



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



Form 990-PF

Return of Private Foundation

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

2015

Open to Public Inspection

Department of the Treasury Internal Revenue Service

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

For calendar year 2015, or tax year beginning 01-01-2015, and ending 12-31-2015

Name of foundation: Trust B UW of Joe Ingram. A Employer identification number: 44-6006475. B Telephone number: (660) 388-5555. G Check all that apply: Initial return, Address change. H Check type of organization: Section 501(c)(3) exempt private foundation. J Accounting method: Cash.

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

Table with 5 columns: (a) Revenue and expenses per books, (b) Net investment income, (c) Adjusted net income, (d) Disbursements for charitable purposes. Rows include Revenue (1-12), Operating and Administrative Expenses (13-26), and Summary (27-29).

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	1,654,814	1,673,629	1,673,629
	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) ▶ _____ 5,755,426 Less allowance for doubtful accounts ▶ _____	6,174,326	5,755,426	5,755,426
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments—U S and state government obligations (attach schedule)	245,469	0	0
	b Investments—corporate stock (attach schedule)	6,156,805	4,105,596	5,342,812
	c Investments—corporate bonds (attach schedule)	1,097,208	2,772,677	2,648,702
	11 Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12 Investments—mortgage loans.			
	13 Investments—other (attach schedule)	0	766,992	650,916
	14 Land, buildings, and equipment basis ▶ _____ 3,207 Less accumulated depreciation (attach schedule) ▶ _____ 805	1,610	2,402	2,402
15 Other assets (describe ▶ _____)				
16 Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	15,330,232	15,076,722	16,073,887	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule).			
	22 Other liabilities (describe ▶ _____)			
23 Total liabilities (add lines 17 through 22)		0		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/> and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	15,330,232	15,076,722	
	28 Paid-in or capital surplus, or land, bldg, and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
30 Total net assets or fund balances (see instructions)	15,330,232	15,076,722		
31 Total liabilities and net assets/fund balances (see instructions)	15,330,232	15,076,722		

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	15,330,232
2	Enter amount from Part I, line 27a	2	107,576
3	Other increases not included in line 2 (itemize) ▶ _____	3	
4	Add lines 1, 2, and 3	4	15,437,808
5	Decreases not included in line 2 (itemize) ▶ _____	5	361,086
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	15,076,722

Part IV Capital Gains and Losses for Tax on Investment Income

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse, or common stock, 200 shs MLC Co.)	How acquired P—Purchase (b) D—Donation	Date acquired (c) (mo, day, yr)	Date sold (d) (mo, day, yr)
1a			
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			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
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	286,424
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)			
	If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8	}	3	

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

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income)
 If section 4940(d)(2) applies, leave this part blank

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2014	1,287,850	10,702,300	0.120334
2013	983,492	10,045,619	0.097903
2012	1,043,843	9,255,785	0.112777
2011	1,073,649	10,233,778	0.104912
2010	1,159,297	8,711,473	0.133077
2	Total of line 1, column (d).		2 0.569003
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 0.113801
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5.		4 10,685,482
5	Multiply line 4 by line 3.		5 1,216,019
6	Enter 1% of net investment income (1% of Part I, line 27b).		6 6,724
7	Add lines 5 and 6.		7 1,222,743
8	Enter qualifying distributions from Part XII, line 4.		8 1,361,436

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

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

1a	Exempt operating foundations described in section 4940(d)(2), check here <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	6,724
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	
3	Add lines 1 and 2.	3	6,724
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	6,724
6	Credits/Payments		
a	2015 estimated tax payments and 2014 overpayment credited to 2015	6a	7,876
b	Exempt foreign organizations—tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868).	6c	4,000
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments. Add lines 6a through 6d.	7	11,876
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8	8
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	5,144
11	Enter the amount of line 10 to be Credited to 2015 estimated tax <input type="checkbox"/> 5,144 Refunded <input type="checkbox"/>	11	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign? <input checked="" type="checkbox"/>		No
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for 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>		No
c Did the foundation file Form 1120-POL for this year?		No
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation <input type="checkbox"/> \$ <u>0</u> (2) On foundation managers <input type="checkbox"/> \$ <u>0</u>		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ <u>0</u>		
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>		No
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i> <input checked="" type="checkbox"/>		No
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		No
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i> <input checked="" type="checkbox"/>		No
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?		
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>	Yes	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> 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? <i>If "No," attach explanation.</i>	Yes	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>		No
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i>		No

