Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

▶ Do 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.

OMB No 1545-0052

2019

Open to Public Inspection

For calendar year 2019, or tax year beginning 01-01-2019 , and ending 12-31-2019

Name of foundation
Ruth and JO Stone Foundation

% Foundation Source

A Employer identification number
82-3471315

Number and street (or P O box number if mail is not delivered to street address) Room/suite
Foundation Source 501 Silverside Rd

B Telephone number (see instructions)
(800) 839-1754

City or town, state or province, country, and ZIP or foreign postal code
Wilmington, DE 198091377

C If exemption application is pending, check here ▶ ☐

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

D 1. Foreign organizations, check here ▶ ☐
2 Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

H Check type of organization ☑ Section 501(c)(3) exempt private foundation
☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐

I Fair market value of all assets at end of year (from Part II, col (c), *line 16)* ▶$ 3,848,668

J Accounting method ☑ Cash ☐ Accrual ☐ Other (specify)
(Part I, column (d) must be on cash basis)

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐

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))*

	Line	Description	(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)	3,238,105			
	2	Check ▶ ☐ if the foundation is **not** required to attach Sch B				
	3	Interest on savings and temporary cash investments	196	196		
	4	Dividends and interest from securities	20,774	20,774		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	-3,460			
	b	Gross sales price for all assets on line 6a 132,479				
	7	Capital gain net income (from Part IV, line 2)		0		
	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	3,255,615	20,970		
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc	0			
	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)	6,623	6,623		
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	5	5		
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)	9,290	12		9,278
	24	**Total operating and administrative expenses.** Add lines 13 through 23	15,918	6,640		9,278
	25	Contributions, gifts, grants paid	5,000			5,000
	26	**Total expenses and disbursements.** Add lines 24 and 25	20,918	6,640		14,278
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	3,234,697			
	b	**Net investment income** (if negative, enter -0-)		14,330		
	c	**Adjusted net income** (if negative, enter -0-)				

Part II **Balance Sheets** Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)

			Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing			
	2	Savings and temporary cash investments	26,023	21,150	21,150
	3	Accounts receivable ▶			
		Less allowance for doubtful accounts ▶			
	4	Pledges receivable ▶			
		Less allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶			
		Less allowance for doubtful accounts ▶			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U S and state government obligations (attach schedule)		891,908	894,085
	b	Investments—corporate stock (attach schedule)	444,674	1,834,882	1,937,034
	c	Investments—corporate bonds (attach schedule)		957,454	996,399
	11	Investments—land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)			
	14	Land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶			
	15	Other assets (describe ▶)			
	16	**Total assets** (to be completed by all filers—see the instructions Also, see page 1, item I)	470,697	3,705,394	3,848,668
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
	23	**Total liabilities**(add lines 17 through 22)	0	0	
Net Assets or Fund Balances		**Foundations that follow FASB ASC 958, check here ▶** ☐ **and complete lines 24, 25, 29 and 30.**			
	24	Net assets without donor restrictions			
	25	Net assets with donor restrictions			
		Foundations that do not follow FASB ASC 958, check here ▶ ☑ **and complete lines 26 through 30.**			
	26	Capital stock, trust principal, or current funds			
	27	Paid-in or capital surplus, or land, bldg , and equipment fund			
	28	Retained earnings, accumulated income, endowment, or other funds	470,697	3,705,394	
	29	**Total net assets or fund balances** (see instructions)	470,697	3,705,394	
	30	**Total liabilities and net assets/fund balances** (see instructions)	470,697	3,705,394	

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 29 (must agree with end-of-year figure reported on prior year's return)	1	470,697
2	Enter amount from Part I, line 27a	2	3,234,697
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	3,705,394
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 29	6	3,705,394

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)
1 a	Publicly-traded Securities			
b				
c				
d				
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a	132,479		135,939	-3,460
b				
c				
d				
e				

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
	(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a				-3,460
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** -3,460

