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Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

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

OMB No 1545-0052

2014

Open to Public Inspection

For calendar year 2014, or tax year beginning 03-01-2014 , and ending 02-28-2015

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

A Employer identification number
43-6354470

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

Room/suite

B Telephone number (see instructions)

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

C If exemption application is pending, check here ▶ ☐

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

D 1. Foreign organizations, check here ▶ ☐
2. Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

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

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

I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)*▶$ 3,373,053

J Accounting method ☑ Cash ☐ Accrual
☐ Other (specify)
(Part I, column (d) must be on cash basis.)

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

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

	Line	Description	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1	Contributions, gifts, grants, etc , received (attach schedule)				
	2	Check ▶ ☑ if the foundation is **not** required to attach Sch B				
	3	Interest on savings and temporary cash investments	6	6		
	4	Dividends and interest from securities	108,201	108,201		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	46,394			
	b	Gross sales price for all assets on line 6a 729,301				
	7	Capital gain net income (from Part IV, line 2)		46,394		
	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	154,601	154,601		
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc	21,750	2,175		19,575
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule)				
	b	Accounting fees (attach schedule)	1,600	1,600		
	c	Other professional fees (attach schedule)	26,038	23,434		2,604
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	607			
	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	49,995	27,209		22,179
	25	Contributions, gifts, grants paid	169,000			169,000
	26	**Total expenses and disbursements.** Add lines 24 and 25	218,995	27,209		191,179
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	-64,394			
	b	**Net investment income** (if negative, enter -0-)		127,392		
	c	**Adjusted net income** (if negative, enter -0-)				

Part II Balance Sheets	Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets				
1	Cash—non-interest-bearing	2,094	286	286
2	Savings and temporary cash investments	29,796	33,126	33,126
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)	217,108	169,788	180,913
b	Investments—corporate stock (attach schedule)	1,128,855	1,371,538	2,197,827
c	Investments—corporate bonds (attach schedule)	1,168,809	908,890	960,901
11	Investments—land, buildings, and equipment basis ▶			
	Less accumulated depreciation (attach schedule) ▶			
12	Investments—mortgage loans			
13	Investments—other (attach schedule)			
14	Land, buildings, and equipment basis ▶			
	Less accumulated depreciation (attach schedule) ▶			
15	Other assets (describe ▶)	3,543	2,183	
16	**Total assets** (to be completed by all filers—see the instructions Also, see page 1, item I)	2,550,205	2,485,811	3,373,053
Liabilities				
17	Accounts payable and accrued expenses			
18	Grants payable			
19	Deferred revenue			
20	Loans from officers, directors, trustees, and other disqualified persons			
21	Mortgages and other notes payable (attach schedule)			
22	Other liabilities (describe ▶)			
23	**Total liabilities** (add lines 17 through 22)		0	
Net Assets or Fund Balances				
	Foundations that follow SFAS 117, check here ▶ ☐ **and complete lines 24 through 26 and lines 30 and 31.**			
24	Unrestricted			
25	Temporarily restricted			
26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ ☑ **and complete lines 27 through 31.**			
27	Capital stock, trust principal, or current funds	2,550,205	2,485,811	
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)	2,550,205	2,485,811	
31	**Total liabilities and net assets/fund balances** (see instructions)	2,550,205	2,485,811	

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	2,550,205
2	Enter amount from Part I, line 27a	2	-64,394
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	2,485,811
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	2,485,811

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1 a	SHORT TERM CAPITAL GAIN DISTRIBUTIONS	P		
b	LONG TERM CAPITAL GAIN DISTRIBUTIONS	P		
c	SHORT TERM SALES-SCH ATT	P		
d	LONG TERM SALES-SCH ATT	P		
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	4,229			4,229
b	12,891			12,891
c	86,300		84,691	1,609
d	625,881		598,216	27,665
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) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a				4,229
b				12,891
c				1,609
d				27,665
e				

2	Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 / If (loss), enter -0- in Part I, line 7 }	2	46,394
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	5,838

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 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	234,948	3,237,251	0 07258
2012	185,525	3,126,904	0 05933
2011	170,559	2,454,123	0 06950
2010	164,713	2,907,594	0 05665
2009	129,303	2,933,437	0 04408

2	**Total** of line 1, column (d)	2	0 30214
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 06043
4	Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	4	3,303,325
5	Multiply line 4 by line 3	5	199,610
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	1,274
7	Add lines 5 and 6	7	200,884
8	Enter qualifying distributions from Part XII, line 4	8	191,179

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

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

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1 Date of ruling or determination letter ____________ **(attach copy of letter if necessary–see instructions)**				
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b			1	2,548
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	2,548
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	2,548
6	Credits/Payments				
a	2014 estimated tax payments and 2013 overpayment credited to 2014	6a	1,440		
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	1,440
8	Enter any **penalty** for underpayment of estimated tax Check here ☐ if Form 2220 is attached			8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶			9	1,108
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 2015 estimated tax** ▶ **Refunded** ▶			11	

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		No
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for definition)?	1b		No
	*If the answer is "Yes" to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year **(1)** On the foundation ▶ $ ________ **(2)** On foundation managers ▶ $ ________			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ ________			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		No
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		No
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		No
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		No
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		No
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col. (c), and Part XV.*	7	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶MO			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? *If "No," attach explanation*	8b	Yes	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2014 or the taxable year beginning in 2014 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		No
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses.*	10		No

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

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

Website address ▶N/A

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

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

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** —Check here ▶ ☐
and enter the amount of tax-exempt interest received or accrued during the year ▶ 15

