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Return of Private Foundation

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

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OMB No 1545-0052

2015

Open to Public Inspection

Form 990-PF

Department of the Treasury
Internal Revenue Service

For calendar year 2015 or tax year beginning

, and ending

Name of foundation

THE JOHN AND ALISON FERRING
FAMILY FOUNDATION

A Employer identification number

43-1944616

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

3536 WASHINGTON AVENUE

Room/suite

B Telephone number

(636) 629-3400

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

ST. LOUIS, MO 63108

C If exemption application is pending, check here ☐

G Check all that apply:

☐ Initial return☐ Initial return of a former public charity☐ Final return☐ Amended return☐ Address change☐ Name changeD 1. Foreign organizations, check here ☐2. Foreign organizations meeting the 85% test,
check here and attach computation ☐

H Check type of organization:

☒ Section 501(c)(3) exempt private foundation☐ Section 4947(a)(1) nonexempt charitable trust☐ Other taxable private foundationE If private foundation status was terminated
under section 507(b)(1)(A), check here ☐

I Fair market value of all assets at end of year

J Accounting method:

☒ Cash☐ Accrual

(from Part II, col. (c), line 16)

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

\$ 8,472,577. (Part I, column (d) must be on cash basis.)

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).)(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	1,072,140.		N/A	
	2	Check ☐ if the foundation is not required to attach Sch. B				
	3	Interest on savings and temporary cash investments				
	4	Dividends and interest from securities	94,538.	93,690.		STATEMENT 1
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	1,342,713.			
	b	Gross sales price for all assets on line 6a	2,045,162.			
	7	Capital gain net income (from Part IV, line 2)		1,342,713.		
	8	Net short-term capital gain				
	9	Income modifications				
	10a	Gross sales less returns and allowances				
Operating and Administrative Expenses	b	Less: Cost of goods sold				
	c	Gross profit or (loss)				
	11	Other income				
	12	Total. Add lines 1 through 11	2,509,391.	1,436,403.		
	13	Compensation of officers, directors, trustees, etc	0.	0.		0.
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees				
	b	Accounting fees				
	c	Other professional fees				
	17	Interest				
	18	Taxes	13,084.	1,509.		0.
	19	Depreciation and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings	2,505.	0.		0.
	22	Printing and publications				
	23	Other expenses	54,840.	44,677.		0.
	24	Total operating and administrative expenses. Add lines 13 through 23	70,429.	46,186.		0.
	25	Contributions, gifts, grants paid	1,917,115.			1,917,115.
	26	Total expenses and disbursements. Add lines 24 and 25	1,987,544.	46,186.		1,917,115.
	27	Subtract line 26 from line 12:				
	a	Excess of revenue over expenses and disbursements	521,847.			
	b	Net investment income (if negative, enter -0-)		1,390,217.		
	c	Adjusted net income (if negative, enter -0-)			N/A	

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Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only		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	127,257.	191,987.	191,987.
	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			
	7 Other notes and loans receivable ▶ 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			
	b Investments - corporate stock STMT 4	1,888,119.	2,345,223.	4,958,484.
	c Investments - corporate bonds			
	11 Investments - land, buildings, and equipment basis ▶ Less: accumulated depreciation ▶			
	12 Investments - mortgage loans			
	13 Investments - other STMT 5	1,000,000.	1,000,000.	2,303,777.
	14 Land, buildings, and equipment basis ▶ Less: accumulated depreciation ▶			
	15 Other assets (describe ▶ STATEMENT 6)	448,255.	448,268.	1,018,329.
	16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	3,463,631.	3,985,478.	8,472,577.
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			
	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. ▶ ☐			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ ☒			
	27 Capital stock, trust principal, or current funds	0.	0.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
	29 Retained earnings, accumulated income, endowment, or other funds	3,463,631.	3,985,478.	
	30 Total net assets or fund balances	3,463,631.	3,985,478.	
	31 Total liabilities and net assets/fund balances	3,463,631.	3,985,478.	

