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

2015

Department of the Treasury
Internal Revenue Service

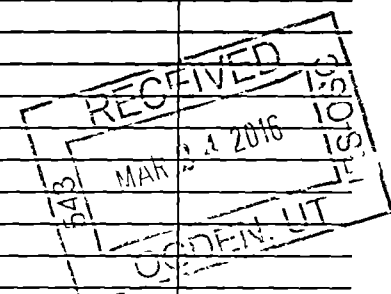
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Open to Public Inspection

For calendar year 2015 or tax year beginning , 2015, and ending , 20

Name of foundation The Beining Family Foundation		A Employer identification number 20-7450964	
Number and street (or P O box number if mail is not delivered to street address) 12231 Manchester Road		B Telephone number (see instructions) 314 966 3400	
City or town, state or province, country, and ZIP or foreign postal code Des Peres, MO 63131		C If exemption application is pending, check here <input type="checkbox"/>	
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/> E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/> F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	
H Check type of organization: <input type="checkbox"/> Section 501(c)(3) exempt private foundation <input checked="" type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation			
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ 544,820.51		J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1	Contributions, gifts, grants, etc., received (attach schedule)				
2	Check <input 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	9,645.21	9,645.21		
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	<30,360.53>			
b	Gross sales price for all assets on line 6a 46,472.60				
7	Capital gain net income (from Part IV, line 2)		0		
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	<20,715.32>	9,645.21		
13	Compensation of officers, directors, trustees, etc.	5,689.62	5,689.62		
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees (attach schedule)				
b	Accounting fees (attach schedule)	1,000.00	1,000.00		
c	Other professional fees (attach schedule)				
17	Interest				
18	Taxes (attach schedule) (see instructions)	159.92	159.92		
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	6,849.54	6,849.54		
25	Contributions, gifts, grants paid	29,672.14			29,672.14
26	Total expenses and disbursements. Add lines 24 and 25	36,521.68	6,849.54		29,672.14
27	Subtract line 26 from line 12:				
a	Excess of revenue over expenses and disbursements	<15,806.36>			
b	Net investment income (if negative, enter -0-)		2,795.67		
c	Adjusted net income (if negative, enter -0-)				



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Part II Balance Sheets

Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions.)

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing	24,461.12	20,361.76	20,361.76
	2 Savings and temporary cash investments			
	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)	359,482.69	323,215.40	323,215.40
	c Investments—corporate bonds (attach schedule)			
	11 Investments—land, buildings, and equipment: basis ▶			
Less: accumulated depreciation (attach schedule) ▶				
12 Investments—mortgage loans				
13 Investments—other (attach schedule)	208,975.11	201,243.35	201,243.35	
14 Land, buildings, and equipment: basis ▶				
Less: accumulated depreciation (attach schedule) ▶				
15 Other assets (describe ▶)				
16 Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)	592,918.92	544,820.51	544,820.51	
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)			
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here . . . ▶ <input type="checkbox"/>			
	and complete lines 24 through 26 and lines 30 and 31.			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ <input type="checkbox"/>			
	and complete lines 27 through 31.			
	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			
30 Total net assets or fund balances (see instructions)	586,813.96	544,820.51		
31 Total liabilities and net assets/fund balances (see instructions)	586,813.96	544,820.51		

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	586,813.96
2 Enter amount from Part I, line 27a	2	<15,806.36>
3 Other increases not included in line 2 (itemize) ▶	3	
4 Add lines 1, 2, and 3	4	571,007.60
5 Decreases not included in line 2 (itemize) ▶ unrealized losses	5	<26,187.09>
6 Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	544,820.51

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 capital gains distributions from Schwab 1099				
b long term transactions in Schwab account				
c				
d				
e				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)	
a			5,839.64	
b	46,472.60	82,672.77	<36,200.17>	
c				
d				
e				
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				
b				
c				
d				
e				
2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }			2	<30,360.53>
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8			3	

