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Form **990-PF**

Return of Private Foundation

OMB No 1545-0052

2015

Department of the Treasury
Internal Revenue Service

or Section 4947(a)(1) Trust Treated as Private Foundation
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Information about Form 990-PF and its separate instructions is at www.irs.gov/form990pf

Open to Public Inspection

For calendar year 2015 or tax year beginning 12/01, 2015, and ending 11/30, 2016

Name of foundation: RUTH E. WARD ENDOWMENT TRUST 100245

Number and street (or P O box number if mail is not delivered to street address): UMB BANK N.A. P. O. BOX 415044 M/S 1020307

Room/suite: _____

City or town, state or province, country, and ZIP or foreign postal code: KANSAS CITY, MO 64141-6692

A Employer identification number 43-6771065

B Telephone number (see instructions) 785-826-453

C If exemption application is pending, check here

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

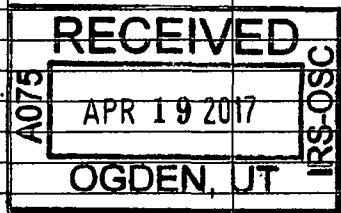
G Check all that apply: Initial return Initial return of a former public charity
 Final return Amended return
 Address change Name change

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) \$ 2,184,338.

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))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)				
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B.				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	40,170.	39,509.		STMT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	99,362.			
	b Gross sales price for all assets on line 6a <u>1,975,770.</u>				
	7 Capital gain net income (from Part IV, line 2)		99,362.		
	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)	2,795.				
12 Total. Add lines 1 through 11	142,327.	138,871.			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	26,759.	13,380.		13,380.
	14 Other employee salaries and wages		NONE	NONE	
	15 Pension plans, employee benefits		NONE	NONE	
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule) <u>STMT 2</u>	800.	NONE	NONE	800.
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions) <u>STMT 3</u>	5,785.	641.		
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings		NONE	NONE	
	22 Printing and publications		NONE	NONE	
	23 Other expenses (attach schedule)				
	24 Total operating and administrative expenses. Add lines 13 through 23	33,344.	14,021.	NONE	14,180.
	25 Contributions, gifts, grants paid	100,468.			100,468.
26 Total expenses and disbursements. Add lines 24 and 25	133,812.	14,021.	NONE	114,648.	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	8,515.				
b Net investment income (if negative, enter -0-)		124,850.			
c Adjusted net income (if negative, enter -0-)					



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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)			
		Beginning of year (a) Book Value	End of year (b) Book Value	End of year (c) Fair Market Value	
Assets	1	Cash - non-interest-bearing			
	2	Savings and temporary cash investments	37,590.	45,725.	45,725.
	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 ▶ NONE			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments - U S and state government obligations (attach schedule)			
	b	Investments - corporate stock (attach schedule)			
	c	Investments - corporate bonds (attach schedule)			
	11	Investments - land, buildings, and equipment basis ▶			
	Less accumulated depreciation ▶ (attach schedule)				
12	Investments - mortgage loans				
13	Investments - other (attach schedule)	1,980,036.	1,978,555.	2,138,613.	
14	Land, buildings, and equipment basis ▶				
	Less accumulated depreciation ▶ (attach schedule)				
15	Other assets (describe ▶)				
16	Total assets (to be completed by all filers - see the instructions Also, see page 1, item 1)	2,017,626.	2,024,280.	2,184,338.	
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)		NONE		
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	2,017,626.	2,024,280.	
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)	2,017,626.	2,024,280.		
31	Total liabilities and net assets/fund balances (see instructions)	2,017,626.	2,024,280.		

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 2,017,626.
2	Enter amount from Part I, line 27a	2 8,515.
3	Other increases not included in line 2 (itemize) ▶ <u>ROUNDING</u>	3 1.
4	Add lines 1, 2, and 3	4 2,026,142.
5	Decreases not included in line 2 (itemize) ▶ <u>SEE STATEMENT 4</u>	5 1,862.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6 2,024,280.

Part IV Capital Gains and Losses for Tax on Investment Income

Table with columns (a) through (k) for publicly traded securities. Includes rows for gross sales price, depreciation, cost basis, gain/loss, and FMV as of 12/31/69. Summary rows for capital gain net income and net short-term capital gain.

