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For calendar year 2015, or tax year beginning 03-01-2015, and ending 02-29-2016

Name of foundation ELAINE FELD STERN CHARITABLE TRUST BLUE RIDGE BANK & TRUST COMPANY		A Employer identification number 43-6354470	
Number and street (or P O box number if mail is not delivered to street address) 4200 LITTLE BLUE PARKWAY		Room/suite	B Telephone number (see instructions) (816) 358-5000
City or town, state or province, country, and ZIP or foreign postal code INDEPENDENCE, MO 64057		C If exemption application is pending, check here ☐	
G Check all that apply ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change		D 1. Foreign organizations, check here ☐ 2. Foreign organizations meeting the 85% test, check here and attach computation ☐ E If private foundation status was terminated under section 507(b)(1)(A), check here ☐ F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐	
H Check type of organization ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation			
I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 2,972,467		J Accounting method ☒ Cash ☐ Accrual ☐ Other (specify) _____ (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) (see instructions))	Revenue and expenses per books (a)	Net investment income (b)	Adjusted net income (c)	Disbursements for charitable purposes (d) (cash basis only)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)				
	2 Check ☒ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	4	4		
	4 Dividends and interest from securities	110,096	110,096		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10 _____	176,833			
	b Gross sales price for all assets on line 6a 1,867,949				
	7 Capital gain net income (from Part IV, line 2)		176,833		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances _____				
	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)				
	12 Total. Add lines 1 through 11	286,933	286,933		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	20,577	2,058		18,519
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule).				
	b Accounting fees (attach schedule).	 1,600	1,600		
	c Other professional fees (attach schedule)	 25,686	23,117		2,569
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	 1,715			
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings.				
	22 Printing and publications				
	23 Other expenses (attach schedule).	 196	196		
	24 Total operating and administrative expenses. Add lines 13 through 23	49,774	26,971		21,088
	25 Contributions, gifts, grants paid	173,000			173,000
	26 Total expenses and disbursements. Add lines 24 and 25	222,774	26,971		194,088
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	64,159			
	b Net investment income (if negative, enter -0-)		259,962		
	c Adjusted net income (if negative, enter -0-)				

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing	286	647	647
	2	Savings and temporary cash investments	33,126	35,118	35,118
	3	Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	4	Pledges receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions).			
	7	Other notes and loans receivable (attach schedule) ▶ _____ Less allowance for doubtful accounts ▶ _____			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U S and state government obligations (attach schedule)	169,788	134,120	144,208
	b	Investments—corporate stock (attach schedule)	1,371,538	977,367	1,383,019
	c	Investments—corporate bonds (attach schedule)	908,890	1,402,718	1,409,475
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)			
	14	Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
15	Other assets (describe ▶ _____)	2,183			
16	Total assets(to be completed by all filers—see the instructions Also, see page 1, item I)		2,485,811	2,549,970	2,972,467
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule).			
	22	Other liabilities (describe ▶ _____)			
	23	Total liabilities(add lines 17 through 22)		0	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ ☒ and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds	2,485,811	2,549,970	
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
30	Total net assets or fund balances(see instructions)		2,485,811	2,549,970	
31	Total liabilities and net assets/fund balances(see instructions)		2,485,811	2,549,970	

Part III Analysis of Changes in Net Assets or Fund Balances		
1	Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1 2,485,811
2	Enter amount from Part I, line 27a	2 64,159
3	Other increases not included in line 2 (itemize) ▶ _____	3
4	Add lines 1, 2, and 3	4 2,549,970
5	Decreases not included in line 2 (itemize) ▶ _____	5
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6 2,549,970

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)
1 a	SHORT TERM CAPITAL GAIN DISTRIBUTIONS	P		
b	LONG TERM CAPITAL GAIN DISTRIBUTIONS	P		
c	SHORT TERM SALES-SCH ATT	P		
d	LONG TERM SALES-SCH ATT	P		
e	CLASS ACTION SETTLEMENT	P		2015-03-18

(e) Gross sales price	Depreciation allowed (f) (or allowable)	Cost or other basis (g) plus expense of sale	Gain or (loss) (h) (e) plus (f) minus (g)
a 2,322			2,322
b 12,121			12,121
c 423,995		447,214	-23,219
d 1,429,239		1,243,902	185,337
e 272			272

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	Adjusted basis (j) as of 12/31/69	Excess of col (i) (k) over col (j), if any	Gains (Col (h) gain minus col (k), but not less than -0-) or (l) Losses (from col (h))
a			2,322
b			12,121
c			-23,219
d			185,337
e			272

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	176,833
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	-20,897

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	191,179	3,303,325	0 05788
2013	234,948	3,237,251	0 07258
2012	185,525	3,126,904	0 05933
2011	170,559	2,454,123	0 06950
2010	164,713	2,907,594	0 05665

2	Total of line 1, column (d).	2	0 315931
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 063186
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5.	4	3,092,022
5	Multiply line 4 by line 3.	5	195,373
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	2,600
7	Add lines 5 and 6.	7	197,973
8	Enter qualifying distributions from Part XII, line 4.	8	194,088

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 VII

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

1a Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☐ and enter 1% of Part I, line 27b		1	5,199
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	5,199
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	5,199
6 Credits/Payments			
a 2015 estimated tax payments and 2014 overpayment credited to 2015	6a	640	
b Exempt foreign organizations—tax withheld at source	6b		
c Tax paid with application for extension of time to file (Form 8868).	6c		
d Backup withholding erroneously withheld	6d		
7 Total credits and payments Add lines 6a through 6d.		7	640
8 Enter any penalty for underpayment of estimated tax Check here ☒ if Form 2220 is attached		8	50
9 Tax due.If the total of lines 5 and 8 is more than line 7, enter amount owed		9	4,609
10 Overpayment.If line 7 is more than the total of lines 5 and 8, enter the amount overpaid.		10	
11 Enter the amount of line 10 to be Credited to 2015 estimated tax Refunded		11	