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	3,463,631.
2 Enter amount from Part I, line 27a	2	521,847.
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	3,985,478.
5 Decreases not included in line 2 (itemize) ▶	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	3,985,478.

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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 SCHWAB #2103 - SEE ATTACHED DETAIL	P	VARIOUS	12/31/15
b SCHWAB #2103 - SEE ATTACHED DETAIL	P	VARIOUS	12/31/15
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 15.		15.	0.
b 2,045,147.		702,434.	1,342,713.
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			0.
b			1,342,713.
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	1,342,713.
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). If (loss), enter -0- in Part I, line 8	{ }	3	N/A

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	1,905,460.	6,665,781.	.285857
2013	1,408,530.	7,702,354.	.182870
2012	1,217,243.	7,733,645.	.157396
2011	910,126.	7,189,799.	.126586
2010	563,425.	7,144,729.	.078859

2 Total of line 1, column (d)	2	.831568
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	.166314
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	7,471,997.
5 Multiply line 4 by line 3	5	1,242,698.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	13,902.
7 Add lines 5 and 6	7	1,256,600.
8 Enter qualifying distributions from Part XII, line 4	8	1,917,115.

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.

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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 ☐ and enter "N/A" on line 1.
Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)
- b** Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b
- 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-)**3** Add lines 1 and 2**4** Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)**5** Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-**6** Credits/Payments:**a** 2015 estimated tax payments and 2014 overpayment credited to 2015**b** Exempt foreign organizations - tax withheld at source**c** Tax paid with application for extension of time to file (Form 8868)**d** Backup withholding erroneously withheld**7** Total credits and payments. Add lines 6a through 6d**8** Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached**9** Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed**10** Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid**11** Enter the amount of line 10 to be: Credited to 2016 estimated tax **3,817.** Refunded **0.**

6a	7,720.
6b	
6c	10,000.
6d	

1	13,902.
2	0.
3	13,902.
4	0.
5	13,902.
7	17,720.
8	1.
9	
10	3,817.
11	0.

Part VII-A Statements Regarding Activities

- 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)?
If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.

c Did the foundation file Form 1120-POL for this year?**d** Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year:(1) On the foundation. **0.** (2) On foundation managers. **0.****e** Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. **0.****2** Has the foundation engaged in any activities that have not previously been reported to the IRS?

If "Yes," attach a detailed description of the activities.

3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes**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?

If "Yes," attach the statement required by General Instruction T.

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? If "Yes," complete Part II, col. (c), and Part XV**8a** Enter the states to which the foundation reports or with which it is registered (see instructions) **MO****b** If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation**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)? If "Yes," complete Part XIV**10** Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses

	Yes	No
1a		X
1b		X
1c		X
2		X
3		X
4a		X
4b		
5		X
6	X	
7	X	
8b	X	
9		X
10		X

N/A

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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)		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)		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	X	
14 The books are in care of ► JOHN H. FERRING, IV Telephone no. ► (636) 629-3400 Located at ► 105 BOLTE LANE, ST. CLAIR, MO ZIP+4 ► 63077		
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 N/A		
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 ►		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? ☐ Yes ☒ No (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☒ No (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☒ No (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) ☐ Yes ☒ No		
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here ► N/A	1b	
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? If "Yes," list the years ► ☐ Yes ☒ No		
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.) N/A	2b	
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ►		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No		
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.) N/A	3b	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015?	4b	X

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Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)**5a** During the year did the foundation pay or incur any amount to:

- (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No
- (2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No
- (3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No
- (4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions) ☐ Yes ☒ No
- (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?

Organizations relying on a current notice regarding disaster assistance check here

N/A

5b

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?

N/A

☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53.4945-5(d).

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?☐ Yes ☒ No

6b

X

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

If "Yes" to 6b, file Form 8870.

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?☐ Yes ☒ No

7b

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?

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.

(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
JOHN H. FERRING IV 105 BOLTE LANE ST CLAIR, MO 63077	TRUSTEE 0.00	0.	0.	0.
ALISON N. FERRING 105 BOLTE LANE ST CLAIR, MO 63077	TRUSTEE 0.00	0.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). 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

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

3 Five highest-paid independent contractors for professional services. 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		0

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 N/A	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3	0.

