

CIS412NR5F

EXTENDED TO NOVEMBER 15, 2019

## Return of Private Foundation

OMB No. 1545-0052

2018

Open to Public Inspection

Form 990-PF

Department of the Treasury  
Internal Revenue ServiceDo not enter social security numbers on this form as it may be made public.  
Go to www.irs.gov/Form990PF for instructions and the latest information.

For calendar year 2018 or tax year beginning

, and ending

Name of foundation

## INTERCO CHARITABLE TRUST

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

7701 FORSYTH BLVD., SUITE 1000

Room/suite

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

ST. LOUIS, MO 63105-1841

A Employer identification number

31-1593436

B Telephone number

314-696-2217

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)

\$ 42,408,135.

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).)

(a) Revenue and expenses per books

(b) Net investment income

(c) Adjusted net income

(d) Disbursements for charitable purposes (cash basis only)

1 Contributions, gifts, grants, etc., received

2 Check ☒ If the foundation is not required to attach Sch. B

3 Interest on savings and temporary cash investments

4 Dividends and interest from securities

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 price for all assets on line 6a

b Less: Cost of goods sold

c Gross profit or (loss)

11 Other income

12 Total. Add lines 1 through 11

13 Compensation of officers, directors, trustees, etc.

14 Other employee salaries and wages

15 Pension plans, employee benefits

16a Legal fees

b Accounting fees

c Other professional fees

17 Interest

18 Taxes

19 Depreciation and depletion

20 Occupancy

21 Travel, conferences, and meetings

22 Printing and publications

23 Other expenses

24 Total operating and administrative expenses. Add lines 13 through 23

25 Contributions, gifts, grants paid

26 Total expenses and disbursements. Add lines 24 and 25

27 Subtract line 26 from line 12

b Excess of investment income and disbursements

b Net investment income (if negative, enter -0-)

c Adjusted net income (if negative, enter -0-)

694,368.

633,130.

N/A

STATEMENT 1

4,561,069.

4,561,069.

N/A

STATEMENT 2

4,561,069.

4,561,069.

N/A

STATEMENT 2

6,859.

6,859.

N/A

STATEMENT 2

5,262,296.

5,201,058.

N/A

STATEMENT 2

255,500.

15,175.

N/A

STATEMENT 2

9,975.

0.

N/A

STATEMENT 2

202,790.

202,790.

N/A

STATEMENT 2

30,643.

10,683.

N/A

STATEMENT 2

12,671.

3,168.

N/A

STATEMENT 2

204,561.

0.

N/A

STATEMENT 2

716,140.

231,816.

N/A

STATEMENT 2

1,816,872.

1,816,872.

N/A

STATEMENT 2

2,533,012.

231,816.

N/A

STATEMENT 2

2,729,284.

4,969,242.

N/A

STATEMENT 2

N/A

N/A

N/A

STATEMENT 2

N/A

N/A

N/A

STATEMENT 2

N/A

N/A

N/A

STATEMENT 2

N/A

N/A

N/A

STATEMENT 2

N/A

N/A

N/A

STATEMENT 2

Gao

Part II Balance Sheets		Beginning of year	End of year		
Attached schedules and amounts in the description column should be for end-of-year amounts only		(a) Book Value	(b) Book Value	(c) Fair Market Value	
Assets	1 Cash - non-interest-bearing				
	2 Savings and temporary cash investments	2,706,561.	3,311,625.	3,311,625.	
	3 Accounts receivable				
	Less: allowance for doubtful accounts				
	4 Pledges receivable				
	Less: allowance for doubtful accounts				
	5 Grants receivable				
	6 Receivables due from officers, directors, trustees, and other disqualified persons				
	7 Other notes and loans receivable				
	Less: allowance for doubtful accounts				
	8 Inventories for sale or use				
	9 Prepaid expenses and deferred charges				
	10a Investments - U.S. and state government obligations				
	b Investments - corporate stock	STMT 7	26,306,700.	28,440,080.	38,858,770.
	c Investments - corporate bonds				
	Liabilities	11 Investments - land, buildings, and equipment, basis			
Less: accumulated depreciation					
12 Investments - mortgage loans					
13 Investments - other		STMT 8	228,975.	219,815.	237,740.
14 Land, buildings, and equipment, basis					
Less: accumulated depreciation					
15 Other assets (describe)					
16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)		29,242,236.	31,971,520.	42,408,135.	
17 Accounts payable and accrued expenses					
18 Grants payable					
19 Deferred revenue					
20 Loans from officers, directors, trustees, and other disqualified persons					
21 Mortgages and other notes payable					
22 Other liabilities (describe)					
23 Total liabilities (add lines 17 through 22)	0.	0.			
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input type="checkbox"/>				
	24 Unrestricted				
	25 Temporarily restricted				
	26 Permanently restricted				
	Foundations that do not follow SFAS 117, check here <input checked="" type="checkbox"/>				
	27 Capital stock, trust principal, or current funds	31,306,125.	34,035,409.		
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.		
29 Retained earnings, accumulated income, endowment, or other funds	-2,063,889.	-2,063,889.			
30 Total net assets or fund balances	29,242,236.	31,971,520.			
31 Total liabilities and net assets/fund balances	29,242,236.	31,971,520.			