Part VII-A

Statements Regarding Activities

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

Part VII-A

Statements Regarding Activities (continued)

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 ▶N/A	13	Yes	
14	The books are in care of ▶BLUE RIDGE BANK & TRUST Telephone no ▶(816) 358-5000 Located at ▶4200 LITTLE BLUE PARKWAY INDEPENDENCE MO ZIP+4 ▶64057			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041—Check here ▶ ☐ and enter the amount of tax-exempt interest received or accrued during the year ▶ 15			
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	No 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? ☐ 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. ▶ ☐	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? ☐ Yes ☒ No If "Yes," list the years ▶ 20____, 20____, 20____, 20____			
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see instructions).	2b		No
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ▶ 20____, 20____, 20____, 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2015 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015).	3b		No
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 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)?			5b	No
Organizations relying on a current notice regarding disaster assistance check here.				
c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?		☐ Yes ☒ No		
If "Yes," attach the statement required by Regulations section 53.4945–5(d)				
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	☐ Yes ☒ No		
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		6b	No
If "Yes" to 6b, file Form 8870				
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	☐ Yes ☒ No		
b	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?		7b	No

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

(a) Name and address	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
SUSAN FELD STRAUSS 1035 WEST 64TH TERRACE KANSAS CITY, MO 64113	Trustee 1 00	5,144		
LESLIE ANN STRAUSS 7509 LANGLEY CANYON ROAD SALINAS, CA 93907	Trustee 1 00	5,144		
DON KAHAN 505 NORTH HIGHWAY 50 LEES SUMMIT, MO 64063	Trustee 1 00	5,144		
ROBERT J MARGOLIN 1628 RIVER RIDGE WILLIAMSBURG, VA 23185	Trustee 1 00	5,145		

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
NONE				

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

Part VIII

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

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

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over \$50,000 for professional services. ▶

Part IX-A

Summary of Direct Charitable Activities

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

	Expenses
1	
2	
3	
4	

Part IX-B

Summary of Program-Related Investments (see instructions)

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

Part X Minimum Investment Return

(All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes		
a	Average monthly fair market value of securities.	1a	3,107,831
b	Average of monthly cash balances.	1b	31,278
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	3,139,109
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation).	1e	0
2	Acquisition indebtedness applicable to line 1 assets.	2	
3	Subtract line 2 from line 1d.	3	3,139,109
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	47,087
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	3,092,022
6	Minimum investment return. Enter 5% of line 5.	6	154,601

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	154,601
2a	Tax on investment income for 2015 from Part VI, line 5.	2a	5,199
b	Income tax for 2015 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	5,199
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	149,402
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	149,402
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	149,402

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	194,088
b	Program-related investments—total from Part IX-B.	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes.	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	
b	Cash distribution test (attach the required schedule).	3b	
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	194,088
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see instructions).	5	
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	194,088

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				149,402
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only.				
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2015				
a From 2010.	32,102			
b From 2011.				
c From 2012.	32,150			
d From 2013.	75,919			
e From 2014.	28,561			
f Total of lines 3a through e.	168,732			
4 Qualifying distributions for 2015 from Part XII, line 4 ► \$ 194,088				
a Applied to 2014, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions).				
c Treated as distributions out of corpus (Election required—see instructions).	0			
d Applied to 2015 distributable amount.				149,402
e Remaining amount distributed out of corpus	44,686			
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	213,418			
b Prior years' undistributed income Subtract line 4b from line 2b.				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.				
d Subtract line 6c from line 6b Taxable amount—see instructions				
e Undistributed income for 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				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions).				
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions). . .	32,102			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	181,316			
10 Analysis of line 9				
a Excess from 2011. . . .				
b Excess from 2012. . . .	32,150			
c Excess from 2013. . . .	75,919			
d Excess from 2014. . . .	28,561			
e Excess from 2015. . . .	44,686			

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

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

b

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

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

c

Any submission deadlines

NONE

d

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

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

Part XV

Supplementary Information(continued)

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

Recipient	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 Paid during the year See Additional Data Table				
Total			▶ 3a	173,000
b Approved for future payment				
Total			▶ 3b	

Enter gross amounts unless otherwise indicated

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

Form **990-PF** (2015)