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

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

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

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

(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))
2014	29,180.78	570,625.52	0.05114
2013	15,528.18	533,772.87	0.02909
2012	24,242.35	478,232.12	0.05069
2011	24,911.58	488,088.73	0.05104
2010	24,974.22	498,252.59	0.05012
2 Total of line 1, column (d)			2 0.23208
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 0.04642
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5			4 559,075.57
5 Multiply line 4 by line 3			5 25,952.25
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 27.96
7 Add lines 5 and 6			7 25,980.25
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 29,672.14

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	27	96
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	27	96
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0	00
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	27	96
6	Credits/Payments:			
a	2015 estimated tax payments and 2014 overpayment credited to 2015	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		
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	27	96
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 2016 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/>	11		

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		✓
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>		
c Did the foundation file Form 1120-POL for this year?		✓
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>		✓
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>		✓
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		✓
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>		✓
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?	✓	
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>	✓	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ Missouri		
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>	✓	
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 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>		✓
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>		✓

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)		✓
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)		✓
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ►	✓	
14 The books are in care of ► <u>James T. Reding</u> Telephone no. ► <u>314 966 3400</u> Located at ► <u>12231 Manchester Road, Des Peres, MO</u> ZIP+4 ► <u>63131-4314</u>		
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	c
16 At any time during calendar year 2015, 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. 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? <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)?	1b	
Organizations relying on a current notice regarding disaster assistance check here ► <input type="checkbox"/>		
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 2015?	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 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? <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	
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 2015 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? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015.</i>)	3b	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	✓
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 2015?	4b	✓

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))?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
(2)	Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
(3)	Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
(4)	Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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
	Organizations relying on a current notice regarding disaster assistance check here	<input type="checkbox"/>		
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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	<i>If "Yes," attach the statement required by Regulations section 53.4945–5(d).</i>			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?			6b
	<i>If "Yes" to 6b, file Form 8870.</i>			✓
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?			7b

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**1** List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
James T. Reding 12231 Manchester Road Des Peres, MD 63131	trustee, nominal	5,689.62	n/a	n/a

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

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

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

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

Part IX-A Summary of Direct Charitable Activities**Part IX-B** **Summary of Program-Related Investments** (see instructions)Form **990-PF** (2015)

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	
b	Average of monthly cash balances	1b	
c	Fair market value of all other assets (see instructions)	1c	
d	Total (add lines 1a, b, and c)	1d	567,589.41
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	567,589.41
4	Cash deemed held for charitable activities. Enter 1½% of line 3 (for greater amount, see instructions)	4	8,513.84
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	559,075.57
6	Minimum investment return. Enter 5% of line 5	6	27,953.78

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	27,953.78
2a	Tax on investment income for 2015 from Part VI, line 5	2a	27.96
b	Income tax for 2015. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	27.96
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	27,925.82
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	27,925.82
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	27,925.82

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	29,672.14
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	29,672.14
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	27.96
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	29,644.18

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 2014	(c) 2014	(d) 2015
1 Distributable amount for 2015 from Part XI, line 7				<u>27,925.82</u>
2 Undistributed income, if any, as of the end of 2015:				
a Enter amount for 2014 only			0	
b Total for prior years: 20____, 20____, 20____		0		
3 Excess distributions carryover, if any, to 2015:				
a From 2010	0			
b From 2011	0			
c From 2012	89.01			
d From 2013	0			
e From 2014	969.34			
f Total of lines 3a through e	1,058.35			
4 Qualifying distributions for 2015 from Part XII, line 4: ► \$ <u>29,672.14</u>				
a Applied to 2014, but not more than line 2a			0	
b Applied to undistributed income of prior years (Election required—see instructions)		0		
c Treated as distributions out of corpus (Election required—see instructions)				
d Applied to 2015 distributable amount				<u>27,925.82</u>
e Remaining amount distributed out of corpus	1,746.32			
5 Excess distributions carryover applied to 2015 (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	2,804.67			
b Prior years' undistributed income. Subtract line 4b from line 2b		0		
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		0		
d Subtract line 6c from line 6b. Taxable amount—see instructions		0		
e Undistributed income for 2014. Subtract line 4a from line 2a. Taxable amount—see instructions			0	
f Undistributed income for 2015. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2016				c
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)	0			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions)	0			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	2,804.67			
10 Analysis of line 9:				
a Excess from 2011				
b Excess from 2012	89.01			
c Excess from 2013				
d Excess from 2014	969.34			
e Excess from 2015	1,746.32			