3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)
If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8 . . . . **3**

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

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

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

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2018	12,809	247,123	0 051832
2017		118,059	
2016	0	0	0 0
2015	0	0	0 0
2014	0	0	0 0

2 Total of line 1, column (d)	2	0 051832
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	0 025916
4 Enter the net value of noncharitable-use assets for 2019 from Part X, line 5	4	948,567
5 Multiply line 4 by line 3	5	24,583
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	143
7 Add lines 5 and 6	7	24,726
8 Enter qualifying distributions from Part XII, line 4 , ...	8	14,278

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 ▶ ☐ and enter "N/A" on line 1 Date of ruling or determination letter ________ **(attach copy of letter if necessary–see instructions)**				
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b			1	287
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)				
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)			2	
3	Add lines 1 and 2			3	287
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)			4	
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-			5	287
6	Credits/Payments				
a	2019 estimated tax payments and 2018 overpayment credited to 2019	6a	834		
b	Exempt foreign organizations—tax withheld at source	6b			
c	Tax paid with application for extension of time to file (Form 8868)	6c			
d	Backup withholding erroneously withheld	6d			
7	Total credits and payments Add lines 6a through 6d			7	834
8	Enter any **penalty** for underpayment of estimated tax Check here ☐ if Form 2220 is attached			8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶			9	
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶			10	547
11	Enter the amount of line 10 to be **Credited to 2020 estimated tax** ▶ 547	**Refunded** ▶		11	

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		No
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes? (see Instructions for definition)	1b		No
	*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*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year **(1)** On the foundation ▶ $ ________ **(2)** On foundation managers ▶ $ ________			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ ________			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities*	2		No
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		No
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		No
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T*	5		No
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col (c), and Part XV*	7	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ DE			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? *If "No," attach explanation*	8b	Yes	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2019 or the taxable year beginning in 2019? See the instructions for Part XIV If "Yes," complete Part XIV	9		No
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses*	10	Yes	

Part VII-A Statements Regarding Activities (continued)

		Line	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.	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement See instructions	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	

Website address ▶

14 The books are in care of ▶Foundation Source Telephone no ▶(800) 839-1754

Located at ▶501 Silverside Road Suite 123 Wilmington DE ZIP+4 ▶198091377

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

		Line	Yes	No
16	At any time during calendar year 2019, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		No
	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.		Line	Yes	No
1a	During the year did the foundation (either directly or indirectly)				
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	☐ Yes ☑ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?.	☐ Yes ☑ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☑ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☐ Yes ☑ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?.	☐ Yes ☑ No			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days).	☐ Yes ☑ No			
b	If any answer is "Yes" to 1a(1)–(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance? See instructions		1b		
	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 2019?.		1c		No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))				
a	At the end of tax year 2019, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2019?.	☐ Yes ☑ No			
	If "Yes," list the years ▶ 20____ , 20____ , 20____ , 20____				
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions)		2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ 20____ , 20____ , 20____ , 20____				
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?.	☐ Yes ☑ No			
b	If "Yes," did it have excess business holdings in 2019 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 2019).*		3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2019?		4b		No

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

				Yes	No
5a	During the year did the foundation pay or incur any amount to				
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	☐ Yes ☑ No			
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	☐ Yes ☑ No			
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	☐ Yes ☑ No			
	(4) Provide a grant to an organization other than a charitable, etc , organization described in section 4945(d)(4)(A)? See instructions	☐ Yes ☑ No			
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	☐ Yes ☑ No			
b	If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53 4945 or in a current notice regarding disaster assistance? See instructions		5b		
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐				
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?	☐ Yes ☐ No			
	If "Yes," attach the statement required by Regulations section 53 4945–5(d)				
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	☐ Yes ☑ No			
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		6b		No
	If "Yes" to 6b, file Form 8870				
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	☐ Yes ☑ No			
b	If "Yes", did the foundation receive any proceeds or have any net income attributable to the transaction?		7b		
8	Is the foundation subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment 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, 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
Wayne Bond Foundation Source 501 Silverside Rd Wilmington, DE 198091377	Dir, Sec, Treas 1 0	0	0	0
H Jason Hall Foundation Source 501 Silverside Rd Wilmington, DE 198091377	Dir, VP 1 0	0	0	0
Timothy K Mariani Foundation Source 501 Silverside Rd Wilmington, DE 198091377	Dir, Pres 1 0	0	0	0
Ruth P Stone Foundation Source 501 Silverside Rd Wilmington, DE 198091377	Dir, Pres, Sec, Treas 1 0	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

