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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

2020

Open to Public Inspection

For calendar year 2020, or tax year beginning 01-01-2020, and ending 12-31-2020

Name of foundation
ROSS FAMILY FOUNDATION

A Employer identification number
46-6432496

Number and street (or P.O. box number if mail is not delivered to street address)
PO BOX 16550

Room/suite

B Telephone number (see instructions)
(314) 746-3209

City or town, state or province, country, and ZIP or foreign postal code
CLAYTON, MO 63105

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) \$ 39,967,487

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).)

(a) Revenue and expenses per books

(b) Net investment income

(c) Adjusted net income

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

Revenue

1 Contributions, gifts, grants, etc., received (attach schedule)
2 Check 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 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

1,806,092

737,827

734,410

-81,125

6,775,920

0

2,293

2,465,087

736,703

Operating and Administrative Expenses

13 Compensation of officers, directors, trustees, etc.
14 Other employee salaries and wages
15 Pension plans, employee benefits
16a Legal fees (attach schedule)
b Accounting fees (attach schedule)
c Other professional fees (attach schedule)
17 Interest
18 Taxes (attach schedule) (see instructions)
19 Depreciation (attach schedule) and depletion
20 Occupancy
21 Travel, conferences, and meetings
22 Printing and publications
23 Other expenses (attach schedule)
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

0

6,000

10,423

27

16,450

2,448,550

2,465,000

0

4,800

5,423

27

10,250

10,250

0

1,200

0

0

27 Subtract line 26 from line 12:
a Excess of revenue over expenses and disbursements
b Net investment income (if negative, enter -0-)
c Adjusted net income (if negative, enter -0-)

87

726,453

For Paperwork Reduction Act Notice, see instructions.

Cat. No. 11289X

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions.)		
		Beginning of year	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	424,898	2,756,856	2,756,856
	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)			
	b Investments—corporate stock (attach schedule)	18,088,971	17,082,821	29,284,181
	c Investments—corporate bonds (attach schedule)	9,242,123	7,278,663	7,926,450
	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)	27,755,992	27,118,340	39,967,487	
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 ▶ <input type="checkbox"/> 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 ▶ <input checked="" type="checkbox"/> and complete lines 26 through 30.			
	26 Capital stock, trust principal, or current funds	27,755,992	27,118,340	
	27 Paid-in or capital surplus, or land, bldg., and equipment fund	0	0	
	28 Retained earnings, accumulated income, endowment, or other funds	0	0	
	29 Total net assets or fund balances (see instructions)	27,755,992	27,118,340	
30 Total liabilities and net assets/fund balances (see instructions) .	27,755,992	27,118,340		

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	27,755,992
2 Enter amount from Part I, line 27a	2	87
3 Other increases not included in line 2 (itemize) ▶ _____	3	18,872
4 Add lines 1, 2, and 3	4	27,774,951
5 Decreases not included in line 2 (itemize) ▶ _____	5	656,611
6 Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 29 .	6	27,118,340

(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	P		
b PUBLICLY TRADED SECURITIES	P		
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			-27,892
b			-53,233
c			
d			
e			

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

SECTION 4940(e) REPEALED ON DECEMBER 20, 2019 - DO NOT COMPLETE

(a) Reserved	(b) Reserved	(c) Reserved	(d) Reserved

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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	Reserved.	1	10,098
c	All other domestic foundations enter 1.39% 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	10,098
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	10,098
6	Credits/Payments:		
a	2020 estimated tax payments and 2019 overpayment credited to 2020	6a	24,851
b	Exempt foreign organizations—tax withheld at source	6b	0
c	Tax paid with application for extension of time to file (Form 8868)	6c	0
d	Backup withholding erroneously withheld	6d	0
7	Total credits and payments. Add lines 6a through 6d.	7	24,851
8	Enter any penalty for underpayment of estimated tax. Check here <input 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	14,753
11	Enter the amount of line 10 to be: Credited to 2021 estimated tax 14,753 Refunded	11	0

Part VII-A Statements Regarding Activities

1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		Yes	No
b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? (see Instructions for definition). <i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.</i>	1a		No
c	Did the foundation file Form 1120-POL for this year?	1b		No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ► \$ 0 (2) On foundation managers. ► \$ 0	1c		No
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ► \$ 0			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities.</i>	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? <i>If "Yes," attach a conformed copy of the changes</i>	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? <i>If "Yes," attach the statement required by General Instruction T.</i>	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? <i>If "Yes," complete Part II, col. (c), and Part XV.</i>	7	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ► MO			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? <i>If "No," attach explanation.</i>	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 2020 or the taxable year beginning in 2020? See the instructions for Part XIV. <i>If "Yes," complete Part XIV</i>	9		No
10	Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i>	10		No

