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Form **990-PF**

# Return of Private Foundation

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

OMB No 1545-0052

**2016**

Open to Public Inspection

Department of the Treasury  
Internal Revenue Service

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► Information about Form 990-PF and its separate instructions is at [www.irs.gov/form990pf](http://www.irs.gov/form990pf).

For calendar year 2016 or tax year beginning **March 1**, 2016, and ending **February 28**, 2017

Name of foundation <b>Joe &amp; Jean Palmer Endowment Fund</b>		A Employer identification number <b>73-1593688</b>
Number and street (or P O box number if mail is not delivered to street address)	Room/suite	B Telephone number (see instructions) <b>580-252-0629</b>
<b>2915 S. 13th Street</b>		
City or town, state or province, country, and ZIP or foreign postal code <b>Duncan, OK, USA 73533-9086</b>		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ► \$ <b>203,815</b>	J Accounting method: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

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)	<b>2,000</b>			
	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	<b>7,681</b>			
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10				
	b Gross sales price for all assets on line 6a				
	7 Capital gain net income (from Part IV, line 2)				
	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	<b>9,681</b>	<b>7,681</b>	<b>7,681</b>		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.				
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)				
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	<b>784</b>	<b>784</b>	<b>784</b>	
	24 Total operating and administrative expenses. Add lines 13 through 23				
	25 Contributions, gifts, grants paid	<b>8,250</b>			<b>8,250</b>
26 Total expenses and disbursements. Add lines 24 and 25	<b>9,034</b>	<b>784</b>	<b>784</b>	<b>8,250</b>	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	<b>647</b>				
b Net investment income (if negative, enter -0-)		<b>6,897</b>			
c Adjusted net income (if negative, enter -0-)			<b>6,897</b>		

For Paperwork Reduction Act Notice, see instructions.

Cat No 11289X

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SCANNED MAY 22 2017

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<b>Part II Balance Sheets</b>		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
<b>Assets</b>	<b>1</b>	Cash—non-interest-bearing . . . . .			
	<b>2</b>	Savings and temporary cash investments . . . . .			
	<b>3</b>	Accounts receivable ▶			
		Less: allowance for doubtful accounts ▶			
	<b>4</b>	Pledges receivable ▶			
		Less: allowance for doubtful accounts ▶			
	<b>5</b>	Grants receivable . . . . .			
	<b>6</b>	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions) . . . . .			
	<b>7</b>	Other notes and loans receivable (attach schedule) ▶			
		Less: allowance for doubtful accounts ▶			
	<b>8</b>	Inventories for sale or use . . . . .			
	<b>9</b>	Prepaid expenses and deferred charges . . . . .			
	<b>10a</b>	Investments—U.S. and state government obligations (attach schedule)			
	<b>b</b>	Investments—corporate stock (attach schedule) . . . . .			
	<b>c</b>	Investments—corporate bonds (attach schedule) . . . . .			
	<b>11</b>	Investments—land, buildings, and equipment: basis ▶			
	Less: accumulated depreciation (attach schedule) ▶				
<b>12</b>	Investments—mortgage loans . . . . .				
<b>13</b>	Investments—other (attach schedule) . . . . .	185,478	203,815	203,815	
<b>14</b>	Land, buildings, and equipment: basis ▶				
	Less: accumulated depreciation (attach schedule) ▶				
<b>15</b>	Other assets (describe ▶ )				
<b>16</b>	<b>Total assets</b> (to be completed by all filers—see the instructions. Also, see page 1, item I) . . . . .	185,478	203,815	203,815	
<b>Liabilities</b>	<b>17</b>	Accounts payable and accrued expenses . . . . .			
	<b>18</b>	Grants payable . . . . .			
	<b>19</b>	Deferred revenue . . . . .			
	<b>20</b>	Loans from officers, directors, trustees, and other disqualified persons			
	<b>21</b>	Mortgages and other notes payable (attach schedule) . . . . .			
	<b>22</b>	Other liabilities (describe ▶ )			
	<b>23</b>	<b>Total liabilities</b> (add lines 17 through 22) . . . . .			
<b>Net Assets or Fund Balances</b>	<b>Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/></b> <b>and complete lines 24 through 26 and lines 30 and 31.</b>				
	<b>24</b>	Unrestricted . . . . .			
	<b>25</b>	Temporarily restricted . . . . .			
	<b>26</b>	Permanently restricted . . . . .			
	<b>Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/></b> <b>and complete lines 27 through 31.</b>				
	<b>27</b>	Capital stock, trust principal, or current funds . . . . .			
	<b>28</b>	Paid-in or capital surplus, or land, bldg., and equipment fund			
	<b>29</b>	Retained earnings, accumulated income, endowment, or other funds	185,478	203,815	
	<b>30</b>	<b>Total net assets or fund balances</b> (see instructions) . . . . .	185,478	203,815	
	<b>31</b>	<b>Total liabilities and net assets/fund balances</b> (see instructions) . . . . .	185,478	203,815	