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 2015, 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	Prior 3 years			(e) Total
	(a) 2015	(b) 2014	(c) 2013	(d) 2012	
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 $\frac{2}{3}$ of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test—enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

1 Information Regarding Foundation Managers:

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

none

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.

none

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

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

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

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

c Any submission deadlines:

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

Part XV Supplementary Information *(continued)***3** Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a <i>Paid during the year</i>				
Emmaus Homes, Inc., 43-0653309	n/a	509a1	unrestricted	14,836.07
Lutheran High School Association, 20-0785264	n/a	509a1	unrestricted	9,000.00
Abiding Savior Evangelical Lutheran Church	n/a	509a1	unrestricted	5,836.07
Total			3a	29,672.14
b <i>Approved for future payment</i>				
Total			3b	c

Enter gross amounts unless otherwise indicated.

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					
4	Dividends and interest from securities			14	9,645.21	
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	<30,360.53>	
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)				<20,715.32>	
13	Total. Add line 12, columns (b), (d), and (e)				13	<20,715.32>

(See worksheet in line 13 instructions to verify calculations.)

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

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

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

**Paid
Preparer
Use Only**

Print/Type preparer's name

Russell A. Willis III

Preparer's signature

4/11/11

Date _____

3-14-16

Check ☒ if self-employed

PTIN

PO1809598

Firm's name ▶ **Estate Administration Services, LLC**

Firm's EIN ▶ 04-3622056

Firm's address ► **12231 Manchester Road, Des Peres, MO 63131**

Phone no	314 966 3400
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Schwab One® Trust Account of
JAMES T REDING TRUSTEE
BEINING FAMILY FOUNDATION
U/A DTD 10/18/1996

Account Number
8996-4809

Statement Period
December 1-31, 2015

Need help reading this statement?
Visit www.schwab.com/StatementHelp for more information.

Market Monitor

Rates	Yield
Schwab Govt MMF [†]	0.00%

Your Independent Investment Manager and/or Advisor

PARADIGM FINANCIAL ADVISORS
12231 MANCHESTER ROAD
DES PERES MO 63131
1 (314) 966-3400

The custodian of your brokerage account is Charles Schwab & Co , Inc.
For questions about this statement, or if there is a change in your financial situation, investment objectives, or risk profile, please contact your Independent Investment Manager and/or Advisor

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JAMES T REDING TRUSTEE
BEINING FAMILY FOUNDATION
U/A DTD 10/18/1996
12231 MANCHESTER RD
DES PERES MO 63131-4314



A "fee-only" Registered Investment Advisory Firm
Your Independent Investment Advisor is not affiliated with or an agent of
Schwab and Schwab does not supervise or endorse your Advisor



Schwab One® Trust Account of
JAMES T REDING TRUSTEE
BEINING FAMILY FOUNDATION
U/A DTD 10/18/1996

Account Number
8996-4809

Statement Period
December 1-31, 2015

Change in Account Value

	This Period	Year to Date
Starting Value	\$ 560,787.33	\$ 592,918.92
Cash Value of Purchases & Sales	(760.11)	16,179.83
Investments Purchased/Sold	760.11	(16,179.83)
Deposits & Withdrawals	0.00	(29,962.25)
Dividends & Interest	8,023.88	15,381.18
Fees & Charges	0.00	(5,698.12)
Transfers	0.00	0.00
Income Reinvested	(760.11)	(1,685.16)
Change in Value of Investments	(23,230.59)	(26,134.06)
Ending Value on 12/31/2015	\$ 544,820.51	\$ 544,820.51
<i>Accrued Income^d</i>	<i>545.07</i>	
Ending Value with Accrued Income^d	\$ 545,365.58	
Total Change in Account Value:		
Including Deposits and Withdrawals	\$ (15,966.52)	\$ (48,098.41)
Including Deposits, Withdrawals, and	\$ (15,421.75)	
Accrued Income ^d		