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule. See instructions.	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement. See instructions	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>N/A</u>	13	Yes	
14	The books are in care of ► <u>COMMERCE TRUST COMPANY</u> Telephone no. ► <u>(314) 746-3209</u>			

Located at ► PO BOX 16550 CLAYTON MO ZIP+4 ► 63105

15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —check here	<input type="checkbox"/>		
	and enter the amount of tax-exempt interest received or accrued during the year	► 15		
16	At any time during calendar year 2020, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16	Yes	No
	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.

1a	During the year did the foundation (either directly or indirectly):		Yes	No
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(6) Agree to pay money or property to a government official? (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		
	Organizations relying on a current notice regarding disaster assistance check here. ► <input type="checkbox"/>			
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 2020?	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 2020, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2020? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
b	If "Yes," did it have excess business holdings in 2020 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 2020.)	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 2020?	4b		No

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

5a	During the year did the foundation pay or incur any amount to:		Yes	No
(1)	Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2)	Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3)	Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4)	Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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.	<input type="checkbox"/>		
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?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
	<i>If "Yes," attach the statement required by Regulations section 53.4945–5(d).</i>			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	6b	No
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?			
	<i>If "Yes" to 6b, file Form 8870.</i>			
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	7b	
b	If "Yes", did the foundation receive any proceeds or have any net income attributable to the transaction?			
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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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
See Additional Data Table				
2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."				
(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				
Total number of other employees paid over \$50,000.				0

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)
3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services.		0

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.

1	Expenses

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	0

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	33,735,473
b	Average of monthly cash balances.	1b	1,439,119
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	35,174,592
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	35,174,592
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	527,619
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	34,646,973
6	Minimum investment return. Enter 5% of line 5.	6	1,732,349

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	1,732,349
2a	Tax on investment income for 2020 from Part VI, line 5.	2a	10,098
b	Income tax for 2020. (This does not include the tax from Part VI.).	2b	
c	Add lines 2a and 2b.	2c	10,098
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	1,722,251
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	1,722,251
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	1,722,251

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	2,449,750
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	2,449,750
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	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	2,449,750

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 2019	(c) 2019	(d) 2020
1 Distributable amount for 2020 from Part XI, line 7				1,722,251
2 Undistributed income, if any, as of the end of the 2020:				
a Enter amount for 2019 only.			0	
b Total for prior years: 20____, 20____, 20____		0		
3 Excess distributions carryover, if any, to 2020:				
a From 2015.	1,073,545			
b From 2016.	892,721			
c From 2017.	905,786			
d From 2018.	210,266			
e From 2019.	2,641,730			
f Total of lines 3a through e.	5,724,048			
4 Qualifying distributions for 2020 from Part XII, line 4: ► \$ 2,449,750				
a Applied to 2019, but not more than line 2a			0	
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 2020 distributable amount.				1,722,251
e Remaining amount distributed out of corpus	727,499			
5 Excess distributions carryover applied to 2020. (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:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	6,451,547			
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 2019. Subtract line 4a from line 2a. Taxable amount—see instructions.			0	
f Undistributed income for 2021. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2020.				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions).	0			
8 Excess distributions carryover from 2015 not applied on line 5 or line 7 (see instructions).	1,073,545			
9 Excess distributions carryover to 2021. Subtract lines 7 and 8 from line 6a.	5,378,002			
10 Analysis of line 9:				
a Excess from 2016.	892,721			
b Excess from 2017.	905,786			
c Excess from 2018.	210,266			
d Excess from 2019.	2,641,730			
e Excess from 2020.	727,499			

Part XIV

- Supplementary Information** (Complete this part only if the foundation had \$5,000 or more in

Part XV

1

- 1

2

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

- _____

Part XV **Supplementary Information** (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i> See Additional Data Table				
Total			3a	2,448,550
b <i>Approved for future payment</i>				
Total			3b	0

Enter gross amounts unless otherwise indicated.

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

Form **990-PF** (2020)

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

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?			Yes	No
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.				