**Part III Analysis of Changes in Net Assets or Fund Balances**

<b>1</b>	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) . . . . .	<b>1</b>	185,478
<b>2</b>	Enter amount from Part I, line 27a . . . . .	<b>2</b>	647
<b>3</b>	Other increases not included in line 2 (itemize) ▶ <b>Gain on Investments; Prior Year Adjustment</b>	<b>3</b>	17,690
<b>4</b>	Add lines 1, 2, and 3 . . . . .	<b>4</b>	203,815
<b>5</b>	Decreases not included in line 2 (itemize) ▶	<b>5</b>	0
<b>6</b>	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 . . . . .	<b>6</b>	203,815

**Part IV Capital Gains and Losses for Tax on Investment Income**

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs. MLC Co.)		(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
<b>1a</b>				
<b>b</b>				
<b>c</b>				
<b>d</b>				
<b>e</b>				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)	
<b>a</b>				
<b>b</b>				
<b>c</b>				
<b>d</b>				
<b>e</b>				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
<b>a</b>				
<b>b</b>				
<b>c</b>				
<b>d</b>				
<b>e</b>				
<b>2</b> 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 }		<b>2</b>	
<b>3</b> 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	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }		<b>3</b>	

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

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

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

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2015	8,729	197,811	4.41%
2014	12,974	208,459	6.22%
2013	10,768	198,464	5.43%
2012	10,754	187,616	5.73%
2011	18,581	188,220	9.87%

- |   |          |                |
|---|----------|----------------|
| <b>2</b> Total of line 1, column (d)  | <b>2</b> | <b>31.66%</b>  |
| <b>3</b> 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   | <b>3</b> | <b>6.33%</b>   |
| <b>4</b> Enter the net value of noncharitable-use assets for 2016 from Part X, line 5   | <b>4</b> | <b>195,812</b> |
| <b>5</b> Multiply line 4 by line 3  | <b>5</b> | <b>12,395</b>  |
| <b>6</b> Enter 1% of net investment income (1% of Part I, line 27b)   | <b>6</b> | <b>69</b>      |
| <b>7</b> Add lines 5 and 6  | <b>7</b> | <b>12,464</b>  |
| <b>8</b> Enter qualifying distributions from Part XII, line 4<br>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. | <b>8</b> | <b>8,250</b>   |

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

<b>1a</b>	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter. (attach copy of letter if necessary—see instructions)			
<b>b</b>	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b	<b>1</b>		<b>138</b>
<b>c</b>	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).			
<b>2</b>	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	<b>2</b>		<b>0</b>
<b>3</b>	Add lines 1 and 2	<b>3</b>		<b>138</b>
<b>4</b>	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	<b>4</b>		<b>0</b>
<b>5</b>	<b>Tax based on investment income.</b> Subtract line 4 from line 3. If zero or less, enter -0-	<b>5</b>		<b>138</b>
<b>6</b>	<b>Credits/Payments:</b>			
<b>a</b>	2016 estimated tax payments and 2015 overpayment credited to 2016	<b>6a</b>		<b>0</b>
<b>b</b>	Exempt foreign organizations—tax withheld at source	<b>6b</b>		<b>0</b>
<b>c</b>	Tax paid with application for extension of time to file (Form 8868)	<b>6c</b>		<b>0</b>
<b>d</b>	Backup withholding erroneously withheld	<b>6d</b>		<b>0</b>
<b>7</b>	Total credits and payments. Add lines 6a through 6d	<b>7</b>		<b>0</b>
<b>8</b>	Enter any <b>penalty</b> for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	<b>8</b>		<b>0</b>
<b>9</b>	<b>Tax due.</b> If the total of lines 5 and 8 is more than line 7, enter <b>amount owed</b>	<b>9</b>		<b>138</b>
<b>10</b>	<b>Overpayment.</b> If line 7 is more than the total of lines 5 and 8, enter the <b>amount overpaid</b>	<b>10</b>		
<b>11</b>	Enter the amount of line 10 to be: <b>Credited to 2017 estimated tax</b> <b>Refunded</b>	<b>11</b>		