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		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ _____	13	Yes	
14	The books are in care of ▶ <u>DAVID STURM</u> Telephone no ▶ <u>(660) 388-5555</u> Located at ▶ <u>211 S BROADWAY SALISBURY MO</u> ZIP+4 ▶ <u>65281</u>			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —Check here ▶ <input type="checkbox"/> 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 instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) If "Yes", enter the name of the foreign country ▶ _____	16	Yes	No

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 checked="" type="checkbox"/> Yes <input 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)? <input type="checkbox"/> Organizations relying on a current notice regarding disaster assistance check here. ▶ <input type="checkbox"/>	1b	No
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	No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))		
a	At the end of tax year 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	No
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ▶ 20____, 20____, 20____, 20____		
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If "Yes," did it have excess business holdings in 2015 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015.</i>)	3b	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015?	4b	No

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

5a During the year did the foundation pay or incur any amount to

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? Yes No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? Yes No

(3) Provide a grant to an individual for travel, study, or other similar purposes? Yes No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions). Yes No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? Yes No

b If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? Yes No

Organizations relying on a current notice regarding disaster assistance check here.

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? Yes No

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

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

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? Yes No



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

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

b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? Yes No

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

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

(a) Name and address	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
BANK OF AMERICA N A  PO BOX 831041 DALLAS, TX 75283	CO-TRUSTEE 1 0	22,950	0	0
DAVID STURM  211 SOUTH BROADWAY SALISBURY, MO 65281	CO-TRUSTEE 4 0	12,000	0	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	Title, and average hours per week (b) devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances

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

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 VALEDICTORIAN, SALUTORIAN & HIGH CLASS RANK SCHOLARSHIP GRANTS TO GRADUATING SENIORS OF CHARITON, COUNTY, MO HIGH SCHOOLS, 51 GRANTS MADE DURING 2015	35,500
2 GRANTS TO EDUCATIONAL, SCHOOL, GOVERNMENTAL, ETC ORGANIZATIONS WITHIN CHARITON COUNTY, MO FOR EDUCATIONAL PURPOSES, 49 GRANTS MADE DURING 2015	393,687
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 STUDENT LOANS FOR EDUCATIONAL STUDY, PROGRAM BEGAN IN THE 1960S, REVOLVING LOANS CURRENTLY TOTAL OVER \$6 MILLION TO OVER 1,000 INDIVIDUALS, APPROXIMATELY 160 NEW LOANS IN 2015	788,423
2 STUDENT LOANS/GRANTS FOR EDUCATIONAL STUDY (DUAL CREDIT - HIGH SCHOOL & COLLEGE), APPROXIMATELY 110 NEW LOANS/GRANTS MADE DURING 2015	13,027
All other program-related investments See instructions	
3 _____	

Total. Add lines 1 through 3 ▶	801,450

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	9,027,004
b	Average of monthly cash balances.	1b	1,821,201
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	10,848,205
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	0
3	Subtract line 2 from line 1d.	3	10,848,205
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	162,723
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	10,685,482
6	Minimum investment return. Enter 5% of line 5.	6	534,274

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	534,274
2a	Tax on investment income for 2015 from Part VI, line 5.	2a	6,724
b	Income tax for 2015 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	6,724
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	527,550
4	Recoveries of amounts treated as qualifying distributions.	4	876,894
5	Add lines 3 and 4.	5	1,404,444
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	1,404,444