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

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

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

(a) Name and address of each person paid more than $50,000	**(b)** Type of service	**(c)** Compensation
Total number of others receiving over $50,000 for professional services. . . . . ▶		

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1	
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see instructions)

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

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes		
a	Average monthly fair market value of securities.	1a	932,057
b	Average of monthly cash balances.	1b	30,955
c	Fair market value of all other assets (see instructions).	1c	0
d	**Total** (add lines 1a, b, and c).	1d	963,012
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation). **1e**		
2	Acquisition indebtedness applicable to line 1 assets.	2	0
3	Subtract line 2 from line 1d.	3	963,012
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	14,445
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	948,567
6	**Minimum investment return.** Enter 5% of line 5.	6	47,428

Part XI **Distributable Amount** (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ▶ ☐ and do not complete this part)

1	Minimum investment return from Part X, line 6.			1	47,428
2a	Tax on investment income for 2019 from Part VI, line 5.	2a	287		
b	Income tax for 2019 (This does not include the tax from Part VI).	2b			
c	Add lines 2a and 2b.			2c	287
3	Distributable amount before adjustments Subtract line 2c from line 1.			3	47,141
4	Recoveries of amounts treated as qualifying distributions.			4	
5	Add lines 3 and 4.			5	47,141
6	Deduction from distributable amount (see instructions).			6	
7	**Distributable amount** as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1.			7	47,141

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	14,278
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	0
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	0
b	Cash distribution test (attach the required schedule).	3b	0
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	14,278
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b See instructions.	5	
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4.	6	14,278

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 2018	(c) 2018	(d) 2019
1 Distributable amount for 2019 from Part XI, line 7					47,141
2 Undistributed income, if any, as of the end of 2019					
a Enter amount for 2018 only.					
b Total for prior years 2017 , 2016 , 2015					
3 Excess distributions carryover, if any, to 2019					
a From 2014.					
b From 2015.					
c From 2016.					
d From 2017.					
e From 2018.	1,193				
f Total of lines 3a through e.		1,193			
4 Qualifying distributions for 2019 from Part XII, line 4 ▶ $ 14,278					
a Applied to 2018, but not more than line 2a					
b Applied to undistributed income of prior years (Election required—see instructions).					
c Treated as distributions out of corpus (Election required—see instructions).					
d Applied to 2019 distributable amount.					14,278
e Remaining amount distributed out of corpus		0			
5 Excess distributions carryover applied to 2019 *(If an amount appears in column (d), the same amount must be shown in column (a))*		1,193			1,193
6 Enter the net total of each column as indicated below:					
a Corpus Add lines 3f, 4c, and 4e Subtract line 5					
b Prior years' undistributed income Subtract line 4b from line 2b					
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.					
d Subtract line 6c from line 6b Taxable amount —see instructions					
e Undistributed income for 2018 Subtract line 4a from line 2a Taxable amount—see instructions					
f Undistributed income for 2019 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2020					31,670
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)					
8 Excess distributions carryover from 2014 not applied on line 5 or line 7 (see instructions)					
9 Excess distributions carryover to 2020. Subtract lines 7 and 8 from line 6a					
10 Analysis of line 9					
a Excess from 2015.					
b Excess from 2016.					
c Excess from 2017.					
d Excess from 2018.					
e Excess from 2019.					