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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	6,107,765.
b	Average of monthly cash balances	1b	476,190.
c	Fair market value of all other assets	1c	1,001,829.
d	Total (add lines 1a, b, and c)	1d	7,585,784.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	7,585,784.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	113,787.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	7,471,997.
6	Minimum investment return. Enter 5% of line 5	6	373,600.

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	373,600.
2a	Tax on investment income for 2015 from Part VI, line 5	2a	13,902.
b	Income tax for 2015. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	13,902.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	359,698.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	359,698.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	359,698.

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	1,917,115.
b	Program-related investments - total from Part IX-B	1b	0.
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	1,917,115.
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	5	13,902.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	1,903,213.

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				359,698.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only			0.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2015:				
a From 2010	215,039.			
b From 2011	552,990.			
c From 2012	838,395.			
d From 2013	1,043,612.			
e From 2014	1,587,551.			
f Total of lines 3a through e	4,237,587.			
4 Qualifying distributions for 2015 from Part XII, line 4: ► \$ 1,917,115.				
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)	0.			
d Applied to 2015 distributable amount				359,698.
e Remaining amount distributed out of corpus	1,557,417.			
5 Excess distributions carryover applied to 2015 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
6 Enter the net total of each column as indicated below:	5,795,004.			
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5				
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 instr.			0.	
f Undistributed income for 2015. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2016				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	0.			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7	215,039.			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	5,579,965.			
10 Analysis of line 9:				
a Excess from 2011	552,990.			
b Excess from 2012	838,395.			
c Excess from 2013	1,043,612.			
d Excess from 2014	1,587,551.			
e Excess from 2015	1,557,417.			

N/A

- b** Check box to indicate whether the foundation is a private operating foundation described in section

☐ 4942(1)(3) or ☐ 4942(1)(5)

- 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(i)(3)(B)(i)**

- b** "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed

- c "Support" alternative test - enter:**

- (1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)**

- (2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)**

- (3) Largest amount of support from an exempt organization**

- (4) Gross investment income**

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

1 Information Regarding Foundation Managers:

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

SEE STATEMENT 7

- 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:

**THE JOHN AND ALISON FERRING
FAMILY FOUNDATION**

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
ASSOCIATION TO PRESERVE CAPE COD		PUBLIC CHARITY	GENERAL FUND	6,000.
ARCH GRANTS		PUBLIC CHARITY	GENERAL FUND	1,000.
ARTS AND EDUCATION COUNCIL		PUBLIC CHARITY	GENERAL FUND	7,410.
COCA		PUBLIC CHARITY	GENERAL FUND	525,000.
COLLEGE BOUND		PUBLIC CHARITY	GENERAL FUND	100,000.
Total	SEE CONTINUATION SHEET(S)			3a 1,917,115.
b Approved for future payment				
NONE				
Total			3b	0.

Analysis of Income-Producing Activities

Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income
(a) Business code	(b) Amount	(c) Exclu- sion code	(d) Amount	
		14	94,538.	
		14	1,342,713.	
	0.		1,437,251.	0.

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

Relationship of Activities to the Accomplishment of Exempt Purposes

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

N/A

Schedule B(Form 990, 990-EZ,
or 990-PF)Department of the Treasury
Internal Revenue Service**Schedule of Contributors**

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.
▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and
its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2015

Name of the organization

**THE JOHN AND ALISON FERRING
FAMILY FOUNDATION**

Employer identification number

43-1944616

Organization type (check one):

Filers of:

Section:

Form 990 or 990-EZ

☐ 501(c)() (enter number) organization☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation☐ 527 political organization

Form 990-PF

☒ 501(c)(3) exempt private foundation☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation☐ 501(c)(3) taxable private foundationCheck if your organization is covered by the **General Rule** or a **Special Rule**.**Note.** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.**General Rule**

- ☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

- ☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year ▶ \$ _____

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990, 990-EZ, or 990-PF. Schedule B (Form 990, 990-EZ, or 990-PF) (2015)

