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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

OMB No 1545-0052

2015

Open to Public Inspection

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

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

Name of foundation Thomas A & Sharon K Ruder Foundation			A Employer identification number 35-2063035	
Number and street (or P O box number if mail is not delivered to street address) PO BOX 2482		Room/suite SUITE C	B Telephone number (see instructions) (812) 479-5551	
City or town EVANSVILLE	State IN	ZIP code 47728-0482		
Foreign country name	Foreign province/state/county	Foreign postal code		
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change			D 1 Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/> 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 checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation				
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ 971,591		J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ <i>(Part I, column (d) must be on cash basis)</i>		

Part I Analysis of Revenue and Expenses <i>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))</i>		(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)	31,919			
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	25,111	25,111		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	62,346			
	b Gross sales price for all assets on line 6a 420,585				
	7 Capital gain net income (from Part IV, line 2)		62,346		
	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	119,376	87,457	0		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc				
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)	80			
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	1,017			
	19 Depreciation (attach schedule) and depletion	399			
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	50			
	24 Total operating and administrative expenses. Add lines 13 through 23	1,546	0	0	0
	25 Contributions, gifts, grants paid	43,625			43,625
26 Total expenses and disbursements. Add lines 24 and 25	45,171	0	0	43,625	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	74,205				
b Net investment income (if negative, enter -0-)		87,457			
c Adjusted net income (if negative, enter -0-)			0		

For Paperwork Reduction Act Notice, see instructions.

HTA

Form **990-PF** (2015)

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing			
	2	Savings and temporary cash investments	34,804	40,406	40,406
	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)	683,263	762,216	918,720
	c	Investments—corporate bonds (attach schedule)	19,774	9,930	12,465
	11	Investments—land, buildings, and equipment: basis			
Liabilities		Less: accumulated depreciation (attach schedule)			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)			
	14	Land, buildings, and equipment: basis	1,994		
		Less: accumulated depreciation (attach schedule)	1,196	798	
	15	Other assets (describe)			
	16	Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)	739,037	813,350	971,591
	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe)			
	23	Total liabilities (add lines 17 through 22)	0	0	
Net Assets or Fund Balances		Foundations that follow SFAS 117, check here and complete lines 24 through 26 and lines 30 and 31. <input type="checkbox"/>			
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. <input checked="" type="checkbox"/>			
	27	Capital stock, trust principal, or current funds			
	28	Paid-in or capital surplus, or land, bldg., and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	739,037	813,350	
	30	Total net assets or fund balances (see instructions)	739,037	813,350	
	31	Total liabilities and net assets/fund balances (see instructions)	739,037	813,350	

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	739,037
2	Enter amount from Part I, line 27a	2	74,205
3	Other increases not included in line 2 (itemize)	3	
4	Add lines 1, 2, and 3	4	813,242
5	Decreases not included in line 2 (itemize) ROUNDING EFFECT/PRIOR YEAR REPORTED. DIVIDE	5	-108
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	813,350

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co.)		(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a See Attached Statement				
b				
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				
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
a				
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	62,346	
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	62,346	

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2014	42,576	915,057	0.046528
2013	32,475	753,902	0.043076
2012	27,175	607,272	0.044749
2011	24,820	548,242	0.045272
2010	21,470	502,222	0.042750
2 Total of line 1, column (d)		2	0.222375
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	0.044475
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5		4	961,204
5 Multiply line 4 by line 3		5	42,750
6 Enter 1% of net investment income (1% of Part I, line 27b)		6	875
7 Add lines 5 and 6		7	43,625
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions		8	43,625

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		875
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)			
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	2		0
3	Add lines 1 and 2	3		875
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		875
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		0
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8		
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9		875
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10		0
11	Enter the amount of line 10 to be Credited to 2016 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/>	11		0

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? <i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities</i>		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation <input type="checkbox"/> \$ _____ (2) On foundation managers <input type="checkbox"/> \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities</i>		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		N/A
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T</i>		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?		
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV</i>	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> IN		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by <i>General Instruction G</i> ? <i>If "No," attach explanation</i>	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>		X
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>	X	