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 2019, enter the date of the ruling. . . . . ▶

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

	Tax year	Prior 3 years			(e) Total
	(a) 2019	**(b)** 2018	**(c)** 2017	**(d)** 2016	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon **a** "Assets" alternative test—enter **(1)** Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test—enter **(1)** Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

1 Information Regarding Foundation Managers:

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

Ruth P Stone

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

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

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

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

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

c Any submission deadlines

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

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
COMMUNITY DENTAL CLINIC INC 1008 WOODLAWN ST CLEARWATER, FL 33756	N/A	PC	Rehoboam Sponsorship of Red White and Bites PROGRAM	5,000
Total . . . . ▶ **3a**				5,000
b *Approved for future payment*				
Total . . . . ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

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					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments. . . .					
3 Interest on savings and temporary cash investments			14	196	
4 Dividends and interest from securities. . . .			14	20,774	
5 Net rental income or (loss) from real estate					
a Debt-financed property.					
b Not debt-financed property.					
6 Net rental income or (loss) from personal property					
7 Other investment income.					
8 Gain or (loss) from sales of assets other than inventory			18	-3,460	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue a					
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e). .				17,510	

13 Total. Add line 12, columns (b), (d), and (e). 13 17,510

(See worksheet in line 13 instructions to verify calculations)

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes) (See instructions)

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

			Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501 (c) (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of			
	(1) Cash.	**1a(1)**		**No**
	(2) Other assets.	**1a(2)**		**No**
b	Other transactions			
	(1) Sales of assets to a noncharitable exempt organization.	**1b(1)**		**No**
	(2) Purchases of assets from a noncharitable exempt organization.	**1b(2)**		**No**
	(3) Rental of facilities, equipment, or other assets.	**1b(3)**		**No**
	(4) Reimbursement arrangements.	**1b(4)**		**No**
	(5) Loans or loan guarantees.	**1b(5)**		**No**
	(6) Performance of services or membership or fundraising solicitations.	**1b(6)**		**No**
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees.	**1c**		**No**

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

(a) Line No	**(b)** Amount involved	**(c)** Name of noncharitable exempt organization	**(d)** Description of transfers, transactions, and sharing arrangements

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) (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

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

******	2020-06-12	******	May the IRS discuss this return with the preparer shown below (see instr) ☑ **Yes** ☐ **No**
Signature of officer or trustee	Date	Title	

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ▶ ☐	PTIN
Jeffrey D Haskell				P01345770
Firm's name ▶ Foundation Source				Firm's EIN ▶
Firm's address ▶ One Hollow Ln Ste 212 Lake Success, NY 11042				Phone no (800) 839-1754

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TY 2019 Compensation Explanation

Name: Ruth and JO Stone Foundation

EIN: 82-3471315

Person Name	Explanation
Wayne Bond	*Deceased in 2019
Ruth P Stone	*Deceased in 2019

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

TY 2019 Depreciation Schedule

Name: Ruth and JO Stone Foundation

EIN: 82-3471315

TY 2019 Investments Corporate Bonds Schedule

Name: Ruth and JO Stone Foundation

EIN: 82-3471315

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
BANK AMER CORP - 4.125% - 01/2	3,135	3,225
BANK AMER CORP SR INTNOTES BE	85,218	84,561
CITIGROUP INC NOTE - 3.668% -	2,000	2,132
COMCAST CORP NOTE - 4.150% - 1	2,119	2,253
ENTERPRISE PRODUCTS OPERTATING	1,070	1,175
GE CAP CORP NTS - 5.875% - 01/	1,060	1,216
GOLDMAN SACHS GROUP INC - 4.00	2,063	2,124
JABIL INC NOTE CALL MAKE WHOLE	51,574	51,273
JP MORGAN CHASE BANK - 4.203%	3,138	3,340
MICROSOFT CORP - 4.250% - 02/0	3,313	3,661
MYLAN NV - 3.950% - 06/15/2026	103,789	104,252
NEW YORK CMNTY BANCORP INC NOT	106,277	106,369
NORDSTROM INC NOTE CALL MAKE W	48,740	48,887
PROSPECT CAPITAL CORPORATION N	79,603	79,608
SEAGATE HDD CAYMAN - 4.875% -	53,220	53,137
SHELL INT'L FINANCE - 2.875% -	1,982	2,075
VERIZON COMMUNICATIONS INC - 5	3,282	3,326
VERIZON COMMUNICATIONS INC 4.4	101,496	101,281
VERIZON COMMUNICATIONS INC 4.9	102,369	102,210
WELLS FARGO &CO MTN - 3.584% -	2,006	2,126