Asset Composition

	Market Value
Cash and Money Market Funds [Sweep]	\$ 20,361.76
Equities	240,505.45
Equity Funds	82,709.95
Other Assets	201,243.35
Total Assets Long	\$ 544,820.51
Total Account Value	\$ 544,820.51
<i>Accrued Income^d</i>	<i>545.07</i>
Total Value with Accrued Income^d	\$ 545,365.58

Account Notes

- Accrued Dividend is \$545.07



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Schwab and Schwab does not supervise or endorse your Advisor

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement



Schwab One® Trust Account of
JAMES T REDING TRUSTEE
BEINING FAMILY FOUNDATION
U/A DTD 10/18/1996

Account Number
8996-4809

Statement Period
December 1-31, 2015

This Period

Year to Date

Income Summary

	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Cash Dividends	0.00	2,184.24	0.00	9,337.25
Total Capital Gains	0.00	5,839.64	0.00	5,839.64
Total Income	0.00	8,023.88	0.00	15,176.89

Investment Detail - Cash and Money Market Funds [Sweep]

Cash	Market Value
Cash	331.30
Total Cash	331.30

Money Market Funds [Sweep]

	Quantity	Market Price	Market Value	Current Yield
SCHWAB GOVT MONEY FUND: SWGXX	20,030.4600	1.0000	20,030.46	0.00%
Total Money Market Funds [Sweep]			20,030.46	
Total Cash & Money Market [Sweep]			20,361.76	

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value
APPLE INC SYMBOL: AAPL	427.0000	105.2600	44,946.02
BANK OF AMERICA CORP SYMBOL: BAC	3,550.0000	16.8300	59,746.50

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Equities (continued)

Equities (continued)		Quantity	Market Price	Market Value
BARRICK GOLD CORP F SYMBOL: ABX		500.0000	7.3800	3,690.00
BERKSHIRE HATHAWAY CLASS B SYMBOL: BRKB		125.0000	132.0400	16,505.00
BOEING CO SYMBOL: BA		56.0000	144.5900	8,097.04
CISCO SYSTEMS INC SYMBOL: CSCO		300.0000	27.1550	8,146.50
CITIGROUP INC SYMBOL: C		826.0000	51.7500	42,745.50
FORD MOTOR COMPANY SYMBOL: F		450.0000	14.0900	6,340.50
FREEMPORT MCMORAN INC SYMBOL: FCX		300.0000	6.7700	2,031.00
GENERAL ELECTRIC CO SYMBOL: GE		933.0000	31.1500	29,062.95
PEPSICO INCORPORATED SYMBOL: PEP		160.0000	99.9200	15,987.20
WELLS FARGO & CO SYMBOL: WFC		59.0000	54.3600	3,207.24
Total Equities		7,686.0000		240,505.45

Total Accrued Dividend for Equities: 326.99



Schwab One® Trust Account of
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BEINING FAMILY FOUNDATION
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Investment Detail - Mutual Funds

Equity Funds	Quantity	Market Price	Market Value
FIRST EAGLE GLOBAL FUND ◊ CL I SYMBOL: SGIIX	193.9920	51.5500	10,000.29
HENNESSY GAS UTILITY ◊ INDEX FD INV CL SYMBOL: GASFX	536.9870	24.3100	13,054.15
MATTHEWS CHINA FD INV SYMBOL: MCHFX	1,081.0810	18.4200	19,913.51
OAKMARK EQUITY & INCOME FD CL I SYMBOL: OAKBX	900.4950	28.5700	25,727.14
VANGUARD WELLINGTON FD INVESTOR SHARE SYMBOL: VWELX	380.9420	36.7900	14,014.86
Total Equity Funds	3,093.4970		82,709.95

Total Mutual Funds	3,093.4970		82,709.95
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Investment Detail - Other Assets

Other Assets	Quantity	Market Price	Market Value
ISHARES US FINANCIALS ETF SYMBOL: IYF	655.0000	88.3800	57,888.90