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	559,986
b	Program-related investments—total from Part IX-B.	1b	801,450
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes.	2	0
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	0
b	Cash distribution test (attach the required schedule).	3b	0
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	1,361,436
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see instructions).	5	6,724
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	1,354,712

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				1,404,444
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only.			42,325	
b Total for prior years 2013, 2012, 2011		0		
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.				
4 Qualifying distributions for 2015 from Part XII, line 4 ▶ \$ <u>1,361,436</u>				
a Applied to 2014, but not more than line 2a			42,325	
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.				1,319,111
e Remaining amount distributed out of corpus	0			
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.		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.				
d Subtract line 6c from line 6b Taxable amount—see instructions.		0		
e Undistributed income for 2014 Subtract line 4a from line 2a Taxable amount—see instructions.				
f Undistributed income for 2016 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015.				85,333
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.	0			
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.	0			

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2015, enter the date of the ruling. . . . ▶

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

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

1 Information Regarding Foundation Managers:

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

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

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

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

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

INGRAM TRUST B COMMITTEE
211 SOUTH BROADWAY
SALISBURY, MO 65281
(660) 388-5555

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

SEE ATTACHED APPLICATION FORM

c Any submission deadlines

N/A

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

CHARITABLE & EDUCATION PURPOSES IN CHARITON COUNTY, MO

Part XV Supplementary Information(continued)

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

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
TOTAL STUDENT LOANS - SEE ATTACHED PO BOX 831041 DALLAS, TX 75283	NONE	I	STUDENT LOANS	788,423
STUDENT SCHOLARSHIP GRANTS - SEE ATTACHED PO BOX 831041 DALLAS, TX 75283	NONE	I	GRANTS/SCHOLARSHIPS	35,500
COMMUNITY GRANTS - SEE ATTACHED PO BOX 831041 DALLAS, TX 75283	NONE	PC	VARIOUS EDUCATIONAL	393,687
DUAL CREDIT LOANS PO BOX 831041 DALLAS, TX 75283	NONE	I	STUDENT LOANS/GRANTS	13,027
Total			3a	1,230,637
b <i>Approved for future payment</i>				
Total			3b	

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

1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?

Table with 2 columns: Yes, No. Rows include 1a(1) Cash, 1a(2) Other assets, 1b(1) Sales of assets, 1b(2) Purchases of assets, 1b(3) Rental of facilities, 1b(4) Reimbursement arrangements, 1b(5) Loans or loan guarantees, 1b(6) Performance of services, and 1c Sharing of facilities.

a Transfers from the reporting foundation to a noncharitable exempt organization of

- (1) Cash.
(2) Other assets.

b Other transactions

- (1) Sales of assets to a noncharitable exempt organization.
(2) Purchases of assets from a noncharitable exempt organization.
(3) Rental of facilities, equipment, or other assets.
(4) Reimbursement arrangements.
(5) Loans or loan guarantees.
(6) Performance of services or membership or fundraising solicitations.

c Sharing of facilities, equipment, mailing lists, other assets, or paid employees.

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

Table with 4 columns: (a) Line No, (b) Amount involved, (c) Name of noncharitable exempt organization, (d) Description of transfers, transactions, and sharing arrangements.

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

b If "Yes," complete the following schedule

Table with 3 columns: (a) Name of organization, (b) Type of organization, (c) Description of relationship.

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.

Sign Here

2016-09-30

Signature of officer or trustee

Date

Title

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

Paid Preparer Use Only

Table with 6 columns: Print/Type preparer's name, Preparer's Signature, Date, Check if self-employed, PTIN, Firm's name, Firm's address, Firm's EIN, Phone no.