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
WELLS FARGO BK N A SD CD ZERO	100,000	115,659
WELLS FARGO BK N A SD CD ZERO	100,000	122,509

TY 2019 Investments Corporate Stock Schedule

Name: Ruth and JO Stone Foundation

EIN: 82-3471315

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
ADOBE SYSTEMS, INC	2,441	2,968
ADVANCE AUTO PARTS INC	1,647	1,602
AKAMAI TECH COM STK	1,648	1,900
ALEXION PHARMACEUTICALS, INC	1,676	1,298
ALIBABA GROUP HOLDING LTD	1,635	1,909
ALPHABET INC CL A	2,416	2,679
ALPHABET INC CL C	2,406	2,674
AMAZON COM	7,343	7,391
AMERICAN ELECTRIC POWER INC	11,260	13,515
AMERICAN EXPRESS CO	1,660	1,867
AMGEN INC	11,677	14,946
ANHEUSER BUSCH COS INC	1,754	1,641
APPLE INC	2,004	2,937
AT&T, INC	106,147	108,680
AUTOMATIC DATA PROCESSING INC	8,542	8,525
BIOMARIN PHARMACEUTICAL INC	1,093	1,015
BLACKROCK INC	893	1,005
C H ROBINSON WORLDWIDE INC	735	704
CATERPILLAR INC	36,410	36,920
CHARLES SCHWAB CORP	1,830	1,950
CISCO SYSTEMS INC	11,027	11,990
COMCAST CORP	11,668	12,322
CORTEVA INC	1,900	1,892
COSTCO WHOLESALE CORPORATION	1,452	1,764
DIAGEO PLC ADS	5,410	6,568
DOMINION ENERGY INC	64,445	66,422
DOVER CORP	8,125	12,218
DOW CHEMICAL PV	3,712	3,503
ECOLAB INC	1,461	1,544
ENERGIZER 7.5% PFD 1/15/22 SER	106,374	104,570

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
EQUINIX, INC	1,382	1,751
EXXON MOBIL CORP	7,758	7,257
FACEBOOK INC	3,918	4,516
FIDELITY NATIONAL INFORMATION	1,325	1,391
FRANKLIN INCOME FUND CL A	19,236	19,319
GEN DYNAMICS CP	12,709	11,639
GENERAL ELECTRIC CO	91,353	92,137
GENUINE PARTS COMPANY	11,024	12,429
GRAINGER W W INC	1,865	2,031
HASBRO INC	6,827	8,554
HOME DEPOT INC	21,059	25,769
HONEYWELL INTL	1,763	1,947
IHS MARKIT LTD	1,481	2,034
ILLINOIS TOOL WORKS	12,037	15,269
INTEL CORP	15,101	18,254
INTERNATIONAL BUSINESS MACHINE	7,939	7,908
JOHNSON & JOHNSON	17,478	19,401
JP MORGAN CHASE	12,853	17,146
KBW REGIONAL BANKING ETF	58,900	58,250
KIMBERLY CLARK CORP	8,076	9,766
LINDE PLC COM	1,449	1,703
LOCKHEED MARTIN CORP	18,363	22,973
M&T BANK CORP	7,389	7,639
MAXIM INTEGRATED PRODS INC	8,637	9,534
MCCORMICK & CO	927	1,018
MCDONALD'S CORP	16,338	18,378
MERCK & CO INC	16,008	21,464
MICROSOFT CORP	20,821	31,855
NEXTERA ENERGY, INC	10,908	14,530
NUTANIX INC	911	719