[illegible]

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.		
	*****	2021-03-08	*****
	_____ Signature of officer or trustee	_____ Date	_____ Title

May the IRS discuss this return with the preparer shown below
 (see instr.) ☒ **Yes** ☐ **No**

Paid Preparer Use Only	Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed <input type="checkbox"/>	PTIN P00024534
	THOMAS W BASSETT				
	Firm's name ▶ COMMERCE TRUST COMPANY				Firm's EIN ▶ 48-0962626
	Firm's address ▶ PO BOX 11356 CLAYTON, MO 63105				Phone no. (314) 746-7266

Form 990PF Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation

(a) Name and address	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
DONALD L ROSS	TRUSTEE 0.25	0	0	0
PO BOX 16550 CLAYTON, MO 63105				
NANCY A ROSS	TRUSTEE 0.25	0	0	0
PO BOX 16550 CLAYTON, MO 63105				
JOHN L ROSS	TRUSTEE 0.25	0	0	0
PO BOX 16550 CLAYTON, MO 63105				
ROBERT M ROSS	TRUSTEE 0.25	0	0	0
PO BOX 16550 CLAYTON, MO 63105				
SCOTT C ROSS	TRUSTEE 0.25	0	0	0
PO BOX 16550 CLAYTON, MO 63105				

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
ALZHEIMER'S DISEASE AND RELATED DISORDERS ASSOCIATION INC 225 N MICHIGAN AVE STE 1700 CHICAGO, IL 60601	NONE	PC	GENERAL PURPOSE	2,000
AMERICAN CANCER SOCIETY INC 4207 LINDELL BLVD ST LOUIS, MO 63108	NONE	PC	GENERAL PURPOSE	5,000
AMERICAN JEWISH COMMITTEE 7730 CARONDELET AVE STE 417 ST LOUIS, MO 63105	NONE	PC	GENERAL PURPOSE	1,000
Total ▶ 3a				2,448,550

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
AQUINAS INSTITUTE OF THEOLOGY 23 S SPRING AVE ST LOUIS, MO 63108	NONE	PC	GENERAL PURPOSE	10,000
ARCHDIOCESE OF ST LOUIS 20 ARCHBISHOP MAY DR ST LOUIS, MO 63119	NONE	PC	GENERAL PURPOSE	50,000
BIG BROTHERS BIG SISTERS OF EASTERN MISSOURI 501 N GRAND BLVD STE 100 ST LOUIS, MO 63103	NONE	PC	GENERAL PURPOSE	10,000
Total ► 3a				2,448,550

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Name and address (home or business)				
a <i>Paid during the year</i>				
BOYS HOPE GIRLS HOPE 8027 ELINOR AVE ST LOUIS, MO 63117	NONE	PC	GENERAL PURPOSE	20,000
CARDINAL RITTER COLLEGE PREP 701 N SPRING AVE ST LOUIS, MO 63108	NONE	PC	GENERAL PURPOSE	5,000
CATHEDRAL OF THE SACRED HEART OF JESUS 417 ERIN DR STE 120 KNOXVILLE, TN 37919	NONE	PC	GENERAL PURPOSE	2,500
Total ▶ 3a				2,448,550

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Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
CATHOLIC CHARITIES OF ST LOUIS 4445 LINDELL BLVD ST LOUIS, MO 63108	NONE	PC	GENERAL PURPOSE	5,000
CHAMINADE COLLEGE PREPARATORY SCHOOL 425 S LINDBERGH BLVD ST LOUIS, MO 63131	NONE	PC	GENERAL PURPOSE	27,000
CHURCH OF THE ANNUNZIATA 9305 CLAYTON RD ST LOUIS, MO 63124	NONE	PC	GENERAL PURPOSE	45,550
Total ▶ 3a				2,448,550

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
DE SMET JESUIT HIGH SCHOOL 233 N NEW BALLAS RD ST LOUIS, MO 63141	NONE	PC	GENERAL PURPOSE	25,000
DONALD DANFORTH PLANT SCIENCE CENTER 975 N WARSON RD ST LOUIS, MO 63132	NONE	PC	GENERAL PURPOSE	10,000
EQUESTRIAN ORDER OF THE HOLY SEPULCHRE OF JERUSALEM 4684 NW BRASSIE PL PORTLAND, OR 97229	NONE	PC	GENERAL PURPOSE	6,000
Total ▶ 3a				2,448,550