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 [X] No
If "Yes," the foundation does not qualify under section 4940(e) Do not complete this part

Table with columns (a) through (d) for qualification under section 4940(e). Includes rows for base period years, adjusted qualifying distributions, net value of noncharitable-use assets, and distribution ratio. Summary rows for total, average distribution ratio, and net value of noncharitable-use assets.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary - see instructions)	1	1,249.
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		
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	1,249.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	NONE
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	1,249.
6	Credits/Payments.		
a	2015 estimated tax payments and 2014 overpayment credited to 2015	6a	2,288.
b	Exempt foreign organizations - tax withheld at source	6b	NONE
c	Tax paid with application for extension of time to file (Form 8868)	6c	NONE
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments Add lines 6a through 6d	7	2,288.
8	Enter any penalty for underpayment of estimated tax Check here <input type="checkbox"/> if Form 2220 is attached	8	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	1,039.
11	Enter the amount of line 10 to be Credited to 2016 estimated tax <input type="checkbox"/> 626. Refunded <input type="checkbox"/> 413.	11	413.

Part VII-A Statements Regarding Activities

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

Part VII-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions). 11 Yes No X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions) 12 Yes No X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address N/A 13 Yes No X
14 The books are in care of UMB BANK Telephone no 785826453 Located at P.O. BOX 560, SALINA, KS ZIP+4 67402-0560
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here 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? 16 Yes No X

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

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

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 X
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? Yes No X
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? Yes No X
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? X 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 X
(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 X
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? 1b Yes No X
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 Yes No X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))
a At the end of tax year 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? Yes No X
If "Yes," list the years
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 Yes No X
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here
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 X
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 Yes No X
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? 4a Yes No X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015? 4b Yes No X

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

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

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? 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	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
UMB BANK, N A. P.O. BOX 560, SALINA, KS 67402-0560	TRUSTEE 2	26,759.	-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	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE		NONE	NONE	NONE

Total number of other employees paid over \$50,000 NONE

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		NONE
Total number of others receiving over \$50,000 for professional services ▶		NONE

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 NONE	
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 NONE	
2	
All other program-related investments See instructions	
3 NONE	
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	2,145,321.
b	Average of monthly cash balances	1b	72,769.
c	Fair market value of all other assets (see instructions).	1c	NONE
d	Total (add lines 1a, b, and c)	1d	2,218,090.
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	NONE
3	Subtract line 2 from line 1d	3	2,218,090.
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	33,271.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	2,184,819.
6	Minimum investment return. Enter 5% of line 5	6	109,241.

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	109,241.
2a	Tax on investment income for 2015 from Part VI, line 5	2a	1,249.
b	Income tax for 2015 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b	2c	1,249.
3	Distributable amount before adjustments Subtract line 2c from line 1	3	107,992.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	107,992.
6	Deduction from distributable amount (see instructions).	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	107,992.

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	114,648.
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	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	114,648.
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	1,249.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	113,399.

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				107,992.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only.			100,468.	
b Total for prior years 20 <u>13</u> , 20____, 20____		NONE		
3 Excess distributions carryover, if any, to 2015				
a From 2010	NONE			
b From 2011	NONE			
c From 2012	NONE			
d From 2013	NONE			
e From 2014	NONE			
f Total of lines 3a through e	NONE			
4 Qualifying distributions for 2015 from Part XII, line 4 ▶ \$ <u>114,648.</u>				
a Applied to 2014, but not more than line 2a			100,468.	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2015 distributable amount.				14,180.
e Remaining amount distributed out of corpus.	NONE			
5 Excess distributions carryover applied to 2015 . (If an amount appears in column (d), the same amount must be shown in column (a))	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	NONE			
b Prior years' undistributed income Subtract line 4b from line 2b.		NONE		
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		NONE		
d Subtract line 6c from line 6b Taxable amount - see instructions		NONE		
e Undistributed income for 2014 Subtract line 4a from line 2a Taxable amount - see instructions				
f Undistributed income for 2015 Subtract lines 4d and 5 from line 1. This amount must be distributed in 2016.				93,812.
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)	NONE			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions)	NONE			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9				
a Excess from 2011	NONE			
b Excess from 2012	NONE			
c Excess from 2013	NONE			
d Excess from 2014	NONE			
e Excess from 2015	NONE			

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9) NOT APPLICABLE

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

b Check box to indicate whether the foundation is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

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

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

1 Information Regarding Foundation Managers:

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

N/A

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.