## 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	29,242,236.
2 Enter amount from Part I, line 27a	2	2,729,284.
3 Other increases not included in line 2 (itemize)	3	0.
4 Add lines 1, 2, and 3	4	31,971,520.
5 Decreases not included in line 2 (itemize)	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	31,971,520.

Form 990-PF (2018)

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

(a) List and describe the kind(s) of property sold (for example, 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 PUBLICLY TRADED STOCK</b>				
h				
c				
d				
e				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) ((e) plus (f) minus (g))	
a 12,603,703.		8,042,634.	4,561,069.	
b				
c				
d				
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))	
a			4,561,069.	
b				
c				
d				
e				
2 Capital gain net income or (net capital loss)		{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 .....		2 1,561,069.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6):		{ If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8 .....		3 N/A

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No

If "Yes," the foundation doesn't 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))
2017	2,248,541.	44,968,535.	.050003
2016	2,020,609.	39,986,190.	.050533
2015	2,167,132.	42,006,633.	.051590
2014	1,523,658.	41,108,138.	.037065
2013	1,606,617.	36,310,894.	.044246

2 Total of line 1, column (d)	2 .233437
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5.0, or by the number of years the foundation has been in existence if less than 5 years	3 .046687
4 Enter the net value of noncharitable-use assets for 2018 from Part X, line 5	4 47,702,004.
5 Multiply line 4 by line 3	5 2,227,063.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6 49,692.
7 Add lines 5 and 6	7 2,276,755.
8 Enter qualifying distributions from Part XII, line 4	8 2,281,236.

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

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

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	1	49,692.
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	0.
3	Add lines 1 and 2	3	49,692.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only; others, enter -0-)	4	0.
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	49,692.
6	Credits/Payments:		
a	2018 estimated tax payments and 2017 overpayment credited to 2018	6a	18,700.
b	Exempt foreign organizations - tax withheld at source	6b	0.
c	Tax paid with application for extension of time to file (Form 8868)	6c	80,000.
d	Backup withholding erroneously withheld	6d	0.
7	Total credits and payments. Add lines 6a through 6d	7	98,700.
8	Enter any penalty for underpayment of estimated tax. Check here <input checked="" type="checkbox"/> if Form 2220 is attached	8	0.
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	49,008.
11	Enter the amount of line 10 to be: Credited to 2019 estimated tax <input checked="" type="checkbox"/> 12,500. Refunded <input type="checkbox"/>	11	36,508.

**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 the instructions for the definition. If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.		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 checked="" type="checkbox"/> \$ 0. (2) On foundation managers. <input checked="" type="checkbox"/> \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. <input checked="" type="checkbox"/> \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.	2	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? If "Yes," attach a conformed copy of the changes	3	X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a	X
b If "Yes," has it filed a tax return on Form 990-T for this year?	4b	X
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.	5	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?	6	X
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV	7	X
8a Enter the states to which the foundation reports or with which it is registered. See instructions. <input checked="" type="checkbox"/> MO		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	8b	X
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4042(i)(3) or 4042(i)(5) for calendar year 2018 or the tax year beginning in 2018? See the instructions for Part XIV. If "Yes," complete Part XIV	9	X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10	X

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

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule. See instructions		X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement. See instructions		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	X	
Website address	N/A	
14 The books are in care of	THE FOUNDATION	
Located at	7701 FORSYTH BLVD., SUITE 1000, ST LOUIS, MO	
Telephone no.	314-696-2217	
ZIP+4	63105-1841	
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990 PF in lieu of Form 1041 - check here and enter the amount of tax-exempt interest received or accrued during the year	15 N/A	
16 At any time during calendar year 2018, 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?	Yes	No
See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country	16	X