			Yes	No
16	At any time during calendar year 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?	16		No
	See instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) If "Yes", enter the name of the foreign country ▶			

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

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

			Yes	No
1a	During the year did the foundation (either directly or indirectly)			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ **Yes** ☑ **No**			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ **Yes** ☑ **No**			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ **Yes** ☑ **No**			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☑ **Yes** ☐ **No**			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ **Yes** ☑ **No**			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). ☐ **Yes** ☑ **No**			
b	If any answer is "Yes" to 1a(1)–(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?	1b		No
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2014?	1c		No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? ☐ **Yes** ☑ **No**			
	If "Yes," list the years ▶ 20____, 20____, 20____, 20____			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions)	2b		No
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ 20____, 20____, 20____, 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ **Yes** ☑ **No**			
b	If "Yes," did it have excess business holdings in 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		No
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014?	4b		No

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

5a	During the year did the foundation pay or incur any amount to			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☑ No			
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? . . . ☐ Yes ☑ No			
	(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☑ No			
	(4) Provide a grant to an organization other than a charitable, etc, organization described in section 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)? . . .	5b		No
	Organizations relying on a current notice regarding disaster assistance check here. . . ▶ ☐			
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?. . . ☐ Yes ☑ No			
	If "Yes," attach the statement required by Regulations section 53.4945–5(d).			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?. . . ☐ Yes ☑ No			
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?. . .	6b		No
	If "Yes" to 6b, file Form 8870.			
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☑ No			
b	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? . . .	7b		No

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

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

(a) Name and address	**(b)** Title, and average hours per week devoted to position	**(c)** Compensation **(If not paid, enter -0-)**	**(d)** Contributions to employee benefit plans and deferred compensation	**(e)** Expense account, other allowances
SUSAN FELD STRAUSS 1035 WEST 64TH TERRACE KANSAS CITY, MO 64113	Trustee 1 00	5,438		
LESLIE ANN STRAUSS 7509 LANGLEY CANYON ROAD SALINAS, CA 93907	Trustee 1 00	5,438		
DON KAHAN 505 NORTH HIGHWAY 50 LEES SUMMIT, MO 64063	Trustee 1 00	5,437		
ROBERT J MARGOLIN 1628 RIVER RIDGE WILLIAMSBURG, VA 23185	Trustee 1 00	5,437		

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

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

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

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

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

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

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

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

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

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

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes		
a	Average monthly fair market value of securities	1a	3,293,594
b	Average of monthly cash balances	1b	60,035
c	Fair market value of all other assets (see instructions)	1c	0
d	**Total** (add lines 1a, b, and c)	1d	3,353,629
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) — 1e: 0		
2	Acquisition indebtedness applicable to line 1 assets	2	
3	Subtract line 2 from line 1d	3	3,353,629
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	50,304
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	3,303,325
6	**Minimum investment return.** Enter 5% of line 5	6	165,166

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	165,166
2a	Tax on investment income for 2014 from Part VI, line 5 — 2a: 2,548		
b	Income tax for 2014 (This does not include the tax from Part VI) — 2b:		
c	Add lines 2a and 2b	2c	2,548
3	Distributable amount before adjustments Subtract line 2c from line 1	3	162,618
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	162,618
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	162,618

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	191,179
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	191,179
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	
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	191,179

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				162,618
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only.				
b Total for prior years 20___, 20___, 20___				
3 Excess distributions carryover, if any, to 2014				
a From 2009.				
b From 2010. 32,102				
c From 2011.				
d From 2012. 32,150				
e From 2013. 75,919				
f **Total** of lines 3a through e.	140,171			
4 Qualifying distributions for 2014 from Part XII, line 4 ▶ $ 191,179				
a Applied to 2013, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions).				
c Treated as distributions out of corpus (Election required—see instructions).	0			
d Applied to 2014 distributable amount.				162,618
e Remaining amount distributed out of corpus	28,561			
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	168,732			
b Prior years' undistributed income Subtract line 4b from line 2b				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.				
d Subtract line 6c from line 6b Taxable amount —see instructions				
e Undistributed income for 2013 Subtract line 4a from line 2a Taxable amount—see instructions				
f Undistributed income for 2014 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015				0
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	168,732			
10 Analysis of line 9				
a Excess from 2010. . . . 32,102				
b Excess from 2011. . . .				
c Excess from 2012. . . . 32,150				
d Excess from 2013. . . . 75,919				
e Excess from 2014. . . . 28,561				

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2014, enter the date of the ruling. . . . . . . ▶

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

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

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

1 Information Regarding Foundation Managers:

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

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

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

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

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

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

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

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

c Any submission deadlines

NONE

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

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

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year* See Additional Data Table				
Total . . . . ▶ **3a**				169,000
b *Approved for future payment*				
Total . . . . ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments. . . .					
3 Interest on savings and temporary cash investments			14	6	
4 Dividends and interest from securities. . . .			14	108,201	
5 Net rental income or (loss) from real estate					
a Debt-financed property.					
b Not debt-financed property.					
6 Net rental income or (loss) from personal property					
7 Other investment income.					
8 Gain or (loss) from sales of assets other than inventory			18	46,394	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory. .					
11 Other revenue a					
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e). .				154,601	

13 Total. Add line 12, columns (b), (d), and (e). 13 154,601

(See worksheet in line 13 instructions to verify calculations)

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

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

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

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

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

(a) Line No	**(b)** Amount involved	**(c)** Name of noncharitable exempt organization	**(d)** Description of transfers, transactions, and sharing arrangements