TY 2015 Compensation Explanation

Name: Trust B UW of Joe Ingram

EIN: 44-6006475

Person Name	Explanation
BANK OF AMERICA N A	SEE ATTACHMENT

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

TY 2015 Depreciation Schedule

Name: Trust B UW of Joe Ingram

EIN: 44-6006475

Description of Property	Date Acquired	Cost or Other Basis	Prior Years' Depreciation	Computation Method	Rate / Life (# of years)	Current Year's Depreciation Expense	Net Investment Income	Adjusted Net Income	Cost of Goods Sold Not Included
COPIER	2014-11-28	1,695	85	M5		644			
COMPUTER	2015-10-28	1,512		M5		76			

TY 2015 Investments Corporate Bonds Schedule

Name: Trust B UW of Joe Ingram

EIN: 44-6006475

Name of Bond	End of Year Book Value	End of Year Fair Market Value
SEE ATTACHED STATEMENT	2,772,677	2,648,702

TY 2015 Investments Corporate Stock Schedule

Name: Trust B UW of Joe Ingram

EIN: 44-6006475

Name of Stock	End of Year Book Value	End of Year Fair Market Value
SEE ATTACHED STATEMENT	4,105,596	5,342,812

TY 2015 Investments - Other Schedule

Name: Trust B UW of Joe Ingram

EIN: 44-6006475

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
REAL ESTATE		436,992	494,326
COMMODITIES		330,000	156,590

**TY 2015 Land, Etc.
Schedule**

Name: Trust B UW of Joe Ingram

EIN: 44-6006475

Category / Item	Cost / Other Basis	Accumulated Depreciation	Book Value	End of Year Fair Market Value
COPIER	1,695	729	966	966
COMPUTER	1,512	76	1,436	1,436

TY 2015 Other Decreases Schedule

Name: Trust B UW of Joe Ingram

EIN: 44-6006475

Description	Amount
LOAN COLLECTIONS/REVALUATIONS/REINVEST	361,086

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

**TY 2015 Other
Notes/Loans Receivable
Long Schedule**

Name: Trust B UW of Joe Ingram

EIN: 44-6006475

Borrower's Name	Relationship to Insider	Original Amount of Loan	Balance Due	Date of Note	Maturity Date	Repayment Terms	Interest Rate	Security Provided by Borrower	Purpose of Loan	Description of Lender Consideration	Consideration FMV
STUDENT LOANS			5,755,426				0 %				

Trust B U /W of Joe W Ingram
211 S Broadway
Salisbury, MO 65281
Form 990-PF
2015 Calendar Year

Trust B U/W of Joe W. Ingram

Form 990-PF – Part VIII, Line 1(b) – Trustees – Hours/Week

The compensation shown that is paid to Bank of America, N A (“Bank”), as corporate trustee, is not calculated based on an hourly rate spent by the trustee, rather, the Bank’s compensation as corporate trustee is calculated using a market value fee schedule. The trust officer’s time spent performing administrative responsibilities for Trust B U/W of Joe Ingram average 1 hour/week. In addition, time is spent by other staff members for recordkeeping, investment management, income collection, rendering statements and accountings, regulatory reporting, regulatory compliance and tax services.

The compensation shown that is paid to David Sturm (“Sturm”) is based on time spent performing administrative responsibilities for Trust B U/W of Joe Ingram, which average 4 hours/week.