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

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

	Yes	No
1a During the year, did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions	1b	X
Organizations relying on a current notice regarding disaster assistance, check here		
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 2018?	1c	X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a At the end of tax year 2018, did the foundation have any undistributed income (lines 5d and 6c, Part XIII) for tax year(s) beginning before 2018?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
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	N/A
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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b If "Yes," did it have excess business holdings in 2018 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 2018.)	3b	N/A
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2018?	4b	X

Form 990-PF (2018)

**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 ☒ Nob 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 ☐ N/AOrganizations 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 ☒ Nob 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 ☒ Nob If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ Yes ☒ No8 Is the foundation subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year? ☐ Yes ☒ No**Part VIII** Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**1** List all officers, directors, trustees, and foundation managers and their compensation.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 9		255,500.	0.	0.

**2** Compensation of five highest-paid employees (other than those included on line 1). If none, enter "NONE."

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

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

0

Form 990-PF (2018)



**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	46,766,206.
b	Average of monthly cash balances	1b	1,662,224.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	48,428,430.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	48,428,430.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	726,426.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	47,702,004.
6	Minimum investment return. Enter 5% of line 5	6	2,385,100.

**Part XI Distributable Amount** (see instructions) (Section 4042(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	2,385,100.
2a	Tax on investment income for 2018 from Part VI, line 5	2a	49,692.
b	Income tax for 2018. (This does not include the tax from Part VI.)	2b	3,053.
c	Add lines 2a and 2b	2c	52,745.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	2,332,355.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	2,332,355.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	2,332,355.

**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	2,281,236.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8; and Part XIII, line 4	4	2,281,236.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	49,692.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	2,231,544.

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.

Form 990-PF (2018)



**Part XIII** Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2017	(c) 2017	(d) 2018
1 Distributable amount for 2018 from Part XI, line 7				2,332,355.
2 Undistributed income, if any, as of the end of 2018:				
a Enter amount for 2017 only			178,651.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2018:				
a From 2013				
b From 2014				
c From 2015				
d From 2016				
e From 2017				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2018 from Part XII, line 4: <b>\$ 2,281,236.</b>				
a Applied to 2017, but not more than line 2a			178,651.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2018 distributable amount				2,102,585.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied in 2018 (If an amount appears in column (d), the same amount must be shown in column (a).)	0.			0.
6 Enter the net total of each column as indicated below:	0.			
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	0.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2017. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2018. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2019				229,770.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	0.			
8 Excess distributions carryover from 2013 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2019. Subtract lines 7 and 8 from line 6a	0.			
10 Analysis of line 9:				
a Excess from 2014				
b Excess from 2015				
c Excess from 2016				
d Excess from 2017				
e Excess from 2018				

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

N/A

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2018, 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(f)(5)

2 a 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).)

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., to individuals or organizations under other conditions, complete items 2a, b, c, and d.

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

MICHAEL R. LOYND, 314-696 2217

7701 FORSYTH BLVD., STE 1000, ST. LOUIS, MO 63105-1841

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

LETTER

c Any submission deadlines:

NONE

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

THE TRUST MAKES GRANTS TO 501(C)(3) ORGANIZATIONS.

**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>				
ST. LOUIS SPORTS COMMISSION 308 N. 21ST STE. 500 ST. LOUIS, MO 63103	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	130,000.
DANFORTH PLANT SCIENCE CENTER 975 N WATSON RD ST. LOUIS, MO 63132	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	22,000.
THE MUNY 1 THEATRE DR ST. LOUIS, MO 63112	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	11,000.
UNIVERSITY OF MISSOURI - ST. LOUIS 1 UNIVERSITY DRIVE ST. LOUIS, MO 63121	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	65,872.
ST. LOUIS SYMPHONY 718 N GRAND BLVD ST. LOUIS, MO 63103	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	118,000.
<b>Total</b>	SEE CONTINUATION SHEET(S)			1,016,872.
<b>b Approved for future payment</b>				
NONE				
<b>Total</b>				0.