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

b If "Yes," complete the following schedule

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

Sign Here

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

******	2015-07-07	******
Signature of officer or trustee	Date	Title

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ▶ ☐	PTIN
MERIDITH BIHUNIAK				P00079749

Firm's name ▶ O Flynn & Bihuniak Chartered

Firm's EIN ▶

Firm's address ▶ 4200 Somerset Drive Ste 137 Prairie Village, KS 66208

Phone no (913) 648-6828

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
AMERICAN RED CROSS 211 WEST ARMOUR BOULEVARD KANSAS CITY,MO 64111	NONE	N/A	CHARITABLE	20,000
CHILDREN'S MERCY HOSPITAL 2401 GILLHAM ROAD KANSAS CITY,MO 64108	NONE	N/A	MEDICAL	8,000
TRUMAN MEDICAL CENTER FOUNDATION 2310 HOLMES SUITE 735 KANSAS CITY,MO 64108	NONE	N/A	MEDICAL	10,000
HARVESTERS 3801 TOPPING AVENUE KANSAS CITY,MO 64129	NONE	N/A	CHARITABLE	10,000
BOYS GIRLS CLUB OF GREATER KANSAS C 6301 ROCKHILL ROAD 303 KANASAS CITY,MO 64113	NONE	N/A	CHARITABLE	2,000
WOMEN'S EMPLOYMENT NETWORK 720 OAK STREET 200 KANSAS CITY,MO 64106	NONE	N/A	EDUCATION	2,000
SALVATION ARMY PO BOX 412577 KANSAS CITY,MO 64141	NONE	N/A	CHARITABLE	8,000
AUTISM SOCIETY OF AMERICA PO BOX 96223 WASHINGTON,DC 20090	NONE	N/A	EDUCATION	1,500
FOLLY THEATER PO BOX 26505 KANSAS CITY,MO 64196	NONE	N/A	ARTS	1,000
PARALYZED VETERANS OF AMERICA 801 18TH STREET NW WASHINGTON,DC 20006	NONE	N/A	CHARITABLE	4,000
KANSAS CITY HOSPICE PALLIATIVE CARE 9221 WARD PARKWAY 100 KANSAS CITY,MO 64114	NONE	N/A	MEDICAL	5,000
KANSAS CITY SYMPHONY 1020 CENTRAL 300 KANSAS CITY,MO 64105	NONE	N/A	ARTS	1,000
REDEMPTORIST SOCIAL SERVICES CENTER 207 WEST LINWOOD KANSAS CITY,MO 64111	NONE	N/A	CHARITABLE	1,000
LEE'S SUMMIT CARES 901 NE INDEPENDENCE AVENUE LEES SUMMIT,MO 64063	NONE	N/A	CHARITABLE	8,000
LEE'S SUMMIT SOCIAL SERVICES 108 SE 4TH STREET LEES SUMMIT,MO 64063	NONE	N/A	CHARITABLE	11,000
Total . . . . ▶ **3a**				169,000

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
OZANAM 421 EAST 137TH STREET KANSAS CITY,MO 64145	NONE	N/A	CHARITABLE	3,000
GILLIS CENTER 8150 WORNALL ROAD KANSAS CITY,MO 64114	NONE	N/A	MEDICAL	1,500
JANUS COMMUNITY CLINIC 200 7TH AVENUE SANTA CRUZ,CA 95062	NONE	N/A	MEDICAL	1,500
MOCSA 3100 BROADWAY STREET KANSAS CITY,MO 64111	NONE	N/A	CHARITABLE	6,000
HOPE HOUSE PO BOX 577 LEES SUMMIT,MO 64063	NONE	N/A	CHARITABLE	5,000
JAMESTOWN-YORKTOWN FOUNDATION INC PO BOX 3605 WILLIAMSBURG,VA 23187	NONE	N/A	EDUCATION	4,000
DREAM CATCHERS EQUINE ASST 7550 NE CROUCH ROAD CAMERON,MO 64429	NONE	N/A	LIFE SKILLS DEVELOPMENT	2,500
KEMPER MUSEUM OF CONTEMPORARY ART 4420 WARWICK BLVD KANSAS CITY,MO 64111	NONE	N/A	ARTS	1,000
JACKSON COUNTY CASA 625 EAST 26TH STREET KANSAS CITY,MO 64108	NONE	N/A	CHARITABLE	4,000
JEWISH COMMUNITY CENTER 5801 WEST 115TH STREET SUITE 101 OVERLAND PARK,KS 66211	NONE	N/A	EDUCATION	2,000
PETS FOR LIFE INC 7240 WORNALL ROAD KANSAS CITY,MO 64114	NONE	N/A	CHARITABLE	2,000
VILLAGE SHALOM 5500 WEST 123RD STREET OVERLAND PARK,KS 66209	NONE	N/A	CHARITABLE	1,500
MONTEREY COUNTY RAPE CRISIS CENTER 173 SARGENT COURT MONTEREY,CA 93940	NONE	N/A	CHARITABLE	4,500
KANSAS CITY AUTISM TRAINING CENTER 4805 WEST 67TH STREET PRAIRIE VILLAGE,KS 66208	NONE	N/A	EDUCATION	1,500
COMPREHENSIVE MENTAL HEALTH SERVICE 17844 EAST 23RD STREET INDEPENDENCE,MO 64057	NONE	N/A	BEHAVIORAL HEALTH SERVICES	2,000
Total . . . . ▶ **3a**				169,000