**Part VII-A Statements Regarding Activities**

<b>1a</b>	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		<b>Yes</b>	<b>No</b>
<b>1a</b>				✓
<b>b</b>	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)?			✓
<b>1b</b>				
	<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>			
<b>c</b>	Did the foundation file <b>Form 1120-POL</b> for this year?	<b>1c</b>		✓
<b>d</b>	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ▶ \$ (2) On foundation managers ▶ \$			
<b>e</b>	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ \$			
<b>2</b>	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>	<b>2</b>		✓
<b>3</b>	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>	<b>3</b>		✓
<b>4a</b>	Did the foundation have unrelated business gross income of \$1,000 or more during the year?	<b>4a</b>		✓
<b>b</b>	If "Yes," has it filed a tax return on <b>Form 990-T</b> for this year?	<b>4b</b>		✓
<b>5</b>	Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>	<b>5</b>		✓
<b>6</b>	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?	<b>6</b>	✓	
<b>7</b>	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>	<b>7</b>	✓	
<b>8a</b>	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ <b>Oklahoma</b>			
<b>b</b>	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? <i>If "No," attach explanation</i>	<b>8b</b>	✓	
<b>9</b>	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 2016 or the taxable year beginning in 2016 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>	<b>9</b>		✓
<b>10</b>	Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>	<b>10</b>		✓

**Part VII-A Statements Regarding Activities (continued)**

	Yes	No
<b>11</b> 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) . . . . .	<b>11</b>	✓
<b>12</b> 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) . . . . .	<b>12</b>	✓
<b>13</b> Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ►	<b>13</b>	✓
<b>14</b> The books are in care of ► <b>National Rural Water Association</b> Telephone no. ► <b>580-252-0629</b> Located at ► <b>2915 S. 13th Street, Duncan, OK</b> ZIP+4 ► <b>73533-9086</b>		
<b>15</b> Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of <b>Form 1041</b> —Check here. . . . . <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year . . . . . <b>15</b>		
<b>16</b> At any time during calendar year 2016, 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? . . . . .	<b>16</b>	✓
See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ►		

**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
<b>1a</b> During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6) Agree to pay money or property to a government official? ( <b>Exception.</b> Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<b>b</b> If any answer is "Yes" to 1a(1)–(6), did <b>any</b> 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)? . . . . .	<b>1b</b>	
Organizations relying on a current notice regarding disaster assistance check here . . . . . <input type="checkbox"/>		
<b>c</b> 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 2016? . . . . .	<b>1c</b>	✓
<b>2</b> 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)):		
<b>a</b> At the end of tax year 2016, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2016? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ► 20____, 20____, 20____, 20____		
<b>b</b> Are there any years listed in 2a for which the foundation is <b>not</b> 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 <b>all</b> years listed, answer "No" and attach statement—see instructions.) . . . . .	<b>2b</b>	
<b>c</b> If the provisions of section 4942(a)(2) are being applied to <b>any</b> of the years listed in 2a, list the years here. ► 20____, 20____, 20____, 20____		
<b>3a</b> Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<b>b</b> If "Yes," did it have excess business holdings in 2016 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? ( <i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2016</i> ) . . . . .	<b>3b</b>	
<b>4a</b> Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	<b>4a</b>	✓
<b>b</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 2016?	<b>4b</b>	✓

**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 ☒ NoOrganizations relying on a current notice regarding disaster assistance check here ☐ **5b****c** If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ 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 ☒ NoIf "Yes" to 6b, file Form 8870. **6b****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 **7b****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
G. Sam Wade; Elgin, OK	President	0	0	0
Matthew Holmes; Medicine Park, OK	Vice President	0	0	0
Claudette Atwood; Duncan, OK	Secretary/Treasurer	0	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				