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► NONE	13	X	
14	The books are in care of ► THOMAS A RUDER Telephone no. ► (812) 479-5551 Located at ► 3000 E MORGAN AVE STE C EVANSVILLE IN ZIP+4 ► 47711-4484			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041—Check here and enter the amount of tax-exempt interest received or accrued during the year ► 15			
16	At any time during calendar year 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 ►	16	Yes	No X

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

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

	Yes	No
1a During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here ► <input type="checkbox"/>	1b	N/A
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015?	1c	X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)).		
a At the end of tax year 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	X
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? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015)	3b	N/A
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015?	4b	X

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

5a	During the year did the foundation pay or incur any amount to			
(1)	Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	<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	N/A
	Organizations relying on a current notice regarding disaster assistance check here	<input checked="" 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	X
	<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	N/A

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

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
THOMAS A RUDER PO BOX 2482 EVANSVILLE, IN 47728	PRESIDENT 4 00	0		
SHARON K RUDER PO BOX 2482 EVANSVILLE, IN 47728	SECRETARY 2.00	0		
BRYAN A RUDER PO BOX 2075 EVANSVILLE, IN 47728	VICE PRESIDENT 2 00	0		

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

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

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



Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)***3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."**

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

Part IX-A Summary of Direct Charitable Activities

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

	Expenses
1 N/A	
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2

	Amount
1	
2	
All other program-related investments See instructions	
3	
Total. Add lines 1 through 3	0

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
a	Average monthly fair market value of securities	1a	932,796
b	Average of monthly cash balances	1b	43,046
c	Fair market value of all other assets (see instructions)	1c	
d	Total (add lines 1a, b, and c)	1d	975,842
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	975,842
4	Cash deemed held for charitable activities. Enter 1 1/2 % of line 3 (for greater amount, see instructions)	4	14,638
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	961,204
6	Minimum investment return. Enter 5% of line 5	6	48,060

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	48,060
2a	Tax on investment income for 2015 from Part VI, line 5	2a	875
b	Income tax for 2015 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	875
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	47,185
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	47,185
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	47,185

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		
a	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26	1a	43,625
b	Program-related investments—total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	43,625
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	875
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	42,750

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				47,185
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only			33,576	
b Total for prior years: 20 11, 20 12, 20 13		87,840		
3 Excess distributions carryover, if any, to 2015				
a From 2010				
b From 2011				
c From 2012				
d From 2013				
e From 2014				
f Total of lines 3a through e	0			
4 Qualifying distributions for 2015 from Part XII, line 4: ► \$ 43,625				
a Applied to 2014, but not more than line 2a			33,576	
b Applied to undistributed income of prior years (Election required—see instructions)				
c Treated as distributions out of corpus (Election required—see instructions)				
d Applied to 2015 distributable amount				10,049
e Remaining amount distributed out of corpus				
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	0			
b Prior years' undistributed income Subtract line 4b from line 2b		87,840		
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		87,840		
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				37,136
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 2010 not applied on line 5 or line 7 (see instructions)				
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a				
10 Analysis of line 9				
a Excess from 2011				
b Excess from 2012				
c Excess from 2013				
d Excess from 2014				
e Excess from 2015				

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 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)

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

Tax year	Prior 3 years			(e) Total
(a) 2015	(b) 2014	(c) 2013	(d) 2012	
				0
b 85% of line 2a				0
c Qualifying distributions from Part XII, line 4 for each year listed				0
d Amounts included in line 2c not used directly for active conduct of exempt activities				0
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c				0
3 Complete 3a, b, or c for the alternative test relied upon				
a "Assets" alternative test—enter				
(1) Value of all assets				0
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)				0
b "Endowment" alternative test—enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed				0
c "Support" alternative test—enter				
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)				0
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)				0
(3) Largest amount of support from an exempt organization				0
(4) Gross investment income				0