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
ST LUKE'S HOSPITAL FOUNDATION 4225 BALTIMORE AVENUE KANSAS CITY, MO 64111	NONE	N/A	MEDICAL	1,500
MEMORIAL SLOAN-KETTERING CANCER CEN 1275 YORK AVENUE NEW YORK, NY 10065	NONE	N/A	MEDICAL	2,500
CHILDREN'S THERAPEUTIC LEARNING CEN 3101 MAIN STREET KANSAS CITY, MO 64111	NONE	N/A	EDUCATION	2,000
JACKSON COUNTY COMBAT 415 EAST 12TH STREET 9TH FLOOR KANSAS CITY, MO 64106	NONE	N/A	DRUG EDUCATION	2,500
TRUMAN MEDICAL CTR FDN-TEEN MOM PGM 2310 HOLMES SUITE 735 KANSAS CITY, MO 64108	NONE	N/A	TEEN MOM PROGRAM	5,000
COLONIAL CASA 1311 JAMESTOWN ROAD WILLIAMSBURG, VA 23185	NONE	N/A	CHARITABLE	2,000
JUVENILE DIABETES RESEARCH FOUNDATI 920 MAIN STREET 280 KANSAS CITY, MO 64105	NONE	N/A	MEDICAL	4,000
LYRIC OPERA OF KANSAS CITY 1725 HOLMES STREET KANSAS CITY, MO 64108	NONE	N/A	ARTS	1,000
BACH ARIA SOLOISTS INC 1215 WEST 64TH TERRACE KANSAS CITY, MO 64113	NONE	N/A	ARTS	2,500
CITY OF HOPE 1500 EAST DUARTE ROAD DUARTE, CA 91010	NONE	N/A	MEDICAL	1,000
UNICORN THEATRE 3828 MAIN STREET KANSAS CITY, MO 64111	NONE	N/A	ARTS	1,000
KANSAS CITY BALLET 500 WEST PERSHING ROAD KANSAS CITY, MO 64108	NONE	N/A	ARTS	1,000
MIDWEST CANCER CARE AT MENORAH MEDI 5721 WEST 119TH STREET OVERLAND PARK, KS 66209	NONE	N/A	MEDICAL	1,000
WOUNDED WARRIOR PROJECT PO BOX 758517 TOPEKA, KS 66675	NONE	N/A	MEDICAL	1,000
TRUMAN MED CTR-LAKEWOOD FMLY BIRTHP 7900 LEES SUMMIT ROAD KANSAS CITY, MO 64139	NONE	N/A	MEDICAL	5,000
Total . . . . ▶ **3a**				169,000

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
JUNIOR ACHIEVEMENT OF MIDDLE AMERIC 4049 PENNSYLVANIA AVE SUITE 150 KANSAS CITY, MO 64111	NONE	N/A	EDUCATION	1,500
Total . . . . ▶ **3a**				169,000

TY 2014 Accounting Fees Schedule

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

EIN: 43-6354470

Software ID: 14000265

Software Version: 2014v5.0

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
O'FLYNN & BIHUNIAK	1,600	1,600	0	0

TY 2014 Investments Corporate Bonds Schedule

Name: ELAINE FELD STERN CHARITABLE TRUST
BLUE RIDGE BANK & TRUST COMPANY
EIN: 43-6354470
Software ID: 14000265
Software Version: 2014v5.0

Name of Bond	End of Year Book Value	End of Year Fair Market Value
GOLDMAN SACHS CORE FIXED-INC INSTL	142,081	168,850
GOLDMAN SACHS HIGH YIELD INSTL	188,814	200,032
T ROWE PRICE EMERGING MARKETS BOND FUND	73,883	76,713
ISHARES S&P NATIONAL MUNICIPAL BOND FUND		
LORD ABBETT SHORT DURATION INCOME I		
DODGE & COX INCOME FUND	142,795	143,310
EATON VANCE FLOATING RATE I		
GOLDMAN SACHS STRATEGIC INCOME		
VANGUARD INTERMEDIATE TERM TAX-EXEMPT	240,000	248,708
PALMER SQUARE INCOME PLUS	121,317	123,288

TY 2014 Investments Corporate Stock Schedule

Name: ELAINE FELD STERN CHARITABLE TRUST
BLUE RIDGE BANK & TRUST COMPANY
EIN: 43-6354470
Software ID: 14000265
Software Version: 2014v5.0

