
8	NOVARTIS ADR	400	22,911	22,911	32,152	37,064
9	OLD NATIONAL BANCORP	600	7,281	7,281	9,222	8,928
10	PFIZER	400	10,585	10,585	12,252	12,460
11	SECTOR SPDR INDUSTRIAL	269	10,698	10,698	14,058	15,220
12	UNUMPROVIDENT	200	2,530	2,530	7,016	6,976
13	BANK OF AMERICA BMLPRI	760	16,298	16,298	17,670	19,220
14	BANK OF AMERICA BMLPRG	1,000	16,370	16,370	17,300	18,290
15	MORGAN STANLEY PFD A	500	9,208	9,208	9,400	9,980
16	ALCOA INC	300	2,978		3,189	
17	EMPIRE DISTRICT ELECTRIC	400	7,582		9,076	
18	LINCOLN NATL CORP	500	10,642	10,642	25,810	28,835
19	MERCK & CO INC	600	21,885	21,885	30,030	34,074
20	PNC BANCORP	100	6,153	6,153	7,758	9,123
21	ZION BANCORP PFD A	200	3,614	3,614	4,085	4,300
22	SUNTRUST PFD A	400	8,589	8,589	7,420	8,580
23	AMERICAN INTERNATIONAL GROUP	283	3,255	13,234	5,105	15,851
24	BANK NEW YORK MELLON CORP	1,000	22,120	22,120	34,940	40,570
25	CAPITAL ONE FINANCIAL CORP	200	11,386	11,386	15,322	16,510
26	CONOCOPHILLIPS	100	5,450	5,450	7,065	6,906
27	CSX CORP	300	5,873	5,873	8,631	10,869
28	EIDUPONT DE NEMOURS	200	8,987	8,987	12,994	14,788
29	FIFTH THIRD BANCORP	1,500	20,746	20,746	31,545	30,563
30	HARTFORD FINL SERVICES	600	14,099		21,738	
31	ISHARES TR HIGH DIV ETF HDV	100	5,870	5,870	7,025	7,654
32	KEYCORP	1,600	15,180	15,180	21,472	22,240
33	MORGAN STANLEY	400	6,922	6,922	12,544	15,520
34	PEPSICO INC	200	13,744	13,744	16,588	18,912
35	REGIONS FINL CORP	1,000	7,076	7,076	9,890	10,560
36	SPDR S&P MID CAP 400	100	18,374	18,374	24,420	26,397
37	SUNTRUST BKS INC	600	18,066		22,086	
38	UNITED TECHNOLOGIES CORP	100	7,651	7,651	11,380	11,500
39	WESTERN UNION CORP	1,200	17,322		20,700	
40	ZIONS BANCORP	200	4,021	4,022	5,992	5,702
41	ABBVIE INCORP	500	6,801	25,723	10,562	32,720
42	CHEVRON CORP	100	11,698	11,698	12,491	11,218
43	CITIGROUP	200	9,289		10,422	
44	COCA COLA ENTERPRISES	100	3,339	3,339	4,413	4,422
45	CVS CORP	100	6,775	6,775	7,157	9,631
46	DISCOVER FINANCIAL SVCS	300	14,619	14,619	16,785	19,647