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year—see instructions.)**1 Information Regarding Foundation Managers:**

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

THOMAS A RUDER

SHARON K RUDER

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

NA

NA

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

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

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

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

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

NO FORMAL APPLICATION PROCESS

c Any submission deadlines

NO FORMAL DEADLINE

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

NO FORMAL RESTRICTIONS

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a <i>Paid during the year</i>				
Alzheimers Association 225 N Michigan Ave Chicago, IL 60601			Annual Fund	200
Boys Scouts of America 3501 E Lloyd Express Evansville, IN 47715			Eagle Scout Project	1,000
Arts Council of Southwestern IN 318 Main St #101 Evansville, IN 47708			Annual Fund	75
YWCA 118 Vine St Evansville, IN 47708			Annual Fund	100
St Joseph Catholic Church CPC 607 E Iowa St Evansville, IN 47712			General Fund	900
SW Indiana Easter Seals Inc 3701 Bellemeade Ave Evansville, IN 47714			General Fund	200
American Heart Association 6500 Technology Dr Indianapolis, IN 46278			General Fund	100
Albier Fellow Baron Center PO Box 3164 Evansville, IN 47731			General Fund	1,000
Little Lambs of Evansville 609 SE 2nd St Evansville, IN 47713			General Fund	250
Ark Crisis Center 415 Lincoln Ave Evansville, IN 47713			General Fund	6,000
Junior Achievement of SW IN 233 Southeast 3rd St Evansville, IN 47713			Financial Literacy / Education Program	5,000
Total See Attached Statement			3a	43,625
b <i>Approved for future payment</i>				
Total			3b	0

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	25,111	
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	62,346	
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)		0		87,457	0
13	Total. Add line 12, columns (b), (d), and (e)				13	87,457

(See worksheet in line 13 instructions to verify calculations)

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.)

[illegible]

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

- | | | |
|---|--|----|
| 1 | <p>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?</p> | |
| a | <p>Transfers from the reporting foundation to a noncharitable exempt organization of</p> | |
| | <p>(1) Cash</p> | 1: |
| | <p>(2) Other assets</p> | 1: |
| b | <p>Other transactions:</p> | |
| | <p>(1) Sales of assets to a noncharitable exempt organization</p> | 1: |
| | <p>(2) Purchases of assets from a noncharitable exempt organization</p> | 1: |
| | <p>(3) Rental of facilities, equipment, or other assets</p> | 1: |
| | <p>(4) Reimbursement arrangements</p> | 1: |
| | <p>(5) Loans or loan guarantees</p> | 1: |
| | <p>(6) Performance of services or membership or fundraising solicitations</p> | 1: |
| c | <p>Sharing of facilities, equipment, mailing lists, other assets, or paid employees</p> | |
| d | <p>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</p> | |

	Yes	No
1a(1)		X
1a(2)		X
1b(1)		X
1b(2)		X
1b(3)		X
1b(4)		X
1b(5)		X
1b(6)		X
1c		X