Name of Stock	End of Year Book Value	End of Year Fair Market Value
ISHARES RUSSELL MIDCAP VALUE	50,552	130,851
ISHARES RUSSELL 2000 GROWTH	16,745	47,131
ISHARES RUSSELL 2000 VALUE	16,373	36,062
ISHARES RUSSELL MIDCAP GWTH INDEX	40,823	113,144
SPDR S & P DIVIDEND	159,628	307,171
VANGUARD HIGH DIVIDEND YIELD INDX ETF	242,082	479,354
VANGUARD TOTAL STOCK MARKET ETF	87,197	209,645
GOLDMAN SACHS SATELLITE STRATEGIES		
JP MORGAN CHASE & CO ALERIAN ETF	117,746	143,969
WISDOMTREE EMERGING MKTS SM CAP DIV	56,494	60,466
ISHARES DOW JONES INTL SELECT DIV ID IDV	41,747	55,300
FEDERATED STRATEGIC VALUE FUND	80,000	97,886
TORTOISE ENERGY CAPITAL CORP		
VANGUARD FTSE DEVELOPED MARKETS ETF		
AEGON N V PERP CAP SECS 6.375%	8,834	8,921
ALLSTATE CORP DEP PFD	8,802	8,986
BB&T CORP DEP SHS PFD	8,813	9,198
BANK OF AMERICA CORP PFD	5,697	5,771
BANK OF NEW YORK MELLON 1/4000 PFD C	8,896	9,688
CAPITAL ONE FINL CORP PRE SH 1/40TH	8,836	9,172
CITIGROUP INC DEP SHS C	5,680	5,856
CITY NATIONAL CORP 1/40TH PFD C	7,628	8,108
DISCOVER FINANCIAL SVCS DEP SHS	8,834	9,180
FIRST REPUBLIC BANK SAN FRANCISCO CA PFD	8,306	8,669
GOLDMAN SACHS GRP DEP SHS 1/1000	5,630	5,826
HSBC FINANCE CORP PFD	8,935	8,974
JPMORGAN CASE & CO DEP PFD	5,599	5,815
METLIFE INC FLOATING RATE SERIES A PFD	8,816	9,420
MORGAN STANLEY PFD	5,632	5,731
NORTHERN TRUST CORP DEP SHS PFD	8,829	9,067

Name of Stock	End of Year Book Value	End of Year Fair Market Value
PNC FINANCIAL SVS GRP 1/400 SER Q PFD	8,946	9,443
REGIONS FINANCIAL CORP NEW PFD	8,935	8,918
SCE TR PFD	8,844	9,282
SCHWAB CHARLES CORP NEW D SHS SER B PFD	8,890	9,310
STATE STREET CORP DEP PFD	8,935	9,236
SUNTRUST BANKS INC PFD	8,895	9,165
TORTOISE ENERGY INFRASTRUCTURE CORP	88,056	90,733
US BANCORP 1/1000 PRP H PFD	8,911	9,253
VANGUARD FTSE DEVELOPED MKTS ETF	92,833	139,199
VANGUARD REIT ETF	86,292	84,621
WELLS FARGO & CO NEW DEP 1/1000 CL A	8,847	9,306

TY 2014 Investments Government Obligations Schedule

Name:	ELAINE FELD STERN CHARITABLE TRUST BLUE RIDGE BANK & TRUST COMPANY
EIN:	43-6354470
Software ID:	14000265
Software Version:	2014v5.0
US Government Securities - End of Year Book Value:	64,788
US Government Securities - End of Year Fair Market Value:	63,720
State & Local Government Securities - End of Year Book Value:	105,000
State & Local Government Securities - End of Year Fair Market Value:	117,193

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TY 2014 Other Assets Schedule

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

EIN: 43-6354470

Software ID: 14000265

Software Version: 2014v5.0

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
INCOME RECEIVABLE	3,543	2,183	

TY 2014 Other Professional Fees Schedule

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

EIN: 43-6354470

Software ID: 14000265

Software Version: 2014v5.0

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
BLUE RIDGE BANK	26,038	23,434	0	2,604

TY 2014 Taxes Schedule

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

EIN: 43-6354470

Software ID: 14000265

Software Version: 2014v5.0

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
2014 990PF ESTIMATES	607			

ACCOUNT # 11890000436 BLUE RIDGE BANK AND TRUST PAGE 1
TAX ID XX-XXX4470 Gain and Loss Report AS OF 06/10/2015
FROM 03/01/2014 BLUE RIDGE BANK AND TRUST CO., RUN JUN 10 2015
TO 02/28/2015 AGENT FOR THE ELAINE F STERN
FISCAL YEAR: 12/31 CHARITABLE TRUST U/W DTD
7/6/1973, AGENCY DTD 8/7/08

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION	DATE SOLD/ ACQUIRED	PROCEEDS OF SALE	COST	GAIN OR LOSS	REG	COVERED
SHORT TERM CAPITAL GAIN (LOSS)						
.18 SHARES OF TORTOISE ENERGY INFRASTRUCTURE CORP	07/23/2014 01/09/2014	8.65	7.57	1.08	40	C
3684.598 SHARES OF DODGE & COX INCOME FUND	12/10/2014 01/06/2014	51,326.45	50,000.00	1,326.45	50	C
3521.127 SHARES OF PALMER SQUARE INCOME PLUS	12/10/2014 10/20/2014	34,964.79	34,683.10	281.69	50	C
TOTAL SHORT TERM CAPITAL GAIN (LOSS)		86,299.89	84,690.67	1,609.22		

ACCOUNT # 11890000436 BLUE RIDGE BANK AND TRUST PAGE 2
TAX ID XX-XXX4470 Gain and Loss Report AS OF 06/10/2015
FROM 03/01/2014 BLUE RIDGE BANK AND TRUST CO., RUN JUN 10 2015
TO 02/28/2015 AGENT FOR THE ELAINE F STERN
FISCAL YEAR: 12/31 CHARITABLE TRUST U/W DTD
7/6/1973, AGENCY DTD 8/7/08