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement



Schwab One® Trust Account of
JAMES T REDING TRUSTEE
BEINING FAMILY FOUNDATION
U/A DTD 10/18/1996

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Investment Detail - Other Assets (continued)

Other Assets (continued)	Quantity	Market Price	Market Value
SELECT STR FINANCIAL	325.0000	23.8300	7,744.75
SELECT SPDR ETF SYMBOL: XLF			
SPDR S&P 500 ETF SYMBOL: SPY	180.0000	203.8700	36,696.60
VANGUARD DIVIDEND APPRECIATION ETF SYMBOL: VIG	400.0000	77.7600	31,104.00
VANGUARD FTSE ALL WORLD EX US ETF SYMBOL: VEU	406.2281	43.4100	17,634.36
VANGUARD FTSE EMERGING MARKETS ETF SYMBOL: VWO	308.5619	32.7100	10,093.06
VANGUARD MID CAP ETF SYMBOL: VO	120.0000	120.1100	14,413.20
VANGUARD SMALL CAP ETF SYMBOL: VB	232.0000	110.6400	25,668.48
Total Other Assets	2,626.7900		201,243.35

Total Accrued Dividend for Other Assets: 218.08

Total Investment Detail	544,820.51
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Total Account Value	544,820.51
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Schwab One® Trust Account of
JAMES T REDING TRUSTEE
BEINING FAMILY FOUNDATION
U/A DTD 10/18/1996

Account Number
8996-4809

Statement Period
December 1-31, 2015

Transaction Detail - Purchases & Sales

Equity Funds Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
12/09/15	12/09/15	Reinvested Shares	HENNESSY GAS UTILITY INDEX FD INV CL: GASFX	13.3040	24.4400	(325.14)
12/17/15	12/17/15	Reinvested Shares	FIRST EAGLE GLOBAL FUND CL I: SGIIX	1.8530	51.2000	(94.85)
12/17/15	12/17/15	Reinvested Shares	FIRST EAGLE GLOBAL FUND CL I: SGIIX	0.7770	51.2000	(39.78)
12/17/15	12/17/15	Reinvested Shares	FIRST EAGLE GLOBAL FUND CL I: SGIIX	0.1230	51.2000	(6.31)
12/29/15	12/29/15	Reinvested Shares	HENNESSY GAS UTILITY INDEX FD INV CL: GASFX	4.4900	24.5300	(110.14)
Total Equity Funds Activity						(576.22)

Other Assets Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
12/29/15	12/29/15	Reinvested Shares	VANGUARD FTSE ALL WORLD EX US ETF: VEU	3.0572	44.1771	(135.06)
12/29/15	12/29/15	Reinvested Shares	VANGUARD FTSE EMERGING MARKETS ETF: VWO	1.4678	33.2682	(48.83)
Total Other Assets Activity						(183.89)
Total Purchases & Sales						(760.11)



Schwab One® Trust Account of
JAMES T REDING TRUSTEE
BEINING FAMILY FOUNDATION
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Statement Period
December 1-31, 2015