[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**

SELF-PREPARED RETURN

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

Recipient(s) paid during the year

Name

Wesselman Nature Society

Street

551 N Boeke Rd

City

Evansville

State

IN

Zip Code

47711

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

Educational Program/ Annual Fund

Amount

5,000

Name

USI Foundation

Street

8600 University Blvd

City

Evansville

State

IN

Zip Code

47712

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

Scholarship

Amount

2,500

Name

Evansville Area PTA Council

Street

951 Walnut St

City

Evansville

State

IN

Zip Code

47713

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

Hanger Clothing Bank

Amount

2,500

Name

Poor Handmaids of Jesus Christ

Street

9601 Union Rd

City

Plymouth

State

IN

Zip Code

46563

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

General Fund

Amount

100

Name

Ark Crisis

Street

415 Lincoln Ave

City

Evansville

State

IN

Zip Code

47713

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

Annual Fund / CC

Amount

7,000

Name

Evansville African American Mus

Street

579 S Garvin St

City

Evansville

State

IN

Zip Code

47713

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

General Fund/ Educational Program

Amount

1,500

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

Recipient(s) paid during the year

Name

Public Education Foundation

Street

100 NW Secound St #304

City

Evansville

State

IN

Zip Code

47708

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

Annual Fund/ Bosse

Amount

600

Name

Hanover College

Street

PO Box 108

City

Hanover

State

IN

Zip Code

47724

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

Scholarship / Annual Fund

Amount

5,000

Name

Evansville Parks Foundation

Street

PO Box 3112

City

Evansville

State

IN

Zip Code

47730

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

General Fund

Amount

1,000

Name

Evansville Museum Arts History

Street

411 SE Riverside Dr

City

Evansville

State

IN

Zip Code

47713

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

General Fund

Amount

1,000

Name

Children Museum of Evansville

Street

PO Box 122

City

Evansville

State

IN

Zip Code

47701

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

Annual Fund

Amount

500

Name

Girl Scouts of SW IN

Street

223 NW 2nd St

City

Evansville

State

IN

Zip Code

47708

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

Annual Fund

Amount

100

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

Recipient(s) paid during the year

Name

Friends of Harmonie State Park

Street

PO Box 217

City

New Harmony

State

IN

Zip Code

47631

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

Recreational Programs

Amount

1,000

Name

Evansville Zoological Society

Street

1545 Mesker Park Dr

City

Evansville

State

IN

Zip Code

47720

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

Annual Fund/ CC

Amount

1,000

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

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

Line	Long Term CG Distributions Short Term CG Distributions	Description	CUSIP #	Check "x" to include in Part IV	Purchaser	Check "x" if Purchaser is a Business	Acquisition Method	Date Acquired	Date Sold	Gross Sales Price	Cost or Other Basis	Valuation Method	Expense of Sale and Cost of Improvements	Depreciation	Adjustments	Net Gain or Loss					
																	Totals		Gross Sales	Cost or Other Basis, Expenses, Depreciation and Adjustments	Net Gain or Loss
																	Capital Gains/Losses Other sales	420,585			
Amount																					
0																					
0																					
1	ABBVIE INC	00287Y109	X		P	11/5/2014	10/13/2015	16,210	18,922							-2					
2	AETNA INC	00817Y108	X		P	12/1/2014	10/20/2015	11,187	8,791							2					