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION	DATE SOLD/ ACQUIRED	PROCEEDS OF SALE	COST	GAIN OR LOSS	REG	COVERED
LONG TERM CAPITAL GAIN (LOSS)						
490.19 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	03/17/2014 12/19/2008	490.19	528.18	(37.99)	40	
141.36 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	03/17/2014 12/19/2008	141.36	156.09	(14.73)	40	
173.57 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	03/20/2014 09/24/2008	173.57	199.86	(26.29)	40	
742.24 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	03/25/2014 12/19/2008	742.24	814.19	(71.95)	40	
67.93 UNITS OF FNMA POOL #448484 5.5% 04/01/2014	03/25/2014 12/19/2008	67.93	74.68	(6.75)	40	
1870.8 UNITS OF FNMA POOL #634778 5% 01/01/2017	03/25/2014 01/10/2011	1,870.80	1,987.11	(116.31)	40	
851.79 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	03/25/2014 02/03/2009	851.79	900.07	(48.28)	40	
749.28 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	04/15/2014 12/19/2008	749.28	807.35	(58.07)	40	

ACCOUNT # 11890000436 BLUE RIDGE BANK AND TRUST PAGE 3
TAX ID XX-XXX4470 Gain and Loss Report AS OF 06/10/2015
FROM 03/01/2014 BLUE RIDGE BANK AND TRUST CO., RUN JUN 10 2015
TO 02/28/2015 AGENT FOR THE ELAINE F STERN
FISCAL YEAR: 12/31 CHARITABLE TRUST U/W DTD
7/6/1973, AGENCY DTD 8/7/08

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION	DATE SOLD/ ACQUIRED	PROCEEDS OF SALE	COST	GAIN OR LOSS	REG	COVERED
LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
109.06 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	04/15/2014 12/19/2008	109.06	120.42	(11.36)	40	
178.23 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	04/21/2014 09/24/2008	178.23	205.22	(26.99)	40	
453.78 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	04/25/2014 12/19/2008	453.78	497.77	(43.99)	40	
1793.9 UNITS OF FNMA POOL #634778 5% 01/01/2017	04/25/2014 01/10/2011	1,793.90	1,905.43	(111.53)	40	
845.63 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	04/25/2014 02/03/2009	845.63	893.56	(47.93)	40	
18.04 UNITS OF FNMA POOL #448484 5.5% 04/01/2014	04/28/2014 12/19/2008	18.04	19.83	(1.79)	40	
237.248 SHARES OF GOLDMAN SACHS SATELLITE STRATEGIES INSTL	05/12/2014 05/07/2009	2,004.75	1,414.00	590.75	50	
951.475 SHARES OF GOLDMAN SACHS CORE FIXED INCOME I FUND	05/12/2014 07/28/2009	9,990.49	8,534.73	1,455.76	50	

ACCOUNT # 11890000436
TAX ID XX-XXX4470
FROM 03/01/2014
TO 02/28/2015
FISCAL YEAR: 12/31

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

PAGE 4
AS OF 06/10/2015
RUN JUN 10 2015

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION	DATE SOLD/ ACQUIRED	PROCEEDS OF SALE	COST	GAIN OR LOSS	REG	COVERED
LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
1379.31 SHARES OF GOLDMAN SACHS HIGH YIELD INST	05/12/2014 07/28/2009	10,000.00	8,662.07	1,337.93	50	
5482.456 SHARES OF LORD ABBETT SHORT DURATION INCOME I	05/12/2014 01/31/2013	24,945.18	25,438.59	(493.41)	50	C
383.73 SHARES OF T ROWE PRICE EMERGING MKTS BOND FD	05/12/2014 09/21/2009	4,992.33	4,773.60	218.73	50	
301.67 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	05/15/2014 12/19/2008	301.67	325.05	(23.38)	40	
91.6 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	05/15/2014 12/19/2008	91.60	101.14	(9.54)	40	
300 SHARES OF ISHARES RUSSELL MIDCAP GROWTH INDEX	05/12/2014 07/28/2009	25,506.43	11,640.00	13,866.43	40	
330 SHARES OF SPDR S&P DIVIDEND	05/12/2014 06/01/2010	24,779.15	15,381.30	9,397.85	40	
276.43 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	05/20/2014 09/24/2008	276.43	318.29	(41.86)	40	

ACCOUNT # 11890000436
TAX ID XX-XXX4470
FROM 03/01/2014
TO 02/28/2015
FISCAL YEAR: 12/31

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

PAGE 5
AS OF 06/10/2015
RUN JUN 10 2015

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION	DATE SOLD/ ACQUIRED	PROCEEDS OF SALE	COST	GAIN OR LOSS	REG	COVERED
LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
414.66 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	05/27/2014 12/19/2008	414.66	454.85	(40.19)	40	
1781.12 UNITS OF FNMA POOL #634778 5% 01/01/2017	05/27/2014 01/10/2011	1,781.12	1,891.86	(110.74)	40	
942.62 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	05/27/2014 02/03/2009	942.62	996.04	(53.42)	40	
213.16 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	06/16/2014 12/19/2008	213.16	229.68	(16.52)	40	
122.64 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	06/16/2014 12/19/2008	122.64	135.42	(12.78)	40	
175.99 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	06/20/2014 09/24/2008	175.99	202.64	(26.65)	40	
520.67 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	06/25/2014 12/19/2008	520.67	571.14	(50.47)	40	
1642.86 UNITS OF FNMA POOL #634778 5% 01/01/2017	06/25/2014 01/10/2011	1,642.86	1,745.00	(102.14)	40	