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

Yes	No
-----	----

	No
--	-----------

	No
--	-----------

11/11/2017

	No
--	-----------

	No
--	-----------

	No
--	-----------

	No
--	-----------

	No
--	-----------

No

No

e

gements

S

Discuss this

May the IRS discuss this return with the preparer shown below

(see instr)? ☒ Yes ☐ No

(see instr)? ☒ Yes ☐ No

PTIN P00079749

Phone no (913) 648-6828

Form 990PF Part XV Line 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>				
AMERICAN RED CROSS 211 WEST ARMOUR BOULEVARD KANSAS CITY,MO 64111	NONE	N/A	CHARITABLE	15,000
CHILDREN'S MERCY HOSPITAL 2401 GILLHAM ROAD KANSAS CITY,MO 64108	NONE	N/A	MEDICAL	11,000
TRUMAN MEDICAL CENTER FOUNDATION 2310 HOLMES SUITE 735 KANSAS CITY,MO 64108	NONE	N/A	MEDICAL	13,000
HARVESTERS 3801 TOPPING AVENUE KANSAS CITY,MO 64129	NONE	N/A	CHARITABLE	10,000
BOYS GIRLS CLUB OF GREATER KANSAS C 6301 ROCKHILL ROAD 303 KANASAS CITY,MO 64113	NONE	N/A	CHARITABLE	4,000
WOMEN'S EMPLOYMENT NETWORK 720 OAK STREET 200 KANSAS CITY,MO 64106	NONE	N/A	EDUCATION	4,000
SALVATION ARMY PO BOX 412577 KANSAS CITY,MO 64141	NONE	N/A	CHARITABLE	6,000
AUTISM SOCIETY OF AMERICA PO BOX 96223 WASHINGTON,DC 20090	NONE	N/A	EDUCATION	3,000
FOLLY THEATER PO BOX 26505 KANSAS CITY,MO 64196	NONE	N/A	ARTS	1,000
PARALYZED VETERANS OF AMERICA 801 18TH STREET NW WASHINGTON,DC 20006	NONE	N/A	CHARITABLE	5,000
KANSAS CITY HOSPICE PALLIATIVE CARE 9221 WARD PARKWAY 100 KANSAS CITY,MO 64114	NONE	N/A	MEDICAL	2,000
KANSAS CITY SYMPHONY 1020 CENTRAL 300 KANSAS CITY,MO 64105	NONE	N/A	ARTS	1,000
REDEMPTORIST SOCIAL SERVICES CENTER 207 WEST LINWOOD KANSAS CITY,MO 64111	NONE	N/A	CHARITABLE	1,000
LEE'S SUMMIT CARES 901 NE INDEPENDENCE AVENUE LEES SUMMIT,MO 64063	NONE	N/A	CHARITABLE	5,000
LEE'S SUMMIT SOCIAL SERVICES 108 SE 4TH STREET LEES SUMMIT,MO 64063	NONE	N/A	CHARITABLE	11,000
Total ▶ 3a				173,000

Form 990PF Part XV Line 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 Paid during the year				
OZANAM 421 EAST 137TH STREET KANSAS CITY,MO 64145	NONE	N/A	CHARITABLE	5,000
GILLIS CENTER 8150 WORNALL ROAD KANSAS CITY,MO 64114	NONE	N/A	MEDICAL	1,500
JANUS OF SANTA CRUZ 200 7TH AVENUE SANTA CRUZ,CA 95062	NONE	N/A	MEDICAL	1,500
MOCSA 3100 BROADWAY STREET KANSAS CITY,MO 64111	NONE	N/A	CHARITABLE	4,000
HOPE HOUSE PO BOX 577 LEES SUMMIT,MO 64063	NONE	N/A	CHARITABLE	3,000
JAMESTOWN-YORKTOWN FOUNDATION INC PO BOX 3605 WILLIAMSBURG,VA 23187	NONE	N/A	EDUCATION	1,000
DREAM CATCHERS EQUINE ASST 7550 NE CROUCH ROAD CAMERON,MO 64429	NONE	N/A	LIFE SKILLS DEVELOPMENT	3,500
KEMPER MUSEUM OF CONTEMPORARY ART 4420 WARWICK BLVD KANSAS CITY,MO 64111	NONE	N/A	ARTS	1,000
JACKSON COUNTY CASA 625 EAST 26TH STREET KANSAS CITY,MO 64108	NONE	N/A	CHARITABLE	2,000
PETS FOR LIFE INC 7240 WORNALL ROAD KANSAS CITY,MO 64114	NONE	N/A	CHARITABLE	2,000
MONTEREY COUNTY RAPE CRISIS CENTER 173 SARGENT COURT MONTEREY,CA 93940	NONE	N/A	CHARITABLE	2,000
KANSAS CITY AUTISM TRAINING CENTER 4805 WEST 67TH STREET PRAIRIE VILLAGE,KS 66208	NONE	N/A	EDUCATION	1,500
COMPREHENSIVE MENTAL HEALTH SERVICE 17844 EAST 23RD STREET INDEPENDENCE,MO 64057	NONE	N/A	BEHAVIORAL HEALTH SERVICES	4,000
ST LUKE'S HOSPITAL FOUNDATION 4225 BALTIMORE AVENUE KANSAS CITY,MO 64111	NONE	N/A	MEDICAL	2,000
MEMORIAL SLOAN-KETTERING CANCER CEN 1275 YORK AVENUE NEW YORK,NY 10065	NONE	N/A	MEDICAL	3,000
Total ▶ 3a				173,000

Form 990PF Part XV Line 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 Paid during the year				
CHILDREN'S THERAPEUTIC LEARNING CEN 3101 MAIN STREET KANSAS CITY,MO 64111	NONE	N/A	EDUCATION	4,000
COLONIAL CASA 1311 JAMESTOWN ROAD WILLIAMSBURG,VA 23185	NONE	N/A	CHARITABLE	1,500
JUVENILE DIABETES RESEARCH FOUNDATI 920 MAIN STREET 280 KANSAS CITY,MO 64105	NONE	N/A	MEDICAL	4,000
LYRIC OPERA OF KANSAS CITY 1725 HOLMES STREET KANSAS CITY,MO 64108	NONE	N/A	ARTS	1,000
BACH ARIA SOLOISTS INC 1215 WEST 64TH TERRACE KANSAS CITY,MO 64113	NONE	N/A	ARTS	3,000
UNICORN THEATRE 3828 MAIN STREET KANSAS CITY,MO 64111	NONE	N/A	ARTS	1,000
KANSAS CITY BALLET 500 WEST PERSHING ROAD KANSAS CITY,MO 64108	NONE	N/A	ARTS	1,000
MIDWEST CANCER CARE AT MENORAH MEDI 5721 WEST 119TH STREET OVERLAND PARK,KS 66209	NONE	N/A	MEDICAL	1,000
WOUNDED WARRIOR PROJECT PO BOX 758517 TOPEKA,KS 66675	NONE	N/A	MEDICAL	5,000
TRUMAN MED CTR-LAKEWOOD FMLY BIRTHP 7900 LEES SUMMIT ROAD KANSAS CITY,MO 64139	NONE	N/A	MEDICAL	20,000
JUNIOR ACHIEVEMENT OF MIDDLE AMERIC 4049 PENNSYLVANIA AVE SUITE 150 KANSAS CITY,MO 64111	NONE	N/A	EDUCATION	1,500
DISABLED VETERAN'S NATIONAL FOUNDAT PO BOX 96262 WASHINGTON,DC 20090	NONE	N/A	SOCIAL SERVICES	1,000
Total ▶ 3a				173,000