3	ALTEGRA CORP	021441100	X		P	9/24/2015	12/28/2015	27,000	25,175							1					
4	Bank New York Mellon	064058100	X		P	2/7/2012	9/4/2015	11,550	6,570							4					
5	Bank New York Mellon	064058100	X		P	2/27/2012	9/4/2015	11,550	6,638							4					
6	Bank New York Mellon	064058100	X		P	8/10/2012	9/4/2015	15,399	8,912							6					
7	BankUnited Inc	06652K103	X		P	8/15/2015	10/22/2015	12,694	12,925							-3					
8	CNA Financial Corp	126117100	X		P	5/1/2014	10/5/2015	10,528	12,543							-2					
9	CVS Health Corp	126650100	X		P	11/29/2013	10/5/2015	10,180	6,775							3					
10	Chemours Co	163851108	X		P	12/27/2012	10/28/2015	253	457							-					
11	Chemours Co	163851108	X		P	6/25/2015	10/28/2015	253	676							-3					
12	Chevron Corp	166764100	X		P	4/16/2013	8/3/2015	8,548	11,698							-					
13	ConocoPhillips	20825C104	X		P	2/7/2012	8/3/2015	4,960	5,450							-					
14	Du Pont De Nemours	263534109	X		P	12/27/2012	7/29/2015	11,210	8,530							2					
15	Du Pont De Nemours	263534109	X		P	6/25/2015	7/29/2015	11,210	12,612							-1					
16	Exxon Mobil Corp	30231G102	X		P	12/18/2013	8/3/2015	7,780	9,786							-2					
17	Fifth Third Bancorp	316773100	X		P	6/11/2012	6/15/2015	10,518	6,550							3					
18	Ford Motor Co	345370860	X		P	12/1/2014	10/5/2015	4,234	4,766							-					
19	Hartford Financial Services	416515104	X		P	8/9/2015	12/23/2015	12,984	14,471							-1					
20	Hartford Financial Services	416515104	X		P	8/11/2015	12/23/2015	8,656	9,640							-1					
21	Hewlett Packard Co	428236103	X		P	3/20/2014	10/5/2015	8,113	9,658							-					
22	Huntington Bancshares	446150104	X		P	4/19/2010	5/22/2015	13,566	6,411							7					
23	ING Groep NV	456837103	X		P	8/16/2014	12/15/2015	13,480	14,450							-					
24	KeyCorp	493267108	X		P	8/14/2012	6/25/2015	15,397	8,362							7					
25	KeyCorp	493267108	X		P	7/3/2013	6/25/2015	9,238	6,818							2					
26	Lincoln National Corp	534187109	X		P	6/15/2015	11/16/2015	16,243	18,225							-1					
27	Metro Bancorp	59161R101	X		P	7/1/2014	8/5/2015	12,080	9,549							2					
28	Momenta Pharmaceuticals	608771100	X		P	8/24/2015	10/12/2015	4,966	5,654							3					
29	Novartis AG	66987V109	X		P	4/20/2006	10/26/2015	9,279	5,704							10					
30	Novartis AG	66987V109	X		P	1/6/2012	10/26/2015	27,837	17,206							-					
31	Old National Bancorp	680033107	X		P	12/20/2010	9/29/2015	4,088	3,504							-					
32	Old National Bancorp	680033107	X		P	2/7/2012	9/29/2015	4,088	3,777							-					
33	Regions Financial Corp	7591EP100	X		P	8/14/2012	7/9/2015	9,950	7,076							2					
34	Symetra Financial Corp	87151Q106	X		P	7/29/2015	8/11/2015	9,472	7,467							2					
35	Zions Bancorp	989701197	X		P	9/11/2012	2/17/2015	5,206	4,025							1					
36	Shares Core High Dividend Etf	464286663	X		P	12/27/2012	10/5/2015	7,159	5,870							1					
37	Vanguard Health Care Etf	92204A504	X		P	12/1/2014	10/12/2015	8,799	8,956							-					
38	Citigroup Sr Note	172967EP2	X		P	8/28/2008	6/3/2015	13,674	9,844							3					
39	Fifth Third Bancorp	316773100	X		P	5/11/2012	6/15/2015	21,036	14,196							6					

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

		80	0	0	0
Description		Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes (Cash Basis Only)
1	ACCOUNTING FEES	80			0

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

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

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

		1,017	0	0	0
Description		Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
1	Real estate tax not included in line 20	0			
2	Tax on investment income	0			
3	Income tax	0			
4	FOREIGN TAXES PAID	433			
5	Federal Taxes Prior Year	584			
6	Federal Current Year Tax Payments	0			

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

		50	0	0	0
Description		Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
1	Bank Fee ING Groep ADR	30	0		
2	Bank Fee Advantage Account Fee	20	0		