Name of organization

THE JOHN AND ALISON FERRING
FAMILY FOUNDATION

Employer identification number

43-1944616

Part I Contributors (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	JOHN H. FERRING IV 105 BOLTE LANE ST. CLAIR, MO 63077	\$ 1,072,140.	Person ☒ Payroll ☐ Noncash ☒ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)

Name of organization THE JOHN AND ALISON FERRING FAMILY FOUNDATION	Employer identification number 43-1944616
--	---

Part II Noncash Property (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
1	2064 SHS GILEAD SCIENCES	\$ 73,184.	10/22/15
1	4060 SHS CHUBB CORP	\$ 223,781.	10/22/15
1	4500 SHS NIKE	\$ 187,787.	10/22/15
1	500 SHS AMAZON	\$ 88,924.	10/22/15
1	5000 SHS CVS	\$ 152,101.	10/22/15
1	3000 SHS COSTCO	\$ 175,758.	10/22/15

Employer identification number

43-1944616

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
<u> 1 </u>	<u>3852 SHS POWER SHARES QQQ</u> _____ _____	\$ <u> 170,605. </u>	<u> 10/22/15 </u>
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
_____	_____ _____ _____	\$ _____	_____
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
_____	_____ _____ _____	\$ _____	_____
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
_____	_____ _____ _____	\$ _____	_____
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
_____	_____ _____ _____	\$ _____	_____
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
_____	_____ _____ _____	\$ _____	_____
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
_____	_____ _____ _____	\$ _____	_____

Name of organization

**THE JOHN AND ALISON FERRING
FAMILY FOUNDATION**

Employer identification number

43-1944616**Part III**

Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of \$1,000 or less for the year (Enter this info once) ▶ \$

Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
COMMUNITY DEVELOPMENT PARTNERSHIP		PUBLIC CHARITY	GENERAL FUND	10,000.
CONTEMPORARY ART MUSEUM ST. LOUIS		PUBLIC CHARITY	GENERAL FUND	70,000.
CHATAM YACHT CLUB		PUBLIC CHARITY	GENERAL FUND	500.
EPILEPSY FOUNDATION OF SAN DIEGO		PUBLIC CHARITY	GENERAL FUND	1,000.
FINE ARTS WORK CENTER		PUBLIC CHARITY	GENERAL FUND	21,355.
FOREST PARK FOREVER		PUBLIC CHARITY	GENERAL FUND	251,250.
INSPIRE ST. LOUIS		PUBLIC CHARITY	GENERAL FUND	25,000.
JAZZ STL		PUBLIC CHARITY	GENERAL FUND	53,270.
LAUMEIER SCULPTURE PARK		PUBLIC CHARITY	GENERAL FUND	48,500.
MEDS AND FOOD FOR KIDS		PUBLIC CHARITY	GENERAL FUND	50,000.
Total from continuation sheets				1,277,705.

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
MID-AMERICA ARTS ALLIANCE		PUBLIC CHARITY	GENERAL FUND	10,399.
OPERA THEATRE OF ST. LOUIS		PUBLIC CHARITY	GENERAL FUND	170,000.
ORLEANS CONSERVATION TRUST		PUBLIC CHARITY	GENERAL FUND	1,000.
ORLEANS FIRE		PUBLIC CHARITY	GENERAL FUND	250.
ST. LOUIS ART MUSEUM		PUBLIC CHARITY	GENERAL FUND	100,000.
ST. LOUIS PUBLIC LIBRARY		PUBLIC CHARITY	GENERAL FUND	210,380.
ST. LOUIS VILLAGE		PUBLIC CHARITY	GENERAL FUND	900.
VOICES FOR CHILDREN		PUBLIC CHARITY	GENERAL FUND	15,000.
DOCTORS WITHOUT BORDERS		PUBLIC CHARITY	GENERAL FUND	1,000.
FLANCE EARLY LEARNING CENTER		PUBLIC CHARITY	GENERAL FUND	60,000.
Total from continuation sheets				

Part XV Supplementary Information**3** Grants and Contributions Paid During the Year (Continuation)