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
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Name and address (home or business)				
a <i>Paid during the year</i>				
FIVE ACRES ANIMAL SHELTER 1099 PRALLE LN ST CHARLES, MO 63303	NONE	PC	GENERAL PURPOSE	2,000
FOREST PARK FOREVER INC 5595 GRAND DR ST LOUIS, MO 63112	NONE	PC	GENERAL PURPOSE	5,000
FOUNDATION FOR ANIMAL CARE AND EDUCATION 10505 SORRENTO VALLEY RD STE 175 SAN DIEGO, CA 92121	NONE	PC	GENERAL PURPOSE	5,000
Total ▶ 3a				2,448,550

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Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
FRIENDS OF KIDS WITH CANCER INC 530 MARYVILLE CENTRE DR STE LL5 ST LOUIS, MO 63141	NONE	PC	GENERAL PURPOSE	7,000
FRIENDS OF THE ACADEMIES DBA ACCESS ACADEMIES 3500 LINDELL BLVD FITZGERALD HALL NO 211 ST LOUIS, MO 63103	NONE	PC	GENERAL PURPOSE	2,500
GATEWAY ARCH PARK FOUNDATION 1 S MEMORIAL DR STE 700 ST LOUIS, MO 63102	NONE	PC	GENERAL PURPOSE	15,000
Total ▶ 3a				2,448,550

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Name and address (home or business)				
a <i>Paid during the year</i>				
HABITAT FOR NEIGHBORHOOD BUSINESS 3674 LINDELL BLVD STE DS 100 ST LOUIS, MO 63108	NONE	PC	GENERAL PURPOSE	5,000
HERBERT HOOVER BOYS AND GIRLS CLUB OF ST LOUIS INC 2901 N GRAND AVE ST LOUIS, MO 63107	NONE	PC	GENERAL PURPOSE	10,000
HUMANE SOCIETY OF MISSOURI 1201 MACKLIND AVE ST LOUIS, MO 63110	NONE	PC	GENERAL PURPOSE	5,000
Total ▶ 3a				2,448,550

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Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
INCARNATE WORD CATHOLIC CHURCH 13416 OLIVE BLVD CHESTERFIELD, MO 63017	NONE	PC	GENERAL PURPOSE	6,000
JOSHUA CHAIMBERLAIN SOCIETY 7700 BONHOMME AVE STE 400 ST LOUIS, MO 63105	NONE	PC	GENERAL PURPOSE	15,000
LEGATUS OF ST LOUISPO BOX 31481 ST LOUIS, MO 63131	NONE	PC	GENERAL PURPOSE	2,500
Total ▶ 3a				2,448,550

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Name and address (home or business)				
a <i>Paid during the year</i>				
LIFE TEEN INC9 THE PINES CT STE C ST LOUIS, MO 63141	NONE	PC	GENERAL PURPOSE	50,000
MISSOURI BAPTIST HEALTHCARE FOUNDATION 3015 N BALLAS RD ST LOUIS, MO 63131	NONE	PC	GENERAL PURPOSE	210,000
MISSOURI BOTANICAL GARDEN 4344 SHAW BLVD ST LOUIS, MO 63110	NONE	PC	GENERAL PURPOSE	25,000
Total ▶ 3a				2,448,550

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Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
MUNICIPAL THEATRE ASSOCIATION OF ST LOUIS 1 THEATRE DR ST LOUIS, MO 63112	NONE	PC	GENERAL PURPOSE	210,000
NATIONAL MULTIPLE SCLEROSIS SOCIETY 12125 WOODCREST EXECUTIVE DR STE 320 ST LOUIS, MO 63141	NONE	PC	GENERAL PURPOSE	10,000
NEGRO LEAGUES BASEBALL MUSEUM INC 1616 E 18TH ST KANSAS CITY, MO 64108	NONE	PC	GENERAL PURPOSE	2,000
Total ▶ 3a				2,448,550

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Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
ONE HEART FAMILY MINISTRIES INC 11746 MANHATTAN AVE ST LOUIS, MO 63131	NONE	PC	GENERAL PURPOSE	2,500
OUR LITTLE HAVENPO BOX 23010 ST LOUIS, MO 63131	NONE	PC	GENERAL PURPOSE	12,500
QUEEN OF PEACE CENTER 325 N NEWSTEAD AVE ST LOUIS, MO 63108	NONE	PC	GENERAL PURPOSE	5,000
Total ▶ 3a				2,448,550