N/A

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

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

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

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

c Any submission deadlines:

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

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
FIRST UNITED METHODIST CHURCH 122 N 8TH ST. SALINA KS 67401-2687	NONE	PC	PROGRAM SUPPORT	33,489.
SALINA REGIONAL HEALTH FOUNDATION 400 S SANTA FE AVE. SALINA KS 67402-5080	NONE	PC	PROGRAM SUPPORT	33,489.
KANSAS WESLEYAN UNIVERSITY 100 E CLAFLIN AVE. SALINA KS 67401-6196	NONE	PC	PROGRAM SUPPORT	16,745.
EMBERHOPE INC 4505 E 47TH ST WICHITA KS 67210	NONE	PC	PROGRAM SUPPORT	16,745.
Total ▶ 3a				100,468.
b Approved for future payment				
Total ▶ 3b				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Table with 5 columns: (a) Business code, (b) Amount, (c) Exclusion code, (d) Amount, (e) Related or exempt function income. Rows include Program service revenue, Membership dues and assessments, Interest on savings and temporary cash investments, Dividends and interest from securities, Net rental income, Gain or (loss) from sales of assets, and Subtotal.

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

Table with 2 columns: Line No., Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes. Includes the text 'NOT APPLICABLE'.



Account Name:

Ruth E. Ward Permanent Endowment

Account Number: 100245

Statement Period: Nov. 1 - Nov. 30, 2016

Page 7 of 18

Statement of Investment Position

Units Description	Symbol Cusip	Cost Basis		Market Value		Unrealized Gain / (Loss)	Estimated Annual Yield Income %
		Unit	Total	Unit	Total		
Equity Securities							
Common Stock							
120 Activision Blizzard Inc	ATVI 00507V109	44.61	5,353.12	36.61	4,393.20	(959.92)	31 0.71
17 Alphabet Inc	GOOGL 02079K305	686.65	11,673.07	775.88	13,189.96	1,516.89	0 0
29 Amazon Com Inc	AMZN 023135106	723.38	20,978.11	750.57	21,766.53	788.42	0 0
95 Apache Corp	APA 037411105	54.79	5,204.85	65.95	6,265.25	1,060.40	95 1.52
160 Apple Inc	AAPL 037833100	93.39	14,942.70	110.52	17,683.20	2,740.50	365 2.06
70 Ball Corp	BILL 058498106	75.42	5,279.05	75.06	5,254.20	(24.85)	36 0.69
25 Baird C R Inc	BCR 067383109	209.48	5,237.09	210.55	5,263.75	26.66	26 0.49
185 BB&T Corp	BBT 054937107	44.65	8,261.03	45.25	8,371.25	110.22	222 2.65
130 Berkshire Hathaway Inc - Cl B	BRKB 084670702	150.76	19,598.61	157.44	20,467.20	868.59	0 0
165 BHP Billiton Ltd One ADR Represents 2 Ord Shrs	BHP 088606108	32.60	5,378.90	37.54	6,194.10	815.20	99 1.60
135 Bristol Myers Squibb Co	BMY 110122108	71.81	9,694.12	56.44	7,619.40	(2,074.72)	205 2.69
30 Broadcom, Ltd.	AVGO Y09827109	172.49	5,174.79	170.49	5,114.70	(60.09)	61 1.20
30 Caterpillar Inc Del	CAT 149123101	86.98	2,609.27	95.56	2,866.80	257.53	92 3.22
330 Cisco Systems Inc	CSCO 17275R102	31.01	10,231.75	29.82	9,840.60	(391.15)	343 3.49
150 Comcast Corp New	CMCSA 20030N101	67.78	10,166.47	69.51	10,426.50	260.03	165 1.58
140 Continental Resources Inc	CLR 212015101	38.07	5,329.43	58.01	8,121.40	2,791.97	0 0
70 Costco Wholesale Corp	COST 22160K105	58.02	4,061.10	150.11	10,507.70	6,446.60	126 1.20
45 Cummins Inc	CMI 231021106	116.88	5,259.52	141.78	6,380.10	1,120.58	185 2.89
135 Danaher Corp Del	DHR 235851102	25.19	3,400.18	78.17	10,552.95	7,152.77	68 0.64



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Account Name: Ruth E. Ward Permanent Endowment

Account Number: 100245

Page 8 of 18

Statement Period: Nov. 1 - Nov. 30, 2016

Statement of Investment Position (continued)