TY 2015 Accounting Fees Schedule

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

EIN: 43-6354470

Software ID: 15000324

Software Version: 2015v2.0

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

TY 2015 Investments Corporate Bonds Schedule

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

EIN: 43-6354470

Software ID: 15000324

Software Version: 2015v2.0

Name of Bond	End of Year Book Value	End of Year Fair Market Value
GOLDMAN SACHS CORE FIXED-INC INSTL		
GOLDMAN SACHS HIGH YIELD INSTL	117,638	119,716
T ROWE PRICE EMERGING MARKETS BOND FUND		
DODGE & COX INCOME FUND	124,398	123,773
VANGUARD INTERMEDIATE TERM TAX-EXEMPT	525,474	530,142
PALMER SQUARE INCOME PLUS		
DOUBLELINE TOTAL RETURN BOND	199,649	199,588
GOLDMAN SACHS GROUP INC DEP SHS	5,889	6,026
LORD ABBETT SHORT DURATION INCOME	170,650	170,000
MORGAN STANLEY DEP FIX/FLT	8,616	8,428
VANGUARD INTERM TERM BOND INDEX	250,404	251,802

TY 2015 Investments Corporate Stock Schedule

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

EIN: 43-6354470

Software ID: 15000324

Software Version: 2015v2.0

Name of Stock	End of Year Book Value	End of Year Fair Market Value
ISHARES RUSSELL MIDCAP VALUE	48,360	108,366
ISHARES RUSSELL 2000 GROWTH	16,745	39,016
ISHARES RUSSELL 2000 VALUE	16,373	30,600
ISHARES RUSSELL MIDCAP GWTH INDEX	38,548	94,530
SPDR S & P DIVIDEND	147,416	268,663
VANGUARD HIGH DIVIDEND YIELD INDX ETF		
VANGUARD TOTAL STOCK MARKET ETF	76,768	166,456
JP MORGAN CHASE & CO ALERIAN ETF		
WISDOMTREE EMERGING MKTS SM CAP DIV		
ISHARES DOW JONES INTL SELECT DIV ID IDV	41,747	41,794
FEDERATED STRATEGIC VALUE FUND	189,268	203,401
AEGON N V PERP CAP SECS 6.375%	2,272	2,278
ALLSTATE CORP DEP PFD	9,628	9,900
BB&T CORP DEP SHS PFD	9,466	9,816
BANK OF AMERICA CORP PFD	5,697	5,834
BANK OF NEW YORK MELLON 1/4000 PFD C	9,169	9,894
CAPITAL ONE FINL CORP PRE SH 1/40TH	9,350	9,798
CITIGROUP INC DEP SHS C	8,090	8,382
CITY NATIONAL CORP 1/40TH PFD C		
DISCOVER FINANCIAL SVCS DEP SHS	9,616	9,956
FIRST REPUBLIC BANK SAN FRANCISCO CA PFD	7,389	7,543
GOLDMAN SACHS GRP DEP SHS 1/1000		
HSBC FINANCE CORP PFD	2,265	2,257
JPMORGAN CHASE & CO DEP PFD		
METLIFE INC FLOATING RATE SERIES A PFD	9,312	10,004
MORGAN STANLEY PFD		
NORTHERN TRUST CORP DEP SHS PFD	9,362	10,001
PNC FINANCIAL SVS GRP 1/400 SER Q PFD	8,946	9,629
REGIONS FINANCIAL CORP NEW PFD	9,715	9,760
SCE TR PFD	9,599	10,053

Name of Stock	End of Year Book Value	End of Year Fair Market Value
SCHWAB CHARLES CORP NEW D SHS SER B PFD		
STATE STREET CORP DEP PFD	9,479	9,526
SUNTRUST BANKS INC PFD	9,404	9,984
TORTOISE ENERGY INFRASTRUCTURE CORP		
US BANCORP 1/1000 PRP H PFD	9,440	9,996
VANGUARD FTSE DEVELOPED MKTS ETF	92,833	115,552
VANGUARD REIT INDEX	115,000	113,439
WELLS FARGO & CO NEW DEP 1/1000 CL A		
CHS INC CLASS B SER 4 PFD	8,583	8,524
ING GROEP NV 6.125% PFD	2,308	2,275
JPMORGAN CHASE & CO PREF SHARE	9,628	9,864
KKR FINANCIAL HLDGS LLC SER A PFD	6,327	6,155
SCHWAB CHARLES CORP PREF SHARE C	9,608	9,755
WELLS FARGO & CO PREF SHARE	9,656	10,018

TY 2015 Investments Government Obligations Schedule

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

EIN: 43-6354470

Software ID: 15000324

Software Version: 2015v2.0

**US Government Securities - End of
Year Book Value:**

29,120

**US Government Securities - End of
Year Fair Market Value:**

28,738

**State & Local Government
Securities - End of Year Book
Value:**

105,000

**State & Local Government
Securities - End of Year Fair
Market Value:**

115,470

TY 2015 Other Expenses Schedule

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

EIN: 43-6354470

Software ID: 15000324

Software Version: 2015v2.0

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT EXPENSES FXD INV TRUST	196	196		