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
FOOD OUTREACH		PUBLIC CHARITY	GENERAL FUND	2,500.
FRIENDS OF PLEASANT BAY		PUBLIC CHARITY	GENERAL FUND	5,000.
HAWTHORNE LEADERSHIP SCHOOL FOUNDATION		PUBLIC CHARITY	GENERAL FUND	2,500.
KDZX		PUBLIC CHARITY	GENERAL FUND	2,500.
MAXIMUM CHANCES		PUBLIC CHARITY	GENERAL FUND	3,000.
MEMORY CARE		PUBLIC CHARITY	GENERAL FUND	1,000.
MENTAL HEALTH ASSOCIATION		PUBLIC CHARITY	GENERAL FUND	500.
METRO THEATRE COMPANY		PUBLIC CHARITY	GENERAL FUND	1,500.
WEBSTER UNIVERSITY		PUBLIC CHARITY	GENERAL FUND	20,000.
MASS AUDOBON		PUBLIC CHARITY	GENERAL FUND	2,500.
Total from continuation sheets				

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
PLACES FOR PEOPLE		PUBLIC CHARITY	GENERAL FUND	50,000.
RADIO BEACON		PUBLIC CHARITY	GENERAL FUND	10,000.
SAVE THE CHILDREN		PUBLIC CHARITY	GENERAL FUND	1,000.
SCHOLARSHIP FUND		PUBLIC CHARITY	GENERAL FUND	1,000.
SHAKESPEARE FESTIVAL		PUBLIC CHARITY	GENERAL FUND	5,000.
SHELDON ART GALLERY		PUBLIC CHARITY	GENERAL FUND	5,000.
SOUTHSIDE NURSERY		PUBLIC CHARITY	GENERAL FUND	500.
SPIRIT OF ST. LOUIS WOMEN'S FUND		PUBLIC CHARITY	GENERAL FUND	2,401.
ST. LOUIS FASHION FUND		PUBLIC CHARITY	GENERAL FUND	1,500.
ST. LOUIS CHILDREN'S HOSPITAL		PUBLIC CHARITY	GENERAL FUND	250.
Total from continuation sheets				

3 Grants and Contributions Paid During the Year (Continuation)**Total from continuation sheets**



Schwab One® Account of
JOHN & ALISON FERRING FAMILY F

Account Number
5185-2103

TAX YEAR 2015 YEAR-END SUMMARY

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

Date Prepared: February 19, 2016

REALIZED GAIN OR (LOSS)

The information in the following sections include all your realized gain or (loss) transactions during the tax year. They may be helpful for, but not limited to, Schedule D. Please consult with your tax advisor or financial advisor regarding specific questions.

Short-Term Realized Gain or (Loss)

The transactions in this section are not reported on Form 1099-B or to the IRS. Report on Form 8949, in either Part I with Box C checked or Part II with Box F checked, as appropriate.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis	(+)Wash Sale Loss Disallowed	(-)Realized Gain or (Loss)
MEDTRONIC PLC Security Subtotal	F G5960L103	0.20	01/27/15	01/28/15	\$ 14.71	\$ 15.39	\$ 0.00	\$ (0.68)
					\$ 14.71	\$ 15.39	\$ 0.00	\$ (0.68)
Total Short-Term (Transactions are not reported on Form 1099-B or to the IRS)					\$ 14.71	\$ 15.39	\$ 0.00	\$ (0.68)
Total Short-Term					\$ 14.71	\$ 15.39	\$ 0.00	\$ (0.68)

Long-Term Realized Gain or (Loss)

This section is for covered securities and corresponds to transactions reported on your 1099B as "cost basis is reported to the IRS." Report on Form 8949, Part II, with Box D checked