Total number of other employees paid over \$50,000 ☐ **0**

**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		
<b>Total number of others receiving over \$50,000 for professional services</b>		<b>0</b>

**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

<b>1 None</b>	
<b>2</b>	
<b>3</b>	
<b>4</b>	

**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

<b>1 None</b>	
<b>2</b>	
All other program-related investments See instructions	
<b>3 None</b>	
<b>Total. Add lines 1 through 3</b>	<b>0</b>



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

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
<b>a</b>	Average monthly fair market value of securities . . . . .	<b>1a</b>	<b>198,794</b>
<b>b</b>	Average of monthly cash balances . . . . .	<b>1b</b>	<b>0</b>
<b>c</b>	Fair market value of all other assets (see instructions) . . . . .	<b>1c</b>	<b>0</b>
<b>d</b>	<b>Total</b> (add lines 1a, b, and c) . . . . .	<b>1d</b>	<b>198,794</b>
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) . . . . .	<b>1e</b>	<b>0</b>
<b>2</b>	Acquisition indebtedness applicable to line 1 assets . . . . .	<b>2</b>	<b>0</b>
<b>3</b>	Subtract line 2 from line 1d . . . . .	<b>3</b>	<b>198,794</b>
<b>4</b>	Cash deemed held for charitable activities. Enter 1½% of line 3 (for greater amount, see instructions) . . . . .	<b>4</b>	<b>2,982</b>
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	<b>5</b>	<b>195,812</b>
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5 . . . . .	<b>6</b>	<b>9,791</b>

**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.)

<b>1</b>	Minimum investment return from Part X, line 6 . . . . .	<b>1</b>	<b>9,791</b>
<b>2a</b>	Tax on investment income for 2016 from Part VI, line 5 . . . . .	<b>2a</b>	<b>138</b>
<b>b</b>	Income tax for 2016. (This does not include the tax from Part VI.) . . . . .	<b>2b</b>	<b>0</b>
<b>c</b>	Add lines 2a and 2b . . . . .	<b>2c</b>	<b>138</b>
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1 . . . . .	<b>3</b>	<b>9,653</b>
<b>4</b>	Recoveries of amounts treated as qualifying distributions . . . . .	<b>4</b>	<b>0</b>
<b>5</b>	Add lines 3 and 4 . . . . .	<b>5</b>	<b>9,653</b>
<b>6</b>	Deduction from distributable amount (see instructions) . . . . .	<b>6</b>	<b>0</b>
<b>7</b>	<b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1 . . . . .	<b>7</b>	<b>9,653</b>

**Part XII Qualifying Distributions** (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
<b>a</b>	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26 . . . . .	<b>1a</b>	<b>8,250</b>
<b>b</b>	Program-related investments—total from Part IX-B . . . . .	<b>1b</b>	<b>0</b>
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes . . . . .	<b>2</b>	<b>0</b>
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the:		
<b>a</b>	Suitability test (prior IRS approval required) . . . . .	<b>3a</b>	<b>0</b>
<b>b</b>	Cash distribution test (attach the required schedule) . . . . .	<b>3b</b>	
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	<b>4</b>	<b>8,250</b>
<b>5</b>	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) . . . . .	<b>5</b>	<b>69</b>
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4 . . . . .	<b>6</b>	<b>8,181</b>