Part II, Line 10b (990-PF) - Investments - Corporate Stock

	Description	Num Shares/ Face Value	Book Value Beg. of Year	Book Value End of Year	FMV Beg. of Year	FMV End of Year
47	EXXON MOBIL CORP	100	9,786	9,786	10,120	9,245
48	HONEYWELL INTERNATIONAL INC	100	8,372	8,371	9,137	9,992
49	INTEL CORP	500	11,198	11,198	12,978	18,145
50	METLIFE INC	200	7,665	7,665	10,784	10,818
51	MICRON TECHNOLOGY	575	12,785		12,506	
52	MICROSOFT CORP	300	9,104	9,104	11,223	13,935
53	RITE AID CORP	1,000	5,895	5,895	5,060	7,520
54	ZOETIS INCORP	200	6,396	6,396	6,538	8,606
55	WELLS FARGO CO	1,000	43,210	43,210	45,400	54,820
56	AETNA INC	100		8,791		8,883
57	APPLE INC	280		22,764		30,906
58	CNA FINANCIAL	300		12,543		11,613
59	COLGATE PALMOLIVE CO	100		6,821		6,919
60	FORD MOTOR CORP	300		4,766		4,650
61	HEWLETT PACKARD CO	300		9,658		12,039
62	ING GROEP NV ADR	1,000		14,450		12,970
63	METRO BANCORP	400		9,549		10,368
64	ST JUDE MEDICAL INC	200		13,561		13,006
65	VANGUARD MID CAP ETF	61		6,899		7,537
66	VANGUARD HEALTH CARE ETF	70		8,956		8,791

Part II, Line 10c (990-PF) - Investments - Corporate Bonds

		29,809		19,774		34,282		27,538	
	Description	Interest Rate	Maturity Date	Book Value Beg. of Year	Book Value End of Year	FMV Beg. of Year	FMV End of Year		
1	APPALACHIAN POWER SR NT 037735CM7	7.00%	4/1/2038	9,930	9,930	12,079	13,913		
2	CITIGROUP SR NT 172967EP2	6.88%	3/5/2038	9,844	9,844	12,297	13,625		
3	CITIGP RETAIL MED TR NT 1730T3AQ6	5.75%	5/15/1937	10,035		9,906			

Part II, Line 14 (990-PF) - Land, Buildings, and Equipment

		3,712	2,117	2,516	1,595	1,196	0
Asset Description		Cost or Other Basis	Accumulated Depreciation Beg. of Year	Accumulated Depreciation End of Year	Book Value Beg. of Year	Book Value End of Year	FMV End of Year
1	ORGANIZATIONAL COST 12/03/1998	1,718	1,718	1,718		0	
2	MAC BOOK PRO MID 2012 15 INCH 3/23/12	1,994	399	798	1,595	1,196	

Part IV (990-PF) - Capital Gains and Losses for Tax on Investment Income

[illegible]

Part VII-A, Line 10 (990-PF) - Substantial Contributors

		Name	Check "X" if Business	Street	City	State	Zip Code	Foreign Country
1		THOMAS A RUDER		PO BOX 2482	EVANSVILLE	IN	47728-0482	
2		SHARON K RUDER		PO BOX 2482	EVANSVILLE	IN	47728-0482	

Part VIII, Line 1 (990-PF) - Compensation of Officers, Directors, Trustees and Foundation Managers

		Check "X" if Business	Street	City	State	Zip Code	Foreign Country	Title	Avg Hrs Per Week	Compensation	Benefits	Expense Account
1	THOMAS A RUDER		PO BOX 2482	EVANSVILLE	IN	47728		PRESIDENT	4 00			
	SHARON K RUDER		PO BOX 2482	EVANSVILLE	IN	47728		SECRETARY	2 00			

Part XIII, Line 2a, Column C (990-PF) - Prior Year Undistributed Income

1	Distributable amounts for 2013 that remained undistributed at the beginning of the 2014 tax year	1	31,567
2		2	
3		3	
4		4	
5		5	
6		6	
7		7	
8		8	
9		9	
10	Total	10	31,567

Part XIII, Line 2b, Column B (990-PF) - Undistributed Income for Prior Years

1	Undistributed income for the 3rd year 2012	1	29,231
2	Undistributed income for the 4th year 2011	2	27,042
3	Undistributed income for the 5th year 2010	3	24,820
4	Total	4	81,093

DIRECT PUBLIC SUPPORT**Total:** 0

1	THOMAS A RUDER, CONTRIBUTOR	1	
2		2	
3		3	
4		4	
5		5	