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis	(+)Wash Sale Loss Disallowed	(-)Realized Gain or (Loss)
AMAZON COM INC	023135106	300.00	03/25/11	10/23/15	\$ 180,712.51	\$ 51,503.95	\$ 0.00	\$ 129,208.56
AMAZON COM INC	023135106	100.00	12/16/11	10/23/15	\$ 60,237.50	\$ 18,397.75	\$ 0.00	\$ 41,839.75
AMAZON COM INC	023135106	100.00	04/12/12	10/23/15	\$ 60,237.50	\$ 19,021.85	\$ 0.00	\$ 41,215.65
Security Subtotal					\$ 301,187.51	\$ 88,923.55	\$ 0.00	\$ 212,263.96



Schwab One® Account of
JOHN & ALISON FERRING FAMILY F

Account Number
5185-2103

**TAX YEAR 2015
YEAR-END SUMMARY**

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Date Prepared: February 19, 2016

Long-Term Realized Gain or (Loss) (continued)

This section is for covered securities and corresponds to transactions reported on your 1099B as "cost basis is reported to the IRS." Report on Form 8949, Part II, with Box D checked

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis	(+)Wash Sale Loss Disallowed	(=)Realized Gain or (Loss)
CHUBB CORPORATION XXXMANDATORY MERGER	171232101	730.00	07/25/11	10/26/15	\$ 95,751.41	\$ 46,996.86	\$ 0.00	\$ 48,754.55
CHUBB CORPORATION XXXMANDATORY MERGER	171232101	50.00	12/22/11	10/26/15	\$ 6,558.32	\$ 3,463.95	\$ 0.00	\$ 3,094.37
CHUBB CORPORATION XXXMANDATORY MERGER	171232101	100.00	01/04/12	10/26/15	\$ 13,116.63	\$ 6,907.75	\$ 0.00	\$ 6,208.88
CHUBB CORPORATION XXXMANDATORY MERGER	171232101	150.00	01/27/12	10/26/15	\$ 19,674.95	\$ 10,113.55	\$ 0.00	\$ 9,561.40
CHUBB CORPORATION XXXMANDATORY MERGER	171232101	100.00	02/29/12	10/26/15	\$ 13,116.63	\$ 6,809.75	\$ 0.00	\$ 6,306.88
CHUBB CORPORATION XXXMANDATORY MERGER	171232101	100.00	07/30/12	10/26/15	\$ 13,116.63	\$ 7,300.65	\$ 0.00	\$ 5,815.98
Security Subtotal				\$	\$ 161,334.57	\$ 81,592.51	\$ 0.00	\$ 79,742.06
GILEAD SCIENCES INC Security Subtotal	375558103	375.00	03/18/11	10/26/15	\$ 40,351.60	\$ 7,581.93	\$ 0.00	\$ 32,769.67
VISA INC CLASS VISA INC CLASS VISA INC CLASS Security Subtotal	A 92826C839 A 92826C839 A 92826C839	400.00 200.00 600.00	11/28/11 01/17/12 02/08/12	04/09/15 04/09/15 04/09/15	\$ 26,472.53 \$ 13,236.27 \$ 39,708.79	\$ 9,246.87 \$ 5,124.95 \$ 16,142.35	\$ 0.00 \$ 0.00 \$ 0.00	\$ 17,225.66 \$ 8,111.32 \$ 23,566.44
Total Long-Term (Cost basis is reported to the IRS)				\$	\$ 582,291.27	\$ 208,612.16	\$ 0.00	\$ 373,679.11



Schwab One® Account of
JOHN & ALISON FERRING FAMILY F

Account Number
5185-2103

TAX YEAR 2015 YEAR-END SUMMARY

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

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Date Prepared: February 19, 2016

Long-Term Realized Gain or (Loss)