TY 2015 Other Professional Fees Schedule

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

EIN: 43-6354470

Software ID: 15000324

Software Version: 2015v2.0

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
BLUE RIDGE BANK	25,686	23,117	0	2,569

TY 2015 Taxes Schedule

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

EIN: 43-6354470

Software ID: 15000324

Software Version: 2015v2.0

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
2014 990PF BALANCE DUE	1,075			
2015 990PF ESTIMATES	640			

Beginning of Restricted Zone

ACCOUNT # 11890000436
 TAX ID XX-XXX4470
 FROM 03/01/2015
 TO 02/28/2016
 FISCAL YEAR: 12/31

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

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION -----	DATE SOLD/ ACQUIRED -----	PROCEEDS OF SALE/ COST -----	GAIN OR LOSS -----	REG ---	HOW ACQ COVERED -----
SHORT TERM CAPITAL GAIN (LOSS) -----					
220.000000 SHARES OF HSBC FINANCE CORP PFD	03/02/2015 12/15/2014	5,530.57 5,537.40	(6.83)	40	P C
220.000000 SHARES OF AEGON N V PERP CAP SECS 6.375%	03/02/2015 12/15/2014	5,586.01 5,552.80	33.21	40	P C
85.000000 SHARES OF FIRST REPUBLIC BANK SAN FRANCISCO CA PFD	03/02/2015 12/15/2014	2,088.35 2,017.05	71.30	40	P C
380 SHARES OF WELLS FARGO & CO NEW DEP 1/1000 CL A	04/07/2015 12/15/2014	9,445.26 8,846.86	598.40	40	P C
365 SHARES OF BB&T CORP DEP SHS PFD	04/07/2015 12/15/2014	9,213.27 8,812.82	400.45	40	P C
80.000000 SHARES OF CITY NATIONAL CORP 1/40TH PFD C	08/11/2015 12/15/2014	1,971.15 1,849.20	121.95	40	P C
240 SHARES OF JPMORGAN CHASE & CO DEP PFD	08/11/2015 12/15/2014	5,797.52 5,599.20	198.32	40	P C
140 SHARES OF JPMORGAN CHASE & CO DEP PFD	08/11/2015 04/07/2015	3,381.89 3,481.37	(99.48)	40	P C
350 SHARES OF SCHWAB CHARLES CORP NEW D SHS SERIES B PFD	08/11/2015 12/15/2014	8,958.89 8,889.33	69.56	40	P C

ACCOUNT # 11890000436
 TAX ID XX-XXX4470
 FROM 03/01/2015
 TO 02/28/2016
 FISCAL YEAR: 12/31

TRUST SOURCING SOLUTIONS
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 7/6/1973, AGENCY DTD 8/7/08

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION -----	DATE SOLD/ ACQUIRED -----	PROCEEDS OF SALE/ COST -----	GAIN OR LOSS -----	REG ---	HOW ACQ COVERED -----
SHORT TERM CAPITAL GAIN (LOSS) - CONTINUED -----					
35.000000 SHARES OF CITY NATIONAL CORP 1/40TH PFD C	08/12/2015 12/15/2014	859.49 809.03	50.46	40	P C
50.000000 SHARES OF CITY NATIONAL CORP 1/40TH PFD C	08/13/2015 12/15/2014	1,224.50 1,155.75	68.75	40	P C
25.000000 SHARES OF CITY NATIONAL CORP 1/40TH PFD C	09/10/2015 12/15/2014	618.67 577.87	40.80	40	P C
10.000000 SHARES OF CITY NATIONAL CORP 1/40TH PFD C	09/11/2015 12/15/2014	247.30 231.15	16.15	40	P C
170.000000 SHARES OF WELLS FARGO & CO DEP 1/1000 CL A	09/11/2015 04/07/2015	4,032.97 4,149.58	(116.61)	40	P C
107.000000 SHARES OF WELLS FARGO & CO DEP 1/1000 CL A	09/14/2015 04/07/2015	2,528.38 2,611.80	(83.42)	40	P C
6.000000 SHARES OF CITY NATIONAL CORP 1/40TH PFD C	09/14/2015 12/15/2014	148.08 138.69	9.39	40	P C
29.000000 SHARES OF CITY NATIONAL CORP 1/40TH PFD C	09/15/2015 12/15/2014	710.17 670.34	39.83	40	P C
113 SHARES OF WELLS FARGO & CO DEP 1/1000 CL A	09/15/2015 04/07/2015	2,671.37 2,758.25	(86.88)	40	P C
13.000000 SHARES OF CITY NATIONAL CORP 1/40TH PFD C	09/16/2015 12/15/2014	317.46 300.49	16.97	40	P C