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
NUVEEN S&P 500 BUY WRITE INCOM	92,122	92,661
NVIDIA CORP	1,140	1,412
ORACLE CORP	1,770	1,748
PALO ALTO NETWORKS INC	1,705	1,619
PEOPLE'S UNITED FINANCIAL, INC	7,717	7,774
PEPSICO INC	11,193	12,984
PHILIP MORRIS INTL	77,328	76,581
PHILLIPS 66	12,890	15,709
PIONEER NAT RES CO	1,060	1,060
PROCTER GAMBLE CO	72,473	76,814
QUALCOMM INC	1,474	2,206
SALESFORCE.COM	977	976
SEMPRA ENERGY PRFD CL A	60,588	60,010
SOUTHERN CO	6,099	8,408
SPLUNK INC	1,338	1,498
STARBUCKS CORP COM	12,695	11,605
TARGET CORPORATION	11,775	22,180
TEKLA WORLD HEALTHCARE FUND	55,420	55,400
TEXAS INSTRUMENTS INC	1,147	1,283
THE COCA-COLA CO	108,259	110,699
THERMO FISHER SCIENTIFIC INC	2,222	2,599
UBER	1,251	862
UNITED PARCEL SERVICE	71,273	71,992
UNITEDHEALTH GROUP INC	2,930	3,528
US BANCORP	11,806	13,933
VERIZON COMMUNICATIONS	11,645	13,324
VISA INC	3,652	4,322
VMWARE INC	1,553	1,366
WAL-MART STORES INC	100,441	99,350
WALGREENS BOOTS ALLIANCE	13,725	10,731

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
WALT DISNEY HOLDINGS CO	60,290	60,166
WASTE MANAGEMENT INC	10,657	13,333
WELLS FARGO DISCIPLINED US FND	73,703	74,194
WELLTOWER INC.	11,201	14,312
WESTERN ASSET SMASH SERIES C F	12,235	12,787
WESTERN ASSET SMASH SERIES EC	31,969	33,906
WESTERN ASSET SMASH SERIES M F	36,616	35,687
ZOETIS INC	1,917	2,515

TY 2019 Investments Government Obligations Schedule

Name: Ruth and JO Stone Foundation

EIN: 82-3471315

US Government Securities - End of Year Book Value:	50,412
US Government Securities - End of Year Fair Market Value:	52,466
State & Local Government Securities - End of Year Book Value:	841,496
State & Local Government Securities - End of Year Fair Market Value:	841,619

TY 2019 Other Expenses Schedule

Name: Ruth and JO Stone Foundation

EIN: 82-3471315

Other Expenses Schedule

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Administrative Fees	9,253			9,253
Bank Charges	12	12		
State or Local Filing Fees	25			25

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TY 2019 Other Professional Fees Schedule

Name: Ruth and JO Stone Foundation

EIN: 82-3471315

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Investment Management Services	6,623	6,623		

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TY 2019 Substantial Contributors Schedule

Name: Ruth and JO Stone Foundation

EIN: 82-3471315

Name	Address
Ruth P Stone Revocable Trust	312 Harbor View Lane Largo, GA 33770

TY 2019 Taxes Schedule

Name: Ruth and JO Stone Foundation

EIN: 82-3471315

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Foreign Tax Paid	5	5		

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Schedule B
(Form 990, 990-EZ, or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ Attach to Form 990, 990-EZ, or 990-PF
▶ Go to www irs gov/Form990 for the latest information

OMB No 1545-0047

2019

Name of the organization	Employer identification number
Ruth and JO Stone Foundation	82-3471315

Organization type (check one)