The transactions in this section are not reported on Form 1099-B or to the IRS. Report on Form 8949, Part II, with Box F checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis	(+)Wash Sale Loss Disallowed	(=)Realized Gain or (Loss)
CALIFORNIA RESOURCES	13057Q107	120.00	10/04/06	04/09/15	\$ 964.22	\$ 469.23	\$ 0.00	\$ 494.99
CALIFORNIA RESOURCES	13057Q107	80.00	09/30/08	04/09/15	\$ 642.82	\$ 476.86	\$ 0.00	\$ 165.96
Security Subtotal					\$ 1,607.04	\$ 946.09	\$ 0.00	\$ 660.95
CATERPILLAR INC	149123101	300.00	04/30/09	10/07/15	\$ 21,105.57	\$ 10,682.14	\$ 0.00	\$ 10,423.43
CATERPILLAR INC	149123101	200.00	07/08/09	10/07/15	\$ 14,070.38	\$ 6,046.75	\$ 0.00	\$ 8,023.63
CATERPILLAR INC	149123101	200.00	07/15/09	10/07/15	\$ 14,070.39	\$ 6,682.75	\$ 0.00	\$ 7,387.64
Security Subtotal					\$ 49,246.34	\$ 23,411.64	\$ 0.00	\$ 25,834.70
CHUBB CORPORATION XXXMANDATORY MERGER	171232101	1,000.00	03/16/10	10/26/15	\$ 131,166.32	\$ 50,246.63	\$ 0.00	\$ 80,919.69
CHUBB CORPORATION XXXMANDATORY MERGER	171232101	2,830.00	03/16/10	10/26/15	\$ 371,200.68	\$ 142,188.15	\$ 0.00	\$ 229,012.53
Security Subtotal					\$ 502,367.00	\$ 192,434.78	\$ 0.00	\$ 309,932.22
COSTCO WHOLESALE CO	22160K105	1,100.00	01/27/06	10/26/15	\$ 172,492.08	\$ 55,396.00	\$ 0.00	\$ 117,096.08
Security Subtotal					\$ 172,492.08	\$ 55,396.00	\$ 0.00	\$ 117,096.08
COVIDIEN PLC NEW XXXCASH/STOCK MERGER	G2554F113	600.00	04/30/09	01/27/15	\$ 65,252.52	\$ 18,210.20	\$ 0.00	\$ 47,042.32
COVIDIEN PLC NEW XXXCASH/STOCK MERGER	G2554F113	200.00	06/01/09	01/27/15	\$ 21,750.84	\$ 6,740.96	\$ 0.00	\$ 15,009.88
COVIDIEN PLC NEW XXXCASH/STOCK MERGER	G2554F113	200.00	07/15/09	01/27/15	\$ 21,750.84	\$ 6,664.30	\$ 0.00	\$ 15,086.54
COVIDIEN PLC NEW XXXCASH/STOCK MERGER	G2554F113	200.00	09/17/09	01/27/15	\$ 21,750.84	\$ 7,677.26	\$ 0.00	\$ 14,073.58
Security Subtotal					\$ 130,505.04	\$ 39,292.72	\$ 0.00	\$ 91,212.32



Schwab One® Account of
JOHN & ALISON FERRING FAMILY F

Account Number
5185-2103

**TAX YEAR 2015
YEAR-END SUMMARY**

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

Date Prepared: February 19, 2016

Long-Term Realized Gain or (Loss) (continued)