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Name and address (home or business)				
a Paid during the year				
RANKEN-JORDAN HOME FOR CONVALESCENT CRIPPLED CHILDREN 11365 DORSETT RD MARYLAND HEIGHTS, MO 63043	NONE	PC	GENERAL PURPOSE	10,000
ROMAN CATHOLIC FOUNDATION OF EASTERN MISSOURI 425 N NEW BALLAS RD STE 200 ST LOUIS, MO 63141	NONE	PC	GENERAL PURPOSE	27,000
RX OUTREACH INC 3171 RIVERPORT TECH CENTER DR MARYLAND HEIGHTS, MO 63043	NONE	PC	GENERAL PURPOSE	10,000
Total ▶ 3a				2,448,550

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Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
SAINT LOUIS SYMPHONY ORCHESTRA 718 N GRAND BLVD ST LOUIS, MO 63103	NONE	PC	GENERAL PURPOSE	15,000
SAN ANTONIO AREA FOUNDATION 303 PEARL PKWY STE 114 SAN ANTONIO, TX 78215	NONE	PC	GENERAL PURPOSE	5,000
SHRINE OF OUR LADY OF GUADALUPE OF THE DIOCESE OF LA CROSSE INC 5250 JUSTIN RD LA CROSSE, WI 54601	NONE	PC	GENERAL PURPOSE	1,500
Total ▶ 3a				2,448,550

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Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
SOCIETY OF ST VINCENT DE PAUL COUNCIL OF ST LOUIS 1310 PAPIN ST ST LOUIS, MO 63103	NONE	PC	GENERAL PURPOSE	10,000
SSM CARDINAL GLENNON CHILDREN'S MEDICAL CENTER 1465 S GRAND BLVD ST LOUIS, MO 63104	NONE	PC	GENERAL PURPOSE	10,000
ST JOHN VIANNEY HIGH SCHOOL 1311 S KIRKWOOD RD ST LOUIS, MO 63122	NONE	PC	GENERAL PURPOSE	5,000
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Name and address (home or business)				
a <i>Paid during the year</i>				
ST LOUIS ART MUSEUM FOUNDATION 1 FINE ARTS DR ST LOUIS, MO 63110	NONE	PC	GENERAL PURPOSE	20,000
ST LOUIS ROMAN CATHOLIC THEOLOGICAL SEMINARY - KENRICK- GLENNON 5200 GLENNON DR ST LOUIS, MO 63119	NONE	PC	GENERAL PURPOSE	10,000
ST LOUIS SCOTT GALLAGHER FOUNDATION 1 SOCCER PARK RD FENTON, MO 63026	NONE	PC	GENERAL PURPOSE	2,000
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Name and address (home or business)				
a <i>Paid during the year</i>				
ST MARY AND ST LOUIS ABBEY 500 S MASON RD ST LOUIS, MO 63141	NONE	PC	GENERAL PURPOSE	30,000
STAGES ST LOUIS 1023 CHESTERFIELD PKWY E CHESTERFIELD, MO 63017	NONE	PC	GENERAL PURPOSE	1,125,000
STE GENEVIEVE DU BOIS CHURCH 1575 N WOODLAWN AVE ST LOUIS, MO 63122	NONE	PC	GENERAL PURPOSE	30,000
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Name and address (home or business)				
a <i>Paid during the year</i>				
STRAY RESCUE OF ST LOUIS 2320 PINE ST ST LOUIS, MO 63103	NONE	PC	GENERAL PURPOSE	1,000
TEAM ACTIVITIES FOR SPECIAL KIDS INC 980 HORAN DR FENTON, MO 63026	NONE	PC	GENERAL PURPOSE	30,000
THE BACKSTOPPERS INC 10411 CLAYTON RD STE 203 ST LOUIS, MO 63131	NONE	PC	GENERAL PURPOSE	10,000
Total ▶ 3a				2,448,550

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Name and address (home or business)				
a <i>Paid during the year</i>				
THE FOUNDATION FOR BARNES-JEWISH HOSPITAL 1001 HIGHLANDS PLAZA DR W STE 140 ST LOUIS, MO 63110	NONE	PC	GENERAL PURPOSE	110,000
THE SAINT LOUIS ZOO FOUNDATION 1 GOVERNMENT DR ST LOUIS, MO 63110	NONE	PC	GENERAL PURPOSE	10,000
TRANSPORT MUSEUM ASSOCIATION 2967 BARRETT STATION RD ST LOUIS, MO 63122	NONE	PC	GENERAL PURPOSE	5,000
Total ▶ 3a				2,448,550