Settlement Date



Portfolio Detail

CO-TUW JOE W INGRAM

Jan 01, 2015 through Dec 31, 2015

Units	Description	CUSIP	Sector (2)	Market Value/ Market Price	% of Total	Average Unit Cost	Tax Cost/ Unit Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Cur Yld/ YTM
	(2) Industry Sector Codes	CND = Consumer Discretionary	FIN = Financials	IFT = Information Technology	TEL = Telecommunication Services						
		CNS = Consumer Staples	HEA = Health Care	MAT = Materials	UTL = Utilities						
		ENR = Energy	IND = Industrials	OEQ = Other Equities							
U.S. Large Cap											
800 000	ABBOTT LABS Ticker ABT	002824100 HEA		\$35,928.00 44.910	0.4%	\$22,140.51 27.676		\$13,787.49	\$0.00	\$832.00	2.31%
800 000	ABBVIE INC Ticker ABBV	00287Y109 HEA		47,392.00 59.240	0.5	24,009.49 30.012		23,382.51	0.00	1,824.00	3.84
1,750 000	AT&T INC Ticker T	00206R102 TEL		60,217.50 34.410	0.7	54,650.00 31.229		5,567.50	0.00	3,360.00	5.58
1,000 000	CHEVRON CORP Ticker CVX	166764100 ENR		89,960.00 89.960	1.0	35,870.00 35.870		54,090.00	0.00	4,280.00	4.75
2,500 000	CISCO SYS INC Ticker CSCO	17275R102 IFT		67,887.50 27.155	0.8	30,208.33 12.083		37,679.17	0.00	2,100.00	3.09
20,425 336	COLUMBIA DIVIDEND INCOME FUND CLASSZ SHARES Ticker GSFTX	19765N245 OEQ		359,281.66 17.590	4.0	250,000.00 12.240		109,281.66	0.00	10,498.62	2.92
37,122 810	COLUMBIA SELECT LARGE CAP GROWTH FUND CLASSZ SHARES Ticker UMLGX	19765Y688 OEQ		625,890.58 16.860	7.0	460,000.00 12.391		165,890.58	0.00	0.00	0.00

Equities

Portfolio Detail

CO-TUW JOE W INGRAM

Jan 01, 2015 through Dec 31, 2015

Units	Description	CUSIP Sector (2)	Market Value/ Market Price	% of Total	Average Unit Cost	Tax Cost/ Unit Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Cur Yld/ YTM
Equities (cont)										
U.S. Large Cap (cont)										
3,100,000	EMC CORP Ticker: EMC	268648102 IFT	79,608.00 25.680	0.9	58,464.11 18.859		21,143.89	356.50	1,426.00	1.79
1,600,000	EXXON MOBIL CORP Ticker: XOM	30231G102 ENR	124,720.00 77.950	1.4	57,440.00 35.900		67,280.00	0.00	4,672.00	3.74
2,400,000	GENERAL ELEC CO Ticker: GE	369604103 IND	74,760.00 31.150	0.8	12,901.00 5.375		61,859.00	552.00	2,208.00	2.95
800,000	HONEYWELL INTL INC Ticker: HON	438516106 IND	82,856.00 103.570	0.9	29,496.00 36.870		53,360.00	0.00	1,904.00	2.29
1,000,000	ILLINOIS TOOL WKS INC Ticker: ITW	452308109 IND	92,680.00 92.680	1.0	29,675.00 29.675		63,005.00	550.00	2,200.00	2.37
1,600,000	INTEL CORP Ticker: INTC	458140100 IFT	55,120.00 34.450	0.6	43,250.00 27.031		11,870.00	0.00	1,536.00	2.78
700,000	LOCKHEED MARTIN CORP Ticker: LMT	539830109 IND	152,005.00 217.150	1.7	47,320.33 67.600		104,684.67	0.00	4,620.00	3.03
2,000,000	LOWES COS INC Ticker: LOW	548661107 CND	152,080.00 76.040	1.7	17,137.50 8.569		134,942.50	0.00	2,240.00	1.47
2,596,000	MICROSOFT CORP Ticker: MSFT	594918104 IFT	144,026.08 55.480	1.6	65,636.79 25.284		78,389.29	0.00	3,738.24	2.59
750,000	PEPSICO INC Ticker: PEP	713448108 CNS	74,940.00 99.920	0.8	32,820.98 43.761		42,119.02	526.88	2,107.50	2.81
2,956,000	PFIZER INC Ticker: PFE	717081103 HEA	95,419.68 32.280	1.1	94,062.95 31.821		1,356.73	0.00	3,547.20	3.71
500,000	SCHLUMBERGER LTD CURACAO Ticker: SLB	806857108 ENR	34,875.00 69.750	0.4	32,843.75 65.688		2,031.25	250.00	1,000.00	2.86
8,000,000	SELECT SECTOR SPDR TR FINANCIAL SHS BEN INT Ticker: XLF	81369Y605 FIN	190,640.00 23.830	2.1	197,120.00 24.640		-6,480.00	0.00	3,712.00	1.94
1,600,000	TARGET CORP Ticker: TGT	87612E106 CND	116,176.00 72.610	1.3	40,640.00 25.400		75,536.00	0.00	3,584.00	3.08
1,100,000	VERIZON COMMUNICATIONS INC Ticker: VZ	92343V104 TEL	50,842.00 46.220	0.6	47,775.20 43.432		3,066.80	0.00	2,486.00	4.89