The transactions in this section are not reported on Form 1099-B or to the IRS. Report on Form 8949, Part II, with Box F checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis	(+)Wash Sale Loss Disallowed	(=)Realized Gain or (Loss)
CVS HEALTH CORP	126650100	100.00	04/30/09	04/09/15	\$ 10,260.77	\$ 3,141.78	\$ 0.00	\$ 7,118.99
CVS HEALTH CORP	126650100	100.00	04/30/09	04/09/15	\$ 10,260.78	\$ 3,141.77	\$ 0.00	\$ 7,119.01
CVS HEALTH CORP	126650100	100.00	04/30/09	04/09/15	\$ 10,260.78	\$ 3,141.78	\$ 0.00	\$ 7,119.00
CVS HEALTH CORP	126650100	1,700.00	01/27/06	10/26/15	\$ 176,010.23	\$ 48,297.00	\$ 0.00	\$ 127,713.23
Security Subtotal					\$ 206,792.56	\$ 57,722.33	\$ 0.00	\$ 149,070.23
DEERE & CO	244199105	300.00	04/30/09	10/07/15	\$ 23,717.33	\$ 12,506.67	\$ 0.00	\$ 11,210.66
DEERE & CO	244199105	200.00	07/08/09	10/07/15	\$ 15,811.55	\$ 7,120.75	\$ 0.00	\$ 8,690.80
DEERE & CO	244199105	200.00	07/15/09	10/07/15	\$ 15,811.55	\$ 7,676.55	\$ 0.00	\$ 8,135.00
Security Subtotal					\$ 55,340.43	\$ 27,303.97	\$ 0.00	\$ 28,036.46
HALYARD HEALTH INC	40650V100	66.00	12/22/09	04/09/15	\$ 3,310.13	\$ 1,402.32	\$ 0.00	\$ 1,907.81
Security Subtotal					\$ 3,310.13	\$ 1,402.32	\$ 0.00	\$ 1,907.81
NIKE INC CLASS	B 654106103	500.00	03/16/10	04/09/15	\$ 50,521.12	\$ 17,630.95	\$ 0.00	\$ 32,890.17
NIKE INC CLASS	B 654106103	720.00	03/16/10	10/26/15	\$ 94,272.81	\$ 25,388.56	\$ 0.00	\$ 68,884.25
NIKE INC CLASS	B 654106103	1,500.00	03/16/10	10/26/15	\$ 196,401.69	\$ 52,892.83	\$ 0.00	\$ 143,508.86
Security Subtotal					\$ 341,195.62	\$ 95,912.34	\$ 0.00	\$ 245,283.28
Total Long-Term (Transactions are not reported on Form 1099-B or to the IRS)					\$ 1,462,856.24	\$ 493,822.19	\$ 0.00	\$ 969,034.05
Total Long-Term					\$ 2,045,147.51	\$ 702,434.35	\$ 0.00	\$ 1,342,713.16

FORM 990-PF **DIVIDENDS AND INTEREST FROM SECURITIES** **STATEMENT** **1**

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
SCHWAB INSTITUTIONAL	93,690.	0.	93,690.	93,690.	
SCHWAB INSTITUTIONAL	848.	0.	848.	0.	
TO PART I, LINE 4	94,538.	0.	94,538.	93,690.	

FORM 990-PF **TAXES** **STATEMENT** **2**

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FOREIGN TAX PAID	1,509.	1,509.		0.
2014 IRS PAYMENT	3,855.	0.		0.
2015 ESTIMATE PAYMENTS	7,720.	0.		0.
TO FORM 990-PF, PG 1, LN 18	13,084.	1,509.		0.

FORM 990-PF **OTHER EXPENSES** **STATEMENT** **3**

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT MANAGEMENT FEE	44,324.	44,324.		0.
ADR FEES	353.	353.		0.
OFFICE EXPENSE	10,163.	0.		0.
TO FORM 990-PF, PG 1, LN 23	54,840.	44,677.		0.

FORM 990-PF	CORPORATE STOCK	STATEMENT	4
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DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
SCHWAB INSTITUTIONAL	2,345,223.	4,958,484.
TOTAL TO FORM 990-PF, PART II, LINE 10B	2,345,223.	4,958,484.

FORM 990-PF	OTHER INVESTMENTS	STATEMENT	5
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DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
STIEVEN FINANCIAL OFFSHORE INVESTORS LTD PARTNERSHIP	COST	1,000,000.	2,303,777.
TOTAL TO FORM 990-PF, PART II, LINE 13		1,000,000.	2,303,777.

FORM 990-PF	OTHER ASSETS	STATEMENT	6
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DESCRIPTION	BEGINNING OF YR BOOK VALUE	END OF YEAR BOOK VALUE	FAIR MARKET VALUE
LIFE INSURANCE	431,200.	431,200.	1,001,261.
ACCRUED INVESTMENT INCOME			
RECEIVABLE	555.	568.	568.
ART	16,500.	16,500.	16,500.
TO FORM 990-PF, PART II, LINE 15	448,255.	448,268.	1,018,329.

FORM 990-PF	PART XV - LINE 1A LIST OF FOUNDATION MANAGERS	STATEMENT	7
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NAME OF MANAGER

JOHN H. FERRING IV
ALISON N. FERRING