**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 2015	(c) 2015	(d) 2016
<b>1</b> Distributable amount for 2016 from Part XI, line 7 . . . . .				<b>9,653</b>
<b>2</b> Undistributed income, if any, as of the end of 2016:				
<b>a</b> Enter amount for 2015 only . . . . .			<b>0</b>	
<b>b</b> Total for prior years: 20____, 20____, 20____		<b>0</b>		
<b>3</b> Excess distributions carryover, if any, to 2016:				
<b>a</b> From 2011 . . . . .	<b>0</b>			
<b>b</b> From 2012 . . . . .	<b>0</b>			
<b>c</b> From 2013 . . . . .	<b>0</b>			
<b>d</b> From 2014 . . . . .	<b>0</b>			
<b>e</b> From 2015 . . . . .	<b>0</b>			
<b>f</b> <b>Total</b> of lines 3a through e . . . . .	<b>0</b>			
<b>4</b> Qualifying distributions for 2016 from Part XII, line 4: ► \$ _____ <b>0</b>				
<b>a</b> Applied to 2015, but not more than line 2a . . . . .			<b>0</b>	
<b>b</b> Applied to undistributed income of prior years (Election required—see instructions) . . . . .		<b>0</b>		
<b>c</b> Treated as distributions out of corpus (Election required—see instructions) . . . . .	<b>0</b>			
<b>d</b> Applied to 2016 distributable amount . . . . .				<b>8,250</b>
<b>e</b> Remaining amount distributed out of corpus . . . . .	<b>0</b>			
<b>5</b> Excess distributions carryover applied to 2016 (If an amount appears in column (d), the same amount must be shown in column (a).)	<b>0</b>			<b>0</b>
<b>6</b> Enter the net total of each column as indicated below:				
<b>a</b> Corpus. Add lines 3f, 4c, and 4e. Subtract line 5 . . . . .	<b>0</b>			
<b>b</b> Prior years' undistributed income. Subtract line 4b from line 2b . . . . .		<b>0</b>		
<b>c</b> 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 . . . . .		<b>0</b>		
<b>d</b> Subtract line 6c from line 6b. Taxable amount—see instructions . . . . .		<b>0</b>		
<b>e</b> Undistributed income for 2015. Subtract line 4a from line 2a. Taxable amount—see instructions . . . . .			<b>0</b>	
<b>f</b> Undistributed income for 2016. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2017 . . . . .				<b>1,403</b>
<b>7</b> 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) . . . . .	<b>0</b>			
<b>8</b> Excess distributions carryover from 2011 not applied on line 5 or line 7 (see instructions) . . . . .	<b>0</b>			
<b>9</b> <b>Excess distributions carryover to 2017.</b> Subtract lines 7 and 8 from line 6a . . . . .	<b>0</b>			
<b>10</b> Analysis of line 9:				
<b>a</b> Excess from 2012 . . . . .	<b>0</b>			
<b>b</b> Excess from 2013 . . . . .	<b>0</b>			
<b>c</b> Excess from 2014 . . . . .	<b>0</b>			
<b>d</b> Excess from 2015 . . . . .	<b>0</b>			
<b>e</b> Excess from 2016 . . . . .	<b>0</b>			

**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 2016, 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	Prior 3 years			(e) Total
	(a) 2016	(b) 2015	(c) 2014	(d) 2013	
<b>2a</b> Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed . . . . .					
<b>b</b> 85% of line 2a . . . . .					
<b>c</b> Qualifying distributions from Part XII, line 4 for each year listed . . . . .					
<b>d</b> Amounts included in line 2c not used directly for active conduct of exempt activities . . . . .					
<b>e</b> Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c . . . . .					
<b>3</b> Complete 3a, b, or c for the alternative test relied upon					
<b>a</b> "Assets" alternative test—enter:					
<b>(1)</b> Value of all assets . . . . .					
<b>(2)</b> Value of assets qualifying under section 4942(j)(3)(B)(i) . . . . .					
<b>b</b> "Endowment" alternative test—enter $\frac{2}{3}$ of minimum investment return shown in Part X, line 6 for each year listed . . . . .					
<b>c</b> "Support" alternative test—enter:					
<b>(1)</b> Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties) . . . . .					
<b>(2)</b> Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii) . . . . .					
<b>(3)</b> Largest amount of support from an exempt organization . . . . .					
<b>(4)</b> 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).)

None

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

None

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

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

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

**National Rural Water Association; 2915 S. 13th Street; Duncan, OK 73533-9086; 580-252-0629**

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

**See Attached**

- c** Any submission deadlines:

**See Attached**

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

**See Attached**

**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
<b>a Paid during the year</b>				
Blair, Ashton; 1013 2nd Street, NE; Elbow Lake, MN 56531	None	N/A	Scholarship	2,000.00
Green, Jenni; P.O. Box 114; Cloverdale, OR 97112	None	N/A	Scholarship	1,000.00
Hoagland, Drue; 29485 S. 2750 Road; Schell City, MO 64783	None	N/A	Scholarship	1,000.00
Kedrowski, Jill; 2614 13th Avenue, SE; St. Cloud, MN 56304	None	N/A	Scholarship	2,000.00
Sheehy, Lynzee; 12622 Kaney Road; Kingston, OK 73439	None	N/A	Scholarship	2,250.03
<b>Total</b>			<b>3a</b>	<b>8,250.03</b>
<b>b Approved for future payment</b>				
Blair, Ashton; 1013 2nd Street, NE; Elbow Lake, MN 56531	None	N/A	Scholarship	2,000.00
Green, Jenni; P.O. Box 114; Cloverdale, OR 97112	None	N/A	Scholarship	7,000.00
Hoagland, Drue; 2948 S. 2750 Road, Schell City, MO 64783	None	N/A	Scholarship	1,000.00
Kedrowski, Jill; 2614 13th Avenue, SE; St. Cloud, MN 56304	None	N/A	Scholarship	4,000.00
<b>Total</b>			<b>3b</b>	<b>14,000.00</b>

**Part XVI-A Analysis of Income-Producing Activities**

Enter gross amounts unless otherwise indicated.

Enter gross amounts unless otherwise indicated.					Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions.)
		(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount				
1	Program service revenue:								
a				0			0		
b				0			0		
c				0			0		
d				0			0		
e				0			0		
f				0			0		
g	Fees and contracts from government agencies			0			0		
2	Membership dues and assessments . . . . .			0			0		
3	Interest on savings and temporary cash investments			0			0		
4	Dividends and interest from securities . . . . .			0			0	7,681	
5	Net rental income or (loss) from real estate:								
a	Debt-financed property . . . . .			0			0		
b	Not debt-financed property . . . . .			0			0		
6	Net rental income or (loss) from personal property			0			0		
7	Other investment income . . . . .			0			0		
8	Gain or (loss) from sales of assets other than inventory			0			0		
9	Net income or (loss) from special events . . . . .			0			0		
10	Gross profit or (loss) from sales of inventory . . . . .			0			0		
11	Other revenue: a <b>Donations</b>			0			0	2,000	
b				0			0		
c				0			0		
d				0			0		
e				0			0		
12	Subtotal. Add columns (b), (d), and (e) . . . . .			0			0	9,681	
13	Total. Add line 12, columns (b), (d), and (e) . . . . .					13		9,681	

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

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

[illegible]

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

- |          |  |              |            |                                     |
|----------|--|--------------|------------|-------------------------------------|
| <b>1</b> | Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?  |              | <b>Yes</b> | <b>No</b>                           |
|          |  |              |            |                                     |
| <b>a</b> | Transfers from the reporting foundation to a noncharitable exempt organization of:   |              |            |                                     |
|          | <b>(1)</b> Cash . . . . .  | <b>1a(1)</b> |            | <input checked="" type="checkbox"/> |
|          | <b>(2)</b> Other assets . . . . .  | <b>1a(2)</b> |            | <input checked="" type="checkbox"/> |
| <b>b</b> | Other transactions:  |              |            |                                     |
|          | <b>(1)</b> Sales of assets to a noncharitable exempt organization . . . . .  | <b>1b(1)</b> |            | <input checked="" type="checkbox"/> |
|          | <b>(2)</b> Purchases of assets from a noncharitable exempt organization . . . . .  | <b>1b(2)</b> |            | <input checked="" type="checkbox"/> |
|          | <b>(3)</b> Rental of facilities, equipment, or other assets . . . . .  | <b>1b(3)</b> |            | <input checked="" type="checkbox"/> |
|          | <b>(4)</b> Reimbursement arrangements . . . . .  | <b>1b(4)</b> |            | <input checked="" type="checkbox"/> |
|          | <b>(5)</b> Loans or loan guarantees . . . . .  | <b>1b(5)</b> |            | <input checked="" type="checkbox"/> |
|          | <b>(6)</b> Performance of services or membership or fundraising solicitations . . . . .  | <b>1b(6)</b> |            | <input checked="" type="checkbox"/> |
| <b>c</b> | Sharing of facilities, equipment, mailing lists, other assets, or paid employees . . . . .   | <b>1c</b>    |            | <input checked="" type="checkbox"/> |
| <b>d</b> | If the answer to any of the above is "Yes," complete the following schedule. Column <b>(b)</b> should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column <b>(d)</b> the value of the goods, other assets, or services received. |              |            |                                     |

[illegible]