Filers of:	**Section:**
Form 990 or 990-EZ	☐ 501(c)( ) (enter number) organization
	☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	☐ 527 political organization
Form 990-PF	☑ 501(c)(3) exempt private foundation
	☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
	☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note: Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule See instructions

General Rule

☑ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling $5,000 or more (in money or other property) from any one contributor Complete Parts I and II See instructions for determining a contributor's total contributions

Special Rules

☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** $5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1 Complete Parts I and II

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than $1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals Complete Parts I, II, and III

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc , purposes, but no such contributions totaled more than $1,000 If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc , purpose Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc , contributions totaling $5,000 or more during the year . . . . ▶ $ ____________

Caution: An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990, or check the box on line H of its Form 990-EZ or on its Form 990PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF)

Name of organization	Employer identification number
Ruth and JO Stone Foundation	82-3471315

Part I **Contributors** (see instructions) Use duplicate copies of Part I if additional space is needed

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	Ruth P Stone Revocable Trust 312 Harbor View Lane Largo, GA 33770	$ 3,238,105	☑ Person ☐ Payroll ☑ Noncash (Complete Part II for noncash contributions)
-		$	☐ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions)
-		$	☐ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions)
-		$	☐ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions)
-		$	☐ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions)
-		$	☐ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions)

Name of organization Ruth and JO Stone Foundation	**Employer identification number** 82-3471315

Part II **Noncash Property** (see Instructions) Use duplicate copies of Part II if additional space is needed

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
	See Additional Data Table	$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

Name of organization	**Employer identification number**
Ruth and JO Stone Foundation	82-3471315

Part III *Exclusively* religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than $1,000 for the year from any one contributor. Complete columns **(a)** through **(e) and** the following line entry. For organizations completing Part III, enter the total of *exclusively* religious, charitable, etc., contributions of **$1,000 or less** for the year. (Enter this information once. See instructions.) ▶ $ ____________

Use duplicate copies of Part III if additional space is needed

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift	
Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift	
Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift	
Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift	
Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

Additional Data

Software ID:
Software Version:
EIN: 82-3471315
Name: Ruth and JO Stone Foundation

Form 990 Schedule B, Part II - Noncash Property (see Instructions) Use duplicate copies of Part II if additional space is needed

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
1	AT&T, INC T, 2500 sh	$ 96,988	2019-12-19
1	CATERPILLAR INC CAT, 250 sh	$ 36,410	2019-12-19
1	THE COCA-COLA CO KO, 2000 sh	$ 108,260	2019-12-19
1	WALT DISNEY HOLDINGS CO DIS, 400 sh	$ 58,424	2019-12-19
1	DOMINION ENERGY INC D, 700 sh	$ 57,043	2019-12-19
1	ENERGIZER 7 5% PFD 1/15/22 SER A ENR-PA, 1000 sh	$ 106,375	2019-12-19
1	NUVEEN S&P 500 BUY WRITE INCOME FUND BXMX, 6739 sh	$ 92,122	2019-12-19
1	PHILIP MORRIS INTL PM, 900 sh	$ 77,328	2019-12-19
1	PROCTER GAMBLE CO PG, 500 sh	$ 62,275	2019-12-19
1	SEMPRA ENERGY PRFD CL A SRE-PA, 500 sh	$ 60,588	2019-12-19

Form 990 Schedule B, Part II - Noncash Property (see Instructions) Use duplicate copies of Part II if additional space is needed