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

	Description	Num Shares/ Face Value	Book Value Beg. of Year	Book Value End of Year	FMV Beg. of Year	FMV End of Year
1	BANK AMERICA CORP	800	6,293	6,293	14,312	13,464
2	BB&T CORP	700	23,099	23,099	27,223	26,467
3	CISCO SYSTEMS	1,600	28,758	28,758	44,504	43,448
4	EMC CORP	600	12,669	12,669	17,844	15,408
5	EMERSON ELECTRIC	300		14,314		14,349
6	GENERAL ELECTRIC	500	10,097	10,097	12,635	15,575
7	PFIZER	400	10,585	10,585	12,460	12,912
8	SECTOR SPDR INDUSTRIAL	269	10,698	10,698	15,220	14,260
9	UNUM GROUP	200	2,530	2,530	6,976	6,658
10	BANK OF AMERICA BMLPRI	760	16,298	16,298	19,220	19,506
11	BANK OF AMERICA BMLPRG	1,000	16,370	16,370	18,290	18,320
12	MORGAN STANLEY PFD A	500	9,208	9,208	9,980	10,385
13	LINCOLN NATL CORP	1,000	10,642	35,142	28,835	50,260
14	MERCK & CO INC	600	21,885	21,885	34,074	31,692
15	PNC BANCORP	100	6,153	6,153	9,123	9,531
16	ZION BANCORP PFD A	200	3,614	3,614	4,300	4,398
17	SUNTRUST PFD A	900	8,589	20,074	8,580	20,862
18	AMERICAN INTERNATIONAL GROUP	283	13,234	13,234	15,851	17,538
19	CAPITAL ONE FINANCIAL CORP	300	11,386	19,806	16,510	21,654
20	CSX CORP	300	5,873	5,873	10,869	7,785
21	EIDUPONT DE NEMOURS	200	8,987	12,560	14,788	13,320
22	MORGAN STANLEY	400	6,922	6,922	15,520	12,724
23	PEPSICO INC	200	13,744	13,744	18,912	19,984
24	SPDR S&P MID CAP 400	100	18,374	18,374	26,397	25,404
25	UNITED TECHNOLOGIES CORP	100	7,651	7,651	11,500	9,607
26	ABBVIE INCORP	400	25,723	19,077	32,720	23,696
27	CHEVRON CORP	200	11,698	17,671	11,218	17,992
28	COCA COLA ENTERPRISES	100	3,339	3,339	4,422	4,924
29	DISCOVER FINANCIAL SVCS	300	14,619	14,619	19,647	16,086
30	HONEYWELL INTERNATIONAL INC	100	8,371	8,371	9,992	10,357
31	INTEL CORP	1,000	11,198	25,750	18,145	34,450
32	METLIFE INC	400	7,665	19,111	10,818	19,284
33	MICROSOFT CORP	600	9,104	23,189	13,935	33,288
34	RITE AID CORP	1,000	5,895	5,895	7,520	7,840
35	ZOETIS INCORP	200	6,396	6,396	8,606	9,584
36	WELLS FARGO CO	1,597	43,210	75,127	54,820	86,813
37	APPLE INC	280	22,764	22,764	30,906	29,473
38	COLGATE PALMOLIVE CO	100	6,821	6,821	6,919	6,662
39	ST JUDE MEDICAL INC	200	13,561	13,561	13,006	12,354
40	VANGUARD MID CAP ETF	61	6,899	6,899	7,537	7,327
41	AMERICAN EXPRESS CO	130		10,046		9,042
42	WALT DISNEY CO	100		11,115		10,508
43	FEDERATED INVESTORS INC	500		15,225		14,325
44	FERRO COPR	1,000		11,620		11,120
45	INTERNATIONAL BUSINESS MACHINES	100		13,840		13,762
46	PRUDENTIAL FINANCIAL INC	500		42,039		40,705

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

	Description	Num Shares/ Face Value	Book Value Beg. of Year	Book Value End of Year	FMV Beg. of Year	FMV End of Year
47	SYNCHRONY FINANCIAL	300		9,308		9,123
48	INGERSOLL RAND PLC	200		11,698		11,058
49	INVESCO LTD	700		22,784		23,436
50	AETNA INC	300	8,791		8,883	
51	BANK OF NEW YORK MELLON	1,000	22,120		40,570	
52	CNA FINANCIAL	300	12,543		11,613	
53	CVS CORP	100	6,775		9,631	
54	CONOCOPHILLIPS	100	5,450		6,906	
55	EXXON MOBIL CORP	100	9,786		9,245	
56	FIFTH THIRD BANCORP	1,500	20,746		30,563	
57	FORD MOTOR CO	300	4,766		4,650	
58	HEWLETT PACKARD CO	300	9,658		12,039	
59	HUNTINGTON BANCSHARES	1,200	6,411		12,624	
60	ING GROEP NV	1,000	14,450		12,970	
61	KEYCORP	1,600	15,180		22,240	
62	METRO BANCORP	400	9,549		10,368	
63	NOVARTIS AG	400	22,911		37,064	
64	OLD NATIONAL BANCORP	600	7,281		8,928	
65	REGIONS FINANCIAL	1,000	7,076		10,560	
66	ZIONS BANCORP	200	4,022		5,702	
67	ISHARES CORE HIGH DIVIDEND ETF	100	5,870		7,654	
68	VANGUARD HEALTH CARE ETF	70	8,956		8,791	