- 2a** Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? . . . ☐ Yes ☐ No
- b** If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship
<b>National Rural Water Association</b>	<b>501(c)(6)</b>	<b>Parent</b>

**Sign  
Here**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Claudette Awood  
Signature of officer or trustee

4/17/17  
Date

**Secretary/Treasurer**  
Title

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

**Paid  
Preparer  
Use Only**

---

Print/Type preparer's name

Preparer's signature

Date \_\_\_\_\_

Check ☐ if self-employed

PTIN

Firm's name ▶

Firm's EIN ▶

Firm's address ►

Phone no

Joe & Jean Palmer Endowment Fund  
Schedule 1

73-1593688

Part I Analysis of Revenue and Expenses

23. Other expenses

Bank charges

784

Total

784

Joe & Jean Palmer Endowment Fund  
Schedule 2

73-1593688

Beginning  
of Year

End of  
year

Part II Balance Sheet

13. Investments - Other

Charles Schwab

185,478

203,815

Total

185,478

203,815



**The**  
**Joe and Jean**  
**Palmer**  
 ENDOWMENT FUND



**Four-Year Award**  
**Amount \$2,000/yr.**

**Application must be typed – All questions must be completed. If an answer is not applicable, please use the term N/A. If you leave any question blank, your application will be disqualified. Upon completing this form: print, sign and mail it to: NRWA, Attn: Scholarship Committee, 2915 S. 13<sup>th</sup> Street, Duncan, OK 73533. Joe and Jean Palmer Scholarship Recipients are not eligible for the NRWA Scholarship.**

**Postmarked By – January 9, 2017**

The NRWA National Board of Directors has established the Joe & Jean Palmer Endowment Fund to honor the memory of a rural water leader and true friend. This scholarship will benefit the children of the rural water family attending institutions of higher learning.

A retired civil engineer and avid environmentalist, Palmer was a prominent figure in the local, state and national water industry. Although he was retired, he was a partner in Stevenson and Palmer Engineering and had held the post of president and CEO. He was co-founder of the Georgia Rural Water Association, serving as president of the organization for four years. He was president of National Rural Water Association from 1994 to 1996 and was named the 1991 NRWA Man of the Year. In recognition of his lobbying efforts as a member of the Water Industry Coordinating Committee, he was invited to the White House to witness the signing of the 1996 Safe Drinking Water Act.

From 1942 to 1969, he was in the U.S. Army, serving in World War II, Korea, and Vietnam. He was chosen as one of the military escorts for President John F. Kennedy's funeral cortege and was a member of President Lyndon B. Johnson's inaugural committee. Before he retired as a colonel, his last assignment was to the office of Joint Chiefs of Staff in the Pentagon. He received the Silver Star, two Legion of Merit awards, The Bronze Star, the Air Medal, the Joint Staff Commendation Medal and 12 other service medals.

A former science and chemistry teacher, Mrs. Palmer later owned and operated a gift shop and established an insurance agency, winning a number of awards from the insurance industry. Most recently, she had embarked on a successful career in real estate and investment counseling. The Palmers were killed in a traffic accident on May 8, 2000, in their hometown of Camilla, Georgia.

By resolution, the NRWA Rally 2000 in Washington D.C. was dedicated to the Palmers: "They were the epitome of Rural America ... Their character, ethics, and morals contributed to the success of their personal businesses as well as the success of rural water nationwide ... Rural Water has lost a catalyst, a champion, a leader, and a friend. Their importance and contributions to the rural water family will be felt for generations to come."

**Personal Data of Scholarship Applicant**

**Last Name** \_\_\_\_\_ **First Name** \_\_\_\_\_ **Middle** \_\_\_\_\_

**Address** \_\_\_\_\_

**City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Date of Birth** \_\_\_\_\_ **Telephone** \_\_\_\_\_

**Eligible Association Employee Data**

**Name** \_\_\_\_\_ **Job Title** \_\_\_\_\_

**Address** \_\_\_\_\_

**City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Association Name** \_\_\_\_\_

**Association Telephone** \_\_\_\_\_

**Relationship to Applicant**

**High School Data (To be completed by high school seniors only).**

**School Name** \_\_\_\_\_

**Address** \_\_\_\_\_

**City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Graduation Date** \_\_\_\_\_ **Grade Point Average** \_\_\_\_\_ \*\*

**Composite ACT or SAT Score** \_\_\_\_\_

\*\* Transcript must be submitted with application.