Portfolio Detail

CO-TUW JOE W INGRAM

Jan 01, 2015 through Dec 31, 2015

Units	Description	CUSIP Sector (2)	Market Value/ Market Price	% of Total	Average Unit Cost	Tax Cost/ Unit Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Cur Yld/ YTM
Equities (cont)										
U.S. Large Cap (cont)										
Total U.S. Large Cap										
			\$2,807,305.00	31.2%	\$1,683,461.94		\$1,123,843.06	\$2,235.38	\$63,875.56	2.27%
U.S. Mid Cap										
19,886 174	COLUMBIA MID CAP INDEX FUND CLASSZ SHARES Ticker NMPA X	19765J608 OEQ	\$274,230.34 13 790	3 0%	\$150,000.00 7 543		\$124,230.34	\$0.00	\$3,877.80	1 41%
9,000 000	ETRACS ALERIAN MLP INFRA INDEX ETF Ticker MLPI	902641646 ENR	235,440.00 26 160	2 6	249,660.00 27 740		-14,220.00	0 00	17,433 00	7 40
3,000 000	POWERSHARES WATER RESOURCES PORT Ticker PHO	73935X575 OEQ	65,010.00 21 670	0 7	49,841 65 16 614		15,168 35	0 00	489 00	0 75
1,600 000	VANGUARD MID-CAP ETF Ticker VO	922908629 OEQ	192,176.00 120 110	2 1	199,408 00 124 630		-7,232 00	0 00	5,564 80	2 89
Total U.S. Mid Cap										
			\$766,856.34	8.5%	\$648,909.65		\$117,946.69	\$0.00	\$27,364.60	3.56%
U.S. Small Cap										
17,396 495	COLUMBIA SMALL CAP INDEX FUND CLASSZ SHARES Ticker NMSC X	19765J814 OEQ	\$351,235.23 20 190	3 9%	\$225,000.00 12 934		\$126,235 23	\$0.00	\$4,923 21	1 40%
1,700 000	VANGUARD SMALL-CAP ETF Ticker VB	922908751 OEQ	188,088.00 110 640	2 1	198,887 42 116 993		-10,799 42	0 00	5,389 00	2 86
Total U.S. Small Cap										
			\$539,323.23	6.0%	\$423,887.42		\$115,435.81	\$0.00	\$10,312.21	1.91%
International Developed										
9,886 676	ARTISAN INTERNATIONAL FUND Ticker ARTI X	04314H204 OEQ	\$283,549.87 28 680	3 2%	\$310,000.00 31 355		-\$26,450 13	\$0.00	\$1,265 49	0 44%
13,225 000	DB X-TRACKERS MSCI EAFE HEDGED EQUITY FUND Ticker DBEF	233051200 OEQ	359,191.00 27 160	4 0	398,227 62 30 112		-39,036 62	0 00	11,704 13	3 25
4,380 108	HARBOR INTERNATIONAL FUND INSTL CL Ticker HAIN X	411511306 OEQ	260,309.82 59 430	2 9	279,445 57 63 799		-19,135 75	0 00	4,734 90	1 81