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

		19,774	9,930	27,538	12,465
		Book Value	Book Value	FMV	FMV
		Beg. of Year	End of Year	Beg. of Year	End of Year
1	APPALACHIAN POWER SR NT 037735CM7	9,930	9,930	13,913	12,465
2	CITIGROUP SR NT 172967EP2	9,844		13,625	

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

		1,994	798	1,196	1,196	798	0
Asset Description		Cost or Other Basis	Accumulated Depreciation Beg of Year	Accumulated Depreciation End of Year	Book Value Beg of Year	Book Value End of Year	FMV End of Year
1	MAC BOOK PRO MID 2012 15 INCH 3/23/12	1,994	798	1,196	1,196	798	

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

Long Term CG Distributions															Amount	
Short Term CG Distributions															0	
	Description of Property Sold	CUSIP #	Acquisition Method	Date Acquired	Date Sold	Gross Sales Price	Depreciation Allowed	Adjustments	Cost or Other Basis Plus Expense of Sale	Gain or Loss	F M V as of 12/31/69	Adjusted Basis as of 12/31/69	Excess of FMV Over Adjusted Basis	Gains Minus Excess FMV O Adj Basis or Loss		
1	ABBVIE INC	00287Y109	P	11/15/2014	10/13/2015	16,210			18,922	-2,712		0	0	-2		
2	AETNA INC	00817Y108	P	12/1/2014	10/20/2015	11,187			8,791	2,396		0	0	2		
3	ALTERA CORP	021441100	P	9/24/2015	12/28/2015	27,000			25,175	1,825		0	0	1		
4	Bank New York Mellon	064058100	P	2/7/2012	9/4/2015	11,550			6,570	4,980		0	0	4		
5	Bank New York Mellon	064058100	P	2/27/2012	9/4/2015	11,550			6,638	4,912		0	0	4		
6	Bank New York Mellon	064058100	P	8/10/2012	9/4/2015	15,399			8,912	6,487		0	0	6		
7	BankUnited Inc	06652K103	P	6/15/2015	10/22/2015	12,694			12,525	169		0	0	0		
8	CNA Financial Corp	126117100	P	5/1/2014	10/5/2015	10,528			12,543	-2,015		0	0	-2		
9	CVS Health Corp	126650100	P	11/29/2013	10/5/2015	10,180			6,775	3,405		0	0	3		
10	Chemours Co	163851108	P	12/27/2012	10/28/2015	253			457	-204		0	0	0		
11	Chemours Co	163851108	P	6/25/2015	10/28/2015	253			676	-423		0	0	0		
12	Chevron Corp	166764100	P	4/16/2013	8/3/2015	8,548			11,698	-3,150		0	0	-3		
13	ConocoPhillips	20825C104	P	2/7/2012	8/3/2015	4,960			5,450	-490		0	0	0		
14	Du Pont De Nemours	263534109	P	12/27/2012	7/29/2015	11,210			8,530	2,680		0	0	2		
15	Du Pont De Nemours	263534109	P	6/25/2015	7/29/2015	11,210			12,612	-1,402		0	0	-1		
16	Exxon Mobil Corp	30231G102	P	12/18/2013	8/3/2015	7,780			9,786	-2,006		0	0	-2		
17	Fifth Thrd Bancorp	316773100	P	6/11/2012	6/15/2015	10,518			6,550	3,968		0	0	3		
18	Ford Motor Co	345370860	P	12/1/2014	10/5/2015	4,234			4,766	-532		0	0	-1		
19	Hartford Financial Services	416515104	P	8/3/2015	12/23/2015	12,984			14,471	-1,487		0	0	0		
20	Hartford Financial Services	416515104	P	8/11/2015	12/23/2015	8,656			9,640	-984		0	0	0		