ACCOUNT # 11890000436
TAX ID XX-XXX4470
FROM 03/01/2014
TO 02/28/2015
FISCAL YEAR: 12/31

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

PAGE 6
AS OF 06/10/2015
RUN JUN 10 2015

GAIN AND LOSS DETAIL

LONG TERM CAPITAL GAIN (LOSS) - CONTINUED

CUSIP #/ PROPERTY DESCRIPTION	DATE SOLD/ ACQUIRED	PROCEEDS OF SALE	COST	GAIN OR LOSS	REG	COVERED
976.7 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	06/25/2014 02/03/2009	976.70	1,032.05	(55.35)	40	
220.78 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	07/15/2014 12/19/2008	220.78	237.89	(17.11)	40	
101.95 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	07/15/2014 12/19/2008	101.95	112.57	(10.62)	40	
169.28 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	07/21/2014 09/24/2008	169.28	194.92	(25.64)	40	
554.09 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	07/25/2014 12/19/2008	554.09	607.80	(53.71)	40	
1671.21 UNITS OF FNMA POOL #634778 5% 01/01/2017	07/25/2014 01/10/2011	1,671.21	1,775.11	(103.90)	40	
793.95 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	07/25/2014 02/03/2009	793.95	838.95	(45.00)	40	
220.99 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	08/15/2014 12/19/2008	220.99	238.12	(17.13)	40	

ACCOUNT # 11890000436 BLUE RIDGE BANK AND TRUST PAGE 7
TAX ID XX-XXX4470 Gain and Loss Report AS OF 06/10/2015
FROM 03/01/2014 BLUE RIDGE BANK AND TRUST CO., RUN JUN 10 2015
TO 02/28/2015 AGENT FOR THE ELAINE F STERN
FISCAL YEAR: 12/31 CHARITABLE TRUST U/W DTD
7/6/1973, AGENCY DTD 8/7/08

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION	DATE SOLD/ ACQUIRED	PROCEEDS OF SALE	COST	GAIN OR LOSS	REG	COVERED
LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
112.29 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	08/15/2014 12/19/2008	112.29	123.99	(11.70)	40	
167.69 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	08/20/2014 09/24/2008	167.69	193.08	(25.39)	40	
489.13 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	08/25/2014 12/19/2008	489.13	536.54	(47.41)	40	
1678.8 UNITS OF FNMA POOL #634778 5% 01/01/2017	08/25/2014 01/10/2011	1,678.80	1,783.18	(104.38)	40	
802.59 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	08/25/2014 02/03/2009	802.59	848.08	(45.49)	40	
201.46 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	09/15/2014 12/19/2008	201.46	217.07	(15.61)	40	
129.34 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	09/15/2014 12/19/2008	129.34	142.81	(13.47)	40	
175.43 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	09/22/2014 09/24/2008	175.43	202.00	(26.57)	40	

ACCOUNT # 11890000436
TAX ID XX-XXX4470
FROM 03/01/2014
TO 02/28/2015
FISCAL YEAR: 12/31

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

AS OF 06/10/2015
RUN JUN 10 2015

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION	DATE SOLD/ ACQUIRED	PROCEEDS OF SALE	COST	GAIN OR LOSS	REG	COVERED
LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
558.81 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	09/25/2014 12/19/2008	558.81	612.98	(54.17)	40	
1665.51 UNITS OF FNMA POOL #634778 5% 01/01/2017	09/25/2014 01/10/2011	1,665.51	1,769.06	(103.55)	40	
730.91 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	09/25/2014 02/03/2009	730.91	772.33	(41.42)	40	
199.65 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	10/15/2014 12/19/2008	199.65	215.12	(15.47)	40	
112.08 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	10/15/2014 12/19/2008	112.08	123.75	(11.67)	40	
293.24 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	10/20/2014 09/24/2008	293.24	337.65	(44.41)	40	
17467.248 SHARES OF EATON VANCE FLOATING RATE I	10/17/2014 08/20/2013	156,506.54	160,000.00	(3,493.46)	50	C
407.09 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	10/27/2014 12/19/2008	407.09	446.55	(39.46)	40	

ACCOUNT # 11890000436
TAX ID XX-XXX4470
FROM 03/01/2014
TO 02/28/2015
FISCAL YEAR: 12/31

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

PAGE 9
AS OF 06/10/2015
RUN JUN 10 2015

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION	DATE SOLD/ ACQUIRED	PROCEEDS OF SALE	COST	GAIN OR LOSS	REG	COVERED
LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
1662.03 UNITS OF FNMA POOL #634778 5% 01/01/2017	10/27/2014 01/10/2011	1,662.03	1,765.36	(103.33)	40	
789.61 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	10/27/2014 02/03/2009	789.61	834.36	(44.75)	40	
187.31 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	11/17/2014 12/19/2008	187.31	201.83	(14.52)	40	
104.54 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	11/17/2014 12/19/2008	104.54	115.43	(10.89)	40	
172.06 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	11/20/2014 09/24/2008	172.06	198.12	(26.06)	40	
498.61 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	11/25/2014 12/19/2008	498.61	546.94	(48.33)	40	
1669.57 UNITS OF FNMA POOL #634778 5% 01/01/2017	11/25/2014 01/10/2011	1,669.57	1,773.37	(103.80)	40	
982.26 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	11/25/2014 02/03/2009	982.26	1,037.93	(55.67)	40	

ACCOUNT # 11890000436 BLUE RIDGE BANK AND TRUST PAGE 10
TAX ID XX-XXX4470 Gain and Loss Report AS OF 06/10/2015
FROM 03/01/2014 BLUE RIDGE BANK AND TRUST CO., RUN JUN 10 2015
TO 02/28/2015 AGENT FOR THE ELAINE F STERN
FISCAL YEAR: 12/31 CHARITABLE TRUST U/W DTD
7/6/1973, AGENCY DTD 8/7/08