Form 990-PF (2018)





## INTERCO CHARITABLE TRUST

31-1593436

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
LADUE EDUCATION FOUNDATION 9703 CONWAY RD ST. LOUIS, MO 63124	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	25,000.
MALTZ JUPITER THEATRE 1001 E INDIANTOWN RD JUPITER, FL 33477	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	10,000.
JUPITER MEDICAL CENTER 1210 OLD DIXIE HWY JUPITER, FL 33458	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	10,000.
CORNELL UNIVERSITY 144 EAST AVE ITHACA, NY 14850	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	20,000.
FLORIDA STATE UNIVERSITY 600 W COLLEGE AVE TALLAHASSEE, FL 32306	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	10,000.
KRAVIS CENTER 701 OKEECHOBEE BLVD WEST PALM BEACH, FL 33401	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	10,000.
LOST TREE CHARITABLE FOUNDATION 8 CHURCH LN NORTH PALM BEACH, FL 33408	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	10,000.
WASHINGTON UNIVERSITY 1 BROOKING DR ST. LOUIS, MO 63130	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	295,500.
LADUE SCHOOL DISTRICT 9703 CONWAY RD ST. LOUIS, MO 63124	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	2,500.
OVERLOOK FOUNDATION 36 UPPER OVERLOOK RD SUMMIT, NJ 07902	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	10,000.
Total from continuation sheets				1,470,000.

823831  
04-01-18

## INTERCO CHARITABLE TRUST

31-1593436

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
ST. LOUIS ZOO ONE GOVERNMENT DRIVE ST. LOUIS, MO 63110	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	45,000.
DAMON RUNYON CANCER RESEARCH 55 BROADWAY, SUITE 302 NEW YORK, NY 10006	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	2,500.
MATHEW-DICKEY BOYS AND GIRLS CLUB 4245 N KINGSHIGHWAY BLVD ST. LOUIS, MO 63115	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	100,000.
BOYS & GIRLS CLUB OF ST. LOUIS 2901 N GRAND AVE ST. LOUIS, MO 63110	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	60,000.
BETTER TOGETHER ST. LOUIS 4579 LACLEDE AVE STE 337 ST. LOUIS, MO 63108	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	100,000.
AMERICORPS 1315 ANN AVE ST. LOUIS, MO 63104	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	30,000.
JEWISH FEDERATION OF ST. LOUIS 12 MILESTONE CAMPUS DR ST. LOUIS, MO 63146	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	20,000.
JUNIOR ACHIEVEMENT 17339 N OUTER 40 RD CHESTERFIELD, MO 63005	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	20,000.
BEYOND SUNDAY 12 ARCHBISHOP MAY DR ST. LOUIS, MO 63119	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	10,000.
MAGIC HOUSE 516 S KIRKWOOD RD ST. LOUIS, MO 63122	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	10,000.
Total from continuation sheets				

825631  
04-01-18

## INTERCO CHARITABLE TRUST

31-1593436

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
MERCY HEALTH FOUNDATION 615 S NEW BALLAS RD ST. LOUIS, MO 63141	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	10,000.
MISSOURI BOTANICAL GARDEN 4344 SHAW BLVD ST. LOUIS, MO 63110	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	10,000.
BARNES JEWISH FOUNDATION 1001 HIGHLANDS PLAZA DR #140 ST. LOUIS, MO 63110	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	10,000.
FOREST PARK FOREVER 5595 GRAND DR ST. LOUIS, MO 63112	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	151,000.
CITY ACADEMY 4175 N KINGSHIGHWAY BLVD ST. LOUIS, MO 63115	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	50,000.
LOYOLA ACADEMY 3851 WASHINGTON BLVD ST. LOUIS, MO 63108	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	- 10,000.
CARDINAL RITTER PREP 701 N SPRING AVE ST. LOUIS, MO 63108	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	10,000.
HOMEWORKS! 11012 LIN VALLE DR, SUITE C ST. LOUIS, MO 63123	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	10,000.
TODAY & TOMORROW EDUCATIONAL FOUNDATION 30 ARCHBISHOP MAY DR ST. LOUIS, MO 63119	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	30,000.
OPERATION FOOD SEARCH 1644 LOTSIE BLVD ST. LOUIS, MO 63132	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	50,000.
Total from continuation sheets				