**College/University Data (To be completed by applicants with college credits)**

Credit hours completed \_\_\_\_\_

Number of credit hours required to graduate \_\_\_\_\_

College Grade Point Average \_\_\_\_\_ \*\*

College/University Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Please indicate one:

- ☐ 4 Year College/University
- ☐ 2 Year Community/Junior College
- ☐ Vocational Technical School
- ☐ Graduate School

Major Course of Study \_\_\_\_\_

**\*\*Transcript must be submitted with application**

**List any academic awards, membership or other special recognition you have received during your high school and/or college years.**

**Financial Data**

**Please indicate the income range of your gross family income:**

**If you are receiving other financial aid, please itemize by name and amount or mark "None":**

**None:** ☐

**Name** \_\_\_\_\_ **Amount** \_\_\_\_\_

**Name** \_\_\_\_\_ **Amount** \_\_\_\_\_

**If there are any family circumstances that influence your need for financial assistance, please describe:**

**Please add other activities you wish to include. This may include personal, school, community or work related activities:**

### **Letters of Reference**

**Two Letters of Reference must be provided for award consideration to be dated no more than 12 months prior to date of application.** (1 letter must be from a teacher/professor, school counselor or coach and the 2<sup>nd</sup> letter must be from a non-school acquaintance, other than family or friends, such as clergyman, employer, etc.)

### **Photograph & Local Newspaper**

**Please include a 5" X 7" photograph and the name, address and email address of your local newspaper below. This information will be used to notify the media should you be selected as a scholarship recipient.**

**Newspaper Name:** \_\_\_\_\_

**Newspaper Address:** \_\_\_\_\_

**Newspaper Email:** \_\_\_\_\_

## **Essay**

**In space below, write a brief essay in at least 350 words but no more than 500 words on "What Being an American Means to Me". This topic was selected because of the Palmer's patriotic dedication. (Must be typed. Please use 12pt Times New-Roman font)**

Word Count

## **Certification**

**In submitting this application, we certify that the information provided is complete and accurate to the best of our knowledge. False information will result in the revocation of any scholarship granted.**

**Applicant's Signature X** \_\_\_\_\_ **Date** \_\_\_\_\_

**Parent's Signature X** \_\_\_\_\_ **Date** \_\_\_\_\_  
(Must be the signature of the Association employee)

## **Official Rules**

- 1. This scholarship will be made to a student to defray the cost of tuition, books, and/or room and board at an accredited institution of higher learning approved by the National Rural Water Association (NRWA) through the completion of their degree, not to exceed eight semesters.**
- 2. Disbursement of the money will be made each semester upon presentation of recipient's college or university invoice as proof of full-time enrollment, for the first semester.**
- 3. Each semester following, recipient must provide proof of full-time enrollment, letter of good standing from the university or college they are attending and a current official transcript.**
- 4. The student must maintain at least a 2.5 grade point average in order to receive or retain the scholarship.**
- 5. The scholarship money will be paid directly to the student each semester upon receipt of proof that qualifications have been met.**
- 6. The scholarship will be awarded to children or stepchildren of NRWA or State Affiliate employees; student must be 26 yrs old or under by September 1 of that school year.**
- 7. In order to be eligible for a scholarship, applicants must complete this form in it's entirety by answering all questions and submitting all required paper work. This application form must be typewritten, hand written applications will be disqualified.**

- 8. If an item is not applicable, please place an N/A in the blank.**
- 9. Upon completion return it to the NRWA Scholarship Committee, postmarked by the entry deadline, January 9, 2017.**

**Print this completed form, sign, and mail all required documentation to:**

**National Rural Water Association  
Attention Scholarship Committee  
2915 South 13th Street  
Duncan, Ok 73533**

- 10. All applications will be screened on the basis of community and school activities, awards, honors, academic record, career goals, and financial need.**
- 11. Applicants will be evaluated on a comparative basis at the sole discretion of the committee.**
- 12. Decisions will be final.**
- 13. Application material and decisions of the committee shall be confidential.**
- 14. Acceptance of scholarship constitutes permission to use recipients name and/or likeness for purpose of promotion.**