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
1	KBW REGIONAL BANKING ETF KRE, 1000 sh	$ 58,900	2019-12-19
1	TEKLA WORLD HEALTHCARE FUND THW, 4000 sh	$ 55,420	2019-12-19
1	UNITED PARCEL SERVICE UPS, 500 sh	$ 59,458	2019-12-19
1	WAL-MART STORES INC WMT, 836 sh	$ 100,441	2019-12-19
1	BANK AMER CORP SR INTNOTES BE 4 30000% 06050WHC2, 80000 sh	$ 85,218	2019-12-19
1	CLEVELAND OHIO ARPT SYS REV REV BDS 05 186352QE3, 100000 sh	$ 107,757	2019-12-19
1	CONNECTICUT ST GO BDS SER 2015B 04 000 20772JD82, 50000 sh	$ 54,693	2019-12-19
1	JABIL INC NOTE CALL MAKE WHOLE3 95000% 466313AH6, 50000 sh	$ 51,574	2019-12-19
1	JACKSONVILLE FLA SALES TAX REV SALES 04 469485JY3, 100000 sh	$ 106,677	2019-12-19
1	NEW JERSEY ST TRANSNTR FD AUTH REV NTS 6461362F7, 50000 sh	$ 54,405	2019-12-19

Form 990 Schedule B, Part II - Noncash Property (see Instructions) Use duplicate copies of Part II if additional space is needed

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
1	KENTUCKY RURAL WTR FIN CORP PUB PROJ 03 49140M2Z1, 75000 sh	$ 80,433	2019-12-19
1	NEW YORK ST ENERGY RESH & DEV AUTH 03 5 649845HD9, 50000 sh	$ 56,994	2019-12-19
1	VERIZON COMMUNICATIONS INC 4 45000% 06/ 92346MAJ0, 100000 sh	$ 101,496	2019-12-19
1	VERIZON COMMUNICATIONS INC 4 90000% 05/ 92346MAC5, 100000 sh	$ 102,369	2019-12-19
1	MIAMI-DADE CNTY FLA SPL OBLIG CAP ASSET 59333NVP5, 60000 sh	$ 65,095	2019-12-19
1	NEW YORK CMNTY BANCORP INC NOTE 5 90% 1 649445AC7, 100000 sh	$ 106,276	2019-12-19
1	NORDSTROM INC NOTE CALL MAKE WHOLE 5 00 655664AR1, 50000 sh	$ 48,740	2019-12-19
1	MYLAN NV - 3 950% - 06/15/2026 62854AAN4, 100000 sh	$ 103,789	2019-12-19
1	PORT ST LUCIE FLA SPL ASSMT REV REF 03 73535EKT6, 50000 sh	$ 54,049	2019-12-19
1	PROSPECT CAPITAL CORPORATION NOTE 6 375 74348TAT9, 75000 sh	$ 79,603	2019-12-19

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(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
1	RHODE IS ST ECONOMICDEV CORP ARPT REV 0 76223PJE6, 50000 sh	$ 54,368	2019-12-19
1	SEAGATE HDD CAYMAN - 4 875% - 06/01/202 81180WAR2, 50000 sh	$ 53,220	2019-12-19
1	ST BERNARD PARISH LASALES &U SE TAX REV 787503HS3, 50000 sh	$ 54,660	2019-12-19
1	TOLEDO OHIO LTGO REFBDS SER 2013 A 04% 889278TR8, 50000 sh	$ 54,855	2019-12-19
1	WELLS FARGO BK N A SD CD ZERO CPN 0 00% 94986TUE5, 100000 sh	$ 100,000	2019-12-19
1	WELLS FARGO BK N A SD CD ZERO CPN 0 00% 94986TP84, 100000 sh	$ 100,000	2019-12-19
1	WASHINGTON ST CTFS PARTN COPS SER 03 2 939720RG5, 40000 sh	$ 43,300	2019-12-19
1	FRANKLIN INCOME FUND CL A FKIQX, 8256 sh	$ 19,236	2019-12-19
1	GENERAL ELECTRIC CO GE, 8256 sh	$ 91,353	2019-12-19
1	WELLS FARGO DISCIPLINED US FND CL C EVSTX, 4461 44 sh	$ 73,703	2019-12-19

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(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
1	CONNECTICUT ST GO BDS SER 2014E 04% 09 20772JWN8, 50000 sh	$ 54,212	2019-12-19