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Name and address (home or business)				
a <i>Paid during the year</i>				
UNITED WAY OF GREATER ST LOUIS INC 910 N 11TH ST ST LOUIS, MO 63101	NONE	PC	GENERAL PURPOSE	10,000
UNIVERSITY OF SOUTHERN INDIANA FOUNDATION INC 8600 UNIVERSITY BLVD EVANSVILLE, IN 47712	NONE	PC	GENERAL PURPOSE	5,000
VISITATION ACADEMY 3020 N BALLAS RD ST LOUIS, MO 63131	NONE	PC	GENERAL PURPOSE	15,000
Total ▶ 3a				2,448,550

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Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
WASHINGTON UNIVERSITY IN ST LOUIS 1 BROOKINGS DR CAMPUS BOX 1214 ST LOUIS, MO 63130	NONE	PC	GENERAL PURPOSE	100,000
WEBSTER UNIVERSITY 470 E LOCKWOOD AVE ST LOUIS, MO 63119	NONE	PC	GENERAL PURPOSE	11,000
Total ▶ 3a				2,448,550

TY 2020 Accounting Fees Schedule**Name:** ROSS FAMILY FOUNDATION**EIN:** 46-6432496

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ACCOUNTING FEES	6,000	4,800		1,200

TY 2020 Investments Corporate Bonds Schedule**Name:** ROSS FAMILY FOUNDATION**EIN:** 46-6432496**Investments Corporate Bonds Schedule**

Name of Bond	End of Year Book Value	End of Year Fair Market Value
AKRON OH TXBL 3.625% 12/1/26	73,686	82,759
ATHENS GA DEV TXBL 3.181% 9/1/30	60,000	64,863
AUGUSTA GA TXBL 4.75% 10/1/26	216,330	225,856
AUSTIN TX CLG TXBL 3.967% 8/1/32	75,000	84,394
BANK OF NY NT 3.95% 11/18/25	50,088	58,165
BLACKROCK INC NT 3.5% 3/18/24	49,833	54,920
BOEING CO NT 7.25% 6/15/25	50,689	49,078
BP CAP MKTS NT 2.75% 5/10/23	53,122	58,011
BRISTOL VA TXBL GO 3.25% 1/1/25	100,000	107,898
CENTRAL LAKE IL WTR TXBL 2.7% 5/1/21	90,000	90,414
CHEVRON CORP NT 3.191% 6/24/23	49,113	53,178
CLAWSON MI TXBL GO 3.98% 5/1/30	100,000	112,069
CO ST COPS TXBL 3.969% 9/1/33	198,134	224,882
CO ST HSG & TXBL 4.32% 5/1/31	45,000	48,186
CO ST UNIV TXBL 3.732% 3/1/26	100,000	113,679
COMCAST CORP NT 3.6% 3/1/24	50,252	55,010
CT ST HSG TXBL 3% 5/15/29	100,000	107,209
DEARBORN MI TXBL GO 3.393% 5/1/22	100,000	102,734
DURHAM NC TXBL 3.850% 10/1/24	20,000	21,933
EL PASO TX TXBL GO 3.853% 8/15/24	70,000	78,411

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
FARGO ND TXBL PROJ 3.61% 5/1/24	100,000	108,749
FARGO ND TXBL PROJ 3.83% 5/1/26	150,000	169,566
FEDERAL REALTY NT 3.95% 1/15/24	49,509	54,393
FISHERS IN TXBL 4% 8/1/26	165,238	183,589
FRANKLIN RES INC NT 2.8% 9/15/22	22,405	25,000
GLENPOOL OK TXBL 2.361% 12/1/24	60,000	61,569
HOUSTON TX UTIL TXBL 3.543% 11/15/26	100,000	114,590
JACKSON CNTY GA IDR TXBL 3.7% 5/1/31	99,311	111,576
JOHNSON KS SD 230 TXBL 2.65% 9/1/26	50,000	53,712
JPMORGAN CHASE NT 3.25% 9/23/22	23,613	26,293
KC MO TXBL 3.197% 4/1/22	298,806	308,247
LA LAND & EXPL DEB 7.65% 12/01/23	51,976	47,930
LINCOLN MI S/D TXBL GO 4.05% 5/1/31	100,000	116,026
MA ST HSG TXBL 3.6% 6/1/26	200,000	219,390
ME HLTH & HGR EDU TXBL 3.84% 7/1/27	250,000	280,175
MI ST HSG DEV 2.35% 10/1/26	55,000	58,714
MN ST HSG TXBL 3.75% 1/1/26	65,000	68,293
MN ST HSG TXBL 3.85% 1/1/26	50,000	52,458
MO ST HWY BAB TXBL 5.633% 5/1/29	143,365	159,051
MONTGOMERY CNTY MD TXBL 4.15% 5/1/30	100,000	115,043