Units Description	Symbol Cusip	Cost Basis		Market Value		Unrealized Gain / (Loss)	Estimated Annual Yield Income %
		Unit	Total	Unit	Total		
Equity Securities (continued)							
Common Stock (continued)							
85 Eaton Corp Plc	ETN	59.43	5,051.17	66.51	5,653.35	602.18	194 3.43
Sedol B8KGN82	G29183103						
85 Edwards Lifesciences Corp	EW	86.92	7,388.01	82.85	7,042.25	(345.76)	0
	28176ET08						
135 EOG Resources Inc	EOG	81.43	10,992.53	102.52	13,840.20	2,847.67	90 0.65
	26875P101						
125 ExxonMobil Corp	XOM	78.71	9,838.49	87.30	10,912.50	1,074.01	375 3.44
	30231G102						
130 Facebook Inc - A Shs	FB	81.55	10,601.34	118.42	15,394.60	4,793.26	0
	30303M102						
110 Five Below Inc	FIVE	47.33	5,205.95	39.36	4,329.60	(876.35)	0
	33829M101						
130 Halliburton Co	HAL	41.14	5,348.49	53.09	6,901.70	1,553.21	94 1.36
	406216101						
100 Honeywell International Inc	HON	96.44	9,644.34	113.94	11,394.00	1,749.66	266 2.33
	438516106						
45 Johnson & Johnson	JNJ	115.93	5,216.74	111.30	5,008.50	(208.24)	144 2.88
	478160104						
300 JPMorgan Chase & Co	JPM	66.38	19,913.02	80.17	24,051.00	4,137.98	576 2.39
	46625H100						
95 Kraft Heinz Co	KHC	72.80	6,915.56	81.65	7,756.75	841.19	228 2.94
	500754106						
120 Lincoln National Corp	LNC	44.80	5,376.25	64.10	7,692.00	2,315.75	120 1.56
	534187109						
65 Mastercard Inc - Class A	MA	89.33	5,806.65	102.20	6,643.00	836.35	49 0.74
	576360104						
50 McDonalds Corp	MCD	116.88	5,844.07	119.27	5,963.50	119.43	188 3.15
	580135101						
125 Medtronic Plc	MDT	84.83	10,603.20	73.01	9,126.25	(1,476.95)	215 2.36
	G5960L103						
140 Merck & Co Inc	MRK	62.33	8,726.00	61.19	8,566.60	(159.40)	263 3.07
	58933Y105						
190 Microsoft Corp	MSFT	57.28	10,883.25	60.26	11,449.40	566.15	296 2.59
	594918104						
240 Mondelez International Inc	MDLZ	42.32	10,157.83	41.24	9,897.60	(260.23)	182 1.84
	608207105						
445 Morgan Stanley Co	MS	31.07	13,826.87	41.36	18,405.20	4,578.33	356 1.93
	617446448						



Account Name: Ruth E. Ward Permanent Endowment

Account Number: 100245

Page 9 of 18

Statement Period: Nov. 1 - Nov. 30, 2016

Statement of Investment Position (continued)

Units Description	Symbol Cusip	Cost Basis		Market Value		Unrealized Gain / (Loss)	Estimated Annual Yield Income %
		Unit	Total	Unit	Total		
Equity Securities (continued)							
Common Stock (continued)							
190 Newell Brands Inc	NWL 651229106	48.65	9,242.59	47.01	8,931.90	(310.69)	144 1.62
90 NextEra Energy Inc	NEE 65339F101	112.19	10,096.75	114.23	10,280.70	183.95	313 3.05
105 Nucor Corp	NUE 670346105	50.27	5,278.08	62.19	6,529.95	1,251.87	158 2.41
185 Nvidia Corp	NVDA 67066G104	32.77	6,062.38	92.20	17,057.00	10,994.62	104 0.61
25 O'Reilly Automotive Inc	ORLY 67103H107	60.27	1,506.64	274.50	6,862.50	5,355.86	0
205 Paychex Inc	PAYX 704326107	47.43	9,722.64	58.95	12,084.75	2,362.11	377 3.12
160 Principal Financial Group Inc	PFG 74251V102	52.13	8,340.49	57.69	9,230.40	889.91	275 2.98
185 Procter & Gamble Co	PG 742718109	79.95	14,789.85	82.46	15,255.10	465.25	495 3.25
80 Raytheon Co	RTN 755111507	123.86	9,908.97	149.54	11,963.20	2,054.23	234 1.96
80 Salesforce.com Inc	CRM 79466L302	64.99	5,198.89	72.00	5,760.00	561.11	0
45 Thermo Fisher Scientific Inc	TMO 883556102	49.35	2,220.60	140.11	6,304.95	4,084.35	27 0.43
155 Union Pacific Corp	UNP 907818108	89.57	13,883.69	101.33	15,706.15	1,822.46	375 2.39
40 UnitedHealth Group Inc	UNH 91324P102	140.42	5,616.65	158.32	6,332.80	716.15	100 1.58
200 Visa Inc	V 92826C839	82.25	16,450.24	77.32	15,464.00	(986.24)	132 0.85
Class A Shrs	WM	69.59	5,566.90	69.52	5,561.60	(5.30)	131 2.36
80 Waste Mgmt Inc Del	WAT 94106L109	139.74	5,589.56	134.57	5,382.80	(206.76)	0
40 Waters Corp	WFC 941848103	29.36	8,221.39	52.92	14,817.60	6,596.21	426 2.87
280 Wells Fargo & Co	949746101						