ACCOUNT # 11890000436
 TAX ID XX-XXX4470
 FROM 03/01/2015
 TO 02/28/2016
 FISCAL YEAR: 12/31

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

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION -----	DATE SOLD/ ACQUIRED -----	PROCEEDS OF SALE/ COST -----	GAIN OR LOSS -----	REG ---	HOW ACQ COVERED -----
SHORT TERM CAPITAL GAIN (LOSS) - CONTINUED -----					
2.000000 SHARES OF CITY NATIONAL CORP 1/40TH PFD C	09/17/2015 12/15/2014	48.77 46.23	2.54	40	P C
80 SHARES OF CITY NATIONAL CORP 1/40TH PFD C	09/21/2015 12/15/2014	1,953.03 1,849.20	103.83	40	P C
888 SHARES OF TORTOISE ENERGY INFRASTRUCTURE CORP	09/23/2015 01/28/2015	27,884.19 38,294.47	(10,410.28)	40	P C
5121.552 SHARES OF DODGE & COX INCOME FUND	09/25/2015 01/14/2015	68,577.58 71,035.93	(2,458.35)	50	P C
5214.289 SHARES OF VANGUARD INTERMEDIATE TERM TAX-EXEMPT	10/09/2015 09/25/2015	73,938.62 73,730.04	208.58	50	P C
3414.634 SHARES OF DODGE & COX INCOME FUND	10/20/2015 01/14/2015	46,063.41 47,360.97	(1,297.56)	50	P C
606 SHARES OF VANGUARD REIT ETF	11/20/2015 12/30/2014	47,956.08 49,964.70	(2,008.62)	40	P C
409 SHARES OF VANGUARD REIT ETF	11/20/2015 01/28/2015	32,366.39 36,327.38	(3,960.99)	40	P C
65 SHARES OF GASLOG LTD PFD SHS SER A	12/04/2015 05/14/2015	1,505.73 1,659.74	(154.01)	40	P C

ACCOUNT # 11890000436
 TAX ID XX-XXX4470
 FROM 03/01/2015
 TO 02/28/2016
 FISCAL YEAR: 12/31

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

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION -----	DATE SOLD/ ACQUIRED -----	PROCEEDS OF SALE/ COST -----	GAIN OR LOSS -----	REG ---	HOW ACQ COVERED -----
SHORT TERM CAPITAL GAIN (LOSS) - CONTINUED -----					
1764.291 SHARES OF AMERICAN FUNDS INTERNATIONAL GR & INC F-2	01/27/2016 09/23/2015	46,612.57 50,000.00	(3,387.43)	50	P C
15 SHARES OF RBS CAPITAL TR V PFD	02/10/2016 09/10/2015	344.89 372.62	(27.73)	40	P C
50 SHARES OF RBS CAPITAL TR V PFD	02/10/2016 09/11/2015	1,149.64 1,243.13	(93.49)	40	P C
5 SHARES OF RBS CAPITAL TR V PFD	02/10/2016 09/14/2015	114.96 124.30	(9.34)	40	P C
90 SHARES OF RBS CAPITAL TR V PFD	02/10/2016 09/24/2015	2,069.35 2,240.69	(171.34)	40	P C
175 SHARES OF RBS CAPITAL TR V PFD	02/10/2016 08/14/2015	4,016.16 4,311.69	(295.53)	40	P C
10 SHARES OF RBS CAPITAL TR V PFD	02/10/2016 09/10/2015	229.50 248.42	(18.92)	40	P C
40.000000 SHARES OF ING GROEP NV 6.125% PFD	02/11/2016 12/29/2015	939.39 1,025.93	(86.54)	40	P C
130 SHARES OF BARCLAYS BANK PLC ADR PFD 2	02/11/2016 12/29/2015	2,893.39 3,389.63	(496.24)	40	P C
TOTAL SHORT TERM CAPITAL GAIN (LOSS)		423,994.95 447,214.05	(23,219.10)		

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LONG TERM CAPITAL GAIN (LOSS) -----					
185.09 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	03/16/2015 12/19/2008	185.09 199.43	(14.34)	40	
76.47 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	03/16/2015 12/19/2008	76.47 84.44	(7.97)	40	
158.48 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	03/20/2015 09/24/2008	158.48 182.48	(24.00)	40	
271.85 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	03/25/2015 12/19/2008	271.85 298.20	(26.35)	40	
1297.01 UNITS OF FNMA POOL #634778 5% 01/01/2017	03/25/2015 01/10/2011	1,297.01 1,377.65	(80.64)	40	
821.6 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	03/25/2015 02/03/2009	821.60 868.16	(46.56)	40	
326.34 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	04/15/2015 12/19/2008	326.34 351.63	(25.29)	40	
93.06 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	04/15/2015 12/19/2008	93.06 102.75	(9.69)	40	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----				
172.52 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	04/20/2015 09/24/2008	172.52 198.65	(26.13)	40
262.12 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	04/27/2015 12/19/2008	262.12 287.53	(25.41)	40
1302.9 UNITS OF FNMA POOL #634778 5% 01/01/2017	04/27/2015 01/10/2011	1,302.90 1,383.90	(81.00)	40
778.52 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	04/27/2015 02/03/2009	778.52 822.64	(44.12)	40
262 SHARES OF SPDR S&P DIVIDEND	05/05/2015 06/01/2010	20,480.16 12,211.82	8,268.34	40
230 SHARES OF VANGUARD TOTAL STOCK MARKET ETF	05/05/2015 05/07/2009	25,010.89 10,429.21	14,581.68	40
4 SHARES OF ISHARES RUSSELL MIDCAP GROWTH INDEX	05/05/2015 05/07/2009	391.35 140.69	250.66	40
55 SHARES OF ISHARES RUSSELL MIDCAP GROWTH INDEX	05/05/2015 07/28/2009	5,381.13 2,134.00	3,247.13	40