21	Hewlett Packard Co	428236103	P	3/20/2014	10/5/2015	8,113			9,658	-1,545		0	0	-1		
22	Huntington Bancshares	446150104	P	4/19/2010	5/22/2015	13,566			6,411	7,155		0	0	7		
23	ING Groep NV	456837103	P	3/6/2014	12/15/2015	13,480			14,450	-970		0	0	0		
24	KeyCorp	493267108	P	8/14/2012	6/25/2015	15,397			8,362	7,035		0	0	7		
25	KeyCorp	493267108	P	7/3/2013	6/25/2015	9,238			6,818	2,420		0	0	2		
26	Lincoln National Corp	534187109	P	6/15/2015	11/16/2015	16,243			18,225	-1,982		0	0	-1		
27	Metro Bancorp	59161R101	P	7/1/2014	8/5/2015	12,080			9,549	2,531		0	0	2		
28	Momenta Pharmaceuticals	608771100	P	8/24/2015	10/12/2015	4,966			5,654	-688		0	0	0		
29	Novartis AG	66987V109	P	4/20/2006	10/26/2015	9,279			5,704	3,575		0	0	3		
30	Novartis AG	66987V109	P	1/6/2012	10/26/2015	27,837			17,206	10,631		0	0	10		
31	Old National Bancorp	680033107	P	12/20/2010	9/29/2015	4,088			3,504	584		0	0	0		
32	Old National Bancorp	680033107	P	2/7/2012	9/29/2015	4,088			3,777	311		0	0	0		
33	Regions Financial Corp	7591EP100	P	8/14/2012	7/9/2015	9,960			7,076	2,884		0	0	2		
34	Synetria Financial Corp	8715TO106	P	7/29/2015	8/11/2015	9,472			7,467	2,005		0	0	2		
35	Zions Bancorp	989701197	P	9/11/2012	2/17/2015	5,206			4,025	1,181		0	0	1		
36	Shares Core High Dividend Etf	46429B663	P	12/27/2012	10/5/2015	7,159			5,870	1,289		0	0	1		
37	Vanguard Health Care Etf	92204A504	P	12/1/2014	10/12/2015	8,799			8,956	-157		0	0	0		
38	Citigroup Sr Note	172967EP2	P	8/28/2008	6/3/2015	13,674			9,844	3,830		0	0	3		
39	Fifth Thrd Bancorp	316773100	P	5/11/2012	6/15/2015	21,036			14,196	6,840		0	0	6		

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

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

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

0												- 0	
	Name	Check "X" if Business	Street	City	State	Zip Code	Foreign Country	Title	Avg Hrs Per Week	Compensation	Benefits	Expense Account	
1	THOMAS A RUDER		PO BOX 2482	EVANSVILLE	IN	47728		PRESIDENT	4 00	0			
2	SHARON K RUDER		PO BOX 2482	EVANSVILLE	IN	47728		SECRETARY	2 00	0			
3	BRYAN A RUDER		PO BOX 2075	EVANSVILLE	IN	47728		VICE PRESIDENT	2 00	0			

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

1	Distributable amounts for 2014 that remained undistributed at the beginning of the 2015 tax year	1	33,576
2		2	
3		3	
4		4	
5		5	
6		6	
7		7	
8		8	
9		9	
10	Total	10	33,576

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

1	Undistributed income for the 3rd year 2013	1	31,567
2	Undistributed income for the 4th year 2012	2	29,231
3	Undistributed income for the 5th year 2011	3	27,042
4	Total	4	87,840

DIRECT PUBLIC SUPPORT**Total:** 0

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