Settlement Date



Bank of America Private Wealth Management

CO-TUW JOE W INGRAM

Jan 01, 2015 through Dec 31, 2015

Portfolio Detail

Units	Description	CUSIP Sector (2)	Market Value/ Market Price	% of Total	Average Unit Cost	Tax Cost/ Unit Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Cur Yld/ YTM
Equities (cont)										
International Developed (cont)										
5,000,000	ISHARES CORE MSCI LEAF ETF Ticker IEFA	46432F842 O EQ	271,900.00 54.380	3.0	299,544.50 59.909		-27,644.50	0.00	7,150.00	2.63
Total International Developed			\$1,174,950.69	13.1%	\$1,287,217.69		-\$112,267.00	\$0.00	\$24,854.52	2.11%
Emerging Markets										
6,048,601	COLUMBIA EMERGING MARKETS FUND CLASSZ SHARES Ticker UMEMX	19765Y852 O EQ	\$54,376.92 8.990	0.6%	\$62,119.13 10.270		-\$7,742.21	\$0.00	\$163.31	0.30%
Total Emerging Markets			\$54,376.92	0.6%	\$62,119.13		-\$7,742.21	\$0.00	\$163.31	0.30%
Total Equities			\$5,342,812.18	59.4%	\$4,105,595.83		\$1,237,216.35	\$2,235.38	\$126,570.20	2.36%
Fixed Income										
Investment Grade Taxable										
<i>2016</i>										
250,000,000	UNITED STATES TREAS BD DTD 05/15/86 7.25% DUE 05/15/16 Moody's AAA S&P AA+	912810DW5	\$256,055.00 102.422	2.8%	\$245,468.75 98.188		\$10,586.25	\$2,340.32	\$18,125.00	7.07% 0.59
62,010,556	DOUBLELINE TOTAL RETURN BD FUND CL I	258620103	668,473.79 10.780	7.4	680,000.00 10.966		-11,526.21	0.00	27,470.68	4.10
4,300,000	ISHARES 1-3 YR CR BD ETF	464288646	449,780.00 104.600	5.0	449,271.83 104.482		508.17	0.00	5,323.40	1.18
1,660,000	ISHARES TIPS BOND ETF	464287176	182,068.80 109.680	2.0	184,889.31 111.379		-2,820.51	0.00	612.54	0.33
36,231,884	METRO WEST T/R BD CL I	592905509	384,782.61 10.620	4.3	400,000.00 11.040		-15,217.39	640.00	7,028.99	1.82
Total Investment Grade Taxable			\$1,941,160.20	21.6%	\$1,959,629.89		-\$18,469.69	\$2,980.32	\$58,560.61	3.01%
Global High Yield Taxable										
35,328,053	FIDELITY ADVISOR FLOATING RATE HIGH INCOME FUND INSTL	315807552	\$322,191.84 9.120	3.6%	\$350,000.00 9.907		-\$27,808.16	\$1,742.22	\$13,495.32	4.18%

Settlement Date



Portfolio Detail

CO-TUW JOE W INGRAM

Jan 01, 2015 through Dec 31, 2015

Units	Description	CUSIP Sector (2)	Market Value/ Market Price	% of Total	Average Unit Cost	Tax Cost/ Unit Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Cur Yld/ YTM
	Fixed Income (cont)									
	Global High Yield Taxable (cont)									
15,000 000	SPDR BARCLAYS SHORT TERM HIGH YIELD BD ETF	78468R408	385,350 00 25 690	4 3	463,047 00 30 870		-77,697 00	1,908 00	22,380 00	5 80
	Total Global High Yield Taxable		\$707,541.84	7.9%	\$813,047.00		-\$105,505.16	\$3,650.22	\$35,875.32	5.07%
	Total Fixed Income		\$2,648,702.04	29.4%	\$2,772,676.89		-\$123,974.85	\$6,630.54	\$94,435.93	3.56%