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
MONTGOMERY CO VA TXBL 4.2% 6/1/25	30,000	32,598
NATL RURAL UTIL NT 3.4% 11/15/23	48,712	53,930
NEW YORK CITY NY TXBL 4.066% 5/1/30	150,000	167,699
NH ST HSG TXBL 3.255% 7/1/25	25,000	26,261
NJ ST HSG TXBL 4.05% 5/1/30	175,000	195,944
NORWOOD MA TXBL GO 4.75% 8/15/21	106,891	100,321
NTHRN MN ELEC TXBL 4.35% 1/1/22	50,000	51,403
NY CITY NY HSG TXBL 3.714% 11/1/28	75,000	81,883
OH ST SPL OBLG TXBL 3.104% 4/1/25	50,000	55,386
OK ST INDIAN CTR TXBL 3.713% 7/1/28	225,000	257,472
OR EDU TXBL GO 3.96% 6/30/27	100,000	118,635
OR ST TXBL GO 5.892% 6/1/27	120,187	125,450
PA ST HSG TXBL 2.33% 10/1/26	125,000	130,814
PA ST HSG TXBL 3.23% 10/1/22	100,000	103,614
PALM BEACH CO FL TXBL 3.75% 11/1/23	35,032	37,562
PORT ST LUCIE FL TXBL 3.562% 5/1/23	125,000	133,115
PORT ST LUCIE FL TXBL 4.355% 5/1/31	103,532	117,215
PRNC WILM VA IDR TXBL 3.291% 10/1/24	100,000	106,515
RICHLAND CO SC S/D #2 4.875% 9/1/27	155,951	150,426
ROGERS AR SALES TXBL 3.942% 11/1/26	125,000	143,993

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
SALVATION ARMY NT 3.396% 9/1/23	250,000	269,395
SAN LUIS CO CA TXBL GO 3.272% 8/1/25	50,000	55,590
SARPY CO NE SD#37 GO 0.716% 12/15/22	100,000	100,616
SARPY CO NE SD#37 GO 0.815% 12/15/23	100,000	100,964
TRANS-CANADA NT 3.75% 10/16/23	49,085	54,032
TUSCON AZ COPS BAB TXBL 6.75% 7/1/30	218,803	237,481
UNIV OF AR TXBL 3.71% 11/1/29	100,000	115,721
UNIV OF ND ND TXBL COPS 3.95% 4/1/28	175,000	198,686
WINNEBAGO IL TXBL GO 4.44% 12/30/29	100,000	112,259
WIXOM MI TXBL GO 3.95% 5/1/31	325,000	363,457

TY 2020 Investments Corporate Stock Schedule

Name: ROSS FAMILY FOUNDATION
EIN: 46-6432496

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
ABBOTT LABS	230,370	224,448
ADOBE INC	69,391	400,096
ALPHABET INC CL A	167,071	368,054
AMAZON COM INC	248,070	553,678
AMERICAN EXPRESS CO	81,269	120,910
AMGEN INC	153,791	181,637
ANTHEM INC	155,992	184,627
APPLE INC	255,845	1,758,143
AT&T INC	282,370	255,245
BANK OF AMERICA CORP	206,899	244,753
BAXTER INTERNATIONAL INC	51,835	98,294
BECTON DICKINSON & COMPANY	159,758	168,899
BERKSHIRE HATHAWAY INC CL B	1,479,892	1,910,609
BLACKROCK INC	123,963	183,993
BOEING CO	148,704	85,624
CATERPILLAR INC	110,051	193,851
CME GROUP INC	17,666	50,064
COMCAST CORPORATION CL-A	102,114	150,650
COMMERCE BANCSHARES INC	19,307	48,290
COOPER COS INC NEW	42,239	108,996
COSTCO WHSL CORP NEW	69,513	184,622
D R HORTON INC	40,597	130,948
DANAHER CORP	60,783	205,480
DODGE & COX INTERNATIONAL STOCK FUND	280,034	271,932
EATON CORP PLC	34,131	36,042
EMERSON ELECTRIC CO	99,252	128,592
EVERSOURCE ENERGY	86,836	142,742
FACEBOOK INC-A	207,470	325,060
GENERAL DYNAMICS CORP	30,348	23,811
GOLDMAN SACHS GROUP INC	31,872	36,919