033821  
04-01-18

18

09231112 781445 01137.000

2018.05000 INTERCO CHARITABLE TRUST 01137.01



## INTERCO CHARITABLE TRUST

31-1593436

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
CARMELITES MONASTERY 9150 CLAYTON RD ST. LOUIS, MO 63124	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	2,500.
MARY GROVE UNITED CENTER 2705 MULLANPHY RD FLORISSANT, MO 63031	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	5,000.
ST. LOUIS ART MUSEUM 1 FINE ARTS DR ST. LOUIS, MO 63110	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	5,000.
WASHINGTON UNIVERSITY NURSERY SCHOOL 6926 FOREST PARK PKWY ST. LOUIS, MO 63130	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	1,000.
ST. LOUIS UNIVERSITY 1402 S GRAND BLVD ST. LOUIS, MO 63104	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	50,000.
LAUNCHCODE 4811 PRIMAR BLVD ST. LOUIS, MO 63108	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	25,000.
RANKEN TECHNICAL COLLEGE 4431 FINNEY AVE ST. LOUIS, MO 63113	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	150,000.
ARCH GRANTS 911 WASHINGTON AVE #415 ST. LOUIS, MO 63101	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	15,000.
GODFREY AND VIRGINIA PADBERG FUND 2201 CROYDON WALK ST. LOUIS, MO 63131	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	10,000.
BOY SCOUTS OF AMERICA 4568 W PINE BLVD ST. LOUIS, MO 63108	N/A	PUBLIC CHARITY	EXEMPT PURPOSE	10,000.
Total from continuation sheets				

823831  
04-01-18

31-1593436

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

FORM 990-PF	DIVIDENDS AND INTEREST FROM SECURITIES				STATEMENT 1
SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
VARIOUS BROKERAGE ACCTS	694,368.	0.	694,368.	633,130.	
TO PART I, LINE 4	694,368.	0.	694,368.	633,130.	

FORM 990-PF	OTHER INCOME			STATEMENT 2
DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	
OTHER INCOME	883.	883.		
GAIN FROM PNRTSHP INVESTMENT	5,976.	5,976.		
TOTAL TO FORM 990-PF, PART I, LINE 11	6,859.	6,859.		

FORM 990-PF	ACCOUNTING FEES			STATEMENT 3
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
PROFESSIONAL FEES	9,975.	0.		9,975.
TO FORM 990-PF, PG 1, LN 16B	9,975.	0.		9,975.

FORM 990-PF	OTHER PROFESSIONAL FEES			STATEMENT 4
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT MGMT FEES	202,790.	202,790.		0.
TO FORM 990-PF, PG 1, LN 16C	202,790.	202,790.		0.

## INTERCO CHARITABLE TRUST

31-1593436

## FORM 990-PF

## TAXES

## STATEMENT 5

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
TAXES	30,643.	10,683.		0.
TO FORM 990-PF, PG 1, LN 18	30,643.	10,683.		0.

## FORM 990-PF

## OTHER EXPENSES

## STATEMENT 6

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ADMINISTRATION EXPENSES	204,561.	0.		204,561.
TO FORM 990-PF, PG 1, LN 23	204,561.	0.		204,561.

## FORM 990-PF

## CORPORATE STOCK

## STATEMENT 7

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
MORGAN STANLEY #14623-SEE LIST	10,951,337.	18,260,187.
MORGAN STANLEY #14624-SEE LIST	12,146,935.	15,901,708.
MORGAN STANLEY #15026-SEE LIST	1,667,614.	1,556,807.
MORGAN STANLEY-#040986-SEE LIST	3,674,194.	3,140,068.
TOTAL TO FORM 990 PF, PART II, LINE 108	28,440,080.	38,858,770.

## FORM 990-PF

## OTHER INVESTMENTS

## STATEMENT 8

DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
INVESTMENT IN VIRTUAL REALTY ENTERPRISES, LLC	COST	219,815.	237,740.
TOTAL TO FORM 990-PF, PART II, LINE 13		219,815.	237,740.

FORM 990-PF

PART VIII - LIST OF OFFICERS, DIRECTORS  
TRUSTEES AND FOUNDATION MANAGERS

STATEMENT 9

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN- SATION	EMPLOYEE BEN PLAN CONTRIB	EXPENSE ACCOUNT
RICHARD B. LOYND 11090 TURTLE BEACH RD, APT A 206 NORTH PALM BEACH, FL 33408	CO-TRUSTEE 1.00	4,000.	0.	0.
MICHAEL R. LOYND 7701 FORSYTH BLVD., STE 1000 ST LOUIS, MO 63105-1841	ADMINISTRATOR 30.00	239,500.	0.	0.
WALTER GALVIN 9945 OLD CHATHAM RD ST LOUIS, MO 63124	CO-TRUSTEE 1.00	4,000.	0.	0.
ANN LIBERMAN 9520 CLAYTON RD CLAYTON, MO 63124	CO-TRUSTEE 1.00	4,000.	0.	0.
DOUG MILLER 23 TWIN SPRING LANE ST LOUIS, MO 63124	CO-TRUSTEE 1.00	4,000.	0.	0.
TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII		255,500.	0.	0.