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Account Name: Ruth E. Ward Permanent Endowment

Account Number: 100245

Page 10 of 18

Statement Period: Nov. 1 - Nov. 30, 2016

Statement of Investment Position (continued)

Units Description	Symbol Cusip	Cost Basis		Market Value		Unrealized Gain / (Loss)	Estimated Annual Yield Income %
		Unit	Total	Unit	Total		
Equity Securities (continued)							
Common Stock (continued)							
335 Weyerhaeuser Co	WY 962166104	30.70	10,283.37	30.83	10,328.05	44.68	415 4.02
Total Common Stock			473,152.60		554,160.24	31,007.64	9,464
Total Equity Securities			473,152.60		554,160.24	31,007.64	9,464
Equity Funds							
Equity Fund							
20,126.049 Developed Markets Index Fund Admiral CL	VTMGX	12.43	250,145.01	11.55	232,455.87	(17,689.14)	6,682 2.87
525 iShares Core S&P 500 ETF	921943809 IVV	219.54	115,258.45	221.53	116,303.25	1,044.80	2,413 2.08
290 iShares Core S&P Small-Cap ETF	464287200 IJR	41.93	12,159.30	133.53	38,723.70	26,564.40	472 1.22
700 iShares Russell Midcap Index Fund	464287804 IWR	92.62	64,832.00	177.76	124,432.00	59,600.00	2,033 1.63
14,225.531 Ivy International Core Equity I	464287499 ICEIX	16.25	231,234.01	16.50	234,721.26	3,487.25	2,760 1.18
4,922.299 MFS Mid Cap Growth Fd I	465899706 OTCIX	14.44	71,078.00	15.17	74,671.28	3,593.28	0
8,490.448 Nuance Mid Cap Value - I	552987877 NIMVLX	11.41	96,876.01	11.51	97,725.06	849.05	766 0.78
4,739.821 Seafarer Overseas Growth & Income Fd I	561667511 SIGIX	11.44	54,202.81	11.13	52,754.21	(1,448.60)	683 1.29
696.555 Vanguard Institutional Index	317609295 VINIX	192.68	134,213.10	201.68	140,481.21	6,268.11	2,841 2.02
1,198.111 William Blair Small Cap Value Fund CL I	922040100 BVDIX	17.99	21,552.28	20.88	25,016.56	3,464.28	49 0.19
	093001824						
Total Equity Fund			1,051,550.97		1,137,284.40	85,733.43	18,698
Total Equity Funds			1,051,550.97		1,137,284.40	85,733.43	18,698

31
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2016



Account Name: Ruth E. Ward Permanent Endowment

Account Number: 100245

Page 11 of 18

Statement Period: Nov. 1 - Nov. 30, 2016

Statement of Investment Position (continued)