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
HONEYWELL INTL INC	172,833	293,526
ILLINOIS TOOL WORKS INC	82,564	167,182
INTEL CORP	133,731	175,366
ISHARES CORE S&P 500 ETF	2,968,526	3,988,519
ISHARES RUSSELL MIDCAP GROWTH ETF	1,089,268	1,852,833
ISHARES RUSSELL MIDCAP VALUE ETF	996,509	1,161,096
JOHNSON AND JOHNSON	130,669	188,069
JP MORGAN CHASE & CO	175,082	262,400
LOCKHEED MARTIN CORP	134,710	173,940
LOWES COMPANIES INC	102,514	248,791
MASTERCARD INCORPORATED CLASS A	156,691	401,558
MCDONALDS CORP	227,083	295,048
MERCK & CO INC	158,540	224,541
MICROSOFT CORP	541,087	3,123,444
MONDELEZ INTERNATIONAL INC	135,412	209,323
ORACLE CORPORATION	149,094	225,768
P P G INDS INC	251,303	248,780
PEPSICO INC	612,267	1,227,183
PROCTER & GAMBLE CO	151,498	267,149
THERMO FISHER CORP	84,356	267,824
TRANE TECHNOLOGIES PLC	119,720	181,450
TRUIST FINANCIAL CORP	37,933	33,551
UNION PACIFIC CORP	114,972	233,206
VANGUARD FTSE DEVELOPED MARKETS	2,076,577	2,302,668
VANGUARD FTSE EMERGING MARKETS-ETF	595,201	694,024
VANGUARD RE INDX FD ADM SHRS	88,614	103,011
VERIZON COMMUNICATIONS	189,419	224,425
VISA INC CLASS A SHARES	217,501	1,481,896
WASTE MGMT INC DEL	141,714	250,601

TY 2020 Other Decreases Schedule

Name: ROSS FAMILY FOUNDATION

EIN: 46-6432496

Description	Amount
UNREALIZED GAIN ON IN-KIND RECEIPT OF SECURITIES	656,611

TY 2020 Other Expenses Schedule**Name:** ROSS FAMILY FOUNDATION**EIN:** 46-6432496**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
GTS FEES	27	27		0

TY 2020 Other Income Schedule

Name: ROSS FAMILY FOUNDATION

EIN: 46-6432496

Other Income Schedule

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
COMMERCE TRUST COMPANY	2,293	2,293	2,293

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TY 2020 Other Increases Schedule			
Name: ROSS FAMILY FOUNDATION			
EIN: 46-6432496			
Other Increases Schedule			
Description			Amount
BOOK-TO-TAX DIFFERENCE			18,872

TY 2020 Taxes Schedule**Name:** ROSS FAMILY FOUNDATION**EIN:** 46-6432496**Taxes Schedule**

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAXES PAID	5,423	5,423		0
FEDERAL EXCISE TAX	5,000	0		0

Schedule B (Form 990, 990-EZ, or 990-PF) <small>Department of the Treasury Internal Revenue Service</small>	Schedule of Contributors ▶ Attach to Form 990, 990-EZ, or 990-PF. ▶ Go to <u>www.irs.gov/Form990</u> for the latest information.	OMB No. 1545-0047 2020
	Name of the organization ROSS FAMILY FOUNDATION	Employer identification number 46-6432496

Organization type (check one):

Filers of:	Section:
Form 990 or 990-EZ	<input type="checkbox"/> 501(c)() (enter number) organization
	<input type="checkbox"/> 4947(a)(1) nonexempt charitable trust not treated as a private foundation
	<input type="checkbox"/> 527 political organization
Form 990-PF	<input checked="" type="checkbox"/> 501(c)(3) exempt private foundation
	<input type="checkbox"/> 4947(a)(1) nonexempt charitable trust treated as a private foundation
	<input type="checkbox"/> 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 33¹/₃% 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
ROSS FAMILY FOUNDATION

Employer identification number
46-6432496

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	DONALD L AND NANCY A ROSS PO BOX 16550 CLAYTON, MO 63105	\$ 1,806,092	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input checked="" type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash (Complete Part II for noncash contributions.)

Name of organization ROSS FAMILY FOUNDATION	Employer identification number 46-6432496
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Part II Noncash Property			
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
1	36,754 SH. UBER TECHNOLOGIES INC.	\$ 1,806,092	2020-11-18
(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
-		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
-		\$	

Name of organization ROSS FAMILY FOUNDATION	Employer identification number 46-6432496
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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
	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	