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/01/15	12/01/15	Qualified Dividend	FORD MOTOR COMPANY: F	67.50
12/01/15	12/01/15	Qualified Dividend	WELLS FARGO & CO: WFC	22.13
12/04/15	12/04/15	Qualified Dividend	BOEING CO. BA	50.96
12/09/15	12/09/15	LT Cap Gain Rein	HENNESSY GAS UTILITY: GASFX	325.14
12/10/15	12/10/15	LT Cap Gain	MATTHEWS CHINA FD INV: MCHFX	3,538.85
12/10/15	12/10/15	Short Term Cap Gn	MATTHEWS CHINA FD INV: MCHFX	60.68
12/10/15	12/10/15	Cash Dividend	MATTHEWS CHINA FD INV: MCHFX	232.27
12/15/15	12/15/15	Qualified Dividend	BARRICK GOLD CORP F: ABX	10.00
12/15/15	12/15/15	Foreign Tax Paid	BARRICK GOLD CORP F: ABX	(2.50)
12/17/15	12/17/15	LT Cap Gain Rein	FIRST EAGLE GLOBAL FUND: SGIIX	94.85
12/17/15	12/17/15	Sttm Cap Gn Rein	FIRST EAGLE GLOBAL FUND: SGIIX	6.31
12/17/15	12/17/15	Div For Reinvest	FIRST EAGLE GLOBAL FUND: SGIIX	39.78
12/17/15	12/17/15	Cash Dividend	OAKMARK EQUITY & INCOME. OAKBX	303.56
12/17/15	12/17/15	LT Cap Gain	OAKMARK EQUITY & INCOME. OAKBX	1,376.05
12/24/15	12/24/15	Qualified Dividend	BANK OF AMERICA CORP: BAC	177.50
12/24/15	12/24/15	Short Term Cap Gn	VANGUARD WELLINGTON FD: VWELX	24.38
12/24/15	12/24/15	LT Cap Gain	VANGUARD WELLINGTON FD: VWELX	504.75
12/24/15	12/24/15	Cash Dividend	VANGUARD WELLINGTON FD: VWELX	109.33
12/28/15	12/28/15	Div For Reinvest	VANGUARD FTSE ALL WORLD: VEU	135.06
12/28/15	12/28/15	Div For Reinvest	VANGUARD FTSE EMERGING. VWO	48.83
12/29/15	12/29/15	Div For Reinvest	HENNESSY GAS UTILITY: GASFX	110.14
12/29/15	12/29/15	Cash Dividend	SELECT STR FINANCIAL: XLF	48.70
12/30/15	12/30/15	Cash Dividend	VANGUARD DIVIDEND: VIG	190.00
12/30/15	12/30/15	Cash Dividend	VANGUARD MID CAP ETF: VO	73.08
12/30/15	12/30/15	Cash Dividend	VANGUARD SMALL CAP ETF: VB	145.23
12/31/15	12/31/15	Cash Dividend	ISHARES US FINANCIALS: IYF	331.30
Total Dividends & Interest				8,023.88

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement



Schwab One® Trust Account of
JAMES T REDING TRUSTEE
BEINING FAMILY FOUNDATION
U/A DTD 10/18/1996

Account Number
8996-4809

Statement Period
December 1-31, 2015

Transaction Detail - Total

Total Transaction Detail	7,263.77
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Money Funds Detail

SCHWAB GOVT MONEY FUND Activity

Settle Date	Transaction	Quantity	Unit Price	Purchase/Debit	Sale/Credit
Opening # of Shares: 13,097.9900					
12/02/15	Purchased	89.6300	1.0000	89.63	
12/07/15	Purchased	50.9600	1.0000	50.96	
12/11/15	Purchased	3,831.8000	1.0000	3,831.80	
12/16/15	Purchased	7.5000	1.0000	7.50	
12/18/15	Purchased	1,679.6100	1.0000	1,679.61	
12/28/15	Purchased	815.9600	1.0000	815.96	
12/30/15	Purchased	48.7000	1.0000	48.70	
12/31/15	Purchased	408.3100	1.0000	408.31	

Closing # of Shares: 20,030.4600

Total SCHWAB GOVT MONEY FUND Activity

6,932.47

Total Money Funds Detail

6,932.47

Pending Corporate Actions

Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
PEPSICO INCORPORATED	160.0000	01/07/16	0.7025		112.40
GENERAL ELECTRIC CO	933.0000	01/25/16	0.2300		214.59

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement



Schwab One® Trust Account of
JAMES T REDING TRUSTEE
BEINING FAMILY FOUNDATION
U/A DTD 10/18/1996

Account Number
8996-4809

Statement Period
December 1-31, 2015

Pending Corporate Actions (continued)

Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
SPDR S&P 500 ETF	180.0000	01/29/16	1.2115		218.08
Total Pending Corporate Actions					545.07

Pending transactions are not included in account value.

Endnotes For Your Account

Symbol Endnote Legend

- ◊ Dividends paid on this security will be automatically reinvested.
- d Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
- f 7-day yield: Annualized fund yield based on the average daily yield for the previous 7 days, assuming dividends are paid in cash and not reinvested.