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----					
70 SHARES OF ISHARES RUSSELL MIDCAP VALUE INDEX	05/05/2015 07/28/2009	5,240.10 2,191.70	3,048.40	40	
178.79 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	05/15/2015 12/19/2008	178.79 192.65	(13.86)	40	
84.72 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	05/15/2015 12/19/2008	84.72 93.55	(8.83)	40	
172.42 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	05/20/2015 09/24/2008	172.42 198.53	(26.11)	40	
315.23 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	05/26/2015 12/19/2008	315.23 345.79	(30.56)	40	
1308.84 UNITS OF FNMA POOL #634778 5% 01/01/2017	05/26/2015 01/10/2011	1,308.84 1,390.21	(81.37)	40	
796.45 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	05/26/2015 02/03/2009	796.45 841.59	(45.14)	40	
235.84 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	06/15/2015 12/19/2008	235.84 254.12	(18.28)	40	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----					
101.83 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	06/15/2015 12/19/2008	101.83 112.44	(10.61)	40	
272.18 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	06/22/2015 09/24/2008	272.18 313.40	(41.22)	40	
195.44 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	06/25/2015 12/19/2008	195.44 214.39	(18.95)	40	
1314.8 UNITS OF FNMA POOL #634778 5% 01/01/2017	06/25/2015 01/10/2011	1,314.80 1,396.54	(81.74)	40	
940.79 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	06/25/2015 02/03/2009	940.79 994.11	(53.32)	40	
167.57 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	07/15/2015 12/19/2008	167.57 180.56	(12.99)	40	
84.91 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	07/15/2015 12/19/2008	84.91 93.75	(8.84)	40	
213.39 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	07/20/2015 09/24/2008	213.39 245.70	(32.31)	40	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----					
187.13 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	07/27/2015 12/19/2008	187.13 205.27	(18.14)	40	
1320.78 UNITS OF FNMA POOL #634778 5% 01/01/2017	07/27/2015 01/10/2011	1,320.78 1,402.90	(82.12)	40	
647.16 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	07/27/2015 02/03/2009	647.16 683.84	(36.68)	40	
151.27 UNITS OF FHLMO GOLD POOL #E93166 5% 12/01/2017	08/17/2015 12/19/2008	151.27 162.99	(11.72)	40	
99.19 UNITS OF FHLMO POOL #C90606 5.5% 01/01/2023	08/17/2015 12/19/2008	99.19 109.52	(10.33)	40	
207.63 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	08/20/2015 09/24/2008	207.63 239.07	(31.44)	40	
231.27 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	08/25/2015 12/19/2008	231.27 253.69	(22.42)	40	
1326.81 UNITS OF FNMA POOL #634778 5% 01/01/2017	08/25/2015 01/10/2011	1,326.81 1,409.30	(82.49)	40	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----					
700.57 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	08/25/2015 02/03/2009	700.57 740.28	(39.71)	40	
152.93 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	09/15/2015 12/19/2008	152.93 164.78	(11.85)	40	
94.71 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	09/15/2015 12/19/2008	94.71 104.58	(9.87)	40	
109.17 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	09/21/2015 09/24/2008	109.17 125.70	(16.53)	40	
190.29 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	09/25/2015 12/19/2008	190.29 208.74	(18.45)	40	
1332.83 UNITS OF FNMA POOL #634778 5% 01/01/2017	09/25/2015 01/10/2011	1,332.83 1,415.70	(82.87)	40	
731.12 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	09/25/2015 02/03/2009	731.12 772.56	(41.44)	40	
645 SHARES OF WISDOMTREE EMERGING MKTS SM CAP DIV DGS	09/23/2015 03/09/2010	23,007.18 28,096.20	(5,089.02)	40	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----					
708 SHARES OF WISDOMTREE EMERGING MKTS SM CAP DIV DGS	09/23/2015 05/21/2010	25,254.39 28,397.88	(3,143.49)	40	
1184 SHARES OF TORTOISE ENERGY INFRASTRUCTURE CORP	09/23/2015 01/09/2014	37,178.93 49,761.64	(12,582.71)	40	C C
17416.546 SHARES OF VANGUARD INTERMEDIATE TERM TAX-EXEMPT	10/09/2015 01/09/2014	246,966.62 240,000.00	6,966.62	50	P C
143.38 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	10/15/2015 12/19/2008	143.38 154.49	(11.11)	40	
80.58 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	10/15/2015 12/19/2008	80.58 88.97	(8.39)	40	
188.85 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	10/20/2015 09/24/2008	188.85 217.45	(28.60)	40	
1297 SHARES OF JPMORGAN CHASE & CO ALERIAN ETF	10/15/2015 01/06/2011	43,428.73 47,310.02	(3,881.29)	40	P N
162.91 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	10/26/2015 12/19/2008	162.91 178.70	(15.79)	40	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----					
1338.92 UNITS OF FNMA POOL #634778 5% 01/01/2017	10/26/2015 01/10/2011	1,338.92 1,422.16	(83.24)	40	
639.78 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	10/26/2015 02/03/2009	639.78 676.04	(36.26)	40	
144.86 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	11/16/2015 12/19/2008	144.86 156.09	(11.23)	40	
83.7 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	11/16/2015 12/19/2008	83.70 92.42	(8.72)	40	
125.61 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	11/20/2015 09/24/2008	125.61 144.63	(19.02)	40	
165.76 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	11/25/2015 12/19/2008	165.76 181.83	(16.07)	40	
1344.99 UNITS OF FNMA POOL #634778 5% 01/01/2017	11/25/2015 01/10/2011	1,344.99 1,428.61	(83.62)	40	
691.54 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	11/25/2015 02/03/2009	691.54 730.73	(39.19)	40	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----					
157.13 UNITS OF	12/15/2015	157.13	(12.18)	40	
FHLMC GOLD POOL #E93166 5%	12/19/2008	169.31			
12/01/2017					
57.91 UNITS OF	12/15/2015	57.91	(6.03)	40	
FHLMC POOL #C90606 5.5%	12/19/2008	63.94			
01/01/2023					
2540.879 SHARES OF	12/16/2015	15,397.72	(559.00)	50	
GOLDMAN SACHS HIGH YIELD INST	07/28/2009	15,956.72	(548.22)		
LESS: RET OF CAP ADS					
9300.808 SHARES OF	12/16/2015	56,362.90	(10,695.92)	50	P
GOLDMAN SACHS HIGH YIELD INST	08/20/2013	67,058.82	(10696.46)		C
LESS: RET OF CAP ADS					
4837.295 SHARES OF	12/16/2015	29,314.01	(5,659.63)	50	P
GOLDMAN SACHS HIGH YIELD INST	09/30/2013	34,973.64	(5629.10)		C
LESS: RET OF CAP ADS					
94.61 UNITS OF	12/21/2015	94.61	(14.33)	40	
GNMA II POOL #003302M 5%	09/24/2008	108.94			
11/20/2017					
1931 SHARES OF	12/16/2015	49,243.26	(21,192.86)	40	P
JPMORGAN CHASE & CO ALERIAN ETF	01/06/2011	70,436.12			N
1630 SHARES OF	12/16/2015	109,762.34	43,201.45	40	
VANGUARD HIGH DIVIDEND YIELD	04/29/2010	66,560.89			
INDX ETF					