Units Description	Symbol Cusip	Cost Basis		Market Value		Unrealized Gain / (Loss)	Estimated Annual Yield Income %
		Unit	Total	Unit	Total		
Fixed Income Securities							
Government & Agency Bonds							
25,000 Federal Home Loan Mortgage Corp DTD 1/13/2012 2.375% 1/13/2022	3137EADB2	1.05	26,338.50	101.99	25,498.00	(840.50)	594 1.36
Aaa							
25,000 Federal Home Loan Mortgage Corp DTD 1/17/2013 0.875% 3/7/2018	3137EADP1	0.98	24,562.40	99.67	24,918.50	356.10	219 1.32
Aaa							
25,000 Federal Home Loan Mortgage Corp DTD 5/14/2012 1.000% 6/29/2017	3137EADH9	1.00	25,011.15	100.16	25,040.50	29.35	250 0.98
Aaa							
25,000 Federal National Mortgage Assn DTD 3/1/2012 1.125% 4/27/2017	3135G0JA2	1.00	25,030.94	100.19	25,048.25	17.31	281 1.09
Aaa							
25,000 Federal National Mortgage Assn DTD 8/23/2013 1.875% 9/18/2018	3135G0YM9	1.01	25,164.22	101.29	25,322.25	158.03	469 1.71
Aaa							
Total Government & Agency Bonds			126,107.21		125,827.50	(279.71)	1,613
Corporate Bonds							
25,000 Aflac Inc DTD 2/10/2012 2.650% 2/15/2017		1.01	25,193.88	100.28	25,070.25	(123.63)	663 2.33
Sr Unsecured Notes	001055AH5						
A3							
25,000 Anheuser-Busch Inbev Worldwide DTD 10/16/2009 5.375% 1/15/2020	035523TAN8	1.10	27,512.44	109.17	27,291.75	(220.69)	1,344 3.34
A3							
25,000 BP Capital Markets Plc DTD 5/10/2013 1.375% 5/10/2018	05565QCE6	0.99	24,750.75	99.65	24,912.00	161.25	344 1.65
Sr Unsecured							
A2							
25,000 John Deere Capital Corp MTN DTD 4/3/2008 5.350% Ser D 4/3/2018	24422EQR3	1.05	26,322.36	105.05	26,263.25	(59.11)	1,338 3.73
Senior Unsecured Notes							
A2							
25,000 McDonalds Corp MTN DTD 9/30/2011 2.625% Ser rntn 1/15/2022	58013MEM2	1.04	25,942.50	99.71	24,927.50	(1,015.00)	656 1.90
Sr Unsecured							
Baa1							



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Account Name: Ruth E. Ward Permanent Endowment

Account Number: 100245

Page 12 of 18

Statement Period: Nov. 1 - Nov. 30, 2016

Statement of Investment Position (continued)

Units Description	Symbol Cusip	Cost Basis		Market Value		Unrealized Gain / (Loss)	Estimated Annual Yield %
		Unit	Total	Unit	Total		
Fixed Income Securities (contracts)							
Corporate Bonds (continued)							
25,000 Starbucks Corp DTD 12/5/2013 2.000% 12/5/2018 Call 11/05/2018 @ 100 Sr Unsecured A2	855244AF6	1.00	25,121.09	100.93	25,232.50	111.41	500 1.88
Total Corporate Bonds			154,843.02		153,697.25	(1,145.77)	4,844
Total Fixed Income Securities			280,950.23		279,524.75	(1,425.48)	6,656
Fixed Income Funds							
12,659.403 American Century Diversified Bond Inst. ACBPX 024932600		11.08	140,210.78	10.67	135,075.83	(5,134.95)	3,975 2.94
3,058 DoubleLine Total Return Bond CL I. DBLTX 259620103		10.69	32,690.02	10.65	32,567.70	(122.32)	1,220 3.75
Total Fixed Income Funds			172,900.80		167,643.53	(5,257.27)	5,195
Total Fixed Income Funds			172,900.80		167,643.53	(5,257.27)	5,195
Money Markets & Cash							
Money Market Funds							
45,725.47 Fidelity Treasury Fund #695 FISXX 316175504		1.00	45,725.47	1.00	45,725.47		123 0.27
Total Money Market Funds			45,725.47		45,725.47	0.00	123
Total Money Markets and Cash			45,725.47		45,725.47	0.00	123
Account Total			2,024,280.07		2,184,338.39	160,058.32	40,137

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
DIVIDENDS AND INTEREST FROM SECURITIES	40,170.	39,509.
TOTAL	40,170.	39,509.

FORM 990PF, PART I - ACCOUNTING FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
TAX PREPARATION FEE (NON-ALLOC	800.			800.
TOTALS	800.	NONE	NONE	800.

FORM 990PF, PART I - TAXES

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FEDERAL TAX PAYMENT - PRIOR YE	4,000.	
FEDERAL ESTIMATES - INCOME	1,144.	
FOREIGN TAXES ON QUALIFIED FOR	550.	550.
FOREIGN TAXES ON NONQUALIFIED	91.	91.
TOTALS	5,785.	641.

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES

=====

DESCRIPTION

AMOUNT

WASH SALE ADJUSTMENT
WASH SALE ADJUSTMENT

1,129.
733.

TOTAL

1,862.
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FEDERAL FOOTNOTES

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ELECTION TO AMORTIZE BOND PREMIUM
TAXPAYER HEREBY ELECTS TO AMORTIZE BOND PREMIUM PURSUANT TO IRC
SEC.171(C) AND TREASURY REGULATION 1.171-4(A).