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION	DATE SOLD/ ACQUIRED	PROCEEDS OF SALE	COST	GAIN OR LOSS	REG	COVERED
LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
11904.762 SHARES OF LORD ABBETT SHORT DURATION INCOME I	12/10/2014 09/05/2012	53,214.29	55,000.00	(1,785.71)	50	C
906.092 SHARES OF LORD ABBETT SHORT DURATION INCOME I	12/10/2014 01/31/2013	4,050.23	4,204.27	(154.04)	50	C
191.75 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	12/15/2014 12/19/2008	191.75	206.61	(14.86)	40	
114.56 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	12/15/2014 12/19/2008	114.56	126.49	(11.93)	40	
189 SHARES OF ISHARES S&P NATIONAL MUNICPAL BOND FUND	12/10/2014 02/22/2010	20,785.82	19,533.15	1,252.67	40	
351 SHARES OF ISHARES S&P NATIONAL MUNICPAL BOND FUND	12/10/2014 04/11/2013	38,602.23	38,993.57	(391.34)	40	C
166.46 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	12/22/2014 09/24/2008	166.46	191.67	(25.21)	40	

ACCOUNT # 11890000436 BLUE RIDGE BANK AND TRUST PAGE 11
TAX ID XX-XXX4470 Gain and Loss Report AS OF 06/10/2015
FROM 03/01/2014 BLUE RIDGE BANK AND TRUST CO., RUN JUN 10 2015
TO 02/28/2015 AGENT FOR THE ELAINE F STERN
FISCAL YEAR: 12/31 CHARITABLE TRUST U/W DTD
7/6/1973, AGENCY DTD 8/7/08

GAIN AND LOSS DETAIL

LONG TERM CAPITAL GAIN (LOSS) - CONTINUED

CUSIP #/ PROPERTY DESCRIPTION	DATE SOLD/ ACQUIRED	PROCEEDS OF SALE	COST	GAIN OR LOSS	REG	COVERED
295.87 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	12/26/2014 12/19/2008	295.87	324.55	(28.68)	40	
1703.63 UNITS OF FNMA POOL #634778 5% 01/01/2017	12/26/2014 01/10/2011	1,703.63	1,809.55	(105.92)	40	
815.32 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	12/26/2014 02/03/2009	815.32	861.53	(46.21)	40	
8125.954 SHARES OF GOLDMAN SACHS SATELLITE STRATEGIES INSTL	01/02/2015 05/07/2009	64,032.52	48,430.68	15,601.84	50	
184.14 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	01/15/2015 12/19/2008	184.14	198.41	(14.27)	40	
138.54 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	01/15/2015 12/19/2008	138.54	152.97	(14.43)	40	
8538.899 SHARES OF GOLDMAN SACHS STRATEGIC INCOME INSTL	01/14/2015 11/05/2013	86,413.66	90,000.00	(3,586.34)	50	C
5529.573 SHARES OF GOLDMAN SACHS STRATEGIC INCOME INSTL	01/14/2015 01/06/2014	55,959.28	58,889.95	(2,930.67)	50	C

ACCOUNT # 11890000436 BLUE RIDGE BANK AND TRUST PAGE 12
TAX ID XX-XXX4470 Gain and Loss Report AS OF 06/10/2015
FROM 03/01/2014 BLUE RIDGE BANK AND TRUST CO., RUN JUN 10 2015
TO 02/28/2015 AGENT FOR THE ELAINE F STERN
FISCAL YEAR: 12/31 CHARITABLE TRUST U/W DTD
7/6/1973, AGENCY DTD 8/7/08

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION	DATE SOLD/ ACQUIRED	PROCEEDS OF SALE	COST	GAIN OR LOSS	REG	COVERED
LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
171.33 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	01/20/2015 09/24/2008	171.33	197.28	(25.95)	40	
373.5 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	01/26/2015 12/19/2008	373.50	409.70	(36.20)	40	
1711.36 UNITS OF FNMA POOL #634778 5% 01/01/2017	01/26/2015 01/10/2011	1,711.36	1,817.76	(106.40)	40	
900.05 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	01/26/2015 02/03/2009	900.05	951.06	(51.01)	40	
183.74 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	02/17/2015 12/19/2008	183.74	197.98	(14.24)	40	
98.27 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	02/17/2015 12/19/2008	98.27	108.51	(10.24)	40	
454.68 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	02/20/2015 09/24/2008	454.68	523.53	(68.85)	40	
306.32 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	02/25/2015 12/19/2008	306.32	336.01	(29.69)	40	

ACCOUNT # 11890000436 BLUE RIDGE BANK AND TRUST PAGE 13
TAX ID XX-XXX4470 Gain and Loss Report AS OF 06/10/2015
FROM 03/01/2014 BLUE RIDGE BANK AND TRUST CO., RUN JUN 10 2015
TO 02/28/2015 AGENT FOR THE ELAINE F STERN
FISCAL YEAR: 12/31 CHARITABLE TRUST U/W DTD
7/6/1973, AGENCY DTD 8/7/08

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION	DATE SOLD/ ACQUIRED	PROCEEDS OF SALE	COST	GAIN OR LOSS	REG	COVERED
LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
2020.76 UNITS OF FNMA POOL #634778 5% 01/01/2017	02/25/2015 01/10/2011	2,020.76	2,146.40	(125.64)	40	
799.44 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	02/25/2015 02/03/2009	799.44	844.75	(45.31)	40	
TOTAL LONG TERM CAPITAL GAIN (LOSS)		625,880.80	598,216.48	27,664.32		