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----					
175.59 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	12/28/2015 12/19/2008	175.59 192.61	(17.02)	40	
2828.14 UNITS OF FNMA POOL #634778 5% 01/01/2017	12/28/2015 01/10/2011	2,828.14 3,003.97	(175.83)	40	
569.49 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	12/28/2015 02/03/2009	569.49 601.77	(32.28)	40	
49.000000 SHARES OF MORGAN STANLEY PFD	12/22/2015 12/15/2014	1,315.30 1,254.40	60.90	40	P C
265 SHARES OF FIRST REPUBLIC BANK SAN FRANCISCO CA PFD	12/22/2015 12/15/2014	6,561.06 6,288.45	272.61	40	P C
171 SHARES OF MORGAN STANLEY PFD	12/23/2015 12/15/2014	4,586.49 4,377.60	208.89	40	P C
130.000000 SHARES OF BANK OF NEW YORK MELLON CORP 1/4000 PFD C	12/28/2015 12/15/2014	3,321.45 2,965.30	356.15	40	P C
120.000000 SHARES OF US BANCORP 1/1000 PRP H PFD	12/28/2015 12/15/2014	3,072.14 2,814.00	258.14	40	P C

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----					
145.94 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	01/15/2016 12/19/2008	145.94 157.25	(11.31)	40	
87.14 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	01/15/2016 12/19/2008	87.14 96.22	(9.08)	40	
149.55 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	01/20/2016 09/24/2008	149.55 172.20	(22.65)	40	
136.61 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	01/25/2016 12/19/2008	136.61 149.85	(13.24)	40	
1268.01 UNITS OF FNMA POOL #634778 5% 01/01/2017	01/25/2016 01/10/2011	1,268.01 1,346.85	(78.84)	40	
667.94 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	01/25/2016 02/03/2009	667.94 705.80	(37.86)	40	
6158.219 SHARES OF PALMER SQUARE INCOME PLUS	01/26/2016 10/20/2014	57,764.09 60,658.45	(2,894.36)	50	P C
15839.57 SHARES OF GOLDMAN SACHS CORE FIXED INCOME I FUND	01/27/2016 07/28/2009	165,365.11 142,080.94	23,284.17	50	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----					
5382 SHARES OF T ROWE PRICE EMERGING MKTS BOND FD	01/27/2016 07/28/2009	60,063.12 62,485.02	(2,421.90)	50	
916.27 SHARES OF T ROWE PRICE EMERGING MKTS BOND FD	01/27/2016 09/21/2009	10,225.57 11,398.40	(1,172.83)	50	
6158.218 SHARES OF PALMER SQUARE INCOME PLUS	02/05/2016 10/20/2014	56,162.95 60,658.45	(4,495.50)	50	P C
1567 SHARES OF VANGUARD HIGH DIVIDEND YIELD INDX ETF	02/05/2016 05/07/2009	100,085.89 49,794.25	50,291.64	40	
2036 SHARES OF VANGUARD HIGH DIVIDEND YIELD INDX ETF	02/05/2016 05/07/2009	130,041.41 65,348.27	64,693.14	40	
261 SHARES OF VANGUARD HIGH DIVIDEND YIELD INDX ETF	02/05/2016 04/29/2010	16,670.34 10,657.91	6,012.43	40	
1350 SHARES OF VANGUARD HIGH DIVIDEND YIELD INDX ETF	02/05/2016 06/01/2010	86,225.88 49,720.50	36,505.38	40	
147 UNITS OF FHLMC GOLD POOL #E93166 5% 12/01/2017	02/16/2016 12/19/2008	147.00 158.39	(11.39)	40	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----					
70.99 UNITS OF FHLMC POOL #C90606 5.5% 01/01/2023	02/16/2016 12/19/2008	70.99 78.38	(7.39)	40	
45.000000 SHARES OF HSBC FINANCE CORP PFD	02/11/2016 12/15/2014	1,080.85 1,132.65	(51.80)	40	P C
40.000000 SHARES OF AEGON N V PERP CAP SECS 6.375%	02/11/2016 12/15/2014	966.80 1,009.60	(42.80)	40	P C
91.87 UNITS OF GNMA II POOL #003302M 5% 11/20/2017	02/22/2016 09/24/2008	91.87 105.78	(13.91)	40	
127.47 UNITS OF FNMA POOL #256280 5.5% 06/01/2016	02/25/2016 12/19/2008	127.47 139.82	(12.35)	40	
1252.9 UNITS OF FNMA POOL #634778 5% 01/01/2017	02/25/2016 01/10/2011	1,252.90 1,330.80	(77.90)	40	
559.75 UNITS OF FNMA POOL #685194 4.5% 03/01/2018	02/25/2016 02/03/2009	559.75 591.47	(31.72)	40	

$$\begin{array}{r} 1,429,239.10 \\ -1,243,972.72 \\ \hline 185,266.38 \\ 185,